

**DRAFT**

**ACOPEB 75**

**Report on the OPEB Costs and Liability**

**Test**

**3/6/2024**

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## Description of Report

This report was prepared using ACOPEB.com software to satisfy the requirements of Government Accounting Standards Board Statement No. 75 (GASB 75). This Statement requires that the annual cost and liability associated with other post employment benefits (OPEB) be computed and gradually brought onto the governments' books. If the Test is using this report to comply with GASB 75, then the Test has under 100 participants covered under the plan and is eligible for the alternative measurement method.

This report provides four primary results: the Actuarial Accrued Liability (AAL), the Unfunded Actuarial Accrued Liability (UAAL), the Service Costs, and the change in UAAL.

**The Actuarial Accrued Liability (AAL)** is the total projected liability for the post employment benefits covered under the plan. The AAL calculation uses the data on active employees, employees who have left employment but who are eligible for retiree healthcare, current retirees and their beneficiaries, and spouses who are eligible for the retiree healthcare benefit provided by the Test. This information along with a set of economic assumptions (see page 8) is used to project the cost of these future benefits and then do an actuarial analysis on the future cost of the benefits to arrive at the AAL. These computations can be found in the appendix.

**Unfunded Actuarial Accrued Liability (UAAL)** is the AAL less the value of plan assets. Any plan assets used to reduce AAL will have been reported in a fiduciary fund on the fund financial statements.

**Service Costs** are the annual cost earned by active members of the plan for the current year.

**Change in the UAAL** is the amount charged as expense in the government wide statement of activities.

For financial statement purposes, GASB 75 impacts the government-wide and/or the proprietary fund statements but does not affect the governmental fund financial statements. The UAAL and changes in the UAAL will be among the adjusting entries made to convert the governmental funds from the modified accrual basis to the full accrual basis. The change in the UAAL will be expensed on the government-wide statement of activities. The UAAL will be reported as a liability on the government-wide statement of net assets. For proprietary funds, the impact of GASB 75 affects the fund financial statements, with the UAAL being reported as a liability and the change in the UAAL as an expense.

Additional note disclosures and required supplementary information (RSI) are required as a result of GASB 75. The portion of this disclosure related specifically to the computations has been provided on page 5.

Changes in the Net OPEB Liability

	Increase (Decrease)		
	Total OPEB Liability	Plan Fiduciary Net Position	Net OPEB Liability
Balance at Beginning of Year:	652,909	48,078	604,831
Changes for the year:			
Service Cost	143,432		143,432
Interest	24,484		24,484
Difference between expected and actual experience.	(18,586)		(18,586)
Contributions – Employer		22,658	(22,658)
Net Investment Income		(8,173)	8,173
Benefit Payments	(17,658)	(17,658)	
Administrative expense		0	0
Net Change	131,672	(3,173)	134,845
Balance at End of Year:	784,581	44,905	739,676

## OPEB Information for Note Disclosure and Required Supplementary Information

	<u>Current Calculation</u>
Actuarial accrued liabilities (AAL)	\$ 5,574,965
Actuarial value of plan assets	<u>44,905</u>
Unfunded actuarial accrued liabilities (UAAL)	<u><u>5,530,060</u></u>



Covered Payroll	\$ 243,563
UAAL as % of Covered Payroll	2,269.18 %

Sensitivity of Test UAAL to changes in the discount rate.			
	Discount Rate -1%	Assumed Discount Rate	Discount Rate +1
Total UAAL	6,125,728	5,530,060	4,980,478

Sensitivity of Test UAAL to changes in the Healthcare Cost Trend rate.			
	Healthcare Cost Trend -1%	Healthcare Cost Trend Assumed	Healthcare Cost Trend +1
Total UAAL	4,919,355	5,530,060	6,250,275

## **How the Results Affect Your Annual Financial Report**

This report provides your organization's annual OPEB expense amount and the net OPEB obligation at the end of the year both of which will be reported in your financial statements. Additionally, the portion of the required note disclosure related specifically to the computations has been provided on page 5.

This report presents the Annual OPEB expense and UAAL as a total for the entire plan. In many cases it will be necessary to allocate the Annual OPEB expense and UAAL between governmental and proprietary funds and/or to different programs within the government. When preparing the relative percentages to allocate these amounts, it is important to note that the retired members will not be represented in any current year FTE or payroll statistics. As a result, it may be most accurate when creating the relative percentages to use the plan data provided in this report, and then to determine where the retired members (including associated spouses) worked when creating the relative percentages.

### **Applying the Annual OPEB expense and UAAL Amounts to your financial statements.**

If your organization only has governmental funds, the Annual OPEB expense and UAAL are reported only on the government-wide financial statements.

If your organization has proprietary funds, the portion of the Annual OPEB expense and the UAAL attributable to each proprietary fund is reported in the proprietary fund financial statements and on the government-wide financial statements.

## Report Assumptions

Assumed retirement age	65
Discount rate	3.75%
Average salary increase	2.5%
Medical insurance premium increases (for both active and retired participants)	
Year 1	0%
Year 2	5%
Year 3	5%
Year 4	5%
Year 5	5%
Year 6	5%
Years 7-10	5%
Years 11-21	5%
Years 21 on	5%

Note: The medical insurance premium increases should be reasonably comparable with those found in the *National Health Care Expenditures Projections* of the Office of the actuary at the Centers for Medicare and Medicaid Services in 2015.

The probability of remaining employed until retirement age from current and entry age by age comes from The U.S. Office of Personnel Management Civil Service Retirement and Disability Fund Annual Report Fiscal Year Ended September 30, 2016.

Life expectancy by gender comes from the *Life Expectancy Table* from National Center for Health Statistics updated in 2015.

## **Disclaimer**

The Test provided all the information entered into ACOPEB.com necessary for the successful completion of the work. The Test attests that the data provided is accurate, reflects reasonable assumptions, and is consistent with that required for calculation of OPEB costs and obligations. The Test attests that the accuracy of the OPEB calculations is dependent on the accuracy of the data and holds harmless AFS Associates, Inc. from any misstatement of the Government's data.

AFS Associates, Inc provided the software to prepare this report on OPEB costs and obligations to meet the requirements of the alternative measurement methodology of GASB 75. However, AFS Associates, Inc. has not audited the data provided by the Test and accordingly does not express an opinion on the quality or accuracy of the Government's data and is held harmless for the effects of any errors or misstatement of the results caused by inaccurate data or assumptions.

## APPENDIX

**Methodology** – A detailed description of how the calculations are done.

**Present Value Computation** – The columns in the table shows the calculation of the future benefits for each plan member for each future year. The individual year present values are calculated and then totaled to arrive at a total present value of future benefits for each plan member.

**Annual OPEB expense and UAAL Using the Entry Age Actuarial Cost Method** – Shows the calculation of the normal cost at current age and the unfunded actuarial accrued liability (UAAL) using the present value of future benefits for individual plan members from the previous table.

## Methodology

The methodology used for calculating the normal the annual required contribution and the actuarial accrued liability follows the process used in the example found in GASB Statement 75. However, ACOPEB75.com uses only the entry age actuarial cost method (also called entry age normal actuarial cost method) of calculation and the level percent of payroll option. This is the methodology AFS Associates, Inc. believes is used by the majority of pension and OPEB plans.

ACOPEB75.com uses the data entered as economic assumptions and member data to calculate the actuarial present value of future benefits for each individual. This projection uses the assumed retirement age for members of the plan and the employer's portion of health insurance premiums for current retirees and spouses as a statistical base to forecast the cost of future benefits. The projections differentiate between members who are Medicare eligible and those who are not. Premiums are inflated using future insurance premium increase assumptions. The life expectancy and thus the number of years benefits are projected to be received, is estimated based on the Expectation of Life by Age and Sex in the U.S. table prepared by the National Center for Health Statistics and updated in 2015. The assumed retirement age for active members and their spouses is adjusted to reflect any eligibility requirement, such as a vesting period, by entering an eligible retirement age in the member data for each active member. (For example, an active member is 62 years of age and has 3 years of service and the plan has an assumed retirement age of 65 with a vesting requirement of 10 years. For this member, the age entered in the eligibility requirements is 72 years of age. Benefits will begin at age 72 rather than the assumed retirement age of 65.) The benefits will begin at the eligible retirement age if greater than the assumed retirement age. If there is a minimum age requirement for spouses this will adjust when benefits start being received.

Unidentified former members who may be eligible for benefits are not included in the calculations. Children of active members are not considered in the calculations. Children of retirees receiving benefits are included as additional retired members in the member records. They are included for benefits until they reach the age when benefits terminate, as dictated by the plan.

The current annual premium for an active member represents what the plan is now paying for a retiree member or their spouse. For a retired member the current annual premium is the actual amount the plan paid for that member. As a result, the premiums entered for an active employee and spouse will be very similar, if not the same, as existing retired members and spouses.

A second premium amount is entered for when a member becomes eligible for Medicare. The Medicare premium for each member in the member records should be the amount of annual premiums covered by the plan which could include both the Medicare premium and supplemental insurance premiums. The premiums are entered for each member in the member records. If a member is not eligible for benefits once they reach Medicare eligibility, the Medicare premium value would be 0.

If the assumed retirement age is at or above that necessary to be eligible for Medicare, then the amount entered for both premiums would be the annual Medicare eligible premium. If the assumed retirement age is below the Medicare eligible age, the premium would be based on what the plan is now paying for retired members who are not Medicare eligible.

The annual premium is projected into the future for each member and their spouse. The cost of future premiums are computed using the premium inflation rates input on the economic assumptions page. This annual compounded inflation rate is published at the top of the Present Value Computations report in the appendix.

For active members, the projected costs begin when the member reaches the assumed retirement age, and/or the year they meet the vesting requirement. For active employees who are past the assumed retirement age, they are considered to be retired in the next year or the year in which they meet the plan's vesting requirement whichever is later. If the plan has a limit on the number of years a member will receive benefits after retirement the benefits will stop at the age when benefits terminate as entered in the member records. The projection of benefits ends when a member's life expectancy ends.

Generally speaking, spousal eligibility, terms, and projections of benefits follow the corresponding members. It is assumed that spouses become eligible for benefits when the member retires unless the plan has a minimum age requirement for spouses in which case spousal benefits may be deferred. When the member reaches his/her life expectancy the spousal benefits continue to be projected by their own life expectancy estimate unless the "Benefits Terminate" item is checked as True on the spouse's member record.

### **Calculation of Projected Cost of Benefits**

The next 55 years of benefits are summed to calculate the total for future benefits. The total present value of future benefits is calculated using each year's estimated annual premium discounted by the discount rate entered on the economic assumption page. The discount rate is checked for reasonableness by AFS Associates, Inc.

### **Calculation of Normal Cost at Current Age and Actuarial Accrued Liability (AAL)**

The present value of the future benefits for each member and spouse is then multiplied by the probability of the member remaining employed from current age until assumed retirement age and the probability of remaining employed from entry age until retirement age. The resulting amounts are the present values adjusted for the probability of being paid from current age to retirement age and from entry age to retirement age.

The entry age present value adjusted for the probability of being paid is then divided by the PV factor of \$1 per year from entry age to retirement age. The result is the normal cost at entry age. The normal cost at entry age is then inflated using the salary increase rate as the inflation factor for the number of years of employment to obtain the normal cost at current age for each member and spouse. The sum of these is the normal cost at current age for the plan.

The present value factor of \$1 per year from current age to assumed retirement age is then multiplied by the normal cost at current age to obtain the present value of future normal cost.

The present value of future normal costs is then subtracted from the current-age probability-adjusted present value of total benefits to be paid. The resulting amount is the actuarial accrued liability (AAL) for each member and spouse. The sum of all individual AAL's is the AAL for the plan.

### **Calculation of the Amortization of UAAL**

The current value of assets held by the plan is then subtracted from the AAL to determine the unfunded actuarial accrued liability (UAAL). This amount is then divided by the amortization present value factor based on a 30 year amortization period. The result is the amortization payment that would have been due at the beginning of the year. Interest for one year is then calculated using the discount rate. The sum of the amortization payment plus the interest on that amount for the current year is the total amortization amount for the current year.

## Calculation of the Annual OPEB Expense

The change in the UAAL is the amount of annual OPEB expense.

Any active employee contributions for their future retiree healthcare are then subtracted from the OPEB expense to determine the employer portion of the Annual OPEB expense.

**Present Value Computations (+1 Discount Rate)**  
**Test**  
**For Fiscal Year 2022**

ID / Year	Employment Status	Gender	Years Employed	Retirement Age	Age	Years of Benefit	Premium	Medicare Premium	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
									100.00%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%	140.71%	147.75%	155.13%
43104	Retired	F	11	61	80	9.7	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43105	Spouse	M	11	86	86	5.5	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185			
43106	Retired	F	20	56	60	24.6	14059	3123	\$14,059	\$14,762	\$15,500	\$16,275	\$17,089	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43107	Spouse	M	20	64	64	18.7	14059	3123	\$14,059	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43098	Retired	F	29	62	79	10.3	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43119	Retired	M	14	44	46	33.2	10805	3123	\$10,805	\$11,345	\$11,913	\$12,508	\$13,133	\$13,790	\$14,480	\$15,204	\$15,964	\$16,762
43069	Retired	F	24	58	63	22.1	10181	3123	\$10,181	\$10,690	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43070	Spouse	M	24	64	64	18.7	10181	3123	\$10,181	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43099	Retired	F	17	55	68	18.1	7832	3123	\$7,832	\$8,224	\$8,635	\$9,066	\$9,520	\$9,996	\$10,496	\$11,020	\$11,572	\$12,150
43100	Active	F	9	65	42	41	7832	3123										
43133	Active	M	7	65	53	27	10181	3123										
43134	Spouse	F	7	62	50	33.3	10181	3123										
43071	Active	M	7	65	34	44	7832	3123										
43052	Retired	M	27	65	65	17.9	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43053	Spouse	F	27	65	65	20.5	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43089	Retired	F	12	57	90	4.8	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986				
43079	Retired	F	11	59	79	10.3	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43108	Retired	F	18	65	78	10.9	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43084	Active	F	23	65	73	14	10181	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43085	Spouse	M	23	65	73	12.4	10181	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43072	Active	M	6	65	33	45	7832	3123										
43122	Retired	M	10	58	59	22.4	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$4,185	\$4,394	\$4,614	\$4,845
43123	Spouse	F	10	65	65	20.5	10181	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43087	Active	M	23	65	53	27	10181	3123										
43088	Spouse	F	23	57	45	37.9	10181	3123										
43068	Retired	F	18	55	64	21.3	7832	3123	\$7,832	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43131	Active	M	22	65	42	37	10181	3123										
43132	Spouse	F	22	59	36	46.4	10181	3123										
43096	Active	M	4	65	31	47	10181	3123										
43097	Spouse	F	4	64	30	52.1	10181	3123										
43111	Retired	M	16	64	66	17.2	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43112	Spouse	F	16	59	59	25.5	10805	3123	\$10,805	\$11,345	\$11,913	\$12,508	\$13,133	\$13,790	\$4,185	\$4,394	\$4,614	\$4,845
43135	Active	M	4	65	60	22	10181	3123						\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43136	Spouse	F	4	68	63	22.1	10181	3123						\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43066	Retired	M	13	57	57	24	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$13,644	\$14,326	\$4,614	\$4,845
43067	Spouse	F	13	58	58	26.3	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$13,644	\$4,394	\$4,614	\$4,845
43086	Active	M	4	65	36	42	10181	3123										
43073	Active	M	25	65	55	26	10181	3123										
43074	Spouse	F	25	64	54	29.8	10181	3123										
43121	Active	F	20	65	55	29	7832	3123										
43080	Active	F	5	65	59	26	14059	3123							\$4,185	\$4,394	\$4,614	\$4,845
43081	Spouse	M	5	63	57	24	14059	3123							\$18,840	\$19,782	\$4,614	\$4,845
43078	Retired	M	20	51	55	25.6	7832	3123	\$7,832	\$8,224	\$8,635	\$9,066	\$9,520	\$9,996	\$10,496	\$11,020	\$11,572	\$12,150
43113	Active	M	9	65	37	42	10181	3123										
43114	Spouse	F	9	65	37	45.4	10181	3123										

43103	Retired	M	20	59	76	10.5	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43054	Active	M	7	65	36	42	10181	3123										
43055	Spouse	F	7	65	36	46.4	10181	3123										
43109	Retired	M	13	57	60	21.7	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43110	Spouse	F	13	60	60	24.6	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43090	Active	M	10	65	60	22	10181	3123						\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43091	Spouse	F	10	65	60	24.6	10181	3123						\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43124	Active	M	18	65	41	38	10181	3123										
43125	Spouse	F	18	62	38	44.5	10181	3123										
43093	Active	F	30	65	69	17	7832	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43076	Retired	F	5	38	55	28.9	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$13,644	\$14,326	\$15,042	\$15,794
43117	Retired	M	10	51	78	9.4	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43118	Spouse	F	10	79	79	10.3	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43056	Active	F	2	65	32	50	10181	3123										
43077	Retired	M	23	58	59	22.4	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$4,185	\$4,394	\$4,614	\$4,845
43064	Retired	M	4	37	58	23.2	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$13,644	\$4,394	\$4,614	\$4,845
43065	Spouse	F	4	58	58	26.3	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$13,644	\$4,394	\$4,614	\$4,845
43129	Active	M	11	65	41	38	10181	3123										
43130	Spouse	F	11	62	38	44.5	10181	3123										
43059	Active	F	9	65	53	31	7832	3123										
43126	Retired	M	33	54	66	17.2	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$13,644	\$14,326	\$15,042	\$15,794
43115	Active	M	16	65	52	28	10181	3123										
43116	Spouse	F	16	63	50	33.3	10181	3123										
43075	Retired	M	29	53	72	13.1	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43062	Active	M	3	65	41	38	14059	3123										
43063	Spouse	F	3	63	39	43.5	14059	3123										
43120	Active	M	4	65	27	51	10805	3123										
43092	Retired	M	2	30	45	34.1	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$13,644	\$14,326	\$15,042	\$15,794
43060	Retired	M	13	53	59	22.4	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$4,185	\$4,394	\$4,614	\$4,845
43061	Spouse	F	13	58	58	26.3	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$13,644	\$4,394	\$4,614	\$4,845
43101	Active	F	6	65	53	31	10181	3123										
43102	Spouse	M	6	67	55	25.6	10181	3123										
43082	Retired	M	25	55	61	20.9	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	\$4,845
43083	Spouse	F	25	41	41	41.6	10181	3123	\$10,181	\$10,690	\$11,225	\$11,786	\$12,375	\$12,994	\$13,644	\$14,326	\$15,042	\$15,794
43127	Retired	F	17	61	84	7.5	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185	\$4,394	\$4,614	
43128	Spouse	M	17	86	86	5.5	3123	3123	\$3,123	\$3,279	\$3,443	\$3,615	\$3,796	\$3,986	\$4,185			
43094	Active	M	1	65	48	32	10181	3123										
43095	Spouse	M	1	64	47	32.3	10181	3123										
43057	Active	F	15	65	59	26	10181	3123							\$4,185	\$4,394	\$4,614	\$4,845
43058	Spouse	M	15	74	68	15.8	10181	3123							\$4,185	\$4,394	\$4,614	\$4,845

**Present Value Computations (+1 Discount Rate)  
Test  
For Fiscal Year 2022**

ID / Year	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
	162.89%	171.03%	179.59%	188.56%	197.99%	207.89%	218.29%	229.20%	240.66%	252.70%	265.33%	278.60%	292.53%	307.15%	322.51%	338.64%	355.57%	373.35%
43104	\$5,087																	
43105																		
43106	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576		
43107	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892								
43098	\$5,087																	
43119	\$17,600	\$18,480	\$19,405	\$20,374	\$21,393	\$22,463	\$23,586	\$24,765	\$26,003	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43069	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136					
43070	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892								
43099	\$12,758	\$13,395	\$14,065	\$14,768	\$15,507	\$16,282	\$17,096	\$17,951	\$18,848									
43100														\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43133			\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43134			\$18,284	\$19,197	\$20,157	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43071																		
43052	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516									
43053	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286							
43089																		
43079	\$5,087																	
43108	\$5,087	\$5,341																
43084	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183													
43085	\$5,087	\$5,341	\$5,609															
43072																		
43122	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136					
43123	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286							
43087			\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43088			\$18,284	\$19,197	\$20,157	\$21,165	\$22,224	\$23,335	\$24,502	\$25,727	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43068	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701						
43131														\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43132														\$31,271	\$32,835	\$34,477	\$36,201	\$38,011
43096																		
43097																		
43111	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158										
43112	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	
43135	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136					
43136	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136					
43066	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072			
43067	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	
43086																		
43073	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	
43074	\$16,584	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43121	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43080	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	
43081	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072			
43078	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	
43113																		
43114																		

43103	\$5,087																	
43054																		
43055																		
43109	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136					
43110	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576		
43090	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136					
43091	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576		
43124															\$10,072	\$10,576	\$11,104	\$11,660
43125															\$32,835	\$34,477	\$36,201	\$11,660
43093	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158										
43076	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43117																		
43118	\$5,087																	
43056																		
43077	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136					
43064	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592				
43065	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	
43129															\$10,072	\$10,576	\$11,104	\$11,660
43130															\$32,835	\$34,477	\$36,201	\$11,660
43059			\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43126	\$16,584	\$17,413	\$18,284	\$19,197	\$20,157	\$21,165	\$22,224	\$23,335										
43115				\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43116				\$19,197	\$20,157	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43075	\$5,087	\$5,341	\$5,609	\$5,889														
43062															\$10,072	\$10,576	\$11,104	\$11,660
43063															\$45,342	\$47,609	\$11,104	\$11,660
43120																		
43092	\$16,584	\$17,413	\$18,284	\$19,197	\$20,157	\$21,165	\$22,224	\$23,335	\$24,502	\$25,727	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43060	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136					
43061	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	
43101			\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43102			\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	
43082	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701						
43083	\$16,584	\$17,413	\$18,284	\$19,197	\$20,157	\$21,165	\$22,224	\$23,335	\$24,502	\$25,727	\$27,013	\$28,364	\$29,782	\$31,271	\$10,072	\$10,576	\$11,104	\$11,660
43127																		
43128																		
43094								\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43095								\$23,335	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	\$11,660
43057	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817	\$7,158	\$7,516	\$7,892	\$8,286	\$8,701	\$9,136	\$9,592	\$10,072	\$10,576	\$11,104	
43058	\$5,087	\$5,341	\$5,609	\$5,889	\$6,183	\$6,492	\$6,817											

**Present Value Computations (+1 Discount Rate)  
Test  
For Fiscal Year 2022**

ID / Year	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067
	392.01%	411.61%	432.19%	453.80%	476.49%	500.32%	525.33%	551.60%	579.18%	608.14%	638.55%	670.48%	704.00%	739.20%	776.16%	814.97%	855.72%	898.50%
43104																		
43105																		
43106																		
43107																		
43098																		
43119	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625												
43069																		
43070																		
43099																		
43100	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085				
43133																		
43134	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625												
43071				\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724	
43052																		
43053																		
43089																		
43079																		
43108																		
43084																		
43085																		
43072					\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724	\$28,060
43122																		
43123																		
43087																		
43088	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942							
43068																		
43131	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992								
43132	\$39,911	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724	\$28,060
43096							\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724	\$28,060
43097							\$53,484	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724	\$28,060
43111																		
43112																		
43135																		
43136																		
43066																		
43067																		
43086		\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239			
43073																		
43074	\$12,242	\$12,855	\$13,497															
43121	\$12,242	\$12,855																
43080																		
43081																		
43078																		
43113	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239			
43114	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724	\$28,060

43103																	
43054	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239			
43055	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724	\$28,060
43109																	
43110																	
43090																	
43091																	
43124	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942						
43125	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724
43093																	
43076	\$12,242	\$12,855															
43117																	
43118																	
43056					\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724	\$28,060
43077																	
43064																	
43065																	
43129	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942						
43130	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724
43059	\$12,242	\$12,855	\$13,497	\$14,172													
43126																	
43115	\$12,242																
43116	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625											
43075																	
43062	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942						
43063	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724
43120										\$19,942	\$20,939	\$21,986	\$23,085	\$24,239	\$25,452	\$26,724	\$28,060
43092	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406										
43060																	
43061																	
43101	\$12,242	\$12,855	\$13,497	\$14,172													
43102																	
43082																	
43083	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881	\$15,625	\$16,406	\$17,226	\$18,088	\$18,992	\$19,942	\$20,939	\$21,986	\$23,085	\$24,239		
43127																	
43128																	
43094	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881												
43095	\$12,242	\$12,855	\$13,497	\$14,172	\$14,881												
43057																	
43058																	

**Present Value Computations (+1 Discount Rate)  
Test  
For Fiscal Year 2022**

ID / Year	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	Total	Present Value of Benefits
	943.43%	990.60%	1,040.13%	1,092.13%	1,146.74%	1,204.08%	1,264.28%	1,327.49%	1,393.87%	1,463.56%	1,536.74%	1,613.58%	1,694.26%	1,778.97%		
43104															\$44,367	\$33,189
43105															\$25,427	\$21,019
43106															\$220,056	\$132,324
43107															\$114,200	\$71,439
43098															\$44,367	\$33,189
43119															\$500,264	\$247,835
43069															\$143,856	\$83,894
43070															\$110,322	\$67,736
43099															\$239,181	\$145,153
43100															\$292,940	\$61,141
43133															\$132,683	\$49,975
43134															\$255,912	\$90,062
43071															\$277,757	\$45,644
43052															\$95,372	\$57,879
43053															\$111,550	\$64,125
43089															\$21,242	\$17,995
43079															\$44,367	\$33,189
43108															\$49,708	\$36,249
43084															\$67,389	\$45,475
43085															\$55,317	\$39,317
43072															\$291,645	\$45,753
43122															\$177,396	\$111,073
43123															\$111,550	\$64,125
43087															\$132,683	\$49,975
43088															\$427,644	\$141,388
43068															\$124,960	\$71,755
43131															\$206,988	\$48,038
43132	\$29,463														\$574,338	\$120,659
43096	\$29,463	\$30,936													\$321,538	\$45,972
43097	\$29,463	\$30,936	\$32,483	\$34,107	\$35,813	\$37,603	\$39,483								\$538,105	\$70,073
43111															\$87,856	\$54,767
43112															\$222,983	\$127,310
43135															\$112,131	\$55,424
43136															\$112,131	\$55,424
43066															\$216,451	\$131,066
43067															\$228,199	\$130,551
43086															\$251,933	\$45,427
43073															\$131,451	\$52,909
43074															\$193,202	\$72,574
43121															\$168,208	\$62,471
43080															\$149,489	\$65,050
43081															\$157,852	\$79,919
43078															\$229,962	\$128,487
43113															\$264,175	\$48,614
43114															\$344,411	\$58,548

43103									\$44,367	\$33,189
43054									\$251,933	\$45,427
43055	\$29,463								\$361,632	\$58,687
43109									\$168,388	\$104,254
43110									\$198,628	\$113,725
43090									\$112,131	\$55,424
43091									\$142,371	\$64,895
43124									\$217,338	\$48,153
43125									\$431,524	\$89,357
43093									\$87,856	\$54,767
43076									\$296,265	\$160,716
43117									\$39,280	\$30,135
43118									\$44,367	\$33,189
43056	\$29,463	\$30,936	\$32,483	\$34,107	\$35,813				\$439,566	\$59,250
43077									\$177,396	\$111,073
43064									\$196,447	\$121,057
43065									\$228,199	\$130,551
43129									\$217,338	\$48,153
43130									\$431,524	\$89,357
43059									\$185,449	\$62,769
43126									\$286,416	\$178,543
43115									\$139,316	\$50,094
43116									\$237,628	\$80,060
43075									\$61,206	\$42,393
43062									\$217,338	\$48,153
43063									\$432,066	\$90,038
43120	\$29,463	\$30,936	\$32,483	\$34,107	\$35,813	\$37,603			\$390,832	\$46,412
43092									\$515,450	\$246,555
43060									\$177,396	\$111,073
43061									\$228,199	\$130,551
43101									\$185,449	\$62,769
43102									\$121,023	\$46,796
43082									\$150,673	\$94,309
43083									\$760,662	\$301,068
43127									\$34,435	\$27,089
43128									\$25,427	\$21,019
43094									\$169,340	\$50,574
43095									\$185,517	\$57,591
43057									\$149,489	\$65,050
43058									\$59,456	\$33,667

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# ARC using the Entry Age Cost Method (+1 Discount Rate)

## Test

### For the Fiscal Year 2022

Employee ID	Status	Entry Age	Employee Age	Assumed Retirement Age	Years of Past Service	Present Value of Total Benefits	Probability of remaining employed Current Age to Retirement	Probability of remaining employed Entry Age to Retirement	Present Value adjusted for probability of being paid	Entry Age Probability-Adjusted	PV factor of \$1 per year from Entry Age to Ret Age	Normal Cost at Entry Age	Normal Cost at Current Age	PV factor of \$1 per year from current age to retirement	PV of future normal cost	AAL
43104	Retired	50	80	61	11	\$33,189	1	0.8672	\$33,189	\$17,275	0	0	0	0.0000	0	\$33,189
43105	Spouse	50	80	61	11	\$21,019	1	0.8781	\$21,019	\$11,078	0	0	0	0.0000	0	\$21,019
43106	Retired	36	60	56	20	\$132,324	1	0.9868	\$132,324	\$51,616	0	0	0	0.0000	0	\$132,324
43107	Spouse	36	60	56	20	\$71,439	1	0.9656	\$71,439	\$27,268	0	0	0	0.0000	0	\$71,439
43098	Retired	33	79	62	29	\$33,189	1	1	\$33,189	\$8,640	0	0	0	0.0000	0	\$33,189
43119	Retired	30	46	44	14	\$247,835	0.9262	0.8272	\$229,545	\$107,057	0	0	0	0.0000	0	\$247,835
43069	Retired	34	63	58	24	\$83,894	1	1	\$83,894	\$27,544	0	0	0	0.0000	0	\$83,894
43070	Spouse	34	63	58	24	\$67,736	1	1	\$67,736	\$22,239	0	0	0	0.0000	0	\$67,736
43099	Retired	38	68	55	17	\$145,153	1	0.9324	\$145,153	\$61,491	0	0	0	0.0000	0	\$145,153
43100	Active	33	42	65	9	\$61,141	0.7802	0.6822	\$47,702	\$27,470	18.9086	\$1,453	\$1,815	17.0477	\$30,942	\$16,760
43133	Active	46	53	65	7	\$49,975	1	0.8017	\$49,975	\$28,953	15.0615	\$1,922	\$2,285	10.6791	\$24,402	\$25,573
43134	Spouse	46	53	65	7	\$90,062	1	0.7782	\$90,062	\$50,647	15.0615	\$3,363	\$3,998	10.6791	\$42,695	\$47,367
43071	Active	27	34	65	7	\$45,644	0.6117	0.5371	\$27,920	\$17,716	18.3017	\$968	\$1,151	18.9086	\$21,764	\$6,156
43052	Retired	38	65	65	27	\$57,879	1	1	\$57,879	\$16,533	0	0	0	0.0000	0	\$57,879
43053	Spouse	38	65	65	27	\$64,125	1	1	\$64,125	\$18,318	0	0	0	0.0000	0	\$64,125
43089	Retired	45	90	57	12	\$17,995	1	0.8868	\$17,995	\$9,144	0	0	0	0.0000	0	\$17,995
43079	Retired	48	79	59	11	\$33,189	1	0.8672	\$33,189	\$17,275	0	0	0	0.0000	0	\$33,189
43108	Retired	47	78	65	18	\$36,249	1	0.9741	\$36,249	\$15,315	0	0	0	0.0000	0	\$36,249
43084	Active	50	73	65	23	\$45,475	1	1	\$45,475	\$15,640	12.9416	\$1,209	\$2,133	0.0000	0	\$45,475
43085	Spouse	50	73	65	23	\$39,317	1	1	\$39,317	\$13,522	12.9416	\$1,045	\$1,844	0.0000	0	\$39,317
43072	Active	27	33	65	6	\$45,753	0.5731	0.4915	\$26,221	\$17,022	18.3017	\$930	\$1,079	18.9086	\$20,402	\$5,819
43122	Retired	48	59	58	10	\$111,073	1	0.8602	\$111,073	\$60,071	0	0	0	0.0000	0	\$111,073
43123	Spouse	48	59	58	10	\$64,125	1	0.848	\$64,125	\$34,189	0	0	0	0.0000	0	\$64,125
43087	Active	30	53	65	23	\$49,975	1	1	\$49,975	\$17,187	18.9086	\$909	\$1,604	10.6791	\$17,129	\$32,846
43088	Spouse	30	53	65	23	\$141,388	1	1	\$141,388	\$48,626	18.9086	\$2,572	\$4,539	10.6791	\$48,472	\$92,916
43068	Retired	37	64	55	18	\$71,755	1	0.9521	\$71,755	\$29,632	0	0	0	0.0000	0	\$71,755
43131	Active	20	42	65	22	\$48,038	1	1	\$48,038	\$17,306	15.7380	\$1,100	\$1,894	17.0477	\$32,288	\$15,750
43132	Spouse	20	42	65	22	\$120,659	1	1	\$120,659	\$43,468	15.7380	\$2,762	\$4,755	17.0477	\$81,062	\$39,597
43096	Active	27	31	65	4	\$45,972	0.4842	0.3924	\$22,260	\$14,983	18.3017	\$819	\$904	18.9086	\$17,093	\$5,167
43097	Spouse	27	31	65	4	\$70,073	0.4162	0.4123	\$29,164	\$23,997	18.3017	\$1,311	\$1,447	18.9086	\$27,361	\$1,803
43111	Retired	48	66	64	16	\$54,767	1	0.9527	\$54,767	\$24,832	0	0	0	0.0000	0	\$54,767
43112	Spouse	48	66	64	16	\$127,310	1	0.9492	\$127,310	\$57,512	0	0	0	0.0000	0	\$127,310
43135	Active	56	60	65	4	\$55,424	1	1	\$55,424	\$46,034	8.2643	\$5,570	\$6,148	4.7898	\$29,448	\$25,976
43136	Spouse	56	60	65	4	\$55,424	1	1	\$55,424	\$46,034	8.2643	\$5,570	\$6,148	4.7898	\$29,448	\$25,976
43066	Retired	44	57	57	13	\$131,066	1	0.7477	\$131,066	\$53,606	0	0	0	0.0000	0	\$131,066
43067	Spouse	44	57	57	13	\$130,551	1	0.877	\$130,551	\$62,629	0	0	0	0.0000	0	\$130,551
43086	Active	32	36	65	4	\$45,427	0.5886	0.4842	\$26,738	\$18,269	18.9086	\$966	\$1,066	18.3017	\$19,510	\$7,228
43073	Active	30	55	65	25	\$52,909	1	1	\$52,909	\$16,584	18.9086	\$877	\$1,626	9.0867	\$14,775	\$38,134
43074	Spouse	30	55	65	25	\$72,574	1	1	\$72,574	\$22,747	18.9086	\$1,203	\$2,230	9.0867	\$20,263	\$52,311
43121	Active	35	55	65	20	\$62,471	1	0.9868	\$62,471	\$24,368	18.9086	\$1,289	\$2,112	9.0867	\$19,191	\$43,280
43080	Active	54	59	65	5	\$65,050	1	1	\$65,050	\$51,580	9.8916	\$5,215	\$5,900	5.6869	\$33,553	\$31,497
43081	Spouse	54	59	65	5	\$79,919	1	1	\$79,919	\$63,369	9.8916	\$6,406	\$7,248	5.6869	\$41,219	\$38,700

43078	Retired	31	55	51	20	\$128,487	1	0.9524	\$128,487	\$48,372	0	0	0	0.0000	0	\$128,487
43113	Active	28	37	65	9	\$48,614	0.7746	0.6254	\$37,656	\$20,023	18.3017	\$1,094	\$1,366	18.3017	\$25,000	\$12,656
43114	Spouse	28	37	65	9	\$58,548	0.7188	0.695	\$42,084	\$26,799	18.3017	\$1,464	\$1,828	18.3017	\$33,456	\$8,628
43103	Retired	39	76	59	20	\$33,189	1	0.9656	\$33,189	\$12,668	0	0	0	0.0000	0	\$33,189
43054	Active	29	36	65	7	\$45,427	0.7094	0.5371	\$32,226	\$17,632	18.9086	\$932	\$1,108	18.3017	\$20,278	\$11,948
43055	Spouse	29	36	65	7	\$58,687	0.64	0.5945	\$37,560	\$25,212	18.9086	\$1,333	\$1,585	18.3017	\$29,008	\$8,552
43109	Retired	44	60	57	13	\$104,254	1	0.7477	\$104,254	\$42,640	0	0	0	0.0000	0	\$104,254
43110	Spouse	44	60	57	13	\$113,725	1	0.877	\$113,725	\$54,557	0	0	0	0.0000	0	\$113,725
43090	Active	50	60	65	10	\$55,424	1	0.8602	\$55,424	\$29,975	12.9416	\$2,316	\$2,965	4.7898	\$14,202	\$41,222
43091	Spouse	50	60	65	10	\$64,895	1	0.848	\$64,895	\$34,599	12.9416	\$2,673	\$3,422	4.7898	\$16,391	\$48,504
43124	Active	23	41	65	18	\$48,153	0.9682	0.8058	\$46,622	\$16,830	17.0477	\$987	\$1,539	17.0477	\$26,236	\$20,386
43125	Spouse	23	41	65	18	\$89,357	0.9638	0.9521	\$86,122	\$36,901	17.0477	\$2,165	\$3,377	17.0477	\$57,570	\$28,552
43093	Active	39	69	65	30	\$54,767	1	1	\$54,767	\$13,611	17.6815	\$770	\$1,615	0.0000	0	\$54,767
43076	Retired	33	55	38	5	\$160,716	1	0.4788	\$160,716	\$61,016	0	0	0	0.0000	0	\$160,716
43117	Retired	41	78	51	10	\$30,135	1	0.6841	\$30,135	\$12,961	0	0	0	0.0000	0	\$30,135
43118	Spouse	41	78	51	10	\$33,189	1	0.807	\$33,189	\$16,839	0	0	0	0.0000	0	\$33,189
43056	Active	30	32	65	2	\$59,250	0.2566	0.2566	\$15,204	\$13,856	18.9086	\$733	\$770	18.9086	\$14,560	\$644
43077	Retired	35	59	58	23	\$111,073	1	1	\$111,073	\$38,200	0	0	0	0.0000	0	\$111,073
43064	Retired	33	58	37	4	\$121,057	1	0.4842	\$121,057	\$48,685	0	0	0	0.0000	0	\$121,057
43065	Spouse	33	58	37	4	\$130,551	1	0.4162	\$130,551	\$45,130	0	0	0	0.0000	0	\$130,551
43129	Active	30	41	65	11	\$48,153	0.7062	0.7445	\$34,006	\$21,518	18.9086	\$1,138	\$1,493	17.0477	\$25,452	\$8,554
43130	Spouse	30	41	65	11	\$89,357	0.8299	0.7654	\$74,157	\$41,051	18.9086	\$2,171	\$2,849	17.0477	\$48,569	\$25,588
43059	Active	44	53	65	9	\$62,769	1	0.7802	\$62,769	\$32,253	15.7380	\$2,049	\$2,559	10.6791	\$27,328	\$35,441
43126	Retired	21	66	54	33	\$178,543	1	1	\$178,543	\$38,606	0	0	0	0.0000	0	\$178,543
43115	Active	36	52	65	16	\$50,094	1	0.9288	\$50,094	\$22,143	18.3017	\$1,210	\$1,796	11.4497	\$20,564	\$29,530
43116	Spouse	36	52	65	16	\$80,060	1	0.913	\$80,060	\$34,787	18.3017	\$1,901	\$2,822	11.4497	\$32,311	\$47,749
43075	Retired	24	72	53	29	\$42,393	1	1	\$42,393	\$11,036	0	0	0	0.0000	0	\$42,393
43062	Active	38	41	65	3	\$48,153	0.4636	0.53	\$22,324	\$22,204	18.3017	\$1,213	\$1,306	17.0477	\$22,264	\$60
43063	Spouse	38	41	65	3	\$90,038	0.5598	0.4282	\$50,403	\$33,544	18.3017	\$1,833	\$1,974	17.0477	\$33,652	\$16,751
43120	Active	23	27	65	4	\$46,412	0.3924	0.358	\$18,212	\$13,801	17.0477	\$810	\$894	18.3017	\$16,362	\$1,850
43092	Retired	28	45	30	2	\$246,555	0.6494	0.2618	\$160,113	\$58,827	0	0	0	0.0000	0	\$246,555
43060	Retired	40	59	53	13	\$111,073	1	0.7477	\$111,073	\$45,429	0	0	0	0.0000	0	\$111,073
43061	Spouse	40	59	53	13	\$130,551	1	0.877	\$130,551	\$62,629	0	0	0	0.0000	0	\$130,551
43101	Active	47	53	65	6	\$62,769	1	0.7517	\$62,769	\$35,716	14.3702	\$2,485	\$2,882	10.6791	\$30,777	\$31,992
43102	Spouse	47	53	65	6	\$46,796	1	0.7777	\$46,796	\$27,548	14.3702	\$1,917	\$2,223	10.6791	\$23,740	\$23,056
43082	Retired	30	61	55	25	\$94,309	1	1	\$94,309	\$29,560	0	0	0	0.0000	0	\$94,309
43083	Spouse	30	61	55	25	\$301,068	1	1	\$301,068	\$94,366	0	0	0	0.0000	0	\$301,068
43127	Retired	44	84	61	17	\$27,089	1	0.9493	\$27,089	\$11,684	0	0	0	0.0000	0	\$27,089
43128	Spouse	44	84	61	17	\$21,019	1	0.9561	\$21,019	\$9,131	0	0	0	0.0000	0	\$21,019
43094	Active	47	48	65	1	\$50,574	0.6213	0.6213	\$31,422	\$29,997	14.3702	\$2,087	\$2,139	14.3702	\$30,738	\$684
43095	Spouse	47	48	65	1	\$57,591	0.6213	0.6213	\$35,781	\$34,159	14.3702	\$2,377	\$2,436	14.3702	\$35,006	\$775
43057	Active	44	59	65	15	\$65,050	1	0.9164	\$65,050	\$29,718	15.7380	\$1,888	\$2,734	5.6869	\$15,548	\$49,502
43058	Spouse	44	59	65	15	\$33,667	1	0.9289	\$33,667	\$15,591	15.7380	\$991	\$1,435	5.6869	\$8,161	\$25,506
													\$111,043			\$5,025,383

Present Value Computations (-1 Discount Rate)

Test

For Fiscal Year 2022

ID / Year	Employment Status	Gender	Years Employed	Retirement Age	Age	Years of Benefit	Premium	Medicare Premium	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
									\$100%	\$105%	\$110%	\$116%	\$122%	\$128%	\$134%	\$141%	\$148%	\$155%
43104	Retired	F	11	61	80	9.7	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43105	Spouse	M	11	86	86	5.5	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185			
43106	Retired	F	20	56	60	24.6	14059	3123	\$14,059	\$14,762	\$15,465	\$16,308	\$17,152	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43107	Spouse	M	20	64	64	18.7	14059	3123	\$14,059	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43098	Retired	F	29	62	79	10.3	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43119	Retired	M	14	44	46	33.2	10805	3123	\$10,805	\$11,345	\$11,886	\$12,534	\$13,182	\$13,830	\$14,479	\$15,235	\$15,991	\$16,748
43069	Retired	F	24	58	63	22.1	10181	3123	\$10,181	\$10,690	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43070	Spouse	M	24	64	64	18.7	10181	3123	\$10,181	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43099	Retired	F	17	55	68	18.1	7832	3123	\$7,832	\$8,224	\$8,615	\$9,085	\$9,555	\$10,025	\$10,495	\$11,043	\$11,591	\$12,140
43100	Active	F	9	65	42	41	7832	3123										
43133	Active	M	7	65	53	27	10181	3123										
43134	Spouse	F	7	62	50	33.3	10181	3123										
43071	Active	M	7	65	34	44	7832	3123										
43052	Retired	M	27	65	65	17.9	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43053	Spouse	F	27	65	65	20.5	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43089	Retired	F	12	57	90	4.8	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997				
43079	Retired	F	11	59	79	10.3	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43108	Retired	F	18	65	78	10.9	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43084	Active	F	23	65	73	14	10181	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43085	Spouse	M	23	65	73	12.4	10181	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43072	Active	M	6	65	33	45	7832	3123										
43122	Retired	M	10	58	59	22.4	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$4,185	\$4,403	\$4,622	\$4,841
43123	Spouse	F	10	65	65	20.5	10181	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43087	Active	M	23	65	53	27	10181	3123										
43088	Spouse	F	23	57	45	37.9	10181	3123										
43068	Retired	F	18	55	64	21.3	7832	3123	\$7,832	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43131	Active	M	22	65	42	37	10181	3123										
43132	Spouse	F	22	59	36	46.4	10181	3123										
43096	Active	M	4	65	31	47	10181	3123										
43097	Spouse	F	4	64	30	52.1	10181	3123										
43111	Retired	M	16	64	66	17.2	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43112	Spouse	F	16	59	59	25.5	10805	3123	\$10,805	\$11,345	\$11,886	\$12,534	\$13,182	\$13,830	\$4,185	\$4,403	\$4,622	\$4,841
43135	Active	M	4	65	60	22	10181	3123						\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43136	Spouse	F	4	68	63	22.1	10181	3123						\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43066	Retired	M	13	57	57	24	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$14,355	\$4,622	\$4,841
43067	Spouse	F	13	58	58	26.3	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$4,403	\$4,622	\$4,841
43086	Active	M	4	65	36	42	10181	3123										
43073	Active	M	25	65	55	26	10181	3123										
43074	Spouse	F	25	64	54	29.8	10181	3123										
43121	Active	F	20	65	55	29	7832	3123										
43080	Active	F	5	65	59	26	14059	3123							\$4,185	\$4,403	\$4,622	\$4,841
43081	Spouse	M	5	63	57	24	14059	3123							\$18,839	\$19,823	\$4,622	\$4,841
43078	Retired	M	20	51	55	25.6	7832	3123	\$7,832	\$8,224	\$8,615	\$9,085	\$9,555	\$10,025	\$10,495	\$11,043	\$11,591	\$12,140
43113	Active	M	9	65	37	42	10181	3123										
43114	Spouse	F	9	65	37	45.4	10181	3123										

43103	Retired	M	20	59	76	10.5	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43054	Active	M	7	65	36	42	10181	3123										
43055	Spouse	F	7	65	36	46.4	10181	3123										
43109	Retired	M	13	57	60	21.7	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43110	Spouse	F	13	60	60	24.6	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43090	Active	M	10	65	60	22	10181	3123						\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43091	Spouse	F	10	65	60	24.6	10181	3123						\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43124	Active	M	18	65	41	38	10181	3123										
43125	Spouse	F	18	62	38	44.5	10181	3123										
43093	Active	F	30	65	69	17	7832	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43076	Retired	F	5	38	55	28.9	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$14,355	\$15,068	\$15,781
43117	Retired	M	10	51	78	9.4	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43118	Spouse	F	10	79	79	10.3	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43056	Active	F	2	65	32	50	10181	3123										
43077	Retired	M	23	58	59	22.4	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$4,185	\$4,403	\$4,622	\$4,841
43064	Retired	M	4	37	58	23.2	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$4,403	\$4,622	\$4,841
43065	Spouse	F	4	58	58	26.3	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$4,403	\$4,622	\$4,841
43129	Active	M	11	65	41	38	10181	3123										
43130	Spouse	F	11	62	38	44.5	10181	3123										
43059	Active	F	9	65	53	31	7832	3123										
43126	Retired	M	33	54	66	17.2	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$14,355	\$15,068	\$15,781
43115	Active	M	16	65	52	28	10181	3123										
43116	Spouse	F	16	63	50	33.3	10181	3123										
43075	Retired	M	29	53	72	13.1	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43062	Active	M	3	65	41	38	14059	3123										
43063	Spouse	F	3	63	39	43.5	14059	3123										
43120	Active	M	4	65	27	51	10805	3123										
43092	Retired	M	2	30	45	34.1	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$14,355	\$15,068	\$15,781
43060	Retired	M	13	53	59	22.4	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$4,185	\$4,403	\$4,622	\$4,841
43061	Spouse	F	13	58	58	26.3	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$4,403	\$4,622	\$4,841
43101	Active	F	6	65	53	31	10181	3123										
43102	Spouse	M	6	67	55	25.6	10181	3123										
43082	Retired	M	25	55	61	20.9	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43083	Spouse	F	25	41	41	41.6	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$14,355	\$15,068	\$15,781
43127	Retired	F	17	61	84	7.5	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	
43128	Spouse	M	17	86	86	5.5	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185			
43094	Active	M	1	65	48	32	10181	3123										
43095	Spouse	M	1	64	47	32.3	10181	3123										
43057	Active	F	15	65	59	26	10181	3123							\$4,185	\$4,403	\$4,622	\$4,841
43058	Spouse	M	15	74	68	15.8	10181	3123							\$4,185	\$4,403	\$4,622	\$4,841

**Present Value Computations (-1 Discount Rate)**

**Test**

**For Fiscal Year 2022**

ID / Year	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
	\$163%	\$171%	\$180%	\$189%	\$198%	\$208%	\$218%	\$229%	\$241%	\$253%	\$265%	\$279%	\$293%	\$307%	\$323%	\$339%	\$356%	\$373%
43104	\$5,090																	
43105																		
43106	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587		
43107	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901								
43098	\$5,090																	
43119	\$17,612	\$18,477	\$19,449	\$20,421	\$21,394	\$22,474	\$23,555	\$24,743	\$26,040	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43069	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43070	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901								
43099	\$12,766	\$13,393	\$14,098	\$14,802	\$15,507	\$16,291	\$17,074	\$17,935	\$18,875									
43100														\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43133			\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43134			\$18,326	\$19,242	\$20,158	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43071																		
43052	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526									
43053	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276							
43089																		
43079	\$5,090																	
43108	\$5,090	\$5,340																
43084	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184													
43085	\$5,090	\$5,340	\$5,621															
43072																		
43122	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43123	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276							
43087			\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43088			\$18,326	\$19,242	\$20,158	\$21,176	\$22,195	\$23,314	\$24,536	\$25,758	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43068	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713						
43131														\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43132														\$31,256	\$32,885	\$34,514	\$36,244	\$37,975
43096																		
43097																		
43111	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152										
43112	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43135	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43136	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43066	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087			
43067	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43086																		
43073	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43074	\$16,595	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43121	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43080	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43081	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087			
43078	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43113																		
43114																		

43103	\$5,090																	
43054																		
43055																		
43109	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43110	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587		
43090	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43091	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587		
43124															\$10,087	\$10,587	\$11,118	\$11,649
43125															\$32,885	\$34,514	\$36,244	\$11,649
43093	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152										
43076	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43117																		
43118	\$5,090																	
43056																		
43077	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43064	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588				
43065	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43129															\$10,087	\$10,587	\$11,118	\$11,649
43130															\$32,885	\$34,514	\$36,244	\$11,649
43059			\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43126	\$16,595	\$17,410	\$18,326	\$19,242	\$20,158	\$21,176	\$22,195	\$23,314										
43115				\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43116				\$19,242	\$20,158	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43075	\$5,090	\$5,340	\$5,621	\$5,902														
43062															\$10,087	\$10,587	\$11,118	\$11,649
43063															\$45,411	\$47,660	\$11,118	\$11,649
43120																		
43092	\$16,595	\$17,410	\$18,326	\$19,242	\$20,158	\$21,176	\$22,195	\$23,314	\$24,536	\$25,758	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43060	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43061	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43101			\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43102			\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43082	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713						
43083	\$16,595	\$17,410	\$18,326	\$19,242	\$20,158	\$21,176	\$22,195	\$23,314	\$24,536	\$25,758	\$26,980	\$28,405	\$29,830	\$31,256	\$10,087	\$10,587	\$11,118	\$11,649
43127																		
43128																		
43094								\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43095								\$23,314	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43057	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43058	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808											

**Present Value Computations (-1 Discount Rate)  
Test  
For Fiscal Year 2022**

ID / Year	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067
	\$392%	\$412%	\$432%	\$454%	\$476%	\$500%	\$525%	\$552%	\$579%	\$608%	\$639%	\$670%	\$704%	\$739%	\$776%	\$815%	\$856%	\$899%
43104																		
43105																		
43106																		
43107																		
43098																		
43119	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615												
43069																		
43070																		
43099																		
43100	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079				
43133																		
43134	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615												
43071				\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	
43052																		
43053																		
43089																		
43079																		
43108																		
43084																		
43085																		
43072					\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43122																		
43123																		
43087																		
43088	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956							
43068																		
43131	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988								
43132	\$39,910	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43096							\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43097							\$53,450	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43111																		
43112																		
43135																		
43136																		
43066																		
43067																		
43086		\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234			
43073																		
43074	\$12,242	\$12,867	\$13,491															
43121	\$12,242	\$12,867																
43080																		
43081																		
43078																		
43113	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234			
43114	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076

43103																	
43054	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234			
43055	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43109																	
43110																	
43090																	
43091																	
43124	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956						
43125	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733
43093																	
43076	\$12,242	\$12,867															
43117																	
43118																	
43056					\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43077																	
43064																	
43065																	
43129	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956						
43130	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733
43059	\$12,242	\$12,867	\$13,491	\$14,178													
43126																	
43115	\$12,242																
43116	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615											
43075																	
43062	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956						
43063	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733
43120											\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733
43092	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396										\$28,076
43060																	
43061																	
43101	\$12,242	\$12,867	\$13,491	\$14,178													
43102																	
43082																	
43083	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234		
43127																	
43128																	
43094	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865												
43095	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865												
43057																	
43058																	

**Present Value Computations (-1 Discount Rate)  
Test  
For Fiscal Year 2022**

ID / Year	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	Total	Present Value of Benefits
	\$943%	\$991%	\$1,040%	\$1,092%	\$1,147%	\$1,204%	\$1,264%	\$1,327%	\$1,394%	\$1,464%	\$1,537%	\$1,614%	\$1,694%	\$1,779%		
43104															\$44,408	\$37,379
43105															\$25,452	\$22,747
43106															\$220,215	\$160,686
43107															\$114,274	\$85,960
43098															\$44,408	\$37,379
43119															\$500,527	\$325,140
43069															\$143,946	\$103,587
43070															\$110,396	\$82,186
43099															\$239,346	\$177,369
43100															\$292,937	\$116,317
43133															\$132,758	\$74,606
43134															\$256,035	\$137,288
43071															\$277,727	\$96,227
43052															\$95,437	\$70,724
43053															\$111,614	\$79,998
43089															\$21,267	\$19,285
43079															\$44,408	\$37,379
43108															\$49,748	\$41,235
43084															\$67,455	\$53,339
43085															\$55,369	\$45,186
43072															\$291,625	\$98,337
43122															\$177,543	\$133,285
43123															\$111,614	\$79,998
43087															\$132,758	\$74,606
43088															\$427,792	\$220,121
43068															\$125,036	\$89,378
43131															\$206,992	\$87,705
43132	\$29,450														\$574,395	\$227,436
43096	\$29,450	\$30,949													\$321,544	\$102,702
43097	\$29,450	\$30,949	\$32,479	\$34,103	\$35,821	\$37,601	\$39,475								\$538,077	\$161,946
43111															\$87,911	\$66,229
43112															\$223,172	\$157,832
43135															\$112,207	\$73,809
43136															\$112,207	\$73,809
43066															\$216,628	\$159,237
43067															\$228,381	\$161,801
43086															\$251,900	\$92,147
43073															\$131,539	\$76,789
43074															\$193,293	\$107,870
43121															\$168,297	\$93,515
43080															\$149,590	\$91,106
43081															\$157,959	\$105,063
43078															\$230,144	\$161,059
43113															\$264,142	\$97,721
43114															\$344,403	\$121,383

43103								\$44,408	\$37,379
43054								\$251,900	\$92,147
43055	\$29,450							\$361,611	\$124,037
43109								\$168,508	\$125,608
43110								\$198,770	\$140,956
43090								\$112,207	\$73,809
43091								\$142,469	\$89,158
43124								\$217,360	\$89,633
43125								\$431,619	\$169,933
43093								\$87,911	\$66,229
43076								\$296,477	\$203,061
43117								\$39,318	\$33,602
43118								\$44,408	\$37,379
43056	\$29,450	\$30,949	\$32,479	\$34,103	\$35,821			\$439,562	\$135,270
43077								\$177,543	\$133,285
43064								\$196,589	\$146,108
43065								\$228,381	\$161,801
43129								\$217,360	\$89,633
43130								\$431,619	\$169,933
43059								\$185,536	\$97,652
43126								\$286,596	\$215,913
43115								\$139,379	\$76,230
43116								\$237,709	\$124,409
43075								\$61,271	\$49,223
43062								\$217,360	\$89,633
43063								\$432,165	\$170,705
43120	\$29,450	\$30,949	\$32,479	\$34,103	\$35,821	\$37,601		\$390,843	\$111,999
43092								\$515,712	\$327,733
43060								\$177,543	\$133,285
43061								\$228,381	\$161,801
43101								\$185,536	\$97,652
43102								\$121,109	\$69,156
43082								\$150,747	\$113,186
43083								\$760,944	\$427,586
43127								\$34,477	\$29,911
43128								\$25,452	\$22,747
43094								\$169,390	\$83,119
43095								\$185,552	\$93,037
43057								\$149,590	\$91,106
43058								\$59,492	\$42,555



# ARC using the Entry Age Cost Method (-1 Discount Rate)

Test

For the Fiscal Year 2022

Employee ID	Status	Entry Age	Employee Age	Assumed Retirement Age	Years of Past Service	Present Value of Total Benefits	Probability of remaining employed Current Age to Retirement	Probability of remaining employed Entry Age to Retirement	Present Value adjusted for probability of being paid	Entry Age Probability- Adjusted	PV factor of \$1 per year from Entry Age to Ret Age	Normal Cost at Entry Age	Normal Cost at Current Age	PV factor of \$1 per year from current age to retirement	PV of future normal cost	AAL
43104	Retired	50	80	61	11	\$37,379	1	0.8672	\$37,379	\$24,052	0	0	0	0.0000	0	\$37,379
43105	Spouse	50	80	61	11	\$22,747	1	0.8781	\$22,747	\$14,821	0	0	0	0.0000	0	\$22,747
43106	Retired	36	60	56	20	\$160,686	1	0.9868	\$160,686	\$92,166	0	0	0	0.0000	0	\$160,686
43107	Spouse	36	60	56	20	\$85,960	1	0.9656	\$85,960	\$48,246	0	0	0	0.0000	0	\$85,960
43098	Retired	33	79	62	29	\$37,379	1	1	\$37,379	\$17,020	0	0	0	0.0000	0	\$37,379
43119	Retired	30	46	44	14	\$325,140	0.9262	0.8272	\$301,145	\$183,965	0	0	0	0.0000	0	\$325,140
43069	Retired	34	63	58	24	\$103,587	1	1	\$103,587	\$54,018	0	0	0	0.0000	0	\$103,587
43070	Spouse	34	63	58	24	\$82,186	1	1	\$82,186	\$42,858	0	0	0	0.0000	0	\$82,186
43099	Retired	38	68	55	17	\$177,369	1	0.9324	\$177,369	\$104,277	0	0	0	0.0000	0	\$177,369
43100	Active	33	42	65	9	\$116,317	0.7802	0.6822	\$90,751	\$62,161	23.3403	\$2,663	\$3,326	20.4968	\$68,172	\$22,579
43133	Active	46	53	65	7	\$74,606	1	0.8017	\$74,606	\$49,467	17.6325	\$2,805	\$3,334	11.8407	\$39,477	\$35,129
43134	Spouse	46	53	65	7	\$137,288	1	0.7782	\$137,288	\$88,359	17.6325	\$5,011	\$5,957	11.8407	\$70,535	\$66,753
43071	Active	27	34	65	7	\$96,227	0.6117	0.5371	\$58,862	\$42,744	22.3948	\$1,909	\$2,269	23.3403	\$52,959	\$5,903
43052	Retired	38	65	65	27	\$70,724	1	1	\$70,724	\$33,998	0	0	0	0.0000	0	\$70,724
43053	Spouse	38	65	65	27	\$79,998	1	1	\$79,998	\$38,456	0	0	0	0.0000	0	\$79,998
43089	Retired	45	90	57	12	\$19,285	1	0.8868	\$19,285	\$12,350	0	0	0	0.0000	0	\$19,285
43079	Retired	48	79	59	11	\$37,379	1	0.8672	\$37,379	\$24,052	0	0	0	0.0000	0	\$37,379
43108	Retired	47	78	65	18	\$41,235	1	0.9741	\$41,235	\$24,649	0	0	0	0.0000	0	\$41,235
43084	Active	50	73	65	23	\$53,339	1	1	\$53,339	\$28,580	14.7472	\$1,938	\$3,420	0.0000	0	\$53,339
43085	Spouse	50	73	65	23	\$45,186	1	1	\$45,186	\$24,212	14.7472	\$1,642	\$2,897	0.0000	0	\$45,186
43072	Active	27	33	65	6	\$98,337	0.5731	0.4915	\$56,357	\$41,072	22.3948	\$1,834	\$2,127	23.3403	\$49,645	\$6,712
43122	Retired	48	59	58	10	\$133,285	1	0.8602	\$133,285	\$87,410	0	0	0	0.0000	0	\$133,285
43123	Spouse	48	59	58	10	\$79,998	1	0.848	\$79,998	\$51,720	0	0	0	0.0000	0	\$79,998
43087	Active	30	53	65	23	\$74,606	1	1	\$74,606	\$39,975	23.3403	\$1,713	\$3,023	11.8407	\$35,794	\$38,812
43088	Spouse	30	53	65	23	\$220,121	1	1	\$220,121	\$117,945	23.3403	\$5,053	\$8,917	11.8407	\$105,584	\$114,537
43068	Retired	37	64	55	18	\$89,378	1	0.9521	\$89,378	\$52,220	0	0	0	0.0000	0	\$89,378
43131	Active	20	42	65	22	\$87,705	1	1	\$87,705	\$48,286	18.5896	\$2,597	\$4,471	20.4968	\$87,705	\$0
43132	Spouse	20	42	65	22	\$227,436	1	1	\$227,436	\$125,216	18.5896	\$6,736	\$11,597	20.4968	\$227,436	\$0
43096	Active	27	31	65	4	\$102,702	0.4842	0.3924	\$49,728	\$36,156	22.3948	\$1,614	\$1,782	23.3403	\$41,592	\$8,136
43097	Spouse	27	31	65	4	\$161,946	0.4162	0.4123	\$67,402	\$59,904	22.3948	\$2,675	\$2,953	23.3403	\$67,402	\$0
43111	Retired	48	66	64	16	\$66,229	1	0.9527	\$66,229	\$40,879	0	0	0	0.0000	0	\$66,229
43112	Spouse	48	66	64	16	\$157,832	1	0.9492	\$157,832	\$97,061	0	0	0	0.0000	0	\$157,832
43135	Active	56	60	65	4	\$73,809	1	1	\$73,809	\$66,219	8.9129	\$7,430	\$8,201	4.9757	\$40,806	\$33,003
43136	Spouse	56	60	65	4	\$73,809	1	1	\$73,809	\$66,219	8.9129	\$7,430	\$8,201	4.9757	\$40,806	\$33,003
43066	Retired	44	57	57	13	\$159,237	1	0.7477	\$159,237	\$83,677	0	0	0	0.0000	0	\$159,237
43067	Spouse	44	57	57	13	\$161,801	1	0.877	\$161,801	\$99,728	0	0	0	0.0000	0	\$161,801
43086	Active	32	36	65	4	\$92,147	0.5886	0.4842	\$54,238	\$40,029	23.3403	\$1,715	\$1,893	22.3948	\$42,393	\$11,845
43073	Active	30	55	65	25	\$76,789	1	1	\$76,789	\$38,972	23.3403	\$1,670	\$3,096	9.8912	\$30,623	\$46,166
43074	Spouse	30	55	65	25	\$107,870	1	1	\$107,870	\$54,746	23.3403	\$2,346	\$4,349	9.8912	\$43,017	\$64,853
43121	Active	35	55	65	20	\$93,515	1	0.9868	\$93,515	\$53,638	23.3403	\$2,298	\$3,766	9.8912	\$37,250	\$56,265
43080	Active	54	59	65	5	\$91,106	1	1	\$91,106	\$79,550	10.8672	\$7,320	\$8,282	5.9636	\$49,391	\$41,715
43081	Spouse	54	59	65	5	\$105,063	1	1	\$105,063	\$91,736	10.8672	\$8,442	\$9,551	5.9636	\$56,958	\$48,105
43078	Retired	31	55	51	20	\$161,059	1	0.9524	\$161,059	\$89,160	0	0	0	0.0000	0	\$161,059

43113	Active	28	37	65	9	\$97,721	0.7746	0.6254	\$75,695	\$47,875	22,3948	\$2,138	\$2,670	22,3948	\$59,794	\$15,901
43114	Spouse	28	37	65	9	\$121,383	0.7188	0.695	\$87,250	\$66,086	22,3948	\$2,951	\$3,685	22,3948	\$82,525	\$4,725
43103	Retired	39	76	59	20	\$37,379	1	0.9656	\$37,379	\$20,979	0	0	0	0.0000	0	\$37,379
43054	Active	29	36	65	7	\$92,147	0.7094	0.5371	\$65,369	\$40,932	23.3403	\$1,754	\$2,085	22.3948	\$46,693	\$18,676
43055	Spouse	29	36	65	7	\$124,037	0.64	0.5945	\$79,384	\$60,986	23.3403	\$2,613	\$3,106	22.3948	\$69,558	\$9,826
43109	Retired	44	60	57	13	\$125,608	1	0.7477	\$125,608	\$66,006	0	0	0	0.0000	0	\$125,608
43110	Spouse	44	60	57	13	\$140,956	1	0.877	\$140,956	\$86,880	0	0	0	0.0000	0	\$140,956
43090	Active	50	60	65	10	\$73,809	1	0.8602	\$73,809	\$48,405	14.7472	\$3,282	\$4,201	4.9757	\$20,903	\$52,906
43091	Spouse	50	60	65	10	\$89,158	1	0.848	\$89,158	\$57,642	14.7472	\$3,909	\$5,004	4.9757	\$24,898	\$64,260
43124	Active	23	41	65	18	\$89,633	0.9682	0.8058	\$86,783	\$44,322	20.4968	\$2,162	\$3,372	20.4968	\$69,115	\$17,668
43125	Spouse	23	41	65	18	\$169,933	0.9638	0.9521	\$163,781	\$99,286	20.4968	\$4,844	\$7,555	20.4968	\$154,853	\$8,928
43093	Active	39	69	65	30	\$66,229	1	1	\$66,229	\$29,349	21.4470	\$1,368	\$2,869	0.0000	0	\$66,229
43076	Retired	33	55	38	5	\$203,061	1	0.4788	\$203,061	\$84,893	0	0	0	0.0000	0	\$203,061
43117	Retired	41	78	51	10	\$33,602	1	0.6841	\$33,602	\$17,525	0	0	0	0.0000	0	\$33,602
43118	Spouse	41	78	51	10	\$37,379	1	0.807	\$37,379	\$22,998	0	0	0	0.0000	0	\$37,379
43056	Active	30	32	65	2	\$135,270	0.2566	0.2566	\$34,710	\$32,877	23.3403	\$1,409	\$1,480	23.3403	\$34,544	\$166
43077	Retired	35	59	58	23	\$133,285	1	1	\$133,285	\$71,417	0	0	0	0.0000	0	\$133,285
43064	Retired	33	58	37	4	\$146,108	1	0.4842	\$146,108	\$63,470	0	0	0	0.0000	0	\$146,108
43065	Spouse	33	58	37	4	\$161,801	1	0.4162	\$161,801	\$60,417	0	0	0	0.0000	0	\$161,801
43129	Active	30	41	65	11	\$89,633	0.7062	0.7445	\$63,299	\$49,515	23.3403	\$2,121	\$2,783	20.4968	\$57,043	\$6,256
43130	Spouse	30	41	65	11	\$169,933	0.8299	0.7654	\$141,027	\$96,509	23.3403	\$4,135	\$5,425	20.4968	\$111,195	\$29,832
43059	Active	44	53	65	9	\$97,652	1	0.7802	\$97,652	\$59,683	18.5896	\$3,211	\$4,010	11.8407	\$47,481	\$50,171
43126	Retired	21	66	54	33	\$215,913	1	1	\$215,913	\$88,202	0	0	0	0.0000	0	\$215,913
43115	Active	36	52	65	16	\$76,230	1	0.9288	\$76,230	\$45,871	22.3948	\$2,048	\$3,040	12.8119	\$38,948	\$37,282
43116	Spouse	36	52	65	16	\$124,409	1	0.913	\$124,409	\$73,589	22.3948	\$3,286	\$4,878	12.8119	\$62,496	\$61,913
43075	Retired	24	72	53	29	\$49,223	1	1	\$49,223	\$22,413	0	0	0	0.0000	0	\$49,223
43062	Active	38	41	65	3	\$89,633	0.4636	0.53	\$41,554	\$43,792	22.3948	\$1,955	\$2,105	20.4968	\$41,554	\$0
43063	Spouse	38	41	65	3	\$170,705	0.5598	0.4282	\$95,561	\$67,383	22.3948	\$3,009	\$3,240	20.4968	\$66,410	\$29,151
43120	Active	23	27	65	4	\$111,999	0.3924	0.358	\$43,948	\$35,972	20.4968	\$1,755	\$1,937	22.3948	\$43,379	\$569
43092	Retired	28	45	30	2	\$327,733	0.6494	0.2618	\$212,830	\$81,269	0	0	0	0.0000	0	\$327,733
43060	Retired	40	59	53	13	\$133,285	1	0.7477	\$133,285	\$70,040	0	0	0	0.0000	0	\$133,285
43061	Spouse	40	59	53	13	\$161,801	1	0.877	\$161,801	\$99,728	0	0	0	0.0000	0	\$161,801
43101	Active	47	53	65	6	\$97,652	1	0.7517	\$97,652	\$62,378	16.6731	\$3,741	\$4,338	11.8407	\$51,365	\$46,287
43102	Spouse	47	53	65	6	\$69,156	1	0.7777	\$69,156	\$45,704	16.6731	\$2,741	\$3,179	11.8407	\$37,642	\$31,514
43082	Retired	30	61	55	25	\$113,186	1	1	\$113,186	\$57,444	0	0	0	0.0000	0	\$113,186
43083	Spouse	30	61	55	25	\$427,586	1	1	\$427,586	\$217,009	0	0	0	0.0000	0	\$427,586
43127	Retired	44	84	61	17	\$29,911	1	0.9493	\$29,911	\$17,904	0	0	0	0.0000	0	\$29,911
43128	Spouse	44	84	61	17	\$22,747	1	0.9561	\$22,747	\$13,713	0	0	0	0.0000	0	\$22,747
43094	Active	47	48	65	1	\$83,119	0.6213	0.6213	\$51,642	\$50,260	16.6731	\$3,014	\$3,089	16.6731	\$51,503	\$139
43095	Spouse	47	48	65	1	\$93,037	0.6213	0.6213	\$57,804	\$56,257	16.6731	\$3,374	\$3,458	16.6731	\$57,656	\$148
43057	Active	44	59	65	15	\$91,106	1	0.9164	\$91,106	\$55,578	18.5896	\$2,990	\$4,330	5.9636	\$25,822	\$65,284
43058	Spouse	44	59	65	15	\$42,555	1	0.9289	\$42,555	\$26,314	18.5896	\$1,416	\$2,051	5.9636	\$12,231	\$30,324
													\$187,302			\$6,170,633

**Present Value Computations (+1 Health Inflation)**  
**Test**  
**For Fiscal Year 2022**

ID / Year	Employment Status	Gender	Years Employed	Retirement Age	Age	Years of Benefit	Premium	Medicare Premium	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
									\$100%	\$106%	\$112%	\$119%	\$126%	\$134%	\$142%	\$150%	\$159%	\$169%
43104	Retired	F	11	61	80	9.7	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43105	Spouse	M	11	86	86	5.5	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435			
43106	Retired	F	20	56	60	24.6	14059	3123	\$14,059	\$14,903	\$15,746	\$16,730	\$17,714	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43107	Spouse	M	20	64	64	18.7	14059	3123	\$14,059	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43098	Retired	F	29	62	79	10.3	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43119	Retired	M	14	44	46	33.2	10805	3123	\$10,805	\$11,453	\$12,102	\$12,858	\$13,614	\$14,479	\$15,343	\$16,208	\$17,180	\$18,260
43069	Retired	F	24	58	63	22.1	10181	3123	\$10,181	\$10,792	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43070	Spouse	M	24	64	64	18.7	10181	3123	\$10,181	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43099	Retired	F	17	55	68	18.1	7832	3123	\$7,832	\$8,302	\$8,772	\$9,320	\$9,868	\$10,495	\$11,121	\$11,748	\$12,453	\$13,236
43100	Active	F	9	65	42	41	7832	3123										
43133	Active	M	7	65	53	27	10181	3123										
43134	Spouse	F	7	62	50	33.3	10181	3123										
43071	Active	M	7	65	34	44	7832	3123										
43052	Retired	M	27	65	65	17.9	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43053	Spouse	F	27	65	65	20.5	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43089	Retired	F	12	57	90	4.8	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185				
43079	Retired	F	11	59	79	10.3	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43108	Retired	F	18	65	78	10.9	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43084	Active	F	23	65	73	14	10181	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43085	Spouse	M	23	65	73	12.4	10181	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43072	Active	M	6	65	33	45	7832	3123										
43122	Retired	M	10	58	59	22.4	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$4,435	\$4,685	\$4,966	\$5,278
43123	Spouse	F	10	65	65	20.5	10181	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43087	Active	M	23	65	53	27	10181	3123										
43088	Spouse	F	23	57	45	37.9	10181	3123										
43068	Retired	F	18	55	64	21.3	7832	3123	\$7,832	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43131	Active	M	22	65	42	37	10181	3123										
43132	Spouse	F	22	59	36	46.4	10181	3123										
43096	Active	M	4	65	31	47	10181	3123										
43097	Spouse	F	4	64	30	52.1	10181	3123										
43111	Retired	M	16	64	66	17.2	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43112	Spouse	F	16	59	59	25.5	10805	3123	\$10,805	\$11,453	\$12,102	\$12,858	\$13,614	\$14,479	\$4,435	\$4,685	\$4,966	\$5,278
43135	Active	M	4	65	60	22	10181	3123						\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43136	Spouse	F	4	68	63	22.1	10181	3123						\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43066	Retired	M	13	57	57	24	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$14,457	\$15,272	\$4,966	\$5,278
43067	Spouse	F	13	58	58	26.3	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$14,457	\$4,685	\$4,966	\$5,278
43086	Active	M	4	65	36	42	10181	3123										
43073	Active	M	25	65	55	26	10181	3123										
43074	Spouse	F	25	64	54	29.8	10181	3123										
43121	Active	F	20	65	55	29	7832	3123										
43080	Active	F	5	65	59	26	14059	3123							\$4,435	\$4,685	\$4,966	\$5,278
43081	Spouse	M	5	63	57	24	14059	3123							\$19,964	\$21,089	\$4,966	\$5,278
43078	Retired	M	20	51	55	25.6	7832	3123	\$7,832	\$8,302	\$8,772	\$9,320	\$9,868	\$10,495	\$11,121	\$11,748	\$12,453	\$13,236
43113	Active	M	9	65	37	42	10181	3123										
43114	Spouse	F	9	65	37	45.4	10181	3123										

43103	Retired	M	20	59	76	10.5	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43054	Active	M	7	65	36	42	10181	3123										
43055	Spouse	F	7	65	36	46.4	10181	3123										
43109	Retired	M	13	57	60	21.7	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43110	Spouse	F	13	60	60	24.6	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43090	Active	M	10	65	60	22	10181	3123						\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43091	Spouse	F	10	65	60	24.6	10181	3123						\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43124	Active	M	18	65	41	38	10181	3123										
43125	Spouse	F	18	62	38	44.5	10181	3123										
43093	Active	F	30	65	69	17	7832	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43076	Retired	F	5	38	55	28.9	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$14,457	\$15,272	\$16,188	\$17,206
43117	Retired	M	10	51	78	9.4	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43118	Spouse	F	10	79	79	10.3	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43056	Active	F	2	65	32	50	10181	3123										
43077	Retired	M	23	58	59	22.4	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$4,435	\$4,685	\$4,966	\$5,278
43064	Retired	M	4	37	58	23.2	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$14,457	\$4,685	\$4,966	\$5,278
43065	Spouse	F	4	58	58	26.3	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$14,457	\$4,685	\$4,966	\$5,278
43129	Active	M	11	65	41	38	10181	3123										
43130	Spouse	F	11	62	38	44.5	10181	3123										
43059	Active	F	9	65	53	31	7832	3123										
43126	Retired	M	33	54	66	17.2	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$14,457	\$15,272	\$16,188	\$17,206
43115	Active	M	16	65	52	28	10181	3123										
43116	Spouse	F	16	63	50	33.3	10181	3123										
43075	Retired	M	29	53	72	13.1	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43062	Active	M	3	65	41	38	14059	3123										
43063	Spouse	F	3	63	39	43.5	14059	3123										
43120	Active	M	4	65	27	51	10805	3123										
43092	Retired	M	2	30	45	34.1	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$14,457	\$15,272	\$16,188	\$17,206
43060	Retired	M	13	53	59	22.4	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$4,435	\$4,685	\$4,966	\$5,278
43061	Spouse	F	13	58	58	26.3	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$14,457	\$4,685	\$4,966	\$5,278
43101	Active	F	6	65	53	31	10181	3123										
43102	Spouse	M	6	67	55	25.6	10181	3123										
43082	Retired	M	25	55	61	20.9	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	\$5,278
43083	Spouse	F	25	41	41	41.6	10181	3123	\$10,181	\$10,792	\$11,403	\$12,115	\$12,828	\$13,643	\$14,457	\$15,272	\$16,188	\$17,206
43127	Retired	F	17	61	84	7.5	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435	\$4,685	\$4,966	
43128	Spouse	M	17	86	86	5.5	3123	3123	\$3,123	\$3,310	\$3,498	\$3,716	\$3,935	\$4,185	\$4,435			
43094	Active	M	1	65	48	32	10181	3123										
43095	Spouse	M	1	64	47	32.3	10181	3123										
43057	Active	F	15	65	59	26	10181	3123							\$4,435	\$4,685	\$4,966	\$5,278
43058	Spouse	M	15	74	68	15.8	10181	3123							\$4,435	\$4,685	\$4,966	\$5,278

**Present Value Computations (+1 Health Inflation)  
Test  
For Fiscal Year 2022**

ID / Year	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
	\$179%	\$190%	\$201%	\$213%	\$226%	\$240%	\$254%	\$269%	\$285%	\$303%	\$321%	\$340%	\$360%	\$382%	\$405%	\$429%	\$455%	\$482%
43104	\$5,590																	
43105																		
43106	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398		
43107	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463								
43098	\$5,590																	
43119	\$19,341	\$20,530	\$21,718	\$23,015	\$24,419	\$25,932	\$27,445	\$29,065	\$30,794	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43069	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243					
43070	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463								
43099	\$14,019	\$14,881	\$15,742	\$16,682	\$17,700	\$18,797	\$19,893	\$21,068	\$22,321									
43100														\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43133			\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43134			\$20,464	\$21,686	\$23,009	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43071																		
43052	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901									
43053	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025							
43089																		
43079	\$5,590																	
43108	\$5,590	\$5,934																
43084	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058													
43085	\$5,590	\$5,934	\$6,277															
43072																		
43122	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243					
43123	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025							
43087			\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43088			\$20,464	\$21,686	\$23,009	\$24,434	\$25,860	\$27,387	\$29,016	\$30,848	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43068	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618						
43131														\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43132														\$38,891	\$41,233	\$43,676	\$46,324	\$49,072
43096																		
43097																		
43111	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401										
43112	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	
43135	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243					
43136	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243					
43066	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648			
43067	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	
43086																		
43073	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	
43074	\$18,224	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43121	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43080	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	
43081	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648			
43078	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	
43113																		
43114																		

43103	\$5,590																	
43054																		
43055																		
43109	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243					
43110	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398		
43090	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243					
43091	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398		
43124															\$12,648	\$13,398	\$14,210	\$15,053
43125															\$41,233	\$43,676	\$46,324	\$15,053
43093	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401										
43076	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43117																		
43118	\$5,590																	
43056																		
43077	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243					
43064	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930				
43065	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	
43129															\$12,648	\$13,398	\$14,210	\$15,053
43130															\$41,233	\$43,676	\$46,324	\$15,053
43059			\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43126	\$18,224	\$19,344	\$20,464	\$21,686	\$23,009	\$24,434	\$25,860	\$27,387										
43115				\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43116				\$21,686	\$23,009	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43075	\$5,590	\$5,934	\$6,277	\$6,652														
43062															\$12,648	\$13,398	\$14,210	\$15,053
43063															\$56,939	\$60,313	\$14,210	\$15,053
43120																		
43092	\$18,224	\$19,344	\$20,464	\$21,686	\$23,009	\$24,434	\$25,860	\$27,387	\$29,016	\$30,848	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43060	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243					
43061	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	
43101			\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43102			\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	
43082	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618						
43083	\$18,224	\$19,344	\$20,464	\$21,686	\$23,009	\$24,434	\$25,860	\$27,387	\$29,016	\$30,848	\$32,681	\$34,615	\$36,652	\$38,891	\$12,648	\$13,398	\$14,210	\$15,053
43127																		
43128																		
43094								\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43095								\$27,387	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	\$15,053
43057	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932	\$8,401	\$8,901	\$9,463	\$10,025	\$10,618	\$11,243	\$11,930	\$12,648	\$13,398	\$14,210	
43058	\$5,590	\$5,934	\$6,277	\$6,652	\$7,058	\$7,495	\$7,932											

**Present Value Computations (+1 Health Inflation)  
Test  
For Fiscal Year 2022**

ID / Year	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067
	\$511%	\$542%	\$574%	\$609%	\$645%	\$684%	\$725%	\$769%	\$815%	\$864%	\$915%	\$970%	\$1,029%	\$1,090%	\$1,156%	\$1,225%	\$1,299%	\$1,376%
43104																		
43105																		
43106																		
43107																		
43098																		
43119	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361												
43069																		
43070																		
43099																		
43100	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041				
43133																		
43134	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361												
43071				\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568	
43052																		
43053																		
43089																		
43079																		
43108																		
43084																		
43085																		
43072					\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568	\$42,972
43122																		
43123																		
43087																		
43088	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575							
43068																		
43131	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983								
43132	\$52,025	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568	\$42,972
43096							\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568	\$42,972
43097							\$73,812	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568	\$42,972
43111																		
43112																		
43135																		
43136																		
43066																		
43067																		
43086		\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102			
43073																		
43074	\$15,959	\$16,927	\$17,926															
43121	\$15,959	\$16,927																
43080																		
43081																		
43078																		
43113	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102			
43114	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568	\$42,972

43103																	
43054	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102			
43055	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568	\$42,972
43109																	
43110																	
43090																	
43091																	
43124	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575						
43125	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568
43093																	
43076	\$15,959	\$16,927															
43117																	
43118																	
43056						\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568
43077																	
43064																	
43065																	
43129	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575						
43130	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568
43059	\$15,959	\$16,927	\$17,926	\$19,019													
43126																	
43115	\$15,959																
43116	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361											
43075																	
43062	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575						
43063	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568
43120										\$28,575	\$30,293	\$32,136	\$34,041	\$36,102	\$38,257	\$40,568	\$42,972
43092	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642										
43060																	
43061																	
43101	\$15,959	\$16,927	\$17,926	\$19,019													
43102																	
43082																	
43083	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143	\$21,361	\$22,642	\$24,016	\$25,452	\$26,983	\$28,575	\$30,293	\$32,136	\$34,041	\$36,102		
43127																	
43128																	
43094	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143												
43095	\$15,959	\$16,927	\$17,926	\$19,019	\$20,143												
43057																	
43058																	

**Present Value Computations (+1 Health Inflation)  
Test  
For Fiscal Year 2022**

ID / Year	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	Total	Present Value of Benefits
	\$1,459%	\$1,547%	\$1,639%	\$1,738%	\$1,842%	\$1,953%	\$2,070%	\$2,194%	\$2,326%	\$2,465%	\$2,613%	\$2,770%	\$2,936%	\$3,112%		
43104															\$46,721	\$36,917
43105															\$26,202	\$22,481
43106															\$246,266	\$158,603
43107															\$125,770	\$84,885
43098															\$46,721	\$36,917
43119															\$584,484	\$320,748
43069															\$161,260	\$102,270
43070															\$121,892	\$81,147
43099															\$264,250	\$175,075
43100															\$402,712	\$114,415
43133															\$161,304	\$73,527
43134															\$317,811	\$135,246
43071															\$399,588	\$94,575
43052															\$105,371	\$69,812
43053															\$124,859	\$78,971
43089															\$21,767	\$19,054
43079															\$46,721	\$36,917
43108															\$52,655	\$40,732
43084															\$72,642	\$52,658
43085															\$58,932	\$44,622
43072															\$423,541	\$96,621
43122															\$195,915	\$131,579
43123															\$124,859	\$78,971
43087															\$161,304	\$73,527
43088															\$540,832	\$216,858
43068															\$140,186	\$88,234
43131															\$277,667	\$86,312
43132	\$45,565														\$794,199	\$223,697
43096	\$45,565	\$48,313													\$475,915	\$100,863
43097	\$45,565	\$48,313	\$51,186	\$54,278	\$57,526	\$60,992	\$64,646								\$815,713	\$158,992
43111															\$96,470	\$65,390
43112															\$252,450	\$155,759
43135															\$129,138	\$72,818
43136															\$129,138	\$72,818
43066															\$241,102	\$157,180
43067															\$258,123	\$159,698
43086															\$355,616	\$90,599
43073															\$157,775	\$75,701
43074															\$236,274	\$106,320
43121															\$205,714	\$92,167
43080															\$177,139	\$89,836
43081															\$181,464	\$103,653
43078															\$260,922	\$158,931
43113															\$371,575	\$96,086
43114															\$493,372	\$119,300

43103								\$46,721	\$36,917
43054								\$355,616	\$90,599
43055	\$45,565							\$522,978	\$121,888
43109								\$186,457	\$123,995
43110								\$224,433	\$139,110
43090								\$129,138	\$72,818
43091								\$167,114	\$87,932
43124								\$294,312	\$88,180
43125								\$596,686	\$167,109
43093								\$96,470	\$65,390
43076								\$339,799	\$200,362
43117								\$41,131	\$33,189
43118								\$46,721	\$36,917
43056	\$45,565	\$48,313	\$51,186	\$54,278	\$57,526			\$660,266	\$132,815
43077								\$195,915	\$131,579
43064								\$217,867	\$144,255
43065								\$258,123	\$159,698
43129								\$294,312	\$88,180
43130								\$596,686	\$167,109
43059								\$231,135	\$96,205
43126								\$314,493	\$213,170
43115								\$170,986	\$75,125
43116								\$297,347	\$122,565
43075								\$65,584	\$48,595
43062								\$294,312	\$88,180
43063								\$596,915	\$167,869
43120	\$45,565	\$48,313	\$51,186	\$54,278	\$57,526	\$60,992		\$600,804	\$109,895
43092								\$607,459	\$323,283
43060								\$195,915	\$131,579
43061								\$258,123	\$159,698
43101								\$231,135	\$96,205
43102								\$146,251	\$68,157
43082								\$166,321	\$111,776
43083								\$944,080	\$421,535
43127								\$35,853	\$29,536
43128								\$26,202	\$22,481
43094								\$215,864	\$81,856
43095								\$234,850	\$91,643
43057								\$177,139	\$89,836
43058								\$66,302	\$42,005



# ARC using the Entry Age Cost Method (+1 Health Inflation)

## Test

### For the Fiscal Year 2022

Employee ID	Status	Entry Age	Employee Age	Assumed Retirement Age	Years of Past Service	Present Value of Total Benefits	Probability of remaining employed Current Age to Retirement	Probability of remaining employed Entry Age to Retirement	Present Value adjusted for probability of being paid	Entry Age Probability- Adjusted	PV factor of \$1 per year from Entry Age to Ret Age	Normal Cost at Entry Age	Normal Cost at Current Age	PV factor of \$1 per year from current age to retirement	PV of future normal cost	AAL
43104	Retired	50	80	61	11	\$36,917	1	0.8672	\$36,917	\$21,354	0	0	0	0.0000	0	\$36,917
43105	Spouse	50	80	61	11	\$22,481	1	0.8781	\$22,481	\$13,167	0	0	0	0.0000	0	\$22,481
43106	Retired	36	60	56	20	\$158,603	1	0.9868	\$158,603	\$74,951	0	0	0	0.0000	0	\$158,603
43107	Spouse	36	60	56	20	\$84,885	1	0.9656	\$84,885	\$39,252	0	0	0	0.0000	0	\$84,885
43098	Retired	33	79	62	29	\$36,917	1	1	\$36,917	\$12,693	0	0	0	0.0000	0	\$36,917
43119	Retired	30	46	44	14	\$320,748	0.9262	0.8272	\$297,077	\$158,468	0	0	0	0.0000	0	\$320,748
43069	Retired	34	63	58	24	\$102,270	1	1	\$102,270	\$42,270	0	0	0	0.0000	0	\$102,270
43070	Spouse	34	63	58	24	\$81,147	1	1	\$81,147	\$33,540	0	0	0	0.0000	0	\$81,147
43099	Retired	38	68	55	17	\$175,075	1	0.9324	\$175,075	\$87,303	0	0	0	0.0000	0	\$175,075
43100	Active	33	42	65	9	\$114,415	0.7802	0.6822	\$89,267	\$56,040	20.9508	\$2,675	\$3,341	18.6529	\$62,319	\$26,948
43133	Active	46	53	65	7	\$73,527	1	0.8017	\$73,527	\$45,556	16.2699	\$2,800	\$3,328	11.2359	\$37,393	\$36,134
43134	Spouse	46	53	65	7	\$135,246	1	0.7782	\$135,246	\$81,339	16.2699	\$4,999	\$5,942	11.2359	\$66,764	\$68,482
43071	Active	27	34	65	7	\$94,575	0.6117	0.5371	\$57,852	\$39,257	20.1941	\$1,944	\$2,311	20.9508	\$48,417	\$9,435
43052	Retired	38	65	65	27	\$69,812	1	1	\$69,812	\$25,838	0	0	0	0.0000	0	\$69,812
43053	Spouse	38	65	65	27	\$78,971	1	1	\$78,971	\$29,227	0	0	0	0.0000	0	\$78,971
43089	Retired	45	90	57	12	\$19,054	1	0.8868	\$19,054	\$10,863	0	0	0	0.0000	0	\$19,054
43079	Retired	48	79	59	11	\$36,917	1	0.8672	\$36,917	\$21,354	0	0	0	0.0000	0	\$36,917
43108	Retired	47	78	65	18	\$40,732	1	0.9741	\$40,732	\$20,453	0	0	0	0.0000	0	\$40,732
43084	Active	50	73	65	23	\$52,658	1	1	\$52,658	\$22,581	13.7987	\$1,636	\$2,887	0.0000	0	\$52,658
43085	Spouse	50	73	65	23	\$44,622	1	1	\$44,622	\$19,135	13.7987	\$1,387	\$2,448	0.0000	0	\$44,622
43072	Active	27	33	65	6	\$96,621	0.5731	0.4915	\$55,373	\$38,077	20.1941	\$1,886	\$2,187	20.9508	\$45,819	\$9,554
43122	Retired	48	59	58	10	\$131,579	1	0.8602	\$131,579	\$78,326	0	0	0	0.0000	0	\$131,579
43123	Spouse	48	59	58	10	\$78,971	1	0.848	\$78,971	\$46,343	0	0	0	0.0000	0	\$78,971
43087	Active	30	53	65	23	\$73,527	1	1	\$73,527	\$31,530	20.9508	\$1,505	\$2,656	11.2359	\$29,843	\$43,684
43088	Spouse	30	53	65	23	\$216,858	1	1	\$216,858	\$92,993	20.9508	\$4,439	\$7,833	11.2359	\$88,011	\$128,847
43068	Retired	37	64	55	18	\$88,234	1	0.9521	\$88,234	\$43,304	0	0	0	0.0000	0	\$88,234
43131	Active	20	42	65	22	\$86,312	1	1	\$86,312	\$38,400	17.0739	\$2,249	\$3,872	18.6529	\$72,224	\$14,088
43132	Spouse	20	42	65	22	\$223,697	1	1	\$223,697	\$99,523	17.0739	\$5,829	\$10,035	18.6529	\$187,182	\$36,515
43096	Active	27	31	65	4	\$100,863	0.4842	0.3924	\$48,838	\$34,159	20.1941	\$1,692	\$1,868	20.9508	\$39,136	\$9,702
43097	Spouse	27	31	65	4	\$158,992	0.4162	0.4123	\$66,172	\$56,577	20.1941	\$2,802	\$3,093	20.9508	\$64,801	\$1,371
43111	Retired	48	66	64	16	\$65,390	1	0.9527	\$65,390	\$34,567	0	0	0	0.0000	0	\$65,390
43112	Spouse	48	66	64	16	\$155,759	1	0.9492	\$155,759	\$82,035	0	0	0	0.0000	0	\$155,759
43135	Active	56	60	65	4	\$72,818	1	1	\$72,818	\$62,847	8.5782	\$7,326	\$8,087	4.8810	\$39,473	\$33,345
43136	Spouse	56	60	65	4	\$72,818	1	1	\$72,818	\$62,847	8.5782	\$7,326	\$8,087	4.8810	\$39,473	\$33,345
43066	Retired	44	57	57	13	\$157,180	1	0.7477	\$157,180	\$72,825	0	0	0	0.0000	0	\$157,180
43067	Spouse	44	57	57	13	\$159,698	1	0.877	\$159,698	\$86,787	0	0	0	0.0000	0	\$159,698
43086	Active	32	36	65	4	\$90,599	0.5886	0.4842	\$53,327	\$37,861	20.9508	\$1,807	\$1,995	20.1941	\$40,287	\$13,040
43073	Active	30	55	65	25	\$75,701	1	1	\$75,701	\$30,158	20.9508	\$1,439	\$2,668	9.4749	\$25,279	\$50,422
43074	Spouse	30	55	65	25	\$106,320	1	1	\$106,320	\$42,356	20.9508	\$2,022	\$3,749	9.4749	\$35,521	\$70,799
43121	Active	35	55	65	20	\$92,167	1	0.9868	\$92,167	\$43,555	20.9508	\$2,079	\$3,407	9.4749	\$32,281	\$59,886
43080	Active	54	59	65	5	\$89,836	1	1	\$89,836	\$74,733	10.3607	\$7,213	\$8,161	5.8222	\$47,515	\$42,321
43081	Spouse	54	59	65	5	\$103,653	1	1	\$103,653	\$86,227	10.3607	\$8,323	\$9,417	5.8222	\$54,828	\$48,825
43078	Retired	31	55	51	20	\$158,931	1	0.9524	\$158,931	\$72,488	0	0	0	0.0000	0	\$158,931

43113	Active	28	37	65	9	\$96,086	0.7746	0.6254	\$74,428	\$43,144	20,1941	\$2,136	\$2,668	20,1941	\$53,878	\$20,550
43114	Spouse	28	37	65	9	\$119,300	0.7188	0.695	\$85,753	\$59,530	20,1941	\$2,948	\$3,682	20,1941	\$74,355	\$11,398
43103	Retired	39	76	59	20	\$36,917	1	0.9656	\$36,917	\$17,071	0	0	0	0.0000	0	\$36,917
43054	Active	29	36	65	7	\$90,599	0.7094	0.5371	\$64,271	\$37,606	20,9508	\$1,795	\$2,134	20,1941	\$43,094	\$21,177
43055	Spouse	29	36	65	7	\$121,888	0.64	0.5945	\$78,008	\$56,001	20,9508	\$2,673	\$3,177	20,1941	\$64,157	\$13,851
43109	Retired	44	60	57	13	\$123,995	1	0.7477	\$123,995	\$57,449	0	0	0	0.0000	0	\$123,995
43110	Spouse	44	60	57	13	\$139,110	1	0.877	\$139,110	\$75,598	0	0	0	0.0000	0	\$139,110
43090	Active	50	60	65	10	\$72,818	1	0.8602	\$72,818	\$43,347	13,7987	\$3,141	\$4,021	4,8810	\$19,627	\$53,191
43091	Spouse	50	60	65	10	\$87,932	1	0.848	\$87,932	\$51,601	13,7987	\$3,740	\$4,788	4,8810	\$23,370	\$64,562
43124	Active	23	41	65	18	\$88,180	0.9682	0.8058	\$85,376	\$36,628	18,6529	\$1,964	\$3,063	18,6529	\$57,134	\$28,242
43125	Spouse	23	41	65	18	\$167,109	0.9638	0.9521	\$161,060	\$82,016	18,6529	\$4,397	\$6,858	18,6529	\$127,922	\$33,138
43093	Active	39	69	65	30	\$65,390	1	1	\$65,390	\$21,670	19,4282	\$1,115	\$2,339	0.0000	0	\$65,390
43076	Retired	33	55	38	5	\$200,362	1	0.4788	\$200,362	\$79,805	0	0	0	0.0000	0	\$200,362
43117	Retired	41	78	51	10	\$33,189	1	0.6841	\$33,189	\$15,712	0	0	0	0.0000	0	\$33,189
43118	Spouse	41	78	51	10	\$36,917	1	0.807	\$36,917	\$20,617	0	0	0	0.0000	0	\$36,917
43056	Active	30	32	65	2	\$132,815	0.2566	0.2566	\$34,080	\$31,661	20,9508	\$1,511	\$1,587	20,9508	\$33,249	\$831
43077	Retired	35	59	58	23	\$131,579	1	1	\$131,579	\$56,424	0	0	0	0.0000	0	\$131,579
43064	Retired	33	58	37	4	\$144,255	1	0.4842	\$144,255	\$60,284	0	0	0	0.0000	0	\$144,255
43065	Spouse	33	58	37	4	\$159,698	1	0.4162	\$159,698	\$57,365	0	0	0	0.0000	0	\$159,698
43129	Active	30	41	65	11	\$88,180	0.7062	0.7445	\$62,273	\$43,789	20,9508	\$2,090	\$2,742	18,6529	\$51,146	\$11,127
43130	Spouse	30	41	65	11	\$167,109	0.8299	0.7654	\$138,684	\$85,314	20,9508	\$4,072	\$5,343	18,6529	\$99,662	\$39,022
43059	Active	44	53	65	9	\$96,205	1	0.7802	\$96,205	\$53,890	17,0739	\$3,156	\$3,941	11,2359	\$44,281	\$51,924
43126	Retired	21	66	54	33	\$213,170	1	1	\$213,170	\$63,258	0	0	0	0.0000	0	\$213,170
43115	Active	36	52	65	16	\$75,125	1	0.9288	\$75,125	\$38,717	20,1941	\$1,917	\$2,846	12,1005	\$34,438	\$40,687
43116	Spouse	36	52	65	16	\$122,565	1	0.913	\$122,565	\$62,091	20,1941	\$3,075	\$4,565	12,1005	\$55,239	\$67,326
43075	Retired	24	72	53	29	\$48,595	1	1	\$48,595	\$16,708	0	0	0	0.0000	0	\$48,595
43062	Active	38	41	65	3	\$88,180	0.4636	0.53	\$40,880	\$41,849	20,1941	\$2,072	\$2,231	18,6529	\$40,880	\$0
43063	Spouse	38	41	65	3	\$167,869	0.5598	0.4282	\$93,973	\$64,365	20,1941	\$3,187	\$3,432	18,6529	\$64,017	\$29,956
43120	Active	23	27	65	4	\$109,895	0.3924	0.358	\$43,123	\$33,955	18,6529	\$1,820	\$2,009	20,1941	\$40,570	\$2,553
43092	Retired	28	45	30	2	\$323,283	0.6494	0.2618	\$209,940	\$78,628	0	0	0	0.0000	0	\$323,283
43060	Retired	40	59	53	13	\$131,579	1	0.7477	\$131,579	\$60,963	0	0	0	0.0000	0	\$131,579
43061	Spouse	40	59	53	13	\$159,698	1	0.877	\$159,698	\$86,787	0	0	0	0.0000	0	\$159,698
43101	Active	47	53	65	6	\$96,205	1	0.7517	\$96,205	\$57,985	15,4561	\$3,752	\$4,351	11,2359	\$48,887	\$47,318
43102	Spouse	47	53	65	6	\$68,157	1	0.7777	\$68,157	\$42,500	15,4561	\$2,750	\$3,189	11,2359	\$35,831	\$32,326
43082	Retired	30	61	55	25	\$111,776	1	1	\$111,776	\$44,529	0	0	0	0.0000	0	\$111,776
43083	Spouse	30	61	55	25	\$421,535	1	1	\$421,535	\$167,931	0	0	0	0.0000	0	\$421,535
43127	Retired	44	84	61	17	\$29,536	1	0.9493	\$29,536	\$14,995	0	0	0	0.0000	0	\$29,536
43128	Spouse	44	84	61	17	\$22,481	1	0.9561	\$22,481	\$11,495	0	0	0	0.0000	0	\$22,481
43094	Active	47	48	65	1	\$81,856	0.6213	0.6213	\$50,857	\$49,019	15,4561	\$3,171	\$3,250	15,4561	\$50,232	\$625
43095	Spouse	47	48	65	1	\$91,643	0.6213	0.6213	\$56,938	\$54,880	15,4561	\$3,551	\$3,640	15,4561	\$56,260	\$678
43057	Active	44	59	65	15	\$89,836	1	0.9164	\$89,836	\$47,393	17,0739	\$2,776	\$4,020	5,8222	\$23,405	\$66,431
43058	Spouse	44	59	65	15	\$42,005	1	0.9289	\$42,005	\$22,462	17,0739	\$1,316	\$1,906	5,8222	\$11,097	\$30,908
													\$179,154			\$6,295,180

Present Value Computations (-1 Health Inflation)

Test

For Fiscal Year 2022

ID / Year	Employment Status	Gender	Years Employed	Retirement Age	Age	Years of Benefit	Premium	Medicare Premium	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
									\$100%	\$104%	\$108%	\$112%	\$117%	\$122%	\$127%	\$132%	\$137%	\$142%
43104	Retired	F	11	61	80	9.7	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43105	Spouse	M	11	86	86	5.5	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966			
43106	Retired	F	20	56	60	24.6	14059	3123	\$14,059	\$14,621	\$15,184	\$15,746	\$16,449	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43107	Spouse	M	20	64	64	18.7	14059	3123	\$14,059	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43098	Retired	F	29	62	79	10.3	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43119	Retired	M	14	44	46	33.2	10805	3123	\$10,805	\$11,237	\$11,669	\$12,102	\$12,642	\$13,182	\$13,722	\$14,263	\$14,803	\$15,343
43069	Retired	F	24	58	63	22.1	10181	3123	\$10,181	\$10,588	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43070	Spouse	M	24	64	64	18.7	10181	3123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435	
43099	Retired	F	17	55	68	18.1	7832	3123	\$7,832	\$8,145	\$8,459	\$8,772	\$9,163	\$9,555	\$9,947	\$10,338	\$10,730	\$11,121
43100	Active	F	9	65	42	41	7832	3123										
43133	Active	M	7	65	53	27	10181	3123										
43134	Spouse	F	7	62	50	33.3	10181	3123										
43071	Active	M	7	65	34	44	7832	3123										
43052	Retired	M	27	65	65	17.9	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43053	Spouse	F	27	65	65	20.5	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43089	Retired	F	12	57	90	4.8	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810				
43079	Retired	F	11	59	79	10.3	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43108	Retired	F	18	65	78	10.9	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43084	Active	F	23	65	73	14	10181	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43085	Spouse	M	23	65	73	12.4	10181	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43072	Active	M	6	65	33	45	7832	3123										
43122	Retired	M	10	58	59	22.4	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$3,966	\$4,122	\$4,279	\$4,435
43123	Spouse	F	10	65	65	20.5	10181	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43087	Active	M	23	65	53	27	10181	3123										
43088	Spouse	F	23	57	45	37.9	10181	3123										
43068	Retired	F	18	55	64	21.3	7832	3123	\$7,832	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43131	Active	M	22	65	42	37	10181	3123										
43132	Spouse	F	22	59	36	46.4	10181	3123										
43096	Active	M	4	65	31	47	10181	3123										
43097	Spouse	F	4	64	30	52.1	10181	3123										
43111	Retired	M	16	64	66	17.2	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43112	Spouse	F	16	59	59	25.5	10805	3123	\$10,805	\$11,237	\$11,669	\$12,102	\$12,642	\$13,182	\$3,966	\$4,122	\$4,279	\$4,435
43135	Active	M	4	65	60	22	10181	3123						\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43136	Spouse	F	4	68	63	22.1	10181	3123						\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43066	Retired	M	13	57	57	24	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$12,930	\$13,439	\$4,279	\$4,435
43067	Spouse	F	13	58	58	26.3	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$12,930	\$4,122	\$4,279	\$4,435
43086	Active	M	4	65	36	42	10181	3123										
43073	Active	M	25	65	55	26	10181	3123										
43074	Spouse	F	25	64	54	29.8	10181	3123										
43121	Active	F	20	65	55	29	7832	3123										
43080	Active	F	5	65	59	26	14059	3123							\$3,966	\$4,122	\$4,279	\$4,435
43081	Spouse	M	5	63	57	24	14059	3123							\$17,855	\$18,558	\$4,279	\$4,435
43078	Retired	M	20	51	55	25.6	7832	3123	\$7,832	\$8,145	\$8,459	\$8,772	\$9,163	\$9,555	\$9,947	\$10,338	\$10,730	\$11,121
43113	Active	M	9	65	37	42	10181	3123										
43114	Spouse	F	9	65	37	45.4	10181	3123										

43103	Retired	M	20	59	76	10.5	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43054	Active	M	7	65	36	42	10181	3123										
43055	Spouse	F	7	65	36	46.4	10181	3123										
43109	Retired	M	13	57	60	21.7	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43110	Spouse	F	13	60	60	24.6	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43090	Active	M	10	65	60	22	10181	3123						\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43091	Spouse	F	10	65	60	24.6	10181	3123						\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43124	Active	M	18	65	41	38	10181	3123										
43125	Spouse	F	18	62	38	44.5	10181	3123										
43093	Active	F	30	65	69	17	7832	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43076	Retired	F	5	38	55	28.9	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$12,930	\$13,439	\$13,948	\$14,457
43117	Retired	M	10	51	78	9.4	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43118	Spouse	F	10	79	79	10.3	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43056	Active	F	2	65	32	50	10181	3123										
43077	Retired	M	23	58	59	22.4	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$3,966	\$4,122	\$4,279	\$4,435
43064	Retired	M	4	37	58	23.2	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$12,930	\$4,122	\$4,279	\$4,435
43065	Spouse	F	4	58	58	26.3	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$12,930	\$4,122	\$4,279	\$4,435
43129	Active	M	11	65	41	38	10181	3123										
43130	Spouse	F	11	62	38	44.5	10181	3123										
43059	Active	F	9	65	53	31	7832	3123										
43126	Retired	M	33	54	66	17.2	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$12,930	\$13,439	\$13,948	\$14,457
43115	Active	M	16	65	52	28	10181	3123										
43116	Spouse	F	16	63	50	33.3	10181	3123										
43075	Retired	M	29	53	72	13.1	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43062	Active	M	3	65	41	38	14059	3123										
43063	Spouse	F	3	63	39	43.5	14059	3123										
43120	Active	M	4	65	27	51	10805	3123										
43092	Retired	M	2	30	45	34.1	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$12,930	\$13,439	\$13,948	\$14,457
43060	Retired	M	13	53	59	22.4	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$3,966	\$4,122	\$4,279	\$4,435
43061	Spouse	F	13	58	58	26.3	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$12,930	\$4,122	\$4,279	\$4,435
43101	Active	F	6	65	53	31	10181	3123										
43102	Spouse	M	6	67	55	25.6	10181	3123										
43082	Retired	M	25	55	61	20.9	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	\$4,435
43083	Spouse	F	25	41	41	41.6	10181	3123	\$10,181	\$10,588	\$10,995	\$11,403	\$11,912	\$12,421	\$12,930	\$13,439	\$13,948	\$14,457
43127	Retired	F	17	61	84	7.5	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966	\$4,122	\$4,279	
43128	Spouse	M	17	86	86	5.5	3123	3123	\$3,123	\$3,248	\$3,373	\$3,498	\$3,654	\$3,810	\$3,966			
43094	Active	M	1	65	48	32	10181	3123										
43095	Spouse	M	1	64	47	32.3	10181	3123										
43057	Active	F	15	65	59	26	10181	3123							\$3,966	\$4,122	\$4,279	\$4,435
43058	Spouse	M	15	74	68	15.8	10181	3123							\$3,966	\$4,122	\$4,279	\$4,435

**Present Value Computations (-1 Health Inflation)  
Test  
For Fiscal Year 2022**

ID / Year	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
	\$148%	\$154%	\$160%	\$167%	\$173%	\$180%	\$187%	\$195%	\$203%	\$211%	\$219%	\$228%	\$237%	\$246%	\$256%	\$267%	\$277%	\$288%
43104	\$4,622																	
43105																		
43106	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338		
43107	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590								
43098	\$4,622																	
43119	\$15,991	\$16,640	\$17,288	\$18,044	\$18,693	\$19,449	\$20,205	\$21,070	\$21,934	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43069	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402					
43070	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590								
43099	\$11,591	\$12,061	\$12,531	\$13,079	\$13,549	\$14,098	\$14,646	\$15,272	\$15,899									
43100														\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43133			\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43134			\$16,290	\$17,002	\$17,613	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43071																		
43052	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340									
43053	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839							
43089																		
43079	\$4,622																	
43108	\$4,622	\$4,809																
43084	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403													
43085	\$4,622	\$4,809	\$4,997															
43072																		
43122	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402					
43123	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839							
43087			\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43088			\$16,290	\$17,002	\$17,613	\$18,326	\$19,038	\$19,853	\$20,667	\$21,482	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43068	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120						
43131														\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43132														\$25,045	\$26,063	\$27,183	\$28,201	\$29,321
43096																		
43097																		
43111	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090										
43112	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	
43135	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402					
43136	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402					
43066	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995			
43067	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	
43086																		
43073	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	
43074	\$15,068	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43121	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43080	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	
43081	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995			
43078	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	
43113																		
43114																		

43103	\$4,622																	
43054																		
43055																		
43109	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402					
43110	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338		
43090	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402					
43091	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338		
43124															\$7,995	\$8,338	\$8,651	\$8,994
43125															\$26,063	\$27,183	\$28,201	\$8,994
43093	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090										
43076	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43117																		
43118	\$4,622																	
43056																		
43077	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402					
43064	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683				
43065	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	
43129															\$7,995	\$8,338	\$8,651	\$8,994
43130															\$26,063	\$27,183	\$28,201	\$8,994
43059			\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43126	\$15,068	\$15,679	\$16,290	\$17,002	\$17,613	\$18,326	\$19,038	\$19,853										
43115				\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43116				\$17,002	\$17,613	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43075	\$4,622	\$4,809	\$4,997	\$5,215														
43062															\$7,995	\$8,338	\$8,651	\$8,994
43063															\$35,991	\$37,538	\$8,651	\$8,994
43120																		
43092	\$15,068	\$15,679	\$16,290	\$17,002	\$17,613	\$18,326	\$19,038	\$19,853	\$20,667	\$21,482	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43060	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402					
43061	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	
43101			\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43102			\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	
43082	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120						
43083	\$15,068	\$15,679	\$16,290	\$17,002	\$17,613	\$18,326	\$19,038	\$19,853	\$20,667	\$21,482	\$22,296	\$23,213	\$24,129	\$25,045	\$7,995	\$8,338	\$8,651	\$8,994
43127																		
43128																		
43094								\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43095								\$19,853	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	\$8,994
43057	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840	\$6,090	\$6,340	\$6,590	\$6,839	\$7,120	\$7,402	\$7,683	\$7,995	\$8,338	\$8,651	
43058	\$4,622	\$4,809	\$4,997	\$5,215	\$5,403	\$5,621	\$5,840											

**Present Value Computations (-1 Health Inflation)  
Test  
For Fiscal Year 2022**

ID / Year	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067
	\$300%	\$312%	\$324%	\$337%	\$351%	\$365%	\$379%	\$395%	\$410%	\$427%	\$444%	\$462%	\$480%	\$499%	\$519%	\$540%	\$562%	\$584%
43104																		
43105																		
43106																		
43107																		
43098																		
43119	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399												
43069																		
43070																		
43099																		
43100	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584				
43133																		
43134	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399												
43071				\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551	
43052																		
43053																		
43089																		
43079																		
43108																		
43084																		
43085																		
43072					\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551	\$18,238
43122																		
43123																		
43087																		
43088	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866							
43068																		
43131	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335								
43132	\$30,543	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551	\$18,238
43096							\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551	\$18,238
43097							\$38,586	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551	\$18,238
43111																		
43112																		
43135																		
43136																		
43066																		
43067																		
43086		\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208			
43073																		
43074	\$9,369	\$9,744	\$10,119															
43121	\$9,369	\$9,744																
43080																		
43081																		
43078																		
43113	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208			
43114	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551	\$18,238

43103																	
43054	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208			
43055	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551	\$18,238
43109																	
43110																	
43090																	
43091																	
43124	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866						
43125	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551
43093																	
43076	\$9,369	\$9,744															
43117																	
43118																	
43056						\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551
43077																	
43064																	
43065																	
43129	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866						
43130	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551
43059	\$9,369	\$9,744	\$10,119	\$10,525													
43126																	
43115	\$9,369																
43116	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399											
43075																	
43062	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866						
43063	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551
43120											\$13,866	\$14,428	\$14,990	\$15,584	\$16,208	\$16,864	\$17,551
43092	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836										\$18,238
43060																	
43061																	
43101	\$9,369	\$9,744	\$10,119	\$10,525													
43102																	
43082																	
43083	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962	\$11,399	\$11,836	\$12,336	\$12,804	\$13,335	\$13,866	\$14,428	\$14,990	\$15,584	\$16,208		
43127																	
43128																	
43094	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962												
43095	\$9,369	\$9,744	\$10,119	\$10,525	\$10,962												
43057																	
43058																	

**Present Value Computations (-1 Health Inflation)  
Test  
For Fiscal Year 2022**

ID / Year	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	Total	Present Value of Benefits
	\$607%	\$632%	\$657%	\$683%	\$711%	\$739%	\$769%	\$799%	\$831%	\$865%	\$899%	\$935%	\$973%	\$1,012%		
43104															\$42,130	\$33,521
43105															\$24,672	\$21,227
43106															\$197,575	\$133,580
43107															\$103,971	\$72,163
43098															\$42,130	\$33,521
43119															\$430,812	\$250,344
43069															\$128,794	\$84,742
43070															\$100,093	\$68,425
43099															\$216,788	\$146,622
43100															\$212,958	\$61,763
43133															\$109,118	\$50,480
43134															\$206,526	\$90,983
43071															\$192,688	\$46,123
43052															\$86,445	\$58,466
43053															\$99,874	\$64,779
43089															\$20,706	\$18,161
43079															\$42,130	\$33,521
43108															\$46,939	\$36,613
43084															\$62,554	\$45,934
43085															\$51,936	\$39,709
43072															\$200,401	\$46,236
43122															\$161,190	\$112,164
43123															\$99,874	\$64,779
43087															\$109,118	\$50,480
43088															\$339,588	\$142,848
43068															\$111,703	\$72,485
43131															\$154,090	\$48,521
43132	\$18,957														\$416,102	\$121,869
43096	\$18,957	\$19,737													\$216,734	\$46,454
43097	\$18,957	\$19,737	\$20,518	\$21,330	\$22,205	\$23,079	\$24,016								\$354,632	\$70,805
43111															\$80,105	\$55,316
43112															\$197,994	\$128,557
43135															\$97,500	\$56,014
43136															\$97,500	\$56,014
43066															\$195,149	\$132,392
43067															\$202,821	\$131,856
43086															\$178,136	\$45,898
43073															\$109,555	\$53,446
43074															\$158,227	\$73,305
43121															\$137,662	\$63,105
43080															\$126,357	\$65,723
43081															\$137,693	\$80,807
43078															\$203,617	\$129,779
43113															\$187,505	\$49,119
43114															\$240,158	\$59,159

43103								\$42,130	\$33,521
43054								\$178,136	\$45,898
43055	\$18,957							\$249,746	\$59,298
43109								\$152,579	\$105,260
43110								\$176,595	\$114,822
43090								\$97,500	\$56,014
43091								\$121,516	\$65,576
43124								\$160,273	\$48,645
43125								\$312,361	\$90,272
43093								\$80,105	\$55,316
43076								\$259,936	\$162,332
43117								\$37,508	\$30,438
43118								\$42,130	\$33,521
43056	\$18,957	\$19,737	\$20,518	\$21,330	\$22,205			\$292,186	\$59,875
43077								\$161,190	\$112,164
43064								\$177,837	\$122,267
43065								\$202,821	\$131,856
43129								\$160,273	\$48,645
43130								\$312,361	\$90,272
43059								\$148,875	\$63,403
43126								\$261,143	\$180,330
43115								\$113,490	\$50,605
43116								\$190,236	\$80,889
43075								\$57,151	\$42,824
43062								\$160,273	\$48,645
43063								\$313,094	\$90,968
43120	\$18,957	\$19,737	\$20,518	\$21,330	\$22,205	\$23,079		\$253,555	\$46,905
43092								\$440,268	\$249,057
43060								\$161,190	\$112,164
43061								\$202,821	\$131,856
43101								\$148,875	\$63,403
43102								\$100,124	\$47,272
43082								\$136,919	\$95,216
43083								\$619,458	\$304,120
43127								\$33,073	\$27,369
43128								\$24,672	\$21,227
43094								\$132,761	\$51,092
43095								\$146,524	\$58,187
43057								\$126,357	\$65,723
43058								\$53,309	\$34,015



# ARC using the Entry Age Cost Method (-1 Health Inflation)

## Test

### For the Fiscal Year 2022

Employee ID	Status	Entry Age	Employee Age	Assumed Retirement Age	Years of Past Service	Present Value of Total Benefits	Probability of remaining employed Current Age to Retirement	Probability of remaining employed Entry Age to Retirement	Present Value adjusted for probability of being paid	Entry Age Probability- Adjusted	PV factor of \$1 per year from Entry age to Ret Age	Normal Cost at Entry Age	Normal Cost at Current Age	PV factor of \$1 per year from current age to retirement	PV of future normal cost	AAL
43104	Retired	50	80	61	11	\$33,521	1	0.8672	\$33,521	\$19,390	0	0	0	0.0000	0	\$33,521
43105	Spouse	50	80	61	11	\$21,227	1	0.8781	\$21,227	\$12,433	0	0	0	0.0000	0	\$21,227
43106	Retired	36	60	56	20	\$133,580	1	0.9868	\$133,580	\$63,126	0	0	0	0.0000	0	\$133,580
43107	Spouse	36	60	56	20	\$72,163	1	0.9656	\$72,163	\$33,370	0	0	0	0.0000	0	\$72,163
43098	Retired	33	79	62	29	\$33,521	1	1	\$33,521	\$11,526	0	0	0	0.0000	0	\$33,521
43119	Retired	30	46	44	14	\$250,344	0.9262	0.8272	\$231,869	\$123,684	0	0	0	0.0000	0	\$250,344
43069	Retired	34	63	58	24	\$84,742	1	1	\$84,742	\$35,025	0	0	0	0.0000	0	\$84,742
43070	Spouse	34	63	58	24	\$68,425	1	1	\$68,425	\$28,281	0	0	0	0.0000	0	\$68,425
43099	Retired	38	68	55	17	\$146,622	1	0.9324	\$146,622	\$73,115	0	0	0	0.0000	0	\$146,622
43100	Active	33	42	65	9	\$61,763	0.7802	0.6822	\$48,187	\$30,252	20.9508	\$1,444	\$1,803	18.6529	\$33,631	\$14,556
43133	Active	46	53	65	7	\$50,480	1	0.8017	\$50,480	\$31,276	16.2699	\$1,922	\$2,285	11.2359	\$25,674	\$24,806
43134	Spouse	46	53	65	7	\$90,983	1	0.7782	\$90,983	\$54,719	16.2699	\$3,363	\$3,998	11.2359	\$44,921	\$46,062
43071	Active	27	34	65	7	\$46,123	0.6117	0.5371	\$28,213	\$19,145	20.1941	\$948	\$1,127	20.9508	\$23,612	\$4,601
43052	Retired	38	65	65	27	\$58,466	1	1	\$58,466	\$21,638	0	0	0	0.0000	0	\$58,466
43053	Spouse	38	65	65	27	\$64,779	1	1	\$64,779	\$23,975	0	0	0	0.0000	0	\$64,779
43089	Retired	45	90	57	12	\$18,161	1	0.8868	\$18,161	\$10,354	0	0	0	0.0000	0	\$18,161
43079	Retired	48	79	59	11	\$33,521	1	0.8672	\$33,521	\$19,390	0	0	0	0.0000	0	\$33,521
43108	Retired	47	78	65	18	\$36,613	1	0.9741	\$36,613	\$18,385	0	0	0	0.0000	0	\$36,613
43084	Active	50	73	65	23	\$45,934	1	1	\$45,934	\$19,697	13.7987	\$1,427	\$2,518	0.0000	0	\$45,934
43085	Spouse	50	73	65	23	\$39,709	1	1	\$39,709	\$17,028	13.7987	\$1,234	\$2,178	0.0000	0	\$39,709
43072	Active	27	33	65	6	\$46,236	0.5731	0.4915	\$26,498	\$18,221	20.1941	\$902	\$1,046	20.9508	\$21,915	\$4,583
43122	Retired	48	59	58	10	\$112,164	1	0.8602	\$112,164	\$66,769	0	0	0	0.0000	0	\$112,164
43123	Spouse	48	59	58	10	\$64,779	1	0.848	\$64,779	\$38,014	0	0	0	0.0000	0	\$64,779
43087	Active	30	53	65	23	\$50,480	1	1	\$50,480	\$21,647	20.9508	\$1,033	\$1,823	11.2359	\$20,483	\$29,997
43088	Spouse	30	53	65	23	\$142,848	1	1	\$142,848	\$61,256	20.9508	\$2,924	\$5,160	11.2359	\$57,977	\$84,871
43068	Retired	37	64	55	18	\$72,485	1	0.9521	\$72,485	\$35,575	0	0	0	0.0000	0	\$72,485
43131	Active	20	42	65	22	\$48,521	1	1	\$48,521	\$21,587	17.0739	\$1,264	\$2,176	18.6529	\$40,589	\$7,932
43132	Spouse	20	42	65	22	\$121,869	1	1	\$121,869	\$54,219	17.0739	\$3,176	\$5,468	18.6529	\$101,994	\$19,875
43096	Active	27	31	65	4	\$46,454	0.4842	0.3924	\$22,493	\$15,733	20.1941	\$779	\$860	20.9508	\$18,018	\$4,475
43097	Spouse	27	31	65	4	\$70,805	0.4162	0.4123	\$29,469	\$25,196	20.1941	\$1,248	\$1,378	20.9508	\$28,870	\$599
43111	Retired	48	66	64	16	\$55,316	1	0.9527	\$55,316	\$29,241	0	0	0	0.0000	0	\$55,316
43112	Spouse	48	66	64	16	\$128,557	1	0.9492	\$128,557	\$67,709	0	0	0	0.0000	0	\$128,557
43135	Active	56	60	65	4	\$56,014	1	1	\$56,014	\$48,344	8.5782	\$5,636	\$6,221	4.8810	\$30,365	\$25,649
43136	Spouse	56	60	65	4	\$56,014	1	1	\$56,014	\$48,344	8.5782	\$5,636	\$6,221	4.8810	\$30,365	\$25,649
43066	Retired	44	57	57	13	\$132,392	1	0.7477	\$132,392	\$61,340	0	0	0	0.0000	0	\$132,392
43067	Spouse	44	57	57	13	\$131,856	1	0.877	\$131,856	\$71,656	0	0	0	0.0000	0	\$131,856
43086	Active	32	36	65	4	\$45,898	0.5886	0.4842	\$27,016	\$19,181	20.9508	\$916	\$1,011	20.1941	\$20,416	\$6,600
43073	Active	30	55	65	25	\$53,446	1	1	\$53,446	\$21,292	20.9508	\$1,016	\$1,884	9.4749	\$17,851	\$35,595
43074	Spouse	30	55	65	25	\$73,305	1	1	\$73,305	\$29,203	20.9508	\$1,394	\$2,584	9.4749	\$24,483	\$48,822
43121	Active	35	55	65	20	\$63,105	1	0.9868	\$63,105	\$29,822	20.9508	\$1,423	\$2,332	9.4749	\$22,095	\$41,010
43080	Active	54	59	65	5	\$65,723	1	1	\$65,723	\$54,673	10.3607	\$5,277	\$5,970	5.8222	\$34,759	\$30,964
43081	Spouse	54	59	65	5	\$80,807	1	1	\$80,807	\$67,222	10.3607	\$6,488	\$7,341	5.8222	\$42,741	\$38,066
43078	Retired	31	55	51	20	\$129,779	1	0.9524	\$129,779	\$59,192	0	0	0	0.0000	0	\$129,779

43113	Active	28	37	65	9	\$49,119	0.7746	0.6254	\$38,048	\$22,055	20,1941	\$1,092	\$1,364	20,1941	\$27,545	\$10,503
43114	Spouse	28	37	65	9	\$59,159	0.7188	0.695	\$42,523	\$29,520	20,1941	\$1,462	\$1,826	20,1941	\$36,874	\$5,649
43103	Retired	39	76	59	20	\$33,521	1	0.9656	\$33,521	\$15,501	0	0	0	0.0000	0	\$33,521
43054	Active	29	36	65	7	\$45,898	0.7094	0.5371	\$32,560	\$19,052	20,9508	\$909	\$1,081	20,1941	\$21,830	\$10,730
43055	Spouse	29	36	65	7	\$59,298	0.64	0.5945	\$37,951	\$27,244	20,9508	\$1,300	\$1,545	20,1941	\$31,200	\$6,751
43109	Retired	44	60	57	13	\$105,260	1	0.7477	\$105,260	\$48,769	0	0	0	0.0000	0	\$105,260
43110	Spouse	44	60	57	13	\$114,822	1	0.877	\$114,822	\$62,399	0	0	0	0.0000	0	\$114,822
43090	Active	50	60	65	10	\$56,014	1	0.8602	\$56,014	\$33,344	13,7987	\$2,416	\$3,093	4,8810	\$15,097	\$40,917
43091	Spouse	50	60	65	10	\$65,576	1	0.848	\$65,576	\$38,482	13,7987	\$2,789	\$3,570	4,8810	\$17,425	\$48,151
43124	Active	23	41	65	18	\$48,645	0.9682	0.8058	\$47,098	\$20,206	18,6529	\$1,083	\$1,689	18,6529	\$31,505	\$15,593
43125	Spouse	23	41	65	18	\$90,272	0.9638	0.9521	\$87,004	\$44,305	18,6529	\$2,375	\$3,704	18,6529	\$69,090	\$17,914
43093	Active	39	69	65	30	\$55,316	1	1	\$55,316	\$18,332	19,4282	\$944	\$1,980	0.0000	0	\$55,316
43076	Retired	33	55	38	5	\$162,332	1	0.4788	\$162,332	\$64,657	0	0	0	0.0000	0	\$162,332
43117	Retired	41	78	51	10	\$30,438	1	0.6841	\$30,438	\$14,410	0	0	0	0.0000	0	\$30,438
43118	Spouse	41	78	51	10	\$33,521	1	0.807	\$33,521	\$18,720	0	0	0	0.0000	0	\$33,521
43056	Active	30	32	65	2	\$59,875	0.2566	0.2566	\$15,364	\$14,273	20,9508	\$681	\$715	20,9508	\$14,980	\$384
43077	Retired	35	59	58	23	\$112,164	1	1	\$112,164	\$48,098	0	0	0	0.0000	0	\$112,164
43064	Retired	33	58	37	4	\$122,267	1	0.4842	\$122,267	\$51,095	0	0	0	0.0000	0	\$122,267
43065	Spouse	33	58	37	4	\$131,856	1	0.4162	\$131,856	\$47,364	0	0	0	0.0000	0	\$131,856
43129	Active	30	41	65	11	\$48,645	0.7062	0.7445	\$34,353	\$24,156	20,9508	\$1,153	\$1,513	18,6529	\$28,222	\$6,131
43130	Spouse	30	41	65	11	\$90,272	0.8299	0.7654	\$74,917	\$46,086	20,9508	\$2,200	\$2,887	18,6529	\$53,851	\$21,066
43059	Active	44	53	65	9	\$63,403	1	0.7802	\$63,403	\$35,516	17,0739	\$2,080	\$2,598	11,2359	\$29,191	\$34,212
43126	Retired	21	66	54	33	\$180,330	1	1	\$180,330	\$53,513	0	0	0	0.0000	0	\$180,330
43115	Active	36	52	65	16	\$50,605	1	0.9288	\$50,605	\$26,080	20,1941	\$1,291	\$1,916	12,1005	\$23,185	\$27,420
43116	Spouse	36	52	65	16	\$80,889	1	0.913	\$80,889	\$40,978	20,1941	\$2,029	\$3,012	12,1005	\$36,447	\$44,442
43075	Retired	24	72	53	29	\$42,824	1	1	\$42,824	\$14,724	0	0	0	0.0000	0	\$42,824
43062	Active	38	41	65	3	\$48,645	0.4636	0.53	\$22,552	\$23,086	20,1941	\$1,143	\$1,231	18,6529	\$22,552	\$0
43063	Spouse	38	41	65	3	\$90,968	0.5598	0.4282	\$50,924	\$34,880	20,1941	\$1,727	\$1,860	18,6529	\$34,694	\$16,230
43120	Active	23	27	65	4	\$46,905	0.3924	0.358	\$18,406	\$14,493	18,6529	\$777	\$858	20,1941	\$17,327	\$1,079
43092	Retired	28	45	30	2	\$249,057	0.6494	0.2618	\$161,738	\$60,575	0	0	0	0.0000	0	\$249,057
43060	Retired	40	59	53	13	\$112,164	1	0.7477	\$112,164	\$51,968	0	0	0	0.0000	0	\$112,164
43061	Spouse	40	59	53	13	\$131,856	1	0.877	\$131,856	\$71,656	0	0	0	0.0000	0	\$131,856
43101	Active	47	53	65	6	\$63,403	1	0.7517	\$63,403	\$38,214	15,4561	\$2,472	\$2,867	11,2359	\$32,213	\$31,190
43102	Spouse	47	53	65	6	\$47,272	1	0.7777	\$47,272	\$29,477	15,4561	\$1,907	\$2,212	11,2359	\$24,854	\$22,418
43082	Retired	30	61	55	25	\$95,216	1	1	\$95,216	\$37,932	0	0	0	0.0000	0	\$95,216
43083	Spouse	30	61	55	25	\$304,120	1	1	\$304,120	\$121,155	0	0	0	0.0000	0	\$304,120
43127	Retired	44	84	61	17	\$27,369	1	0.9493	\$27,369	\$13,895	0	0	0	0.0000	0	\$27,369
43128	Spouse	44	84	61	17	\$21,227	1	0.9561	\$21,227	\$10,854	0	0	0	0.0000	0	\$21,227
43094	Active	47	48	65	1	\$51,092	0.6213	0.6213	\$31,743	\$30,596	15,4561	\$1,980	\$2,030	15,4561	\$31,376	\$367
43095	Spouse	47	48	65	1	\$58,187	0.6213	0.6213	\$36,152	\$34,845	15,4561	\$2,254	\$2,310	15,4561	\$35,704	\$448
43057	Active	44	59	65	15	\$65,723	1	0.9164	\$65,723	\$34,672	17,0739	\$2,031	\$2,941	5,8222	\$17,123	\$48,600
43058	Spouse	44	59	65	15	\$34,015	1	0.9289	\$34,015	\$18,189	17,0739	\$1,065	\$1,542	5,8222	\$8,978	\$25,037
													\$115,728			\$4,964,260

Present Value Computations (Default Assumptions)

Test

For Fiscal Year 2022

ID / Year	Employment Status	Gender	Years Employed	Retirement Age	Age	Years of Benefit	Premium	Medicare Premium	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
									\$100%	\$105%	\$110%	\$116%	\$122%	\$128%	\$134%	\$141%	\$148%	\$155%
43104	Retired	F	11	61	80	9.7	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43105	Spouse	M	11	86	86	5.5	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185			
43106	Retired	F	20	56	60	24.6	14059	3123	\$14,059	\$14,762	\$15,465	\$16,308	\$17,152	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43107	Spouse	M	20	64	64	18.7	14059	3123	\$14,059	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43098	Retired	F	29	62	79	10.3	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43119	Retired	M	14	44	46	33.2	10805	3123	\$10,805	\$11,345	\$11,886	\$12,534	\$13,182	\$13,830	\$14,479	\$15,235	\$15,991	\$16,748
43069	Retired	F	24	58	63	22.1	10181	3123	\$10,181	\$10,690	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43070	Spouse	M	24	64	64	18.7	10181	3123	\$10,181	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43099	Retired	F	17	55	68	18.1	7832	3123	\$7,832	\$8,224	\$8,615	\$9,085	\$9,555	\$10,025	\$10,495	\$11,043	\$11,591	\$12,140
43100	Active	F	9	65	42	41	7832	3123										
43133	Active	M	7	65	53	27	10181	3123										
43134	Spouse	F	7	62	50	33.3	10181	3123										
43071	Active	M	7	65	34	44	7832	3123										
43052	Retired	M	27	65	65	17.9	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43053	Spouse	F	27	65	65	20.5	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43089	Retired	F	12	57	90	4.8	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997				
43079	Retired	F	11	59	79	10.3	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43108	Retired	F	18	65	78	10.9	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43084	Active	F	23	65	73	14	10181	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43085	Spouse	M	23	65	73	12.4	10181	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43072	Active	M	6	65	33	45	7832	3123										
43122	Retired	M	10	58	59	22.4	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$4,185	\$4,403	\$4,622	\$4,841
43123	Spouse	F	10	65	65	20.5	10181	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43087	Active	M	23	65	53	27	10181	3123										
43088	Spouse	F	23	57	45	37.9	10181	3123										
43068	Retired	F	18	55	64	21.3	7832	3123	\$7,832	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43131	Active	M	22	65	42	37	10181	3123										
43132	Spouse	F	22	59	36	46.4	10181	3123										
43096	Active	M	4	65	31	47	10181	3123										
43097	Spouse	F	4	64	30	52.1	10181	3123										
43111	Retired	M	16	64	66	17.2	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43112	Spouse	F	16	59	59	25.5	10805	3123	\$10,805	\$11,345	\$11,886	\$12,534	\$13,182	\$13,830	\$4,185	\$4,403	\$4,622	\$4,841
43135	Active	M	4	65	60	22	10181	3123						\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43136	Spouse	F	4	68	63	22.1	10181	3123						\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43066	Retired	M	13	57	57	24	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$14,355	\$4,622	\$4,841
43067	Spouse	F	13	58	58	26.3	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$4,403	\$4,622	\$4,841
43086	Active	M	4	65	36	42	10181	3123										
43073	Active	M	25	65	55	26	10181	3123										
43074	Spouse	F	25	64	54	29.8	10181	3123										
43121	Active	F	20	65	55	29	7832	3123										
43080	Active	F	5	65	59	26	14059	3123							\$4,185	\$4,403	\$4,622	\$4,841
43081	Spouse	M	5	63	57	24	14059	3123							\$18,839	\$19,823	\$4,622	\$4,841
43078	Retired	M	20	51	55	25.6	7832	3123	\$7,832	\$8,224	\$8,615	\$9,085	\$9,555	\$10,025	\$10,495	\$11,043	\$11,591	\$12,140
43113	Active	M	9	65	37	42	10181	3123										
43114	Spouse	F	9	65	37	45.4	10181	3123										

43103	Retired	M	20	59	76	10.5	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43054	Active	M	7	65	36	42	10181	3123										
43055	Spouse	F	7	65	36	46.4	10181	3123										
43109	Retired	M	13	57	60	21.7	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43110	Spouse	F	13	60	60	24.6	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43090	Active	M	10	65	60	22	10181	3123						\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43091	Spouse	F	10	65	60	24.6	10181	3123						\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43124	Active	M	18	65	41	38	10181	3123										
43125	Spouse	F	18	62	38	44.5	10181	3123										
43093	Active	F	30	65	69	17	7832	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43076	Retired	F	5	38	55	28.9	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$14,355	\$15,068	\$15,781
43117	Retired	M	10	51	78	9.4	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43118	Spouse	F	10	79	79	10.3	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43056	Active	F	2	65	32	50	10181	3123										
43077	Retired	M	23	58	59	22.4	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$4,185	\$4,403	\$4,622	\$4,841
43064	Retired	M	4	37	58	23.2	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$4,403	\$4,622	\$4,841
43065	Spouse	F	4	58	58	26.3	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$4,403	\$4,622	\$4,841
43129	Active	M	11	65	41	38	10181	3123										
43130	Spouse	F	11	62	38	44.5	10181	3123										
43059	Active	F	9	65	53	31	7832	3123										
43126	Retired	M	33	54	66	17.2	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$14,355	\$15,068	\$15,781
43115	Active	M	16	65	52	28	10181	3123										
43116	Spouse	F	16	63	50	33.3	10181	3123										
43075	Retired	M	29	53	72	13.1	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43062	Active	M	3	65	41	38	14059	3123										
43063	Spouse	F	3	63	39	43.5	14059	3123										
43120	Active	M	4	65	27	51	10805	3123										
43092	Retired	M	2	30	45	34.1	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$14,355	\$15,068	\$15,781
43060	Retired	M	13	53	59	22.4	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$4,185	\$4,403	\$4,622	\$4,841
43061	Spouse	F	13	58	58	26.3	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$4,403	\$4,622	\$4,841
43101	Active	F	6	65	53	31	10181	3123										
43102	Spouse	M	6	67	55	25.6	10181	3123										
43082	Retired	M	25	55	61	20.9	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	\$4,841
43083	Spouse	F	25	41	41	41.6	10181	3123	\$10,181	\$10,690	\$11,199	\$11,810	\$12,421	\$13,032	\$13,643	\$14,355	\$15,068	\$15,781
43127	Retired	F	17	61	84	7.5	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185	\$4,403	\$4,622	
43128	Spouse	M	17	86	86	5.5	3123	3123	\$3,123	\$3,279	\$3,435	\$3,623	\$3,810	\$3,997	\$4,185			
43094	Active	M	1	65	48	32	10181	3123										
43095	Spouse	M	1	64	47	32.3	10181	3123										
43057	Active	F	15	65	59	26	10181	3123							\$4,185	\$4,403	\$4,622	\$4,841
43058	Spouse	M	15	74	68	15.8	10181	3123							\$4,185	\$4,403	\$4,622	\$4,841

**Present Value Computations (Default Assumptions)**

**Test  
For Fiscal Year 2022**

ID / Year	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
	\$163%	\$171%	\$180%	\$189%	\$198%	\$208%	\$218%	\$229%	\$241%	\$253%	\$265%	\$279%	\$293%	\$307%	\$323%	\$339%	\$356%	\$373%
43104	\$5,090																	
43105																		
43106	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587		
43107	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901								
43098	\$5,090																	
43119	\$17,612	\$18,477	\$19,449	\$20,421	\$21,394	\$22,474	\$23,555	\$24,743	\$26,040	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43069	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43070	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901								
43099	\$12,766	\$13,393	\$14,098	\$14,802	\$15,507	\$16,291	\$17,074	\$17,935	\$18,875									
43100														\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43133			\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43134			\$18,326	\$19,242	\$20,158	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43071																		
43052	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526									
43053	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276							
43089																		
43079	\$5,090																	
43108	\$5,090	\$5,340																
43084	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184													
43085	\$5,090	\$5,340	\$5,621															
43072																		
43122	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43123	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276							
43087			\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43088			\$18,326	\$19,242	\$20,158	\$21,176	\$22,195	\$23,314	\$24,536	\$25,758	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43068	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713						
43131														\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43132														\$31,256	\$32,885	\$34,514	\$36,244	\$37,975
43096																		
43097																		
43111	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152										
43112	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43135	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43136	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43066	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087			
43067	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43086																		
43073	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43074	\$16,595	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43121	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43080	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43081	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087			
43078	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43113																		
43114																		

43103	\$5,090																	
43054																		
43055																		
43109	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43110	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587		
43090	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43091	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587		
43124															\$10,087	\$10,587	\$11,118	\$11,649
43125															\$32,885	\$34,514	\$36,244	\$11,649
43093	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152										
43076	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43117																		
43118	\$5,090																	
43056																		
43077	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43064	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588				
43065	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43129															\$10,087	\$10,587	\$11,118	\$11,649
43130															\$32,885	\$34,514	\$36,244	\$11,649
43059			\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43126	\$16,595	\$17,410	\$18,326	\$19,242	\$20,158	\$21,176	\$22,195	\$23,314										
43115				\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43116				\$19,242	\$20,158	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43075	\$5,090	\$5,340	\$5,621	\$5,902														
43062															\$10,087	\$10,587	\$11,118	\$11,649
43063															\$45,411	\$47,660	\$11,118	\$11,649
43120																		
43092	\$16,595	\$17,410	\$18,326	\$19,242	\$20,158	\$21,176	\$22,195	\$23,314	\$24,536	\$25,758	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43060	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150					
43061	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43101			\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43102			\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43082	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713						
43083	\$16,595	\$17,410	\$18,326	\$19,242	\$20,158	\$21,176	\$22,195	\$23,314	\$24,536	\$25,758	\$26,980	\$28,405	\$29,830	\$31,256	\$10,087	\$10,587	\$11,118	\$11,649
43127																		
43128																		
43094								\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43095								\$23,314	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	\$11,649
43057	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808	\$7,152	\$7,526	\$7,901	\$8,276	\$8,713	\$9,150	\$9,588	\$10,087	\$10,587	\$11,118	
43058	\$5,090	\$5,340	\$5,621	\$5,902	\$6,184	\$6,496	\$6,808											

**Present Value Computations (Default Assumptions)**

**Test**

**For Fiscal Year 2022**

ID / Year	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067
	\$392%	\$412%	\$432%	\$454%	\$476%	\$500%	\$525%	\$552%	\$579%	\$608%	\$639%	\$670%	\$704%	\$739%	\$776%	\$815%	\$856%	\$899%
43104																		
43105																		
43106																		
43107																		
43098																		
43119	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615												
43069																		
43070																		
43099																		
43100	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079				
43133																		
43134	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615												
43071				\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	
43052																		
43053																		
43089																		
43079																		
43108																		
43084																		
43085																		
43072					\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43122																		
43123																		
43087																		
43088	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956							
43068																		
43131	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988								
43132	\$39,910	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43096							\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43097							\$53,450	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43111																		
43112																		
43135																		
43136																		
43066																		
43067																		
43086		\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234			
43073																		
43074	\$12,242	\$12,867	\$13,491															
43121	\$12,242	\$12,867																
43080																		
43081																		
43078																		
43113	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234			
43114	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076

43103																	
43054	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234			
43055	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43109																	
43110																	
43090																	
43091																	
43124	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956						
43125	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733
43093																	
43076	\$12,242	\$12,867															
43117																	
43118																	
43056					\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43077																	
43064																	
43065																	
43129	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956						
43130	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733
43059	\$12,242	\$12,867	\$13,491	\$14,178													
43126																	
43115	\$12,242																
43116	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615											
43075																	
43062	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956						
43063	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733
43120										\$19,956	\$20,924	\$21,986	\$23,079	\$24,234	\$25,452	\$26,733	\$28,076
43092	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396										
43060																	
43061																	
43101	\$12,242	\$12,867	\$13,491	\$14,178													
43102																	
43082																	
43083	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865	\$15,615	\$16,396	\$17,239	\$18,082	\$18,988	\$19,956	\$20,924	\$21,986	\$23,079	\$24,234		
43127																	
43128																	
43094	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865												
43095	\$12,242	\$12,867	\$13,491	\$14,178	\$14,865												
43057																	
43058																	

**Present Value Computations (Default Assumptions)  
Test  
For Fiscal Year 2022**

ID / Year	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	Total	Present Value of Benefits
	\$943%	\$991%	\$1,040%	\$1,092%	\$1,147%	\$1,204%	\$1,264%	\$1,327%	\$1,394%	\$1,464%	\$1,537%	\$1,614%	\$1,694%	\$1,779%		
43104															\$44,408	\$35,211
43105															\$25,452	\$21,868
43106															\$220,215	\$145,362
43107															\$114,274	\$78,208
43098															\$44,408	\$35,211
43119															\$500,527	\$282,776
43069															\$143,946	\$92,975
43070															\$110,396	\$74,470
43099															\$239,346	\$160,214
43100															\$292,937	\$84,086
43133															\$132,758	\$60,960
43134															\$256,035	\$110,870
43071															\$277,727	\$66,101
43052															\$95,437	\$63,884
43053															\$111,614	\$71,488
43089															\$21,267	\$18,633
43079															\$44,408	\$35,211
43108															\$49,748	\$38,644
43084															\$67,455	\$49,212
43085															\$55,369	\$42,127
43072															\$291,625	\$66,898
43122															\$177,543	\$121,401
43123															\$111,614	\$71,488
43087															\$132,758	\$60,960
43088															\$427,792	\$175,747
43068															\$125,036	\$79,903
43131															\$206,992	\$64,762
43132	\$29,450														\$574,395	\$165,012
43096	\$29,450	\$30,949													\$321,544	\$68,528
43097	\$29,450	\$30,949	\$32,479	\$34,103	\$35,821	\$37,601	\$39,475								\$538,077	\$106,137
43111															\$87,911	\$60,144
43112															\$223,172	\$141,286
43135															\$112,207	\$63,859
43136															\$112,207	\$63,859
43066															\$216,628	\$144,105
43067															\$228,381	\$144,872
43086															\$251,900	\$64,536
43073															\$131,539	\$63,633
43074															\$193,293	\$88,245
43121															\$168,297	\$76,262
43080															\$149,590	\$76,816
43081															\$157,959	\$91,447
43078															\$230,144	\$143,424
43113															\$264,142	\$68,746
43114															\$344,403	\$84,046

43103								\$44,408	\$35,211
43054								\$251,900	\$64,536
43055	\$29,450							\$361,611	\$85,057
43109								\$168,508	\$114,157
43110								\$198,770	\$126,204
43090								\$112,207	\$63,859
43091								\$142,469	\$75,906
43124								\$217,360	\$65,547
43125								\$431,619	\$122,806
43093								\$87,911	\$60,144
43076								\$296,477	\$179,985
43117								\$39,318	\$31,816
43118								\$44,408	\$35,211
43056	\$29,450	\$30,949	\$32,479	\$34,103	\$35,821			\$439,562	\$89,234
43077								\$177,543	\$121,401
43064								\$196,589	\$132,674
43065								\$228,381	\$144,872
43129								\$217,360	\$65,547
43130								\$431,619	\$122,806
43059								\$185,536	\$78,108
43126								\$286,596	\$196,076
43115								\$139,379	\$61,686
43116								\$237,709	\$99,515
43075								\$61,271	\$45,652
43062								\$217,360	\$65,547
43063								\$432,165	\$123,545
43120	\$29,450	\$30,949	\$32,479	\$34,103	\$35,821	\$37,601		\$390,843	\$71,892
43092								\$515,712	\$283,084
43060								\$177,543	\$121,401
43061								\$228,381	\$144,872
43101								\$185,536	\$78,108
43102								\$121,109	\$56,805
43082								\$150,747	\$103,070
43083								\$760,944	\$356,503
43127								\$34,477	\$28,466
43128								\$25,452	\$21,868
43094								\$169,390	\$64,706
43095								\$185,552	\$73,037
43057								\$149,590	\$76,816
43058								\$59,492	\$37,824



# ARC using the Entry Age Cost Method (Default Assumptions)

## Test

### For the Fiscal Year 2022

Employee ID	Status	Entry Age	Employee Age	Assumed Retirement Age	Years of Past Service	Present Value of Total Benefits	Probability of remaining employed Current Age to Retirement	Probability of remaining employed Entry Age to Retirement	Present Value adjusted for probability of being paid	Entry Age Probability- Adjusted	PV factor of \$1 per year from Entry Age to Ret Age	Normal Cost at Entry Age	Normal Cost at Current Age	PV factor of \$1 per year from current age to retirement	PV of future normal cost	AAL
43104	Retired	50	80	61	11	\$35,211	1	0.8672	\$35,211	\$20,367	0	0	0	0.0000	0	\$35,211
43105	Spouse	50	80	61	11	\$21,868	1	0.8781	\$21,868	\$12,808	0	0	0	0.0000	0	\$21,868
43106	Retired	36	60	56	20	\$145,362	1	0.9868	\$145,362	\$68,694	0	0	0	0.0000	0	\$145,362
43107	Spouse	36	60	56	20	\$78,208	1	0.9656	\$78,208	\$36,165	0	0	0	0.0000	0	\$78,208
43098	Retired	33	79	62	29	\$35,211	1	1	\$35,211	\$12,107	0	0	0	0.0000	0	\$35,211
43119	Retired	30	46	44	14	\$282,776	0.9262	0.8272	\$261,907	\$139,707	0	0	0	0.0000	0	\$282,776
43069	Retired	34	63	58	24	\$92,975	1	1	\$92,975	\$38,428	0	0	0	0.0000	0	\$92,975
43070	Spouse	34	63	58	24	\$74,470	1	1	\$74,470	\$30,780	0	0	0	0.0000	0	\$74,470
43099	Retired	38	68	55	17	\$160,214	1	0.9324	\$160,214	\$79,892	0	0	0	0.0000	0	\$160,214
43100	Active	33	42	65	9	\$84,086	0.7802	0.6822	\$65,604	\$41,185	20.9508	\$1,966	\$2,455	18.6529	\$45,793	\$19,811
43133	Active	46	53	65	7	\$60,960	1	0.8017	\$60,960	\$37,769	16.2699	\$2,321	\$2,759	11.2359	\$31,000	\$29,960
43134	Spouse	46	53	65	7	\$110,870	1	0.7782	\$110,870	\$66,679	16.2699	\$4,098	\$4,871	11.2359	\$54,730	\$56,140
43071	Active	27	34	65	7	\$66,101	0.6117	0.5371	\$40,434	\$27,438	20.1941	\$1,359	\$1,615	20.9508	\$33,836	\$6,598
43052	Retired	38	65	65	27	\$63,884	1	1	\$63,884	\$23,644	0	0	0	0.0000	0	\$63,884
43053	Spouse	38	65	65	27	\$71,488	1	1	\$71,488	\$26,458	0	0	0	0.0000	0	\$71,488
43089	Retired	45	90	57	12	\$18,633	1	0.8868	\$18,633	\$10,623	0	0	0	0.0000	0	\$18,633
43079	Retired	48	79	59	11	\$35,211	1	0.8672	\$35,211	\$20,367	0	0	0	0.0000	0	\$35,211
43108	Retired	47	78	65	18	\$38,644	1	0.9741	\$38,644	\$19,404	0	0	0	0.0000	0	\$38,644
43084	Active	50	73	65	23	\$49,212	1	1	\$49,212	\$21,103	13.7987	\$1,529	\$2,698	0.0000	0	\$49,212
43085	Spouse	50	73	65	23	\$42,127	1	1	\$42,127	\$18,065	13.7987	\$1,309	\$2,310	0.0000	0	\$42,127
43072	Active	27	33	65	6	\$66,898	0.5731	0.4915	\$38,339	\$26,364	20.1941	\$1,306	\$1,515	20.9508	\$31,740	\$6,599
43122	Retired	48	59	58	10	\$121,401	1	0.8602	\$121,401	\$72,267	0	0	0	0.0000	0	\$121,401
43123	Spouse	48	59	58	10	\$71,488	1	0.848	\$71,488	\$41,952	0	0	0	0.0000	0	\$71,488
43087	Active	30	53	65	23	\$60,960	1	1	\$60,960	\$26,141	20.9508	\$1,248	\$2,202	11.2359	\$24,741	\$36,219
43088	Spouse	30	53	65	23	\$175,747	1	1	\$175,747	\$75,364	20.9508	\$3,597	\$6,347	11.2359	\$71,314	\$104,433
43068	Retired	37	64	55	18	\$79,903	1	0.9521	\$79,903	\$39,216	0	0	0	0.0000	0	\$79,903
43131	Active	20	42	65	22	\$64,762	1	1	\$64,762	\$28,813	17.0739	\$1,688	\$2,906	18.6529	\$54,205	\$10,557
43132	Spouse	20	42	65	22	\$165,012	1	1	\$165,012	\$73,414	17.0739	\$4,300	\$7,403	18.6529	\$138,087	\$26,925
43096	Active	27	31	65	4	\$68,528	0.4842	0.3924	\$33,181	\$23,208	20.1941	\$1,149	\$1,268	20.9508	\$26,566	\$6,615
43097	Spouse	27	31	65	4	\$106,137	0.4162	0.4123	\$44,174	\$37,768	20.1941	\$1,870	\$2,064	20.9508	\$43,242	\$932
43111	Retired	48	66	64	16	\$60,144	1	0.9527	\$60,144	\$31,794	0	0	0	0.0000	0	\$60,144
43112	Spouse	48	66	64	16	\$141,286	1	0.9492	\$141,286	\$74,413	0	0	0	0.0000	0	\$141,286
43135	Active	56	60	65	4	\$63,859	1	1	\$63,859	\$55,115	8.5782	\$6,425	\$7,092	4.8810	\$34,616	\$29,243
43136	Spouse	56	60	65	4	\$63,859	1	1	\$63,859	\$55,115	8.5782	\$6,425	\$7,092	4.8810	\$34,616	\$29,243
43066	Retired	44	57	57	13	\$144,105	1	0.7477	\$144,105	\$66,767	0	0	0	0.0000	0	\$144,105
43067	Spouse	44	57	57	13	\$144,872	1	0.877	\$144,872	\$78,730	0	0	0	0.0000	0	\$144,872
43086	Active	32	36	65	4	\$64,536	0.5886	0.4842	\$37,986	\$26,970	20.9508	\$1,287	\$1,421	20.1941	\$28,696	\$9,290
43073	Active	30	55	65	25	\$63,633	1	1	\$63,633	\$25,350	20.9508	\$1,210	\$2,243	9.4749	\$21,252	\$42,381
43074	Spouse	30	55	65	25	\$88,245	1	1	\$88,245	\$35,155	20.9508	\$1,678	\$3,111	9.4749	\$29,476	\$58,769
43121	Active	35	55	65	20	\$76,262	1	0.9868	\$76,262	\$36,039	20.9508	\$1,720	\$2,818	9.4749	\$26,700	\$49,562
43080	Active	54	59	65	5	\$76,816	1	1	\$76,816	\$63,902	10.3607	\$6,168	\$6,979	5.8222	\$40,633	\$36,183
43081	Spouse	54	59	65	5	\$91,447	1	1	\$91,447	\$76,073	10.3607	\$7,342	\$8,307	5.8222	\$48,365	\$43,082
43078	Retired	31	55	51	20	\$143,424	1	0.9524	\$143,424	\$65,415	0	0	0	0.0000	0	\$143,424

43113	Active	28	37	65	9	\$68,746	0.7746	0.6254	\$53,251	\$30,868	20.1941	\$1,529	\$1,910	20.1941	\$38,571	\$14,680
43114	Spouse	28	37	65	9	\$84,046	0.7188	0.695	\$60,412	\$41,938	20.1941	\$2,077	\$2,594	20.1941	\$52,383	\$8,029
43103	Retired	39	76	59	20	\$35,211	1	0.9656	\$35,211	\$16,282	0	0	0	0.0000	0	\$35,211
43054	Active	29	36	65	7	\$64,536	0.7094	0.5371	\$45,782	\$26,788	20.9508	\$1,279	\$1,520	20.1941	\$30,695	\$15,087
43055	Spouse	29	36	65	7	\$85,057	0.64	0.5945	\$54,436	\$39,079	20.9508	\$1,865	\$2,217	20.1941	\$44,770	\$9,666
43109	Retired	44	60	57	13	\$114,157	1	0.7477	\$114,157	\$52,891	0	0	0	0.0000	0	\$114,157
43110	Spouse	44	60	57	13	\$126,204	1	0.877	\$126,204	\$68,585	0	0	0	0.0000	0	\$126,204
43090	Active	50	60	65	10	\$63,859	1	0.8602	\$63,859	\$38,014	13.7987	\$2,755	\$3,527	4.8810	\$17,215	\$46,644
43091	Spouse	50	60	65	10	\$75,906	1	0.848	\$75,906	\$44,544	13.7987	\$3,228	\$4,132	4.8810	\$20,168	\$55,738
43124	Active	23	41	65	18	\$65,547	0.9682	0.8058	\$63,463	\$27,227	18.6529	\$1,460	\$2,277	18.6529	\$42,473	\$20,990
43125	Spouse	23	41	65	18	\$122,806	0.9638	0.9521	\$118,360	\$60,272	18.6529	\$3,231	\$5,039	18.6529	\$93,992	\$24,368
43093	Active	39	69	65	30	\$60,144	1	1	\$60,144	\$19,932	19.4282	\$1,026	\$2,152	0.0000	0	\$60,144
43076	Retired	33	55	38	5	\$179,985	1	0.4788	\$179,985	\$71,689	0	0	0	0.0000	0	\$179,985
43117	Retired	41	78	51	10	\$31,816	1	0.6841	\$31,816	\$15,062	0	0	0	0.0000	0	\$31,816
43118	Spouse	41	78	51	10	\$35,211	1	0.807	\$35,211	\$19,664	0	0	0	0.0000	0	\$35,211
43056	Active	30	32	65	2	\$89,234	0.2566	0.2566	\$22,897	\$21,272	20.9508	\$1,015	\$1,066	20.9508	\$22,334	\$563
43077	Retired	35	59	58	23	\$121,401	1	1	\$121,401	\$52,059	0	0	0	0.0000	0	\$121,401
43064	Retired	33	58	37	4	\$132,674	1	0.4842	\$132,674	\$55,444	0	0	0	0.0000	0	\$132,674
43065	Spouse	33	58	37	4	\$144,872	1	0.4162	\$144,872	\$52,040	0	0	0	0.0000	0	\$144,872
43129	Active	30	41	65	11	\$65,547	0.7062	0.7445	\$46,289	\$32,550	20.9508	\$1,554	\$2,039	18.6529	\$38,033	\$8,256
43130	Spouse	30	41	65	11	\$122,806	0.8299	0.7654	\$101,917	\$62,696	20.9508	\$2,993	\$3,927	18.6529	\$73,250	\$28,667
43059	Active	44	53	65	9	\$78,108	1	0.7802	\$78,108	\$43,753	17.0739	\$2,563	\$3,201	11.2359	\$35,966	\$42,142
43126	Retired	21	66	54	33	\$196,076	1	1	\$196,076	\$58,186	0	0	0	0.0000	0	\$196,076
43115	Active	36	52	65	16	\$61,686	1	0.9288	\$61,686	\$31,791	20.1941	\$1,574	\$2,337	12.1005	\$28,279	\$33,407
43116	Spouse	36	52	65	16	\$99,515	1	0.913	\$99,515	\$50,414	20.1941	\$2,496	\$3,705	12.1005	\$44,832	\$54,683
43075	Retired	24	72	53	29	\$45,652	1	1	\$45,652	\$15,697	0	0	0	0.0000	0	\$45,652
43062	Active	38	41	65	3	\$65,547	0.4636	0.53	\$30,388	\$31,107	20.1941	\$1,540	\$1,658	18.6529	\$30,388	\$0
43063	Spouse	38	41	65	3	\$123,545	0.5598	0.4282	\$69,160	\$47,370	20.1941	\$2,346	\$2,526	18.6529	\$47,117	\$22,043
43120	Active	23	27	65	4	\$71,892	0.3924	0.358	\$28,210	\$22,213	18.6529	\$1,191	\$1,315	20.1941	\$26,555	\$1,655
43092	Retired	28	45	30	2	\$283,084	0.6494	0.2618	\$183,835	\$68,851	0	0	0	0.0000	0	\$283,084
43060	Retired	40	59	53	13	\$121,401	1	0.7477	\$121,401	\$56,248	0	0	0	0.0000	0	\$121,401
43061	Spouse	40	59	53	13	\$144,872	1	0.877	\$144,872	\$78,730	0	0	0	0.0000	0	\$144,872
43101	Active	47	53	65	6	\$78,108	1	0.7517	\$78,108	\$47,077	15.4561	\$3,046	\$3,532	11.2359	\$39,685	\$38,423
43102	Spouse	47	53	65	6	\$56,805	1	0.7777	\$56,805	\$35,422	15.4561	\$2,292	\$2,658	11.2359	\$29,865	\$26,940
43082	Retired	30	61	55	25	\$103,070	1	1	\$103,070	\$41,061	0	0	0	0.0000	0	\$103,070
43083	Spouse	30	61	55	25	\$356,503	1	1	\$356,503	\$142,024	0	0	0	0.0000	0	\$356,503
43127	Retired	44	84	61	17	\$28,466	1	0.9493	\$28,466	\$14,452	0	0	0	0.0000	0	\$28,466
43128	Spouse	44	84	61	17	\$21,868	1	0.9561	\$21,868	\$11,182	0	0	0	0.0000	0	\$21,868
43094	Active	47	48	65	1	\$64,706	0.6213	0.6213	\$40,202	\$38,749	15.4561	\$2,507	\$2,570	15.4561	\$39,722	\$480
43095	Spouse	47	48	65	1	\$73,037	0.6213	0.6213	\$45,378	\$43,738	15.4561	\$2,830	\$2,901	15.4561	\$44,838	\$540
43057	Active	44	59	65	15	\$76,816	1	0.9164	\$76,816	\$40,524	17.0739	\$2,373	\$3,437	5.8222	\$20,011	\$56,805
43058	Spouse	44	59	65	15	\$37,824	1	0.9289	\$37,824	\$20,226	17.0739	\$1,185	\$1,716	5.8222	\$9,991	\$27,833
													\$143,432			\$5,574,965