

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
EXPERIENCE STUDY RESULTS  
OVERVIEW**

Table Number	Table Type	4-YEAR PERIOD ENDING 6/30/2013*		10-YEAR PERIOD ENDING 6/30/2013*		Average Number of Decrements per Year	Comments
		Expected	Average Number of Decrements per Year	Ratio of Actual to			
				Expected	Proposed		
	Service Retiree Mortality						
1A	Men	82%	532	84%	98%	503	The proposed assumption is based on actual plan experience. Future mortality improvements will be projected using scale MP-2014.
1B	Women	93%	1044	99%	101%	1037	
1C	By Year						
	Disabled Retiree Mortality						
2A	Men	76%	20	91%	92%	25	The proposed assumption is based on actual plan experience. Future mortality improvements will be projected using scale MP-2014.
2B	Women	106%	68	105%	96%	68	
2C	By Year						
	Active Member Withdrawals						
3A	By Year	119%	4223	126%	112%	4537	Actual withdrawal experience appears to be higher than expected. The proposed assumption is based on actual experience.
	Active Member Service Retirements In 1st Year of Eligibility						
	Total						Generally, members have been delaying retirements, consistent with national trends. Consider extending maximum retirement age from 70 to 75.
4A	Men	67%	127	100%	86%	167	
4B	Women	60%	398	80%	68%	451	
	Elected						
4C	Men	92%	62	70%	66%	26	
4D	Women	84%	218	63%	65%	88	
	Mandated						
4E	Men	54%	65	109%	91%	141	
4F	Women	44%	180	86%	69%	363	
	In 2nd Year of Eligibility						
	Total						
5A	Men	134%	132	149%	84%	127	
5B	Women	118%	386	134%	74%	361	
	Elected						
5C	Men	124%	41	101%	96%	17	
5D	Women	114%	145	92%	88%	59	
	Mandated						
5E	Men	139%	92	161%	83%	110	
5F	Women	120%	241	147%	71%	302	

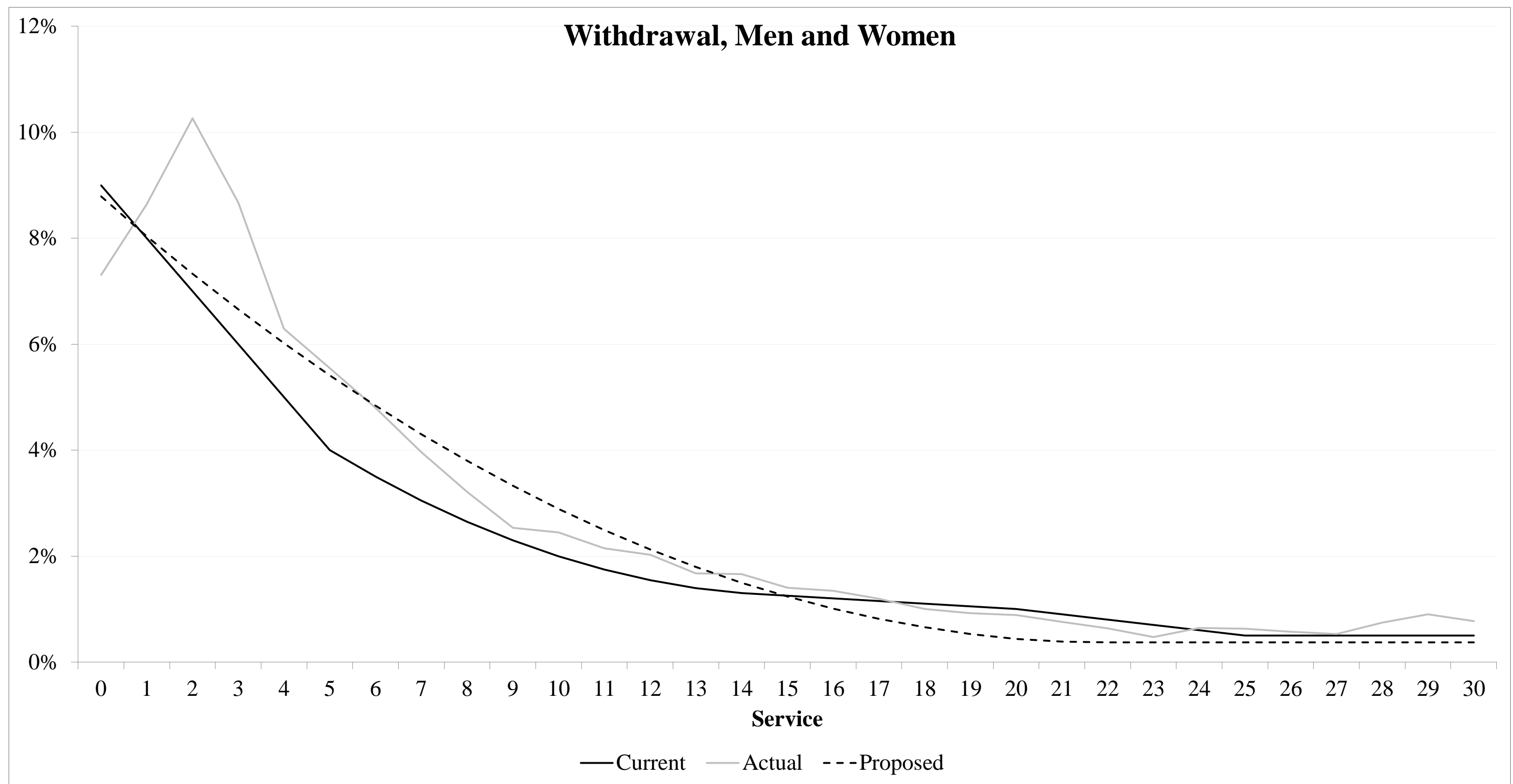
**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
EXPERIENCE STUDY RESULTS  
OVERVIEW**

Table Number	Table Type	4-YEAR PERIOD ENDING 6/30/2013*		10-YEAR PERIOD ENDING 6/30/2013*		Average Number of Decrements per Year	Comments
		Expected	Average Number of Decrements per Year	Ratio of Actual to			
				Expected	Proposed		
After 2nd Year of Eligibility							
	Total						
6A	Men	64%	358	83%	76%	402	
6B	Women	76%	1270	83%	76%	1164	
Elected							
6C	Men	91%	59	84%	81%	24	
6D	Women	98%	246	90%	87%	100	
Mandated							
6E	Men	60%	299	83%	76%	378	
6F	Women	72%	1024	83%	75%	1064	
6G	By Year						
Reduced Service Retirements							
	Total						
7A	Men	164%	122	205%	170%	136	Last 4 years has higher credibility based on maturation process. Recent experience resembles current assumption and is trending downward. The proposed assumption is 120% for males and 110% for females of the current assumption.
7B	Women	133%	388	164%	149%	424	
7C	By Year						
Active Member Ordinary Mortality							
8A	Men	93%	31	109%	109%	36	Recent experience is consistent with current assumption. There may be data issues in earlier years.
8B	Women	103%	59	136%	136%	74	
8C	By Year						
Active Member Ordinary Disability							
9A	Men	195%	29	207%	119%	30	Actual experience appears higher than current assumption. The proposed assumption is 175% for males and 155% for females of the current assumption.
9B	Women	145%	93	172%	111%	107	
9C	By Year						
Active Member Accidental Disability							
10A	Men	135%	8	163%	121%	9	Actual experience appears higher than current assumption. The proposed assumption is 135% of the current assumption for males and rates exponentially-fitted to actual data for females.
10B	Women	177%	30	181%	137%	30	
10C	By Year						
Salary Increases**							
11A	Total	Expected	Actual	Expected	Proposed	Actual	Merit component appears appropriate based on experience. Productivity component has been significantly lower than expected, but will need to be examined in comparison to new contracts which include retrospective increases.
11B	Merit Only	6.56%	2.94%	6.72%	6.72%	4.94%	
11C	General Increase over Inflation	3.56%	2.40%	3.72%	3.72%	0.41%	
11C	By Year	0.50%	-1.18%	0.50%	0.50%	2.54%	

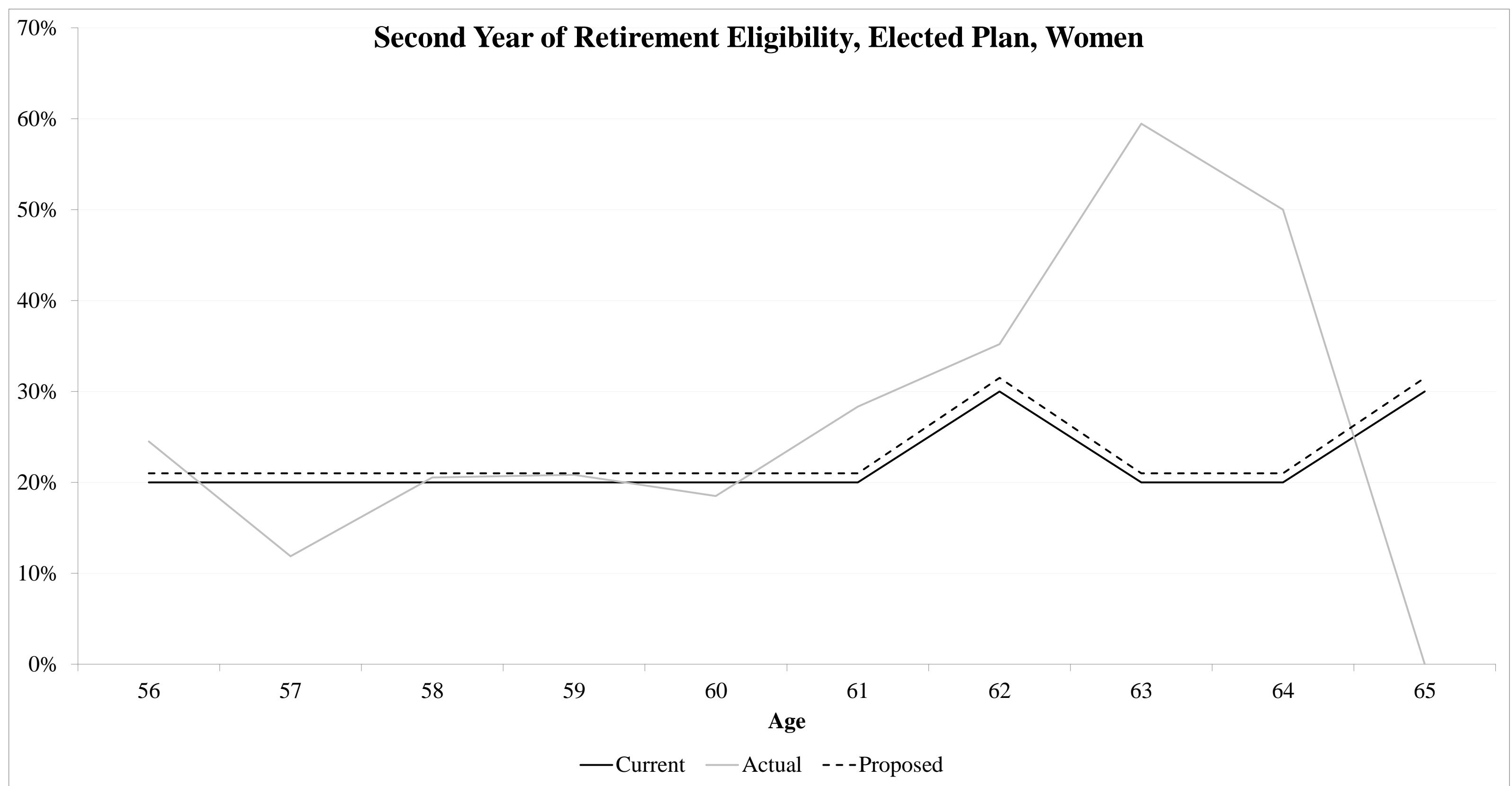
\* Four-year and eight-year periods ending 6/30/2011 were studied for the Withdrawal and Disability Decrements.

\*\* For Salary Increases, average annual percentage increase in salary is shown.

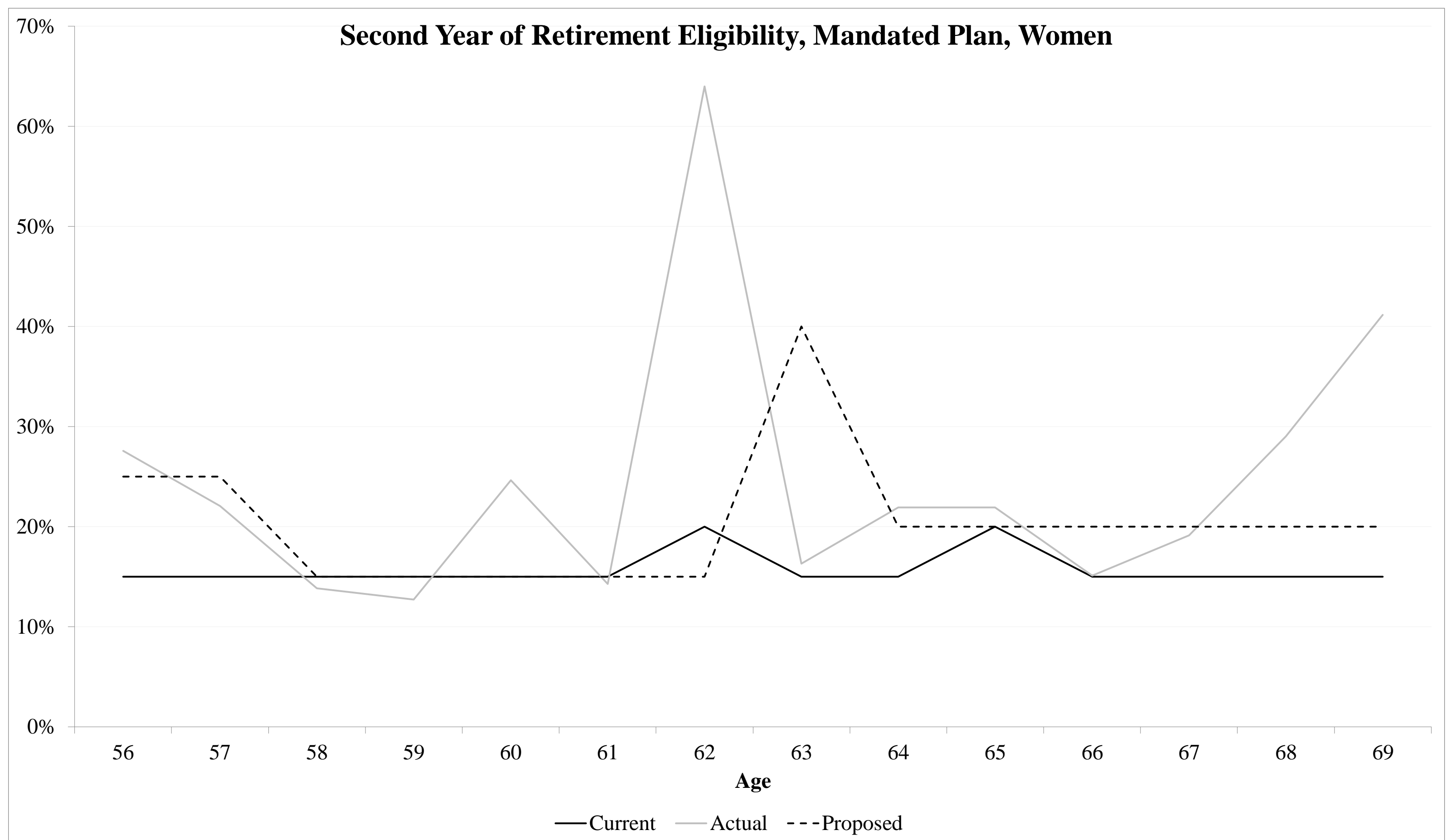
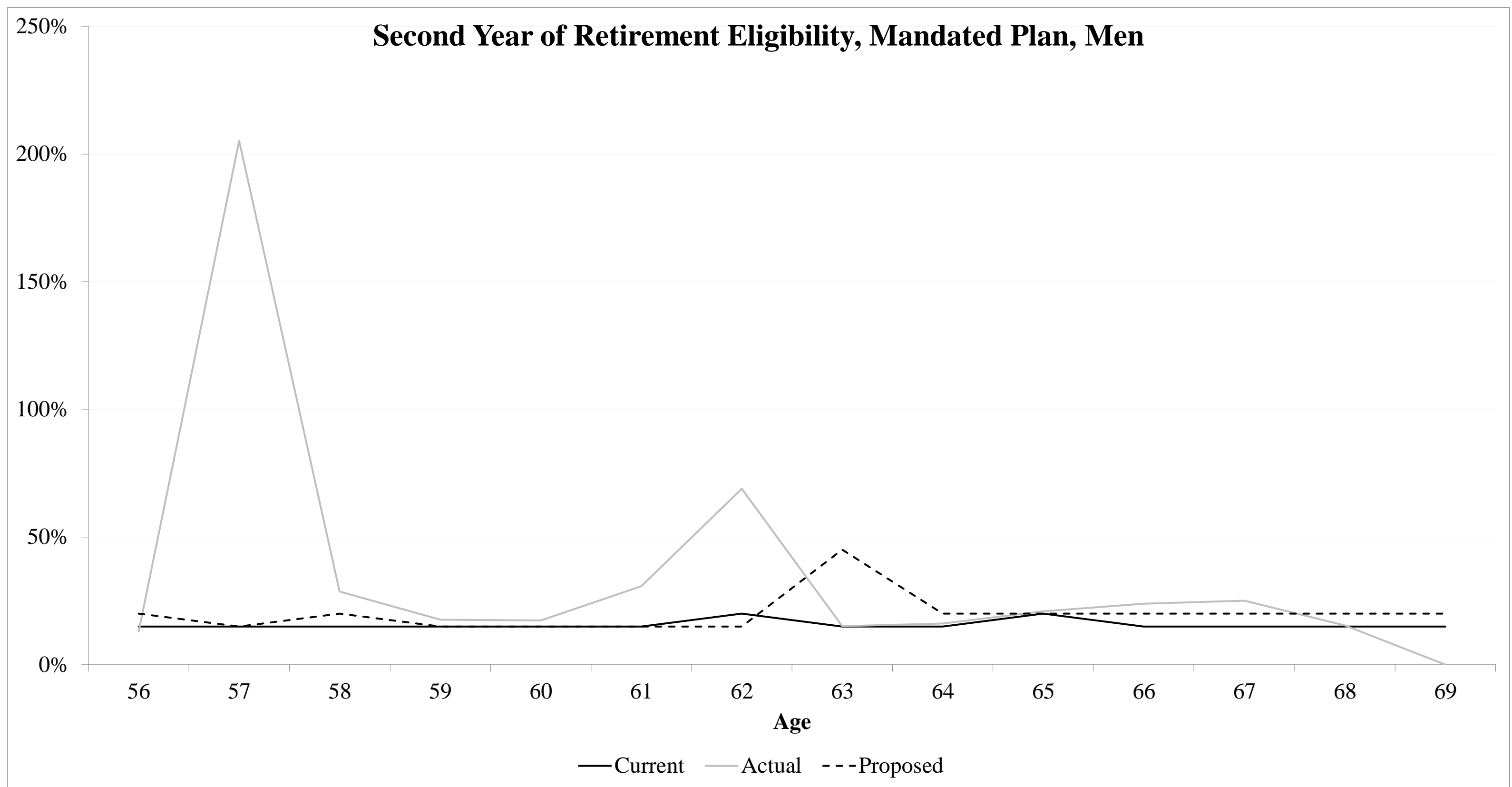
**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
 WITHDRAWAL ASSUMPTIONS AND EXPERIENCE  
 FOR THE EIGHT-YEAR PERIOD ENDING 6/30/2011**



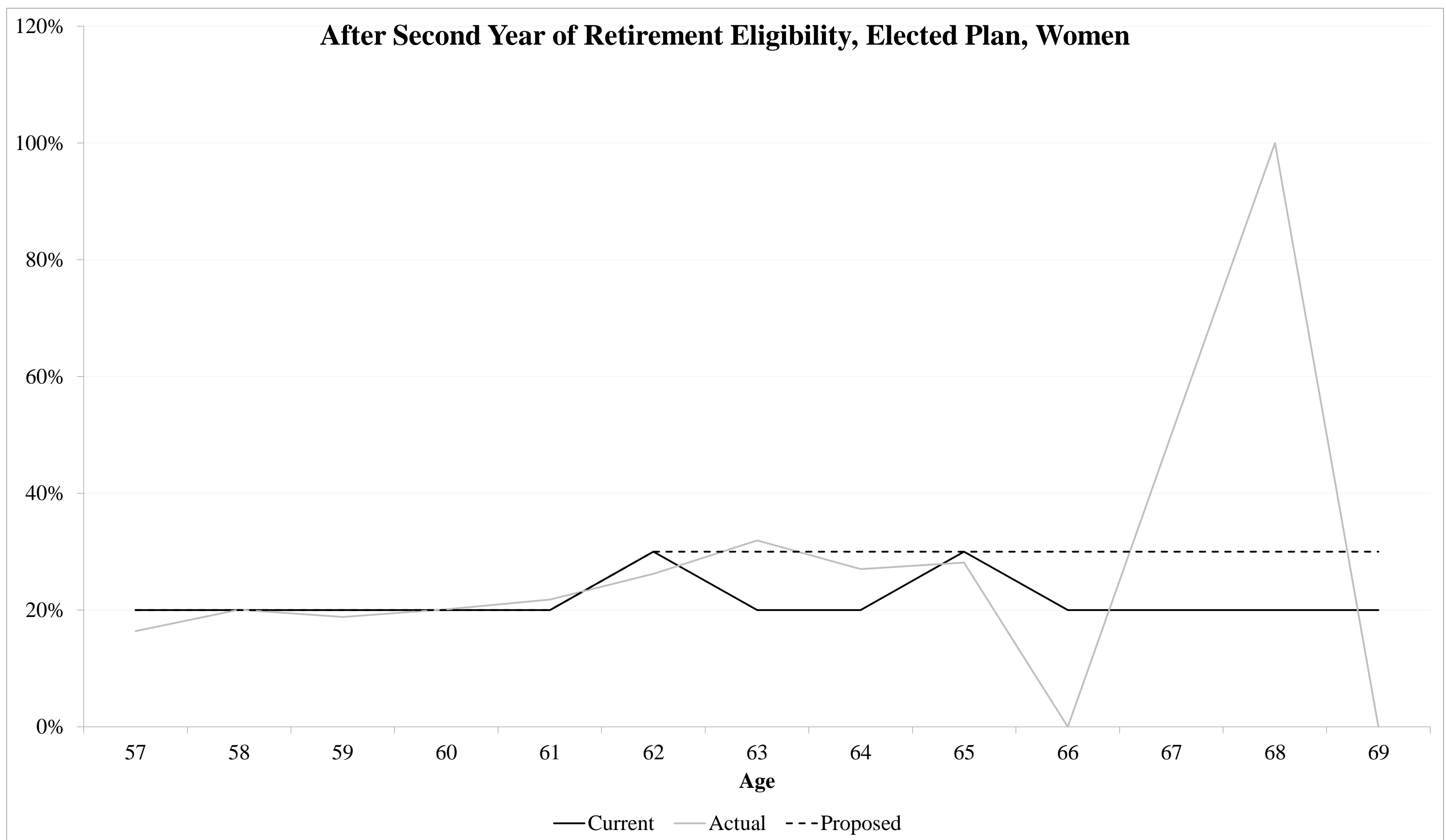
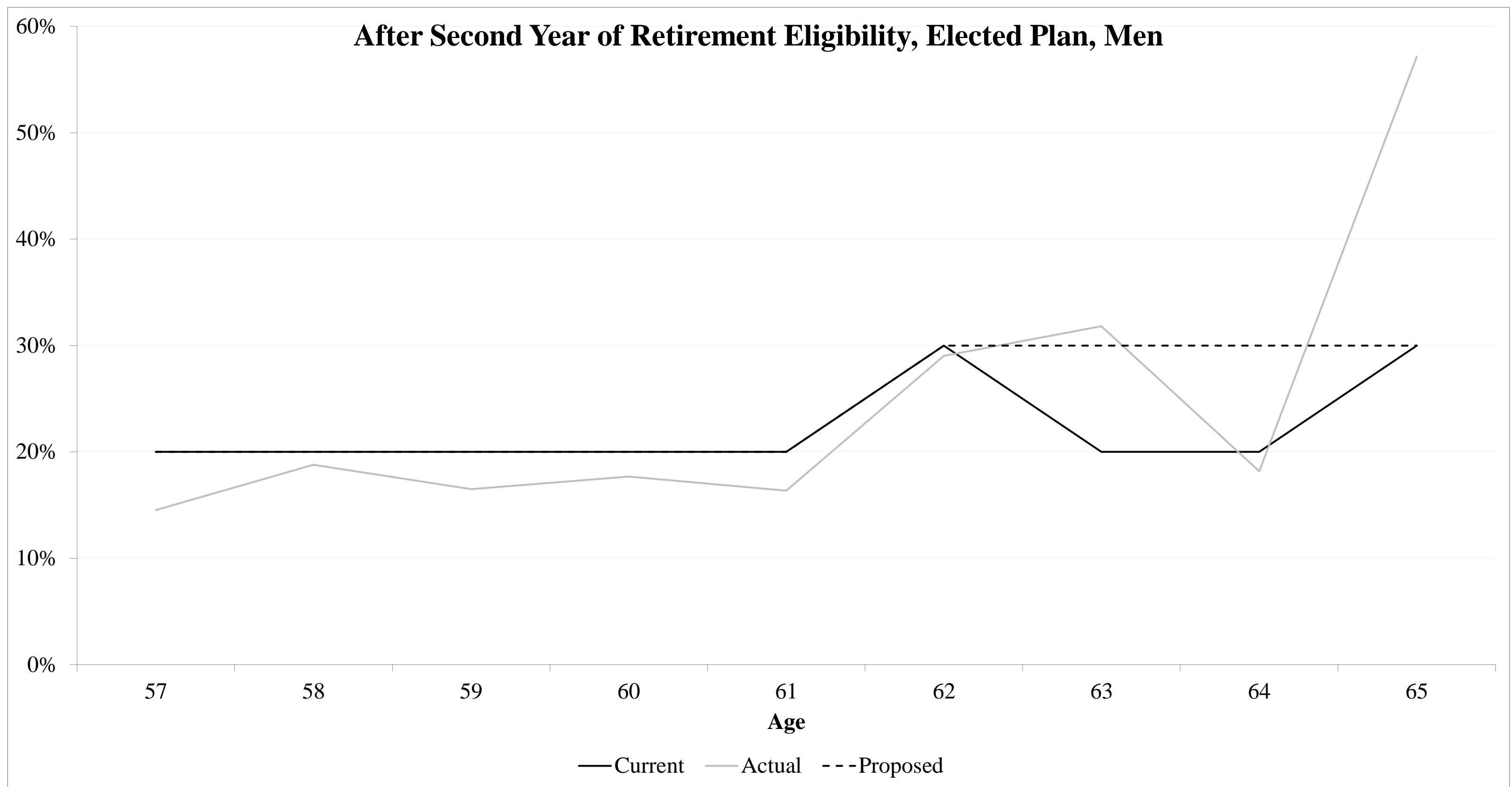
**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
RETIREMENT ASSUMPTIONS AND EXPERIENCE  
FOR THE FOUR-YEAR PERIOD ENDING 6/30/2013**



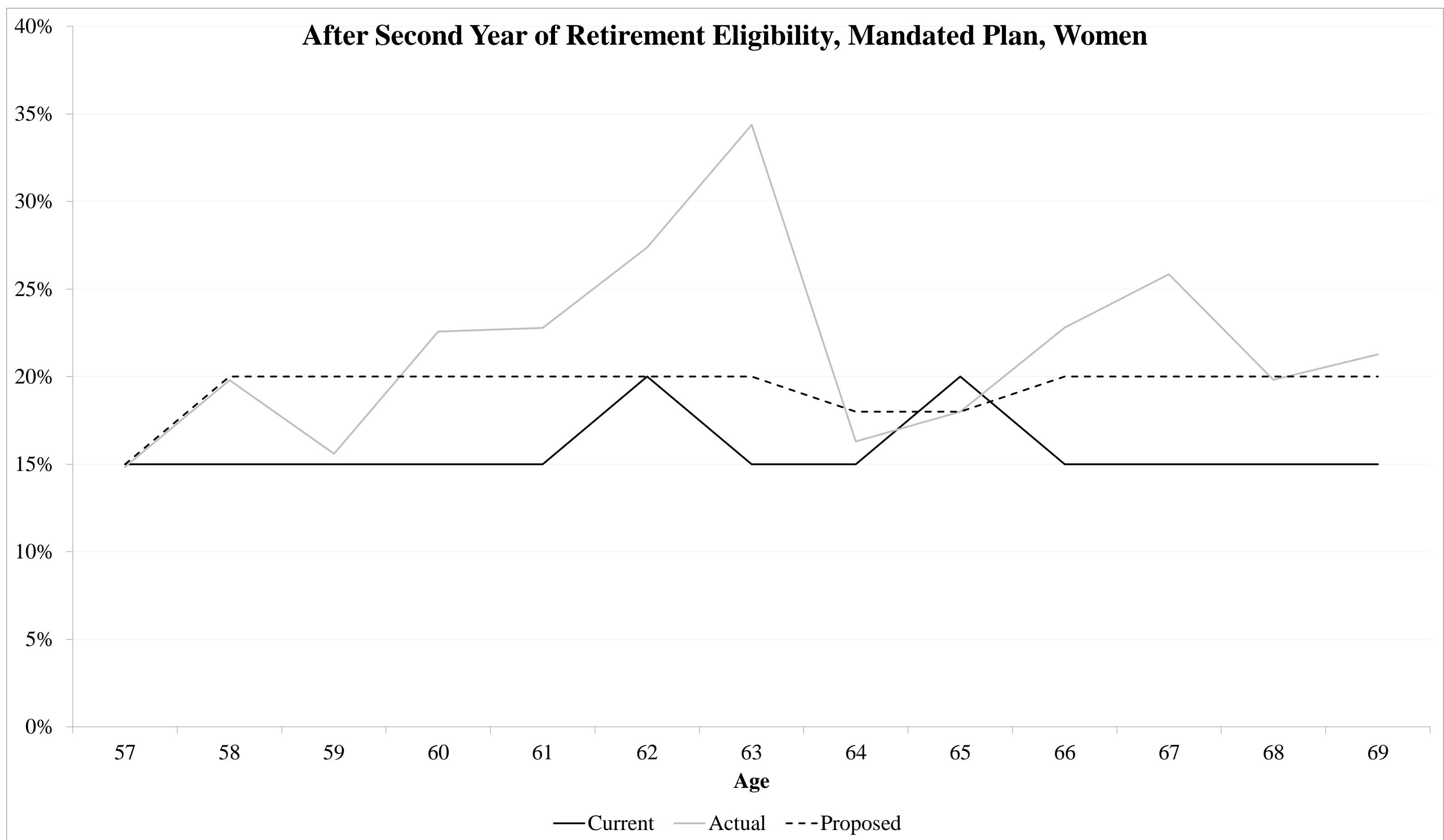
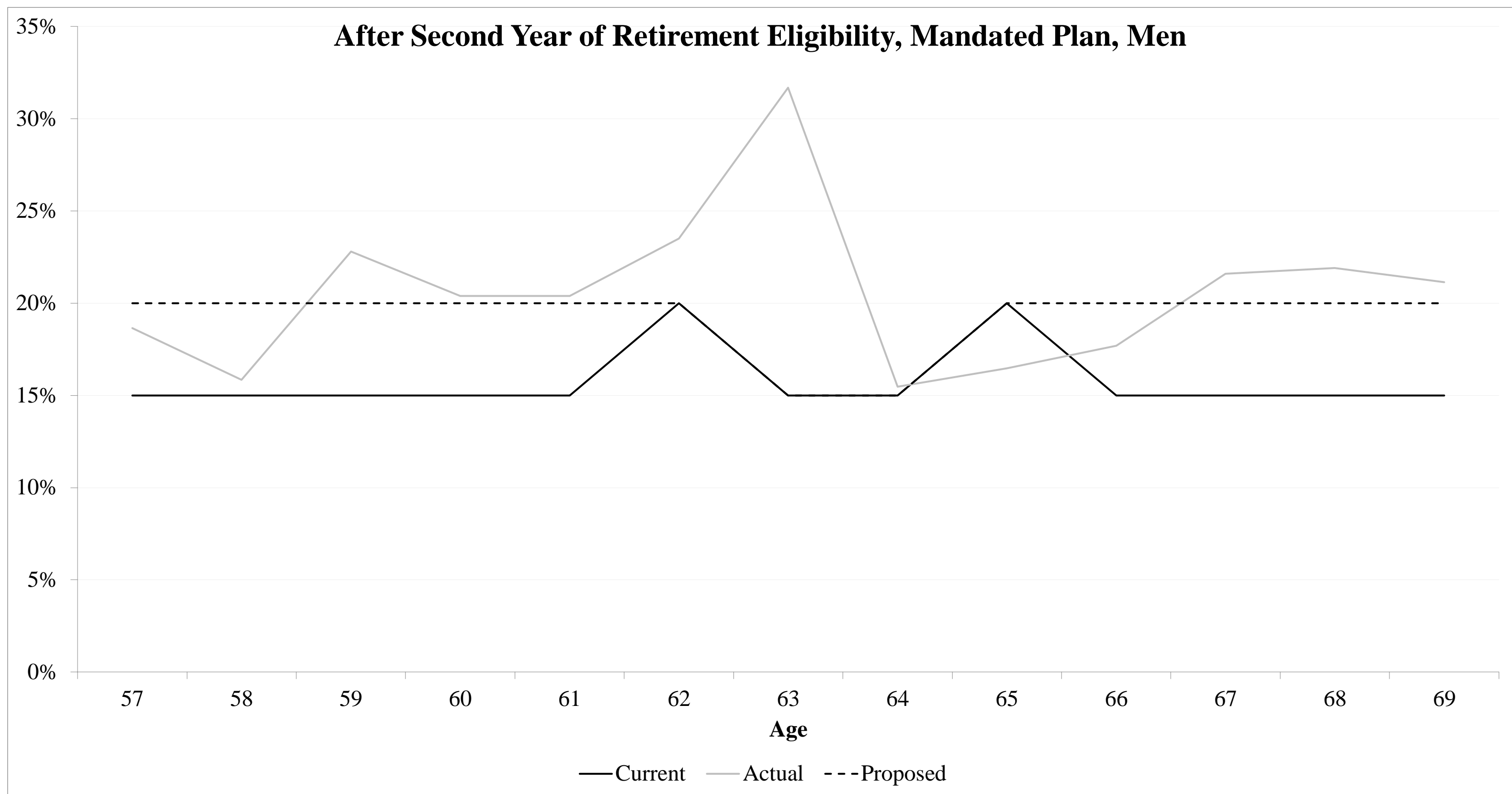
**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
RETIREMENT ASSUMPTIONS AND EXPERIENCE  
FOR THE FOUR-YEAR PERIOD ENDING 6/30/2013**



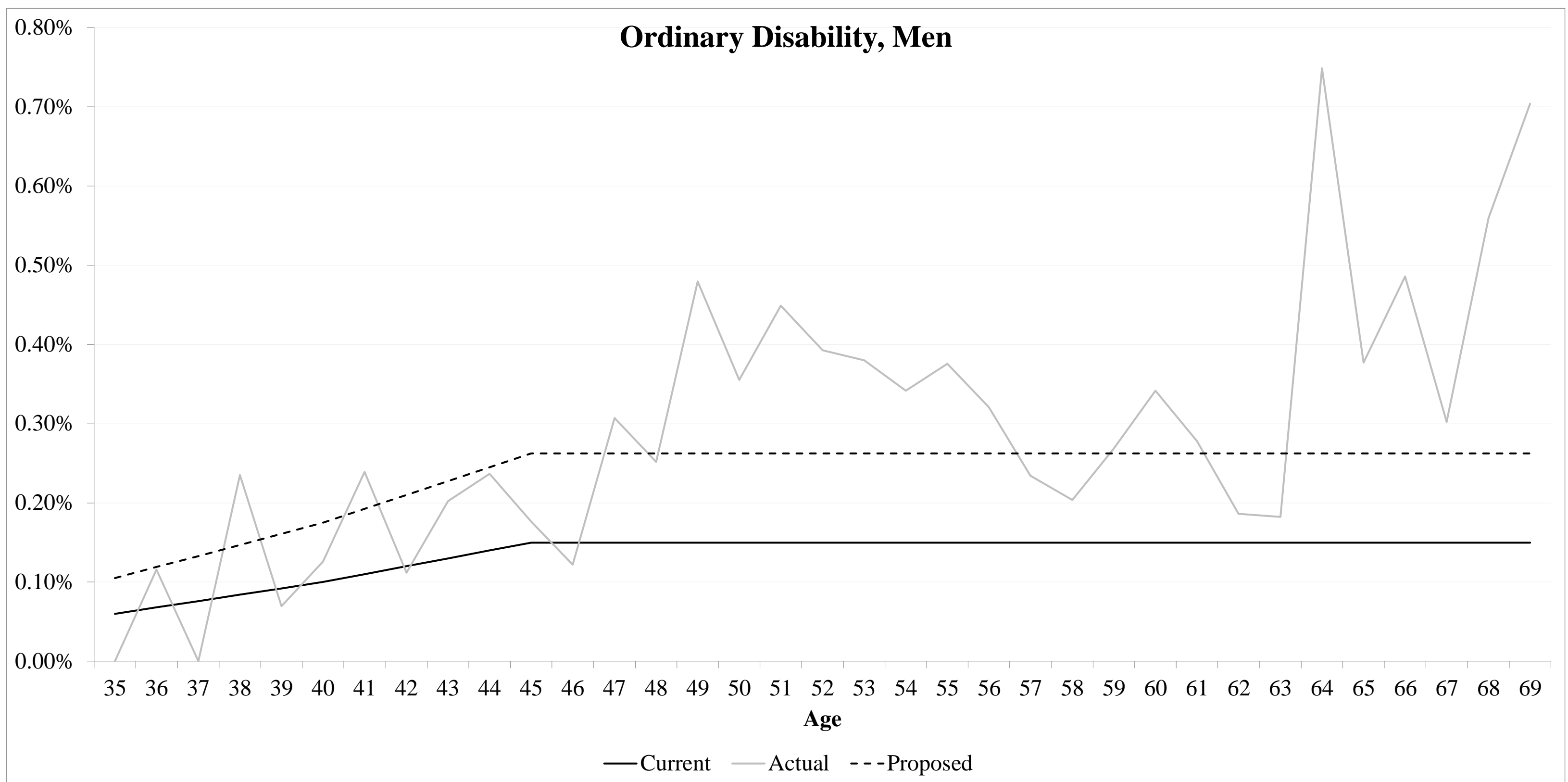
**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
RETIREMENT ASSUMPTIONS AND EXPERIENCE  
FOR THE FOUR-YEAR PERIOD ENDING 6/30/2013**



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
RETIREMENT ASSUMPTIONS AND EXPERIENCE  
FOR THE FOUR-YEAR PERIOD ENDING 6/30/2013**

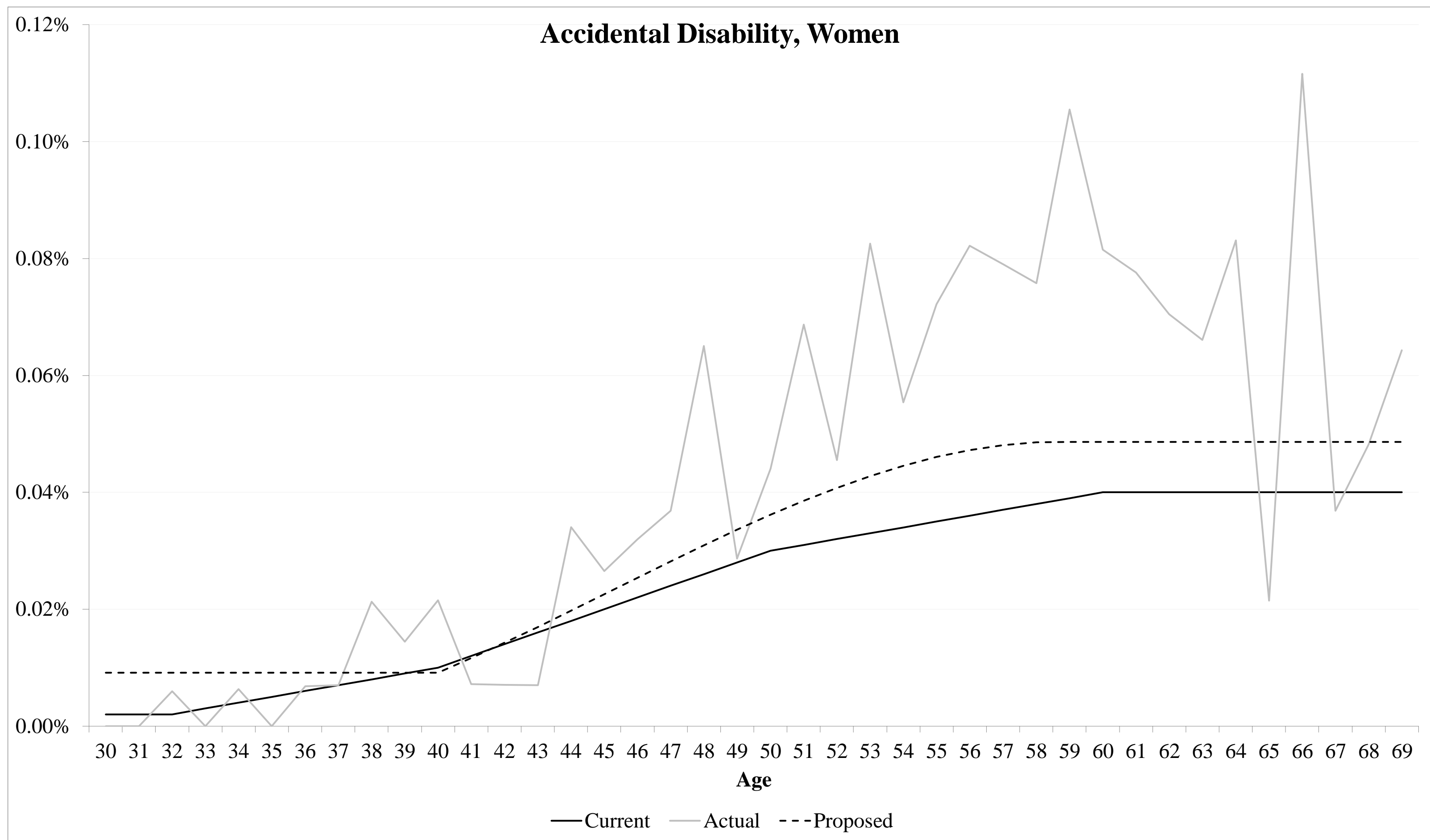
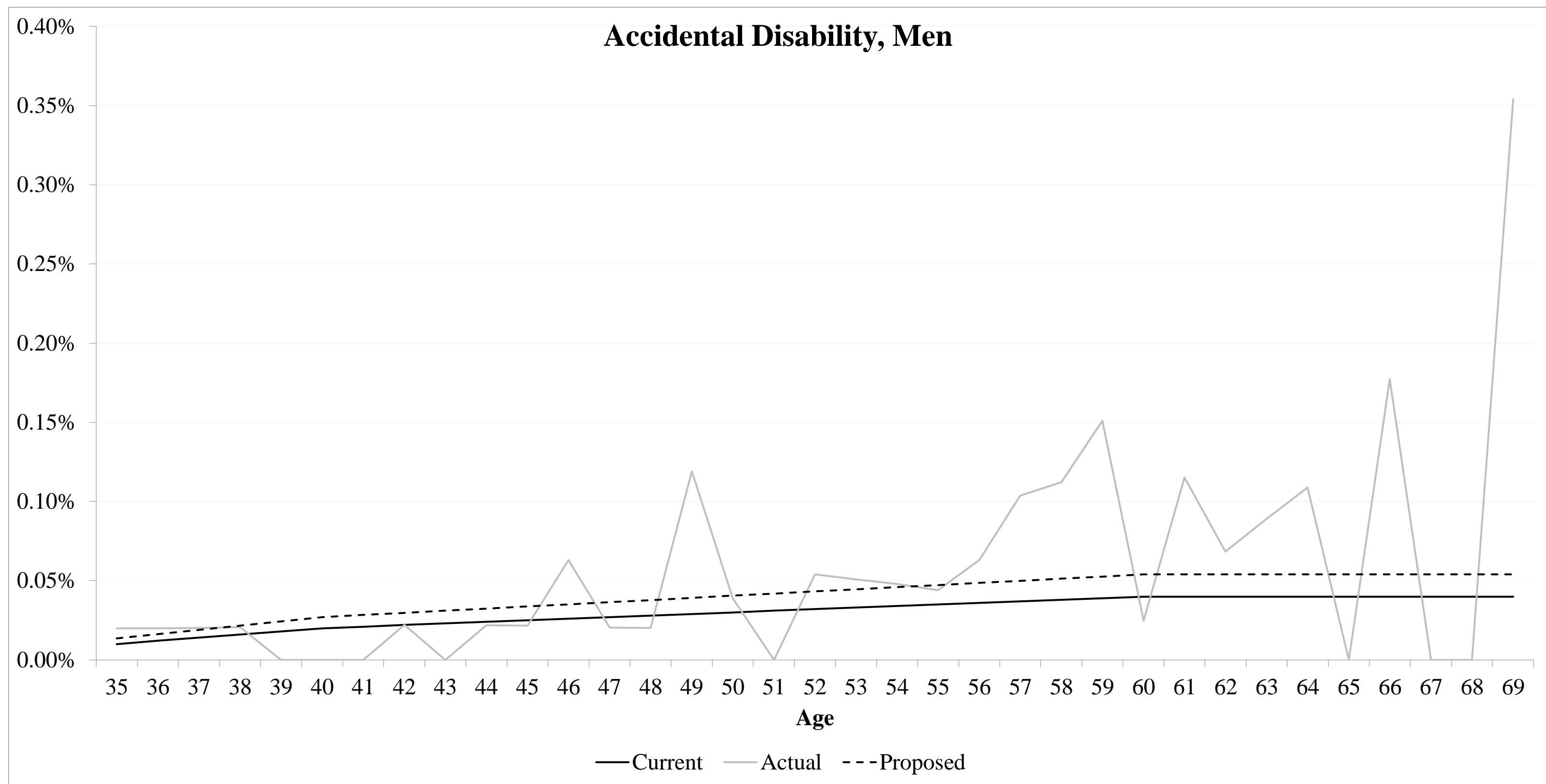


**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
ORDINARY DISABILITY ASSUMPTIONS AND EXPERIENCE  
FOR THE EIGHT-YEAR PERIOD ENDING 6/30/2011**





**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
ACCIDENTAL DISABILITY ASSUMPTIONS AND EXPERIENCE  
FOR THE EIGHT-YEAR PERIOD ENDING 6/30/2011**



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF SERVICE RETIREES**  
**MEN**

TABLE 1A

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	0	N/A	0.1100%	0.0847%	0	0	0%	0%
42	0	0	N/A	0.1228%	0.0924%	0	0	0%	0%
43	0	0	N/A	0.1358%	0.1007%	0	0	0%	0%
44	0	0	N/A	0.1488%	0.1096%	0	0	0%	0%
45	0	0	N/A	0.1617%	0.1191%	0	0	0%	0%
46	0	0	N/A	0.1748%	0.1291%	0	0	0%	0%
47	0	0	N/A	0.1878%	0.1397%	0	0	0%	0%
48	0	0	N/A	0.2011%	0.1509%	0	0	0%	0%
49	0	0	N/A	0.2143%	0.1626%	0	0	0%	0%
50	0	0	N/A	0.2298%	0.1753%	0	0	0%	0%
51	0	0	N/A	0.2564%	0.1892%	0	0	0%	0%
52	0	0	N/A	0.2830%	0.2050%	0	0	0%	0%
53	0	1	0.000000	0.3121%	0.2229%	0.0	0.0	0%	0%
54	0	2	0.000000	0.3419%	0.2434%	0.0	0.0	0%	0%
55	0	34	0.000000	0.3751%	0.2671%	0.1	0.1	0%	0%
56	1	289	0.003460	0.4195%	0.2942%	1.2	0.9	82%	118%
57	3	498	0.006024	0.4651%	0.3252%	2.3	1.6	130%	185%
58	1	711	0.001406	0.5123%	0.3606%	3.6	2.6	27%	39%
59	4	1,069	0.003742	0.5566%	0.4008%	6.0	4.3	67%	93%
60	13	1,574	0.008259	0.6012%	0.4462%	9.5	7.0	137%	185%
61	12	2,356	0.005093	0.6976%	0.4973%	16.4	11.7	73%	102%
62	26	3,473	0.007486	0.7905%	0.5543%	27.5	19.2	95%	135%
63	32	4,594	0.006966	0.8923%	0.6177%	41.0	28.4	78%	113%
64	29	5,248	0.005526	0.9890%	0.6884%	51.9	36.1	56%	80%
65	37	5,294	0.006989	1.0687%	0.7672%	56.6	40.6	65%	91%
66	40	4,873	0.008208	1.2300%	0.8551%	59.9	41.7	67%	96%
67	40	4,415	0.009060	1.3800%	0.9529%	60.9	42.1	66%	95%
68	40	3,950	0.010127	1.5145%	1.0620%	59.8	42.0	67%	95%
69	39	3,585	0.010879	1.6575%	1.1836%	59.4	42.4	66%	92%
70	35	3,227	0.010846	1.7831%	1.3191%	57.5	42.6	61%	82%
71	49	2,929	0.016729	1.9651%	1.4701%	57.6	43.1	85%	114%
72	28	2,796	0.010014	2.1436%	1.6384%	59.9	45.8	47%	61%
73	38	2,643	0.014378	2.3183%	1.8260%	61.3	48.3	62%	79%
74	48	2,552	0.018809	2.4894%	2.0350%	63.5	51.9	76%	92%
75	56	2,404	0.023295	2.6785%	2.2680%	64.4	54.5	87%	103%
76	62	2,263	0.027397	2.9856%	2.5276%	67.6	57.2	92%	108%
77	66	2,233	0.029557	3.3129%	2.8169%	74.0	62.9	89%	105%
78	52	2,088	0.024904	3.6389%	3.1394%	76.0	65.6	68%	79%
79	69	2,051	0.033642	3.9634%	3.4988%	81.3	71.8	85%	96%
80	79	1,986	0.039778	4.3294%	3.8993%	86.0	77.4	92%	102%
81	89	1,892	0.047040	4.9783%	4.3457%	94.2	82.2	94%	108%
82	81	1,782	0.045455	5.6375%	4.8432%	100.5	86.3	81%	94%
83	95	1,700	0.055882	6.2564%	5.3976%	106.4	91.8	89%	104%
84	101	1,569	0.064372	6.9309%	6.0155%	108.7	94.4	93%	107%
85	84	1,351	0.062176	7.5548%	6.7041%	102.1	90.6	82%	93%
86	97	1,194	0.081240	8.5682%	7.4716%	102.3	89.2	95%	109%
87	74	1,051	0.070409	9.6778%	8.3269%	101.7	87.5	73%	85%
88	80	892	0.089686	10.8235%	9.2801%	96.5	82.8	83%	97%
89	75	762	0.098425	11.9100%	10.3425%	90.8	78.8	83%	95%
90	71	607	0.116969	13.1204%	11.5264%	79.6	70.0	89%	101%
91	72	455	0.158242	15.0714%	12.8459%	68.6	58.4	105%	123%
92	50	337	0.148368	17.2089%	14.3165%	58.0	48.2	86%	104%
93	50	268	0.186567	19.2555%	15.9554%	51.6	42.8	97%	117%
94	40	218	0.183486	21.3577%	17.7819%	46.6	38.8	86%	103%
95	38	169	0.224852	23.7314%	19.8175%	40.1	33.5	95%	113%
96	30	122	0.245902	25.8804%	22.0861%	31.6	26.9	95%	111%
97	30	94	0.319149	27.9670%	24.6145%	26.3	23.1	114%	130%
98	18	69	0.260870	30.3680%	27.4322%	21.0	18.9	86%	95%
99	17	61	0.278689	32.3578%	30.5726%	19.7	18.6	86%	91%
Subtotal	2,091	83,731				2,551.4	2,104.6	82%	99%
100 or more	37	116	0.318966	37.1685%	42.3198%	43.1	49.1	86%	75%
Total	2,128	83,847				2,594.5	2,153.6	82%	99%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF SERVICE RETIREES**  
**WOMEN**

TABLE 1A

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	0	N/A	0.0739%	0.0699%	0	0	0%	0%
42	0	0	N/A	0.0801%	0.0750%	0	0	0%	0%
43	0	0	N/A	0.0873%	0.0801%	0	0	0%	0%
44	0	0	N/A	0.0953%	0.0852%	0	0	0%	0%
45	0	0	N/A	0.1038%	0.0903%	0	0	0%	0%
46	0	0	N/A	0.1133%	0.0953%	0	0	0%	0%
47	0	0	N/A	0.1237%	0.1002%	0	0	0%	0%
48	0	0	N/A	0.1356%	0.1050%	0	0	0%	0%
49	0	0	N/A	0.1478%	0.1096%	0	0	0%	0%
50	0	0	N/A	0.1615%	0.1152%	0	0	0%	0%
51	0	0	N/A	0.1759%	0.1221%	0	0	0%	0%
52	0	0	N/A	0.1925%	0.1306%	0	0	0%	0%
53	0	0	N/A	0.2106%	0.1408%	0	0	0%	0%
54	0	10	0.000000	0.2277%	0.1532%	0.0	0.0	0%	0%
55	0	120	0.000000	0.2416%	0.1679%	0.3	0.2	0%	0%
56	4	819	0.004884	0.2595%	0.1852%	2.1	1.5	188%	264%
57	5	1,371	0.003647	0.2806%	0.2054%	3.8	2.8	130%	178%
58	11	2,058	0.005345	0.3120%	0.2288%	6.4	4.7	171%	234%
59	8	2,978	0.002686	0.3536%	0.2556%	10.5	7.6	76%	105%
60	13	4,238	0.003067	0.3973%	0.2861%	16.8	12.1	77%	107%
61	26	5,772	0.004505	0.4434%	0.3205%	25.6	18.5	102%	141%
62	27	7,206	0.003747	0.4817%	0.3592%	34.7	25.9	78%	104%
63	35	8,507	0.004114	0.5203%	0.4025%	44.3	34.2	79%	102%
64	42	8,840	0.004751	0.5846%	0.4510%	51.7	39.9	81%	105%
65	39	8,689	0.004488	0.6320%	0.5054%	54.9	43.9	71%	89%
66	52	8,427	0.006171	0.7073%	0.5663%	59.6	47.7	87%	109%
67	46	8,391	0.005482	0.7855%	0.6345%	65.9	53.2	70%	86%
68	53	8,213	0.006453	0.8923%	0.7110%	73.3	58.4	72%	91%
69	68	7,893	0.008615	0.9511%	0.7967%	75.1	62.9	91%	108%
70	71	7,243	0.009803	1.0378%	0.8928%	75.2	64.7	94%	110%
71	58	6,631	0.008747	1.1509%	1.0004%	76.3	66.3	76%	87%
72	58	6,173	0.009396	1.2734%	1.1210%	78.6	69.2	74%	84%
73	73	5,844	0.012491	1.3838%	1.2561%	80.9	73.4	90%	99%
74	77	5,467	0.014085	1.5014%	1.4075%	82.1	76.9	94%	100%
75	71	5,155	0.013773	1.6013%	1.5772%	82.5	81.3	86%	87%
76	88	5,045	0.017443	1.8332%	1.7673%	92.5	89.2	95%	99%
77	81	4,840	0.016736	2.0819%	1.9803%	100.8	95.8	80%	85%
78	99	4,764	0.020781	2.3142%	2.2190%	110.2	105.7	90%	94%
79	137	4,609	0.029724	2.5428%	2.4865%	117.2	114.6	117%	120%
80	117	4,418	0.026483	2.7660%	2.7862%	122.2	123.1	96%	95%
81	129	4,262	0.030267	3.2929%	3.1221%	140.3	133.1	92%	97%
82	133	4,168	0.031910	3.7608%	3.4984%	156.8	145.8	85%	91%
83	150	3,957	0.037908	4.1624%	3.9201%	164.7	155.1	91%	97%
84	157	3,691	0.042536	4.8495%	4.3926%	179.0	162.1	88%	97%
85	157	3,386	0.046367	5.4918%	4.9221%	186.0	166.7	84%	94%
86	180	3,093	0.058196	6.0156%	5.5154%	186.1	170.6	97%	106%
87	180	2,799	0.064309	6.6643%	6.1802%	186.5	173.0	96%	104%
88	179	2,480	0.072177	7.2643%	6.9252%	180.2	171.7	99%	104%
89	153	2,115	0.072340	8.1319%	7.7599%	172.0	164.1	89%	93%
90	160	1,795	0.089136	9.3060%	8.6953%	167.0	156.1	96%	103%
91	154	1,526	0.100917	10.5446%	9.7435%	160.9	148.7	96%	104%
92	134	1,311	0.102212	11.6032%	10.9179%	152.1	143.1	88%	94%
93	158	1,114	0.141831	12.7827%	12.2340%	142.4	136.3	111%	116%
94	126	883	0.142695	14.6834%	13.7087%	129.7	121.0	97%	104%
95	128	717	0.178522	16.9861%	15.3611%	121.8	110.1	105%	116%
96	110	550	0.200000	19.0062%	17.2127%	104.5	94.7	105%	116%
97	82	413	0.198547	20.8085%	19.2875%	85.9	79.7	95%	103%
98	80	334	0.239521	23.0718%	21.6125%	77.1	72.2	104%	111%
99	73	271	0.269373	23.4718%	24.2176%	63.6	65.6	115%	111%
Subtotal	3,982	182,586				4,300.1	3,943.7	93%	101%
100 or more	194	687	0.282387	25.4498%	34.0732%	174.8	234.1	111%	83%
Total	4,176	183,273				4,475.0	4,177.7	93%	100%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF SERVICE RETIREES**  
**MEN**

**TABLE 1A GROUPED**

**4-YEAR PERIOD ENDING 6/30/2013**

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41-44	0	0	N/A			0	0	0%	0%
45-49	0	0	N/A			0	0	0%	0%
50-54	0	3	0.000000	0.3320%	0.2366%	0.0	0.0	0%	0%
55-59	9	2,601	0.003460	0.5094%	0.3617%	13.2	9.4	68%	96%
60-64	112	17,245	0.006495	0.8481%	0.5944%	146.2	102.5	77%	109%
65-69	196	22,117	0.008862	1.3414%	0.9438%	296.7	208.7	66%	94%
70-74	198	14,147	0.013996	2.1194%	1.6373%	299.8	231.6	66%	85%
75-79	305	11,039	0.027629	3.2902%	2.8257%	363.2	311.9	84%	98%
80-84	445	8,929	0.049838	5.5520%	4.8394%	495.7	432.1	90%	103%
85-89	410	5,250	0.078095	9.3978%	8.1693%	493.4	428.9	83%	96%
90-94	283	1,885	0.150133	16.1472%	13.6969%	304.4	258.2	93%	110%
95-99	133	515	0.258252	26.9245%	23.5246%	138.7	121.2	96%	110%
100+	37	116	0.318966	37.1685%	42.3198%	43.1	49.1	86%	75%
Total	2,128	83,847				2,594.5	2,153.6	82%	99%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF SERVICE RETIREES**  
**WOMEN**

TABLE 1A GROUPED

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41-44	0	0	N/A			0	0	0%	0%
45-49	0	0	N/A			0	0	0%	0%
50-54	0	10	0.000000	0.2277%	0.1532%	0.0	0.0	0%	0%
55-59	28	7,346	0.003812	0.3160%	0.2294%	23.2	16.9	121%	166%
60-64	143	34,563	0.004137	0.5008%	0.3779%	173.1	130.6	83%	109%
65-69	258	41,613	0.006200	0.7901%	0.6396%	328.8	266.2	78%	97%
70-74	337	31,358	0.010747	1.2534%	1.1179%	393.0	350.6	86%	96%
75-79	476	24,413	0.019498	2.0614%	1.9933%	503.2	486.6	95%	98%
80-84	686	20,496	0.033470	3.7227%	3.5091%	763.0	719.2	90%	95%
85-89	849	13,873	0.061198	6.5645%	6.0989%	910.7	846.1	93%	100%
90-94	732	6,629	0.110424	11.3460%	10.6386%	752.1	705.2	97%	104%
95-99	473	2,285	0.207002	19.8220%	18.4806%	452.9	422.3	104%	112%
100+	194	687	0.282387	25.4498%	34.0732%	174.8	234.1	111%	83%
Total	4,176	183,273				4,475.0	4,177.7	93%	100%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF SERVICE RETIREES**  
**MEN**

TABLE 1A

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	1	0.000000	0.1130%	0.0919%	0.0	0.0	0%	0%
42	0	1	0.000000	0.1266%	0.1007%	0.0	0.0	0%	0%
43	0	1	0.000000	0.1404%	0.1099%	0.0	0.0	0%	0%
44	0	0	N/A	0.1543%	0.1195%	0	0	0%	0%
45	0	0	N/A	0.1682%	0.1295%	0	0	0%	0%
46	0	1	0.000000	0.1823%	0.1399%	0.0	0.0	0%	0%
47	0	1	0.000000	0.1965%	0.1506%	0.0	0.0	0%	0%
48	0	1	0.000000	0.2111%	0.1616%	0.0	0.0	0%	0%
49	0	0	N/A	0.2256%	0.1730%	0	0	0%	0%
50	0	0	N/A	0.2427%	0.1851%	0	0	0%	0%
51	0	0	N/A	0.2716%	0.1981%	0	0	0%	0%
52	0	1	0.000000	0.3006%	0.2127%	0.0	0.0	0%	0%
53	0	16	0.000000	0.3316%	0.2292%	0.1	0.0	0%	0%
54	0	46	0.000000	0.3632%	0.2483%	0.2	0.1	0%	0%
55	2	246	0.008130	0.3973%	0.2708%	1.0	0.7	205%	300%
56	8	2,083	0.003841	0.4430%	0.2973%	9.2	6.2	87%	129%
57	16	3,817	0.004192	0.4897%	0.3284%	18.7	12.5	86%	128%
58	29	5,302	0.005470	0.5377%	0.3650%	28.5	19.4	102%	150%
59	37	6,539	0.005658	0.5842%	0.4076%	38.2	26.7	97%	139%
60	51	7,660	0.006658	0.6310%	0.4569%	48.3	35.0	106%	146%
61	54	8,608	0.006273	0.7300%	0.5132%	62.8	44.2	86%	122%
62	71	9,275	0.007655	0.8272%	0.5766%	76.7	53.5	93%	133%
63	71	9,931	0.007149	0.9309%	0.6475%	92.4	64.3	77%	110%
64	70	10,101	0.006930	1.0318%	0.7265%	104.2	73.4	67%	95%
65	79	9,885	0.007992	1.1148%	0.8143%	110.2	80.5	72%	98%
66	73	9,226	0.007912	1.2793%	0.9117%	118.0	84.1	62%	87%
67	78	8,486	0.009192	1.4352%	1.0202%	121.8	86.6	64%	90%
68	91	7,888	0.011537	1.5800%	1.1405%	124.6	90.0	73%	101%
69	76	7,384	0.010293	1.7291%	1.2745%	127.7	94.1	60%	81%
70	82	6,948	0.011802	1.8658%	1.4236%	129.6	98.9	63%	83%
71	99	6,605	0.014989	2.0563%	1.5897%	135.8	105.0	73%	94%
72	81	6,355	0.012746	2.2430%	1.7746%	142.5	112.8	57%	72%
73	93	6,161	0.015095	2.4259%	1.9804%	149.5	122.0	62%	76%
74	124	5,970	0.020771	2.6048%	2.2092%	155.5	131.9	80%	94%
75	140	5,801	0.024134	2.7942%	2.4631%	162.1	142.9	86%	98%
76	139	5,544	0.025072	3.1146%	2.7456%	172.7	152.2	80%	91%
77	152	5,387	0.028216	3.4456%	3.0589%	185.6	164.8	82%	92%
78	154	5,107	0.030155	3.7732%	3.4063%	192.7	174.0	80%	89%
79	174	4,893	0.035561	4.0972%	3.7924%	200.5	185.6	87%	94%
80	189	4,654	0.040610	4.4619%	4.2217%	207.7	196.5	91%	96%
81	185	4,348	0.042548	5.1152%	4.6987%	222.4	204.3	83%	91%
82	188	3,998	0.047024	5.7750%	5.2291%	230.9	209.1	81%	90%
83	205	3,660	0.056011	6.4090%	5.8194%	234.6	213.0	87%	96%
84	228	3,264	0.069853	7.0785%	6.4762%	231.0	211.4	99%	108%
85	196	2,822	0.069454	7.7157%	7.2073%	217.7	203.4	90%	96%
86	193	2,456	0.078583	8.7507%	8.0200%	214.9	197.0	90%	98%
87	191	2,074	0.092093	9.8541%	8.9234%	204.4	185.1	93%	103%
88	177	1,755	0.100855	10.9875%	9.9257%	192.8	174.2	92%	102%
89	165	1,507	0.109489	12.0905%	11.0371%	182.2	166.3	91%	99%
90	167	1,262	0.132330	13.2791%	12.2692%	167.6	154.8	100%	108%
91	154	1,002	0.153693	15.2537%	13.6347%	152.8	136.6	101%	113%
92	132	821	0.160780	17.3647%	15.1445%	142.6	124.3	93%	106%
93	120	674	0.178042	19.4298%	16.8096%	131.0	113.3	92%	106%
94	110	553	0.198915	21.5511%	18.6635%	119.2	103.2	92%	107%
95	110	445	0.247191	23.8743%	20.7325%	106.2	92.3	104%	119%
96	65	329	0.197568	26.0363%	23.0497%	85.7	75.8	76%	86%
97	78	257	0.303502	28.1355%	25.6259%	72.3	65.9	108%	118%
98	47	166	0.283133	30.4593%	28.4901%	50.6	47.3	93%	99%
99	33	116	0.284483	32.4551%	31.6777%	37.6	36.7	88%	90%
Subtotal	4,977	201,434				5,913.4	5,071.6	84%	98%
100 or more	56	190	0.294737	37.1685%	43.7433%	70.6	83.1	79%	67%
Total	5,033	201,624				5,984.0	5,154.7	84%	98%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF SERVICE RETIREES**  
**WOMEN**

TABLE 1A

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	0	N/A	0.0773%	0.0751%	0	0	0%	0%
42	0	2	0.000000	0.0838%	0.0803%	0.0	0.0	0%	0%
43	0	3	0.000000	0.0913%	0.0853%	0.0	0.0	0%	0%
44	0	0	N/A	0.0997%	0.0901%	0	0	0%	0%
45	0	2	0.000000	0.1090%	0.0947%	0.0	0.0	0%	0%
46	0	2	0.000000	0.1193%	0.0991%	0.0	0.0	0%	0%
47	0	1	0.000000	0.1307%	0.1032%	0.0	0.0	0%	0%
48	0	3	0.000000	0.1432%	0.1071%	0.0	0.0	0%	0%
49	0	3	0.000000	0.1561%	0.1110%	0.0	0.0	0%	0%
50	0	5	0.000000	0.1700%	0.1160%	0.0	0.0	0%	0%
51	0	5	0.000000	0.1846%	0.1226%	0.0	0.0	0%	0%
52	0	15	0.000000	0.2009%	0.1311%	0.0	0.0	0%	0%
53	0	39	0.000000	0.2184%	0.1417%	0.1	0.1	0%	0%
54	0	113	0.000000	0.2347%	0.1549%	0.3	0.2	0%	0%
55	2	502	0.003984	0.2474%	0.1710%	1.2	0.9	161%	233%
56	24	3,928	0.006110	0.2643%	0.1902%	10.4	7.5	231%	321%
57	29	6,543	0.004432	0.2849%	0.2128%	18.6	13.9	156%	208%
58	31	8,669	0.003576	0.3167%	0.2392%	27.5	20.7	113%	149%
59	41	10,583	0.003874	0.3590%	0.2695%	38.0	28.5	108%	144%
60	53	12,618	0.004200	0.4033%	0.3038%	50.9	38.3	104%	138%
61	78	14,502	0.005379	0.4501%	0.3425%	65.3	49.7	119%	157%
62	76	15,698	0.004841	0.4890%	0.3855%	76.8	60.5	99%	126%
63	106	17,517	0.006051	0.5282%	0.4334%	92.5	75.9	115%	140%
64	108	18,091	0.005970	0.5934%	0.4865%	107.4	88.0	101%	123%
65	94	17,899	0.005252	0.6415%	0.5456%	114.8	97.7	82%	96%
66	113	17,299	0.006532	0.7180%	0.6115%	124.2	105.8	91%	107%
67	112	16,907	0.006624	0.7974%	0.6850%	134.8	115.8	83%	97%
68	112	16,434	0.006815	0.9058%	0.7670%	148.9	126.0	75%	89%
69	146	15,946	0.009156	0.9655%	0.8587%	154.0	136.9	95%	107%
70	149	15,104	0.009865	1.0535%	0.9612%	159.1	145.2	94%	103%
71	156	14,293	0.010914	1.1719%	1.0760%	167.5	153.8	93%	101%
72	171	13,726	0.012458	1.2966%	1.2044%	178.0	165.3	96%	103%
73	171	13,260	0.012896	1.4132%	1.3482%	187.4	178.8	91%	96%
74	189	12,824	0.014738	1.5334%	1.5088%	196.6	193.5	96%	98%
75	207	12,395	0.016700	1.6403%	1.6889%	203.3	209.3	102%	99%
76	225	12,206	0.018434	1.8779%	1.8910%	229.2	230.8	98%	97%
77	202	11,794	0.017127	2.1262%	2.1178%	250.8	249.8	81%	81%
78	247	11,471	0.021533	2.3635%	2.3724%	271.1	272.1	91%	91%
79	307	10,989	0.027937	2.5970%	2.6592%	285.4	292.2	108%	105%
80	286	10,533	0.027153	2.8249%	2.9809%	297.5	314.0	96%	91%
81	330	10,022	0.032928	3.3630%	3.3430%	337.0	335.0	98%	98%
82	321	9,411	0.034109	3.8409%	3.7490%	361.5	352.8	89%	91%
83	354	8,799	0.040232	4.2510%	4.2057%	374.0	370.1	95%	96%
84	363	8,120	0.044704	4.9528%	4.7170%	402.2	383.0	90%	95%
85	366	7,462	0.049049	5.5918%	5.2899%	417.3	394.7	88%	93%
86	403	6,703	0.060122	6.1067%	5.9299%	409.3	397.5	98%	101%
87	429	6,011	0.071369	6.7450%	6.6427%	405.4	399.3	106%	107%
88	409	5,326	0.076793	7.3522%	7.4373%	391.6	396.1	104%	103%
89	361	4,676	0.077203	8.2055%	8.3244%	383.7	389.2	94%	93%
90	382	4,026	0.094883	9.3902%	9.3126%	378.0	374.9	101%	102%
91	408	3,464	0.117783	10.6401%	10.4127%	368.6	360.7	111%	113%
92	364	2,982	0.122066	11.7082%	11.6357%	349.1	347.0	104%	105%
93	399	2,627	0.151884	12.8597%	12.9957%	337.8	341.4	118%	117%
94	322	2,235	0.144072	14.7719%	14.5118%	330.2	324.3	98%	99%
95	370	1,929	0.191809	17.0884%	16.2049%	329.6	312.6	112%	118%
96	317	1,571	0.201782	19.1207%	18.1084%	300.4	284.5	106%	111%
97	258	1,223	0.210957	20.8710%	20.2314%	255.3	247.4	101%	104%
98	218	927	0.235167	23.1412%	22.6081%	214.5	209.6	102%	104%
99	177	691	0.256151	23.5424%	25.2614%	162.7	174.6	109%	101%
Subtotal	9,986	420,129				10,099.8	9,766.1	99%	102%
100 or more	381	1,273	0.299293	25.4498%	35.4410%	324.0	451.2	118%	84%
Total	10,367	421,402				10,423.8	10,217.2	99%	101%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF SERVICE RETIREES**  
**MEN**

**TABLE 1A GROUPED**

**10-YEAR PERIOD ENDING 6/30/2013**

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41-44	0	3	0.000000	0.1267%	0.1008%	0.0	0.0	0%	0%
45-49	0	3	0.000000	0.1966%	0.1507%	0.0	0.0	0%	0%
50-54	0	63	0.000000	0.3542%	0.2428%	0.2	0.2	0%	0%
55-59	92	17,987	0.005115	0.5315%	0.3636%	95.6	65.4	96%	141%
60-64	317	45,575	0.006956	0.8438%	0.5932%	384.6	270.3	82%	117%
65-69	397	42,869	0.009261	1.4050%	1.0153%	602.3	435.2	66%	91%
70-74	479	32,039	0.014951	2.2253%	1.7809%	713.0	570.6	67%	84%
75-79	759	26,732	0.028393	3.4175%	3.0653%	913.6	819.4	83%	93%
80-84	995	19,924	0.049940	5.6543%	5.1908%	1,126.6	1,034.2	88%	96%
85-89	922	10,614	0.086866	9.5352%	8.7239%	1,012.1	926.0	91%	100%
90-94	683	4,312	0.158395	16.5381%	14.6637%	713.1	632.3	96%	108%
95-99	333	1,313	0.253618	26.8407%	24.2187%	352.4	318.0	94%	105%
100+	56	190	0.294737	37.1685%	43.7433%	70.6	83.1	79%	67%
Total	5,033	201,624				5,984.0	5,154.7	84%	98%



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF SERVICE RETIREES**  
**WOMEN**

TABLE 1A GROUPED

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Rate		Expected Deaths		Actual/Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41-44	0	5	0.000000	0.0883%	0.0833%	0.0	0.0	0%	0%
45-49	0	11	0.000000	0.1350%	0.1041%	0.0	0.0	0%	0%
50-54	0	177	0.000000	0.2250%	0.1480%	0.4	0.3	0%	0%
55-59	127	30,225	0.004202	0.3167%	0.2366%	95.7	71.5	133%	178%
60-64	421	78,426	0.005368	0.5009%	0.3984%	392.8	312.4	107%	135%
65-69	577	84,485	0.006830	0.8009%	0.6892%	676.7	582.2	85%	99%
70-74	836	69,207	0.012080	1.2840%	1.2088%	888.6	836.5	94%	100%
75-79	1,188	58,855	0.020185	2.1065%	2.1312%	1,239.8	1,254.3	96%	95%
80-84	1,654	46,885	0.035278	3.7800%	3.7430%	1,772.3	1,754.9	93%	94%
85-89	1,968	30,178	0.065213	6.6515%	6.5507%	2,007.3	1,976.9	98%	100%
90-94	1,875	15,334	0.122277	11.5021%	11.4017%	1,763.7	1,748.3	106%	107%
95-99	1,340	6,341	0.211323	19.9096%	19.3761%	1,262.5	1,228.6	106%	109%
100+	381	1,273	0.299293	25.4498%	35.4410%	324.0	451.2	118%	84%
Total	10,367	421,402				10,423.8	10,217.2	99%	101%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF SERVICE RETIREES**  
**MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 1B		10-YEAR PERIOD ENDING 6/30/2013			
	Life Years Exposed (2)	Actual Deaths (3)	Expected Deaths (4)	Actual / Expected (5)	Mortality Rate	
					Actual (3) / (2) (6)	Expected (4) / (2) (7)
2004	52,681	1,539	1,274.6	121%	2.9214%	2.4195%
2005	57,127	1,547	1,318.0	117%	2.7080%	2.3071%
2006	59,397	1,457	1,361.9	107%	2.4530%	2.2929%
2007	61,317	1,759	1,414.2	124%	2.8687%	2.3064%
2008	62,095	1,348	1,444.4	93%	2.1709%	2.3261%
2009	63,289	1,446	1,493.5	97%	2.2848%	2.3598%
2010	64,243	1,598	1,527.1	105%	2.4874%	2.3770%
2011	65,662	1,630	1,614.2	101%	2.4824%	2.4584%
2012	67,590	1,563	1,649.4	95%	2.3125%	2.4402%
2013	69,627	1,513	1,720.6	88%	2.1730%	2.4712%
Total	623,028	15,400	14,817.9	104%	2.4718%	2.3784%

\*The total exposures and actuals shown above include experience at all age ranges. I.e. ages under 41.

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF DISABILITY RETIREES**  
**MEN**

TABLE 2A

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	6	0.000000	1.5004%	1.6674%	0.1	0.1	0%	0%
42	0	7	0.000000	1.5298%	1.7475%	0.1	0.1	0%	0%
43	0	7	0.000000	1.5599%	1.8275%	0.1	0.1	0%	0%
44	0	7	0.000000	1.5909%	1.9075%	0.1	0.1	0%	0%
45	0	9	0.000000	1.6226%	1.9875%	0.1	0.2	0%	0%
46	0	10	0.000000	1.6552%	2.0675%	0.2	0.2	0%	0%
47	0	16	0.000000	1.6886%	2.1476%	0.3	0.3	0%	0%
48	0	22	0.000000	1.7229%	2.1884%	0.4	0.5	0%	0%
49	0	23	0.000000	1.7581%	2.2292%	0.4	0.5	0%	0%
50	2	36	0.055556	1.7942%	2.2700%	0.6	0.8	310%	245%
51	0	38	0.000000	1.8312%	2.3108%	0.7	0.9	0%	0%
52	1	42	0.023810	1.8691%	2.3516%	0.8	1.0	127%	101%
53	0	46	0.000000	1.8829%	2.3536%	0.9	1.1	0%	0%
54	0	48	0.000000	1.9720%	2.3556%	0.9	1.1	0%	0%
55	1	60	0.016667	2.0747%	2.3576%	1.2	1.4	80%	71%
56	0	68	0.000000	2.1827%	2.3595%	1.5	1.6	0%	0%
57	0	80	0.000000	2.2621%	2.3615%	1.8	1.9	0%	0%
58	1	89	0.011236	2.3103%	2.3615%	2.1	2.1	49%	48%
59	3	92	0.032609	2.3566%	2.3615%	2.2	2.2	138%	138%
60	1	111	0.009009	2.4063%	2.3615%	2.7	2.6	37%	38%
61	3	120	0.025000	2.4650%	2.3615%	3.0	2.8	101%	106%
62	2	158	0.012658	2.5240%	2.2875%	4.0	3.6	50%	55%
63	4	181	0.022099	2.5946%	2.2998%	4.7	4.2	85%	96%
64	2	162	0.012346	2.6681%	2.3120%	4.3	3.7	46%	53%
65	4	159	0.025157	2.7515%	2.3242%	4.4	3.7	91%	108%
66	1	139	0.007194	2.8292%	2.3365%	3.9	3.2	25%	31%
67	0	129	0.000000	2.9138%	2.3487%	3.8	3.0	0%	0%
68	2	119	0.016807	3.0064%	2.4534%	3.6	2.9	56%	69%
69	1	102	0.009804	3.1199%	2.5582%	3.2	2.6	31%	38%
70	4	78	0.051282	3.2437%	2.6630%	2.5	2.1	158%	193%
71	2	59	0.033898	3.3412%	2.7677%	2.0	1.6	101%	122%
72	0	58	0.000000	3.5067%	2.8725%	2.0	1.7	0%	0%
73	4	54	0.074074	3.6373%	3.1570%	2.0	1.7	204%	235%
74	0	51	0.000000	3.8413%	3.4415%	2.0	1.8	0%	0%
75	1	46	0.021739	4.0146%	3.7260%	1.8	1.7	54%	58%
76	2	39	0.051282	4.2606%	4.0105%	1.7	1.6	120%	128%
77	0	33	0.000000	4.6088%	4.2950%	1.5	1.4	0%	0%
78	4	34	0.117647	4.9180%	4.8682%	1.7	1.7	239%	242%
79	1	26	0.038462	5.2533%	5.4414%	1.4	1.4	73%	71%
80	2	27	0.074074	5.7873%	6.0146%	1.6	1.6	128%	123%
81	1	26	0.038462	6.3390%	6.5878%	1.6	1.7	61%	58%
82	1	22	0.045455	7.0223%	7.1610%	1.5	1.6	65%	63%
83	3	25	0.120000	7.6545%	8.1535%	1.9	2.0	157%	147%
84	3	23	0.130435	8.5682%	9.1460%	2.0	2.1	152%	143%
85	2	18	0.111111	9.8052%	10.1385%	1.8	1.8	113%	110%
86	3	19	0.157895	11.1103%	11.1311%	2.1	2.1	142%	142%
87	1	14	0.071429	12.0668%	12.1236%	1.7	1.7	59%	59%
88	1	10	0.100000	13.2929%	13.6878%	1.3	1.4	75%	73%
89	1	13	0.076923	15.2695%	15.2521%	2.0	2.0	50%	50%
90	1	12	0.083333	17.4349%	16.8163%	2.1	2.0	48%	50%
91	3	14	0.214286	19.5083%	18.3805%	2.7	2.6	110%	117%
92	5	15	0.333333	21.3577%	19.9447%	3.2	3.0	156%	167%
93	0	6	0.000000	24.0427%	22.2548%	1.4	1.3	0%	0%
94	0	6	0.000000	26.2199%	24.5648%	1.6	1.5	0%	0%
95	2	5	0.400000	27.9670%	26.8748%	1.4	1.3	143%	149%
96	1	6	0.166667	30.7660%	29.1848%	1.8	1.8	54%	57%
97	1	7	0.142857	32.7819%	31.4948%	2.3	2.2	44%	45%
98	3	5	0.600000	34.0444%	34.7464%	1.7	1.7	176%	173%
99	1	2	0.500000	36.3323%	37.9980%	0.7	0.8	138%	132%
Subtotal	81	2,839				107.0	101.6	76%	80%
100 or more	0	0	N/A	39.2003%	47.7528%	0	0	0%	0%
Total	81	2,839				107.0	101.6	76%	80%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF DISABILITY RETIREES**  
**WOMEN**

TABLE 2A

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	21	0.000000	1.5988%	1.0154%	0.3	0.2	0%	0%
42	3	24	0.125000	1.6090%	1.1108%	0.4	0.3	777%	1125%
43	0	20	0.000000	1.6195%	1.2063%	0.3	0.2	0%	0%
44	2	22	0.090909	1.6302%	1.3017%	0.4	0.3	558%	698%
45	0	38	0.000000	1.6630%	1.3972%	0.6	0.5	0%	0%
46	1	50	0.020000	1.6966%	1.4926%	0.8	0.7	118%	134%
47	1	55	0.018182	1.7311%	1.5881%	1.0	0.9	105%	114%
48	0	72	0.000000	1.7432%	1.6835%	1.3	1.2	0%	0%
49	0	86	0.000000	1.7557%	1.7790%	1.5	1.5	0%	0%
50	1	103	0.009709	1.7451%	1.8744%	1.8	1.9	56%	52%
51	2	133	0.015038	1.7347%	1.9699%	2.3	2.6	87%	76%
52	3	149	0.020134	1.7020%	2.0653%	2.5	3.1	118%	97%
53	3	174	0.017241	1.6702%	2.0653%	2.9	3.6	103%	83%
54	1	197	0.005076	1.6392%	2.0653%	3.2	4.1	31%	25%
55	1	214	0.004673	1.6089%	2.0653%	3.4	4.4	29%	23%
56	2	233	0.008584	1.5795%	2.0653%	3.7	4.8	54%	42%
57	4	272	0.014706	1.6186%	1.9546%	4.4	5.3	91%	75%
58	4	311	0.012862	1.7257%	1.9546%	5.4	6.1	75%	66%
59	9	347	0.025937	1.7653%	1.9546%	6.1	6.8	147%	133%
60	8	373	0.021448	1.7781%	1.9546%	6.6	7.3	121%	110%
61	5	405	0.012346	1.7911%	1.9546%	7.3	7.9	69%	63%
62	7	412	0.016990	1.8043%	1.7252%	7.4	7.1	94%	98%
63	6	407	0.014742	1.8178%	1.7330%	7.4	7.1	81%	85%
64	12	412	0.029126	1.8314%	1.7409%	7.5	7.2	159%	167%
65	6	363	0.016529	1.8453%	1.7487%	6.7	6.3	90%	95%
66	8	332	0.024096	1.8594%	1.7565%	6.2	5.8	130%	137%
67	8	321	0.024922	1.8737%	1.7644%	6.0	5.7	133%	141%
68	6	280	0.021429	1.8882%	1.8868%	5.3	5.3	113%	114%
69	5	252	0.019841	1.9124%	2.0093%	4.8	5.1	104%	99%
70	9	223	0.040359	2.0382%	2.1318%	4.5	4.8	198%	189%
71	5	175	0.028571	2.1701%	2.2542%	3.8	3.9	132%	127%
72	7	168	0.041667	2.3429%	2.3767%	3.9	4.0	178%	175%
73	3	147	0.020408	2.5200%	2.6582%	3.7	3.9	81%	77%
74	4	132	0.030303	2.7403%	2.9398%	3.6	3.9	111%	103%
75	0	124	0.000000	2.9604%	3.2213%	3.7	4.0	0%	0%
76	3	108	0.027778	3.1952%	3.5029%	3.5	3.8	87%	79%
77	4	108	0.037037	3.4579%	3.7844%	3.7	4.1	107%	98%
78	1	105	0.009524	3.6619%	4.2531%	3.8	4.5	26%	22%
79	7	104	0.067308	3.8863%	4.7217%	4.0	4.9	173%	143%
80	7	92	0.076087	4.2597%	5.1903%	3.9	4.8	179%	147%
81	6	80	0.075000	4.6057%	5.6589%	3.7	4.5	163%	133%
82	5	68	0.073529	4.9847%	6.1275%	3.4	4.2	148%	120%
83	5	63	0.079365	5.5641%	6.7947%	3.5	4.3	143%	117%
84	2	60	0.033333	6.1750%	7.4619%	3.7	4.5	54%	45%
85	5	65	0.076923	6.8408%	8.1291%	4.4	5.3	112%	95%
86	4	62	0.064516	7.3598%	8.7962%	4.6	5.5	88%	73%
87	9	57	0.157895	8.2387%	9.4634%	4.7	5.4	192%	167%
88	7	54	0.129630	9.4282%	10.3242%	5.1	5.6	137%	126%
89	8	50	0.160000	10.5446%	11.1849%	5.3	5.6	152%	143%
90	4	53	0.075472	11.6032%	12.0457%	6.1	6.4	65%	63%
91	7	57	0.122807	12.9504%	12.9065%	7.4	7.4	95%	95%
92	11	57	0.192982	14.6618%	13.7672%	8.4	7.8	132%	140%
93	7	50	0.140000	16.0737%	14.8001%	8.0	7.4	87%	95%
94	6	42	0.142857	17.5674%	15.8330%	7.4	6.6	81%	90%
95	2	30	0.066667	18.9886%	16.8659%	5.7	5.1	35%	40%
96	5	26	0.192308	20.6983%	17.8988%	5.4	4.7	93%	107%
97	3	20	0.150000	22.2344%	18.9317%	4.4	3.8	67%	79%
98	4	14	0.285714	23.0718%	20.0987%	3.2	2.8	124%	142%
99	2	15	0.133333	23.4718%	21.2658%	3.5	3.2	57%	63%
Subtotal	260	8,487				247.8	259.7	105%	100%
100 or more	13	38	0.342105	25.4498%	24.7670%	9.7	9.4	134%	138%
Total	273	8,525				257.5	269.1	106%	101%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
MORTALITY EXPERIENCE OF DISABILITY RETIREES  
MEN**

**TABLE 2A GROUPED**

**4-YEAR PERIOD ENDING 6/30/2013**

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41-44	0	27	0.000000	1.5469%	1.7919%	0.4	0.5	0%	0%
45-49	0	80	0.000000	1.7064%	2.1543%	1.4	1.7	0%	0%
50-54	3	210	0.014286	1.8759%	2.3316%	3.9	4.9	76%	61%
55-59	5	389	0.012853	2.2527%	2.3606%	8.8	9.2	57%	54%
60-64	12	732	0.016393	2.5458%	2.3193%	18.6	17.0	64%	71%
65-69	8	648	0.012346	2.9053%	2.3923%	18.8	15.5	42%	52%
70-74	10	300	0.033333	3.4862%	2.9453%	10.5	8.8	96%	113%
75-79	8	178	0.044944	4.5322%	4.3626%	8.1	7.8	99%	103%
80-84	10	123	0.081301	7.0243%	7.3611%	8.6	9.1	116%	110%
85-89	8	74	0.108108	11.9994%	12.1469%	8.9	9.0	90%	89%
90-94	9	53	0.169811	20.8354%	19.6078%	11.0	10.4	82%	87%
95-99	8	25	0.320000	31.8716%	31.1870%	8.0	7.8	100%	103%
100+	0	0	N/A			0	0	0%	0%
Total	81	2,839				107.0	101.6	76%	80%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
MORTALITY EXPERIENCE OF DISABILITY RETIREES  
WOMEN**

**TABLE 2A GROUPED**

**4-YEAR PERIOD ENDING 6/30/2013**

<u>Age</u> (1)	<u>Actual Deaths</u> (2)	<u>Total Exposed</u> (3)	<u>Actual Rate</u> (2) / (3) (4)	<u>Assumed Probability</u>		<u>Expected Deaths</u>		<u>Actual/Expected</u>	
				<u>Expected</u> (7) / (3) (5)	<u>Proposed</u> (8) / (3) (6)	<u>Expected</u> (7)	<u>Proposed</u> (8)	<u>Expected</u> (2) / (7) (9)	<u>Proposed</u> (2) / (8) (10)
41-44	5	87	0.057471	1.6143%	1.1580%	1.4	1.0	356%	496%
45-49	2	301	0.006645	1.7267%	1.6255%	5.2	4.9	38%	41%
50-54	10	756	0.013228	1.6899%	2.0225%	12.8	15.3	78%	65%
55-59	20	1,377	0.014524	1.6716%	1.9905%	23.0	27.4	87%	73%
60-64	38	2,009	0.018915	1.8051%	1.8188%	36.3	36.5	105%	104%
65-69	33	1,548	0.021318	1.8729%	1.8210%	29.0	28.2	114%	117%
70-74	28	845	0.033136	2.3196%	2.4236%	19.6	20.5	143%	137%
75-79	15	549	0.027322	3.4140%	3.8690%	18.7	21.2	80%	71%
80-84	25	363	0.068871	5.0147%	6.1231%	18.2	22.2	137%	112%
85-89	33	288	0.114583	8.3574%	9.4789%	24.1	27.3	137%	121%
90-94	35	259	0.135135	14.4030%	13.7599%	37.3	35.6	94%	98%
95-99	16	105	0.152381	21.2151%	18.5747%	22.3	19.5	72%	82%
100+	13	38	0.342105	25.4498%	24.7670%	9.7	9.4	134%	138%
<b>Total</b>	<b>273</b>	<b>8,525</b>				<b>257.5</b>	<b>269.1</b>	<b>106%</b>	<b>101%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF DISABILITY RETIREES**  
**MEN**

TABLE 2A

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	9	0.000000	1.5416%	1.8100%	0.1	0.2	0%	0%
42	0	13	0.000000	1.5766%	1.9033%	0.2	0.2	0%	0%
43	0	19	0.000000	1.6126%	1.9933%	0.3	0.4	0%	0%
44	1	20	0.050000	1.6495%	2.0795%	0.3	0.4	303%	240%
45	0	28	0.000000	1.6876%	2.1618%	0.5	0.6	0%	0%
46	1	35	0.028571	1.7267%	2.2401%	0.6	0.8	165%	128%
47	1	44	0.022727	1.7669%	2.3151%	0.8	1.0	129%	98%
48	1	52	0.019231	1.8083%	2.3449%	0.9	1.2	106%	82%
49	2	55	0.036364	1.8509%	2.3721%	1.0	1.3	196%	153%
50	4	76	0.052632	1.8946%	2.3969%	1.4	1.8	278%	220%
51	2	84	0.023810	1.9396%	2.4195%	1.6	2.0	123%	98%
52	1	98	0.010204	1.9859%	2.4399%	1.9	2.4	51%	42%
53	2	125	0.016000	2.0006%	2.4198%	2.5	3.0	80%	66%
54	3	154	0.019481	2.0952%	2.4026%	3.2	3.7	93%	81%
55	3	196	0.015306	2.1976%	2.3904%	4.3	4.7	70%	64%
56	7	247	0.028340	2.3049%	2.3840%	5.7	5.9	123%	119%
57	6	291	0.020619	2.3815%	2.3848%	6.9	6.9	87%	86%
58	8	308	0.025974	2.4249%	2.3903%	7.5	7.4	107%	109%
59	14	321	0.043614	2.4734%	2.4016%	7.9	7.7	176%	182%
60	6	330	0.018182	2.5256%	2.4179%	8.3	8.0	72%	75%
61	11	338	0.032544	2.5793%	2.4368%	8.7	8.2	126%	134%
62	6	337	0.017804	2.6411%	2.3796%	8.9	8.0	67%	75%
63	5	334	0.014970	2.7067%	2.4106%	9.0	8.1	55%	62%
64	5	301	0.016611	2.7834%	2.4397%	8.4	7.3	60%	68%
65	8	287	0.027875	2.8704%	2.4667%	8.2	7.1	97%	113%
66	2	243	0.008230	2.9424%	2.4913%	7.2	6.1	28%	33%
67	1	216	0.004630	3.0305%	2.5144%	6.5	5.4	15%	18%
68	3	201	0.014925	3.1363%	2.6346%	6.3	5.3	48%	57%
69	3	175	0.017143	3.2547%	2.7547%	5.7	4.8	53%	62%
70	6	152	0.039474	3.3942%	2.8740%	5.2	4.4	116%	137%
71	3	127	0.023622	3.4962%	2.9929%	4.4	3.8	68%	79%
72	2	126	0.015873	3.6694%	3.1113%	4.6	3.9	43%	51%
73	6	112	0.053571	3.8060%	3.4240%	4.3	3.8	141%	156%
74	4	110	0.036364	4.0195%	3.7360%	4.4	4.1	90%	97%
75	2	103	0.019417	4.1881%	4.0465%	4.3	4.2	46%	48%
76	5	95	0.052632	4.4447%	4.3564%	4.2	4.1	118%	121%
77	4	90	0.044444	4.7934%	4.6640%	4.3	4.2	93%	95%
78	8	82	0.097561	5.0994%	5.2821%	4.2	4.3	191%	185%
79	3	72	0.041667	5.4305%	5.8980%	3.9	4.2	77%	71%
80	5	70	0.071429	5.9645%	6.5119%	4.2	4.6	120%	110%
81	4	65	0.061538	6.5133%	7.1230%	4.2	4.6	94%	86%
82	3	57	0.052632	7.1935%	7.7316%	4.1	4.4	73%	68%
83	5	60	0.083333	7.8411%	8.7906%	4.7	5.3	106%	95%
84	5	57	0.087719	8.7507%	9.8465%	5.0	5.6	100%	89%
85	6	56	0.107143	10.0141%	10.8994%	5.6	6.1	107%	98%
86	6	57	0.105263	11.3470%	11.9481%	6.5	6.8	93%	88%
87	4	52	0.076923	12.2866%	12.9922%	6.4	6.8	63%	59%
88	6	47	0.127660	13.4943%	14.6400%	6.3	6.9	95%	87%
89	7	42	0.166667	15.5008%	16.2764%	6.5	6.8	108%	102%
90	9	43	0.209302	17.6458%	17.8999%	7.6	7.7	119%	117%
91	8	37	0.216216	19.7443%	19.5091%	7.3	7.2	110%	111%
92	9	33	0.272727	21.5511%	21.0982%	7.1	7.0	127%	129%
93	1	21	0.047619	24.2604%	23.4462%	5.1	4.9	20%	20%
94	4	19	0.210526	26.4573%	25.7826%	5.0	4.9	80%	82%
95	3	14	0.214286	28.1355%	28.1157%	3.9	3.9	76%	76%
96	2	9	0.222222	30.9513%	30.4581%	2.8	2.7	72%	73%
97	1	9	0.111111	32.9794%	32.7890%	3.0	3.0	34%	34%
98	3	7	0.428571	34.1468%	36.0863%	2.4	2.5	126%	119%
99	4	5	0.800000	36.4415%	39.3715%	1.8	2.0	220%	203%
Subtotal	244	6,766				268.6	264.8	91%	92%
100 or more	1	1	1.000000	39.2003%	49.4789%	0.4	0.5	255%	202%
Total	245	6,767				269.0	265.3	91%	92%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF DISABILITY RETIREES**  
**WOMEN**

TABLE 2A

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	53	0.000000	1.6730%	1.0907%	0.9	0.6	0%	0%
42	3	57	0.052632	1.6836%	1.1892%	1.0	0.7	313%	443%
43	1	56	0.017857	1.6946%	1.2845%	0.9	0.7	105%	139%
44	3	66	0.045455	1.7058%	1.3765%	1.1	0.9	266%	330%
45	0	95	0.000000	1.7454%	1.4657%	1.7	1.4	0%	0%
46	2	115	0.017391	1.7861%	1.5519%	2.1	1.8	97%	112%
47	3	141	0.021277	1.8280%	1.6357%	2.6	2.3	116%	130%
48	3	178	0.016854	1.8409%	1.7183%	3.3	3.1	92%	98%
49	6	205	0.029268	1.8540%	1.8016%	3.8	3.7	158%	162%
50	3	236	0.012712	1.8372%	1.8876%	4.3	4.5	69%	67%
51	6	281	0.021352	1.8207%	1.9774%	5.1	5.6	117%	108%
52	6	332	0.018072	1.7756%	2.0728%	5.9	6.9	102%	87%
53	4	406	0.009852	1.7318%	2.0780%	7.0	8.4	57%	47%
54	6	495	0.012121	1.6893%	2.0884%	8.4	10.3	72%	58%
55	11	578	0.019031	1.6482%	2.1034%	9.5	12.2	115%	90%
56	12	663	0.018100	1.6082%	2.1210%	10.7	14.1	113%	85%
57	12	722	0.016620	1.6431%	2.0254%	11.9	14.6	101%	82%
58	14	780	0.017949	1.7518%	2.0436%	13.7	15.9	102%	88%
59	21	812	0.025862	1.7920%	2.0609%	14.6	16.7	144%	125%
60	15	846	0.017730	1.8050%	2.0758%	15.3	17.6	98%	85%
61	13	869	0.014960	1.8182%	2.0884%	15.8	18.1	82%	72%
62	14	838	0.016706	1.8317%	1.8515%	15.3	15.5	91%	90%
63	16	822	0.019465	1.8453%	1.8660%	15.2	15.3	105%	104%
64	19	791	0.024020	1.8592%	1.8781%	14.7	14.9	129%	128%
65	11	709	0.015515	1.8733%	1.8881%	13.3	13.4	83%	82%
66	11	649	0.016949	1.8876%	1.8969%	12.3	12.3	90%	89%
67	16	590	0.027119	1.9021%	1.9046%	11.2	11.2	143%	142%
68	16	521	0.030710	1.9168%	2.0353%	10.0	10.6	160%	151%
69	8	472	0.016949	1.9414%	2.1656%	9.2	10.2	87%	78%
70	18	429	0.041958	2.0691%	2.2953%	8.9	9.8	203%	183%
71	10	368	0.027174	2.2096%	2.4246%	8.1	8.9	123%	112%
72	9	344	0.026163	2.3856%	2.5535%	8.2	8.8	110%	102%
73	7	325	0.021538	2.5737%	2.8531%	8.4	9.3	84%	75%
74	11	300	0.036667	2.7986%	3.1514%	8.4	9.5	131%	116%
75	7	276	0.025362	3.0326%	3.4497%	8.4	9.5	84%	74%
76	8	251	0.031873	3.2731%	3.7481%	8.2	9.4	97%	85%
77	7	243	0.028807	3.5315%	4.0473%	8.6	9.8	82%	71%
78	4	229	0.017467	3.7399%	4.5471%	8.6	10.4	47%	38%
79	8	220	0.036364	3.9690%	5.0496%	8.7	11.1	92%	72%
80	12	217	0.055300	4.3504%	5.5530%	9.4	12.1	127%	100%
81	13	207	0.062802	4.7037%	6.0594%	9.7	12.5	134%	104%
82	13	197	0.065990	5.0909%	6.5665%	10.0	12.9	130%	100%
83	13	189	0.068783	5.6826%	7.2897%	10.7	13.8	121%	94%
84	8	191	0.041885	6.3065%	8.0129%	12.0	15.3	66%	52%
85	13	200	0.065000	6.9654%	8.7365%	13.9	17.5	93%	74%
86	15	200	0.075000	7.4713%	9.4574%	14.9	18.9	100%	79%
87	13	194	0.067010	8.3383%	10.1716%	16.2	19.7	80%	66%
88	22	204	0.107843	9.5422%	11.0876%	19.5	22.6	113%	97%
89	27	186	0.145161	10.6401%	11.9985%	19.8	22.3	136%	121%
90	21	172	0.122093	11.7082%	12.9008%	20.1	22.2	104%	95%
91	15	157	0.095541	13.0676%	13.7930%	20.5	21.7	73%	69%
92	27	144	0.187500	14.7946%	14.6723%	21.3	21.1	127%	128%
93	25	127	0.196850	16.1706%	15.7217%	20.5	20.0	122%	125%
94	17	106	0.160377	17.6732%	16.7606%	18.7	17.8	91%	96%
95	14	88	0.159091	19.1030%	17.7923%	16.8	15.7	83%	89%
96	15	74	0.202703	20.8230%	18.8301%	15.4	13.9	97%	108%
97	7	57	0.122807	22.3013%	19.8581%	12.7	11.3	55%	62%
98	15	47	0.319149	23.1412%	21.0246%	10.9	9.9	138%	152%
99	4	32	0.125000	23.5424%	22.1823%	7.5	7.1	53%	56%
Subtotal	653	19,352				625.8	688.3	104%	95%
100 or more	24	71	0.338028	25.4498%	25.8344%	18.1	18.3	133%	131%
Total	677	19,423				643.9	706.7	105%	96%



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF DISABILITY RETIREES**  
**MEN**

TABLE 2A GROUPED

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41-44	1	61	0.016393	1.6066%	1.9753%	1.0	1.2	102%	83%
45-49	5	214	0.023364	1.7816%	2.3047%	3.8	4.9	131%	101%
50-54	12	537	0.022346	2.0005%	2.4152%	10.7	13.0	112%	93%
55-59	38	1,363	0.027880	2.3726%	2.3907%	32.3	32.6	118%	117%
60-64	33	1,640	0.020122	2.6446%	2.4164%	43.4	39.6	76%	83%
65-69	17	1,122	0.015152	3.0244%	2.5562%	33.9	28.7	50%	59%
70-74	21	627	0.033493	3.6534%	3.1952%	22.9	20.0	92%	105%
75-79	22	442	0.049774	4.7379%	4.7697%	20.9	21.1	105%	104%
80-84	22	309	0.071197	7.1850%	7.9230%	22.2	24.5	99%	90%
85-89	29	254	0.114173	12.3297%	13.1444%	31.3	33.4	93%	87%
90-94	31	153	0.202614	20.9977%	20.7190%	32.1	31.7	96%	98%
95-99	13	44	0.295455	31.6025%	32.0978%	13.9	14.1	93%	92%
100+	1	1	1.000000	39.2003%	49.4789%	0.4	0.5	255%	202%
Total	245	6,767				269.0	265.3	91%	92%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
MORTALITY EXPERIENCE OF DISABILITY RETIREES  
WOMEN**

**TABLE 2A GROUPED**

**10-YEAR PERIOD ENDING 6/30/2013**

<u>Age</u> (1)	<u>Actual Deaths</u> (2)	<u>Total Exposed</u> (3)	<u>Actual Rate</u> (4)	<u>Assumed Probability</u>		<u>Expected Deaths</u>		<u>Actual/Expected</u>	
				<u>Expected (7) / (3)</u> (5)	<u>Proposed (8) / (3)</u> (6)	<u>Expected</u> (7)	<u>Proposed</u> (8)	<u>Expected (2) / (7)</u> (9)	<u>Proposed (2) / (8)</u> (10)
41-44	7	232	0.030172	1.6901%	1.2430%	3.9	2.9	179%	243%
45-49	14	734	0.019074	1.8211%	1.6669%	13.4	12.2	105%	114%
50-54	25	1,750	0.014286	1.7566%	2.0381%	30.7	35.7	81%	70%
55-59	70	3,555	0.019691	1.6953%	2.0680%	60.3	73.5	116%	95%
60-64	77	4,166	0.018483	1.8314%	1.9544%	76.3	81.4	101%	95%
65-69	62	2,941	0.021081	1.9009%	1.9640%	55.9	57.8	111%	107%
70-74	55	1,766	0.031144	2.3768%	2.6206%	42.0	46.3	131%	119%
75-79	34	1,219	0.027892	3.4834%	4.1251%	42.5	50.3	80%	68%
80-84	59	1,001	0.058941	5.1940%	6.6545%	52.0	66.6	113%	89%
85-89	90	984	0.091463	8.5677%	10.2700%	84.3	101.1	107%	89%
90-94	105	706	0.148725	14.3383%	14.5475%	101.2	102.7	104%	102%
95-99	55	298	0.184564	21.2555%	19.4264%	63.3	57.9	87%	95%
100+	24	71	0.338028	25.4498%	25.8344%	18.1	18.3	133%	131%
<b>Total</b>	<b>677</b>	<b>19,423</b>				<b>643.9</b>	<b>706.7</b>	<b>105%</b>	<b>96%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MORTALITY EXPERIENCE OF DISABILITY RETIREES**  
**MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 2B Life Years Exposed (2)	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Deaths (3)	Expected Deaths (4)	Actual / Expected (5)	Mortality Rate	
					Actual (3) / (2) (6)	Expected (4) / (2) (7)
2004	2,284	94	79.6	118%	4.1156%	3.4859%
2005	2,355	97	80.6	120%	4.1189%	3.4227%
2006	2,479	98	80.8	121%	3.9532%	3.2600%
2007	2,552	120	80.6	149%	4.7022%	3.1577%
2008	2,600	82	80.5	102%	3.1538%	3.0966%
2009	2,633	78	82.0	95%	2.9624%	3.1146%
2010	2,753	89	82.4	108%	3.2328%	2.9927%
2011	2,689	90	81.8	110%	3.3470%	3.0434%
2012	2,968	101	84.7	119%	3.4030%	2.8540%
2013	3,036	74	84.1	88%	2.4374%	2.7716%
Total	26,349	923	817.2	113%	3.5030%	3.1015%

\*The total exposures and actuals shown above include experience at all age ranges. I.e. ages under 41.

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**WITHDRAWAL EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

**TABLE 3A**

**4-YEAR PERIOD ENDING 6/30/2011**

Service (1)	Actual Withdrawals (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Withdrawals		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
0	707	15,313	0.0462	9.00%	8.79%	1,378.2	1,346.0	51%	53%
1	2,333	31,538	0.0740	8.00%	8.04%	2,523.0	2,535.7	92%	92%
2	3,572	34,288	0.1042	7.00%	7.33%	2,400.2	2,513.3	149%	142%
3	2,875	31,497	0.0913	6.00%	6.66%	1,889.8	2,097.7	152%	137%
4	2,021	31,484	0.0642	5.00%	6.02%	1,574.2	1,895.3	128%	107%
5	1,393	25,428	0.0548	4.00%	5.41%	1,017.1	1,375.7	137%	101%
6	1,078	22,881	0.0471	3.50%	4.84%	800.8	1,107.4	135%	97%
7	756	19,910	0.0380	3.05%	4.30%	607.3	856.1	124%	88%
8	470	16,109	0.0292	2.65%	3.80%	426.9	612.1	110%	77%
9	303	13,804	0.0220	2.30%	3.33%	317.5	459.7	95%	66%
10	260	12,930	0.0201	2.00%	2.89%	258.6	373.7	101%	70%
11	207	10,610	0.0195	1.75%	2.49%	185.7	264.2	111%	78%
12	153	9,053	0.0169	1.55%	2.13%	140.3	192.8	109%	79%
13	107	7,366	0.0145	1.40%	1.80%	103.1	132.6	104%	81%
14	105	6,790	0.0155	1.30%	1.50%	88.3	101.9	119%	103%
15	71	5,944	0.0119	1.25%	1.24%	74.3	73.7	96%	96%
16	72	5,993	0.0120	1.20%	1.01%	71.9	60.5	100%	119%
17	57	5,556	0.0103	1.15%	0.82%	63.9	45.6	89%	125%
18	45	5,469	0.0082	1.10%	0.66%	60.2	36.1	75%	125%
19	44	5,164	0.0085	1.05%	0.53%	54.2	27.4	81%	161%
20	40	5,041	0.0079	1.00%	0.44%	50.4	22.2	79%	180%
21	21	4,554	0.0046	0.90%	0.39%	41.0	17.8	51%	118%
22	21	4,400	0.0048	0.80%	0.37%	35.2	16.3	60%	129%
23	18	3,635	0.0050	0.70%	0.37%	25.4	13.4	71%	134%
24	19	3,072	0.0062	0.60%	0.37%	18.4	11.4	103%	167%
25	22	2,410	0.0091	0.50%	0.37%	12.1	8.9	183%	247%
26	14	1,988	0.0070	0.50%	0.37%	9.9	7.4	141%	190%
27	10	1,421	0.0070	0.50%	0.37%	7.1	5.3	141%	190%
28	11	1,333	0.0083	0.50%	0.37%	6.7	4.9	165%	223%
29	12	977	0.0123	0.50%	0.37%	4.9	3.6	246%	332%
30	9	655	0.0137	0.50%	0.37%	3.3	2.4	275%	371%
Subtotal	16,826	346,613	0.0485			14,249.9	16,221.0	118%	104%
31 or more	66	907	0.0728	0.50%	0.37%	4.5	3.4	1455%	1967%
Total	16,892	347,520	0.0486			14,254.4	16,224.3	119%	104%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
WITHDRAWAL EXPERIENCE OF ACTIVE MEMBERS  
MEN AND WOMEN**

**TABLE 3A**

**8-YEAR PERIOD ENDING 6/30/2011**

Service (1)	Actual Withdrawals (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Withdrawals		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
0	1,878	25,692	0.0731	9.00%	8.79%	2,312.3	2,258.3	81%	83%
1	6,080	70,349	0.0864	8.00%	8.04%	5,627.9	5,656.1	108%	107%
2	8,706	84,845	0.1026	7.00%	7.33%	5,939.2	6,219.1	147%	140%
3	5,743	66,260	0.0867	6.00%	6.66%	3,975.6	4,412.9	144%	130%
4	3,736	59,363	0.0629	5.00%	6.02%	2,968.2	3,573.7	126%	105%
5	2,495	44,995	0.0555	4.00%	5.41%	1,799.8	2,434.2	139%	102%
6	1,984	41,382	0.0479	3.50%	4.84%	1,448.4	2,002.9	137%	99%
7	1,297	32,719	0.0396	3.05%	4.30%	997.9	1,406.9	130%	92%
8	904	28,096	0.0322	2.65%	3.80%	744.5	1,067.6	121%	85%
9	573	22,622	0.0253	2.30%	3.33%	520.3	753.3	110%	76%
10	529	21,615	0.0245	2.00%	2.89%	432.3	624.7	122%	85%
11	390	18,150	0.0215	1.75%	2.49%	317.6	451.9	123%	86%
12	354	17,461	0.0203	1.55%	2.13%	270.6	371.9	131%	95%
13	244	14,576	0.0167	1.40%	1.80%	204.1	262.4	120%	93%
14	246	14,789	0.0166	1.30%	1.50%	192.3	221.8	128%	111%
15	178	12,679	0.0140	1.25%	1.24%	158.5	157.2	112%	113%
16	181	13,426	0.0135	1.20%	1.01%	161.1	135.6	112%	133%
17	139	11,643	0.0119	1.15%	0.82%	133.9	95.5	104%	146%
18	122	12,156	0.0100	1.10%	0.66%	133.7	80.2	91%	152%
19	97	10,513	0.0092	1.05%	0.53%	110.4	55.7	88%	174%
20	95	10,666	0.0089	1.00%	0.44%	106.7	46.9	89%	202%
21	68	8,988	0.0076	0.90%	0.39%	80.9	35.1	84%	194%
22	58	9,065	0.0064	0.80%	0.37%	72.5	33.5	80%	173%
23	30	6,346	0.0047	0.70%	0.37%	44.4	23.5	68%	128%
24	38	5,895	0.0064	0.60%	0.37%	35.4	21.8	107%	174%
25	29	4,623	0.0063	0.50%	0.37%	23.1	17.1	125%	170%
26	24	4,169	0.0058	0.50%	0.37%	20.8	15.4	115%	156%
27	16	3,030	0.0053	0.50%	0.37%	15.2	11.2	106%	143%
28	20	2,693	0.0074	0.50%	0.37%	13.5	10.0	149%	201%
29	18	1,995	0.0090	0.50%	0.37%	10.0	7.4	180%	244%
30	13	1,673	0.0078	0.50%	0.37%	8.4	6.2	155%	210%
Total	36,285	682,474	0.0532			28,879.3	32,470.2	126%	112%
31 or more	12	1,305	0.0092	0.50%	0.37%	6.5	4.8	184%	249%
Total	36,297	683,779	0.0531			28,885.8	32,475.0	126%	112%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**WITHDRAWAL EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 3B Life Years Exposed (2)	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Withdrawals (3)	Expected Withdrawals (4)	Actual/ Expected (5)	Withdrawal Rate	
					Actual (3) / (2) (6)	Expected (4) / (2) (7)
2004	76,053	3,372	3,128.9	108%	4.43%	4.11%
2005	85,338	5,760	3,900.4	148%	6.75%	4.57%
2006	85,831	3,971	3,815.0	104%	4.63%	4.44%
2007	89,380	6,360	3,974.4	160%	7.12%	4.45%
2008	87,060	5,557	3,694.2	150%	6.38%	4.24%
2009	87,959	4,295	3,766.3	114%	4.88%	4.28%
2010	87,708	3,411	3,625.2	94%	3.89%	4.13%
2011	84,450	3,571	3,343.5	107%	4.23%	3.96%
2012	82,875	1,262	3,182.6	40%	1.52%	3.84%
2013	85,332	1,297	3,229.9	40%	1.52%	3.79%
Total	851,986	38,856	35,660.4	109%	4.56%	4.19%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**TOTAL - MEN**

TABLE 4A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	103	584	0.1764	27.05%	30.00%	158.0	175.2	65%	59%
56	43	144	0.2986	26.18%	30.00%	37.7	43.2	114%	100%
57	37	122	0.3033	27.38%	30.00%	33.4	36.6	111%	101%
58	37	105	0.3524	27.33%	30.00%	28.7	31.5	129%	117%
59	23	82	0.2805	28.05%	30.00%	23.0	24.6	100%	93%
60	32	100	0.3200	28.50%	30.00%	28.5	30.0	112%	107%
61	34	65	0.5231	25.69%	47.08%	16.7	30.6	204%	111%
62	162	1,248	0.1298	30.18%	30.74%	376.7	383.6	43%	42%
63	15	41	0.3659	21.22%	30.49%	8.7	12.5	172%	120%
64	3	33	0.0909	20.00%	25.00%	6.6	8.3	45%	36%
65	3	18	0.1667	30.00%	25.00%	5.4	4.5	56%	67%
66	6	14	0.4286	20.00%	30.00%	2.8	4.2	214%	143%
67	5	15	0.3333	20.00%	30.00%	3.0	4.5	167%	111%
68	1	9	0.1111	20.00%	30.00%	1.8	2.7	56%	37%
69	2	9	0.2222	20.00%	30.00%	1.8	2.7	111%	74%
70	0	9	0.0000	100.00%	100.00%	9.0	9.0	0%	0%
Subtotal	506	2,598				741.8	803.7	68%	63%
Other	2	12	0.1667	100.00%	100.00%	12.0	12.0	17%	17%
Total	508	2,610				753.8	815.7	67%	62%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**TOTAL - WOMEN**

**TABLE 4B**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	295	1,879	0.1570	27.49%	26.26%	516.5	493.4	57%	60%
56	121	425	0.2847	27.76%	26.12%	118.0	111.0	103%	109%
57	99	392	0.2526	28.70%	25.65%	112.5	100.6	88%	98%
58	104	424	0.2453	28.40%	24.20%	120.4	102.6	86%	101%
59	130	403	0.3226	28.59%	32.88%	115.2	132.5	113%	98%
60	115	345	0.3333	28.58%	33.58%	98.6	115.9	117%	99%
61	133	317	0.4196	27.51%	40.02%	87.2	126.9	153%	105%
62	506	4,466	0.1133	30.21%	35.73%	1,349.1	1,595.7	38%	32%
63	20	103	0.1942	21.75%	28.74%	22.4	29.6	89%	68%
64	15	88	0.1705	20.34%	21.70%	17.9	19.1	84%	79%
65	15	78	0.1923	30.26%	31.03%	23.6	24.2	64%	62%
66	14	55	0.2545	20.00%	30.00%	11.0	16.5	127%	85%
67	9	32	0.2813	20.00%	30.00%	6.4	9.6	141%	94%
68	5	24	0.2083	20.00%	30.00%	4.8	7.2	104%	69%
69	3	18	0.1667	20.00%	30.00%	3.6	5.4	83%	56%
70	5	35	0.1429	100.00%	100.00%	35.0	35.0	14%	14%
Subtotal	1,589	9,084				2,642.2	2,925.0	60%	54%
Other	1	25	0.0400	100.00%	100.00%	25.0	25.0	4%	4%
Total	1,590	9,109				2,667.2	2,950.0	60%	54%



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**MEN - ELECTED RETIREMENT BENEFIT**

TABLE 4C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	74	412	0.1796	30.00%	30.00%	123.6	123.6	60%	60%
56	26	89	0.2921	30.00%	30.00%	26.7	26.7	97%	97%
57	26	90	0.2889	30.00%	30.00%	27.0	27.0	96%	96%
58	27	77	0.3506	30.00%	30.00%	23.1	23.1	117%	117%
59	18	66	0.2727	30.00%	30.00%	19.8	19.8	91%	91%
60	29	85	0.3412	30.00%	30.00%	25.5	25.5	114%	114%
61	22	37	0.5946	30.00%	60.00%	11.1	22.2	198%	99%
62	20	23	0.8696	40.00%	70.00%	9.2	16.1	217%	124%
63	5	5	1.0000	30.00%	70.00%	1.5	3.5	333%	143%
64	0	0	N/A	30.00%	70.00%	-	-	0%	0%
65	0	0	N/A	40.00%	70.00%	-	-	0%	0%
66	0	0	N/A	30.00%	70.00%	-	-	0%	0%
67	0	0	N/A	30.00%	70.00%	-	-	0%	0%
68	0	0	N/A	30.00%	70.00%	-	-	0%	0%
69	0	0	N/A	30.00%	70.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	247	884				267.5	287.5	92%	86%
Other	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Total	247	884				267.5	287.5	92%	86%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**WOMEN - ELECTED RETIREMENT BENEFIT**

**TABLE 4D**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	212	1,407	0.1507	30.00%	25.00%	422.1	351.8	50%	60%
56	83	330	0.2515	30.00%	25.00%	99.0	82.5	84%	101%
57	81	341	0.2375	30.00%	25.00%	102.3	85.3	79%	95%
58	92	356	0.2584	30.00%	25.00%	106.8	89.0	86%	103%
59	121	346	0.3497	30.00%	35.00%	103.8	121.1	117%	100%
60	105	296	0.3547	30.00%	35.00%	88.8	103.6	118%	101%
61	102	238	0.4286	30.00%	45.00%	71.4	107.1	143%	95%
62	64	93	0.6882	40.00%	70.00%	37.2	65.1	172%	98%
63	11	18	0.6111	30.00%	70.00%	5.4	12.6	204%	87%
64	0	3	0.0000	30.00%	70.00%	0.9	2.1	0%	0%
65	0	2	0.0000	40.00%	70.00%	0.8	1.4	0%	0%
66	0	0	N/A	30.00%	70.00%	-	-	0%	0%
67	0	0	N/A	30.00%	70.00%	-	-	0%	0%
68	0	0	N/A	30.00%	70.00%	-	-	0%	0%
69	0	0	N/A	30.00%	70.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	871	3,430				1,038.5	1,021.5	84%	85%
Other	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Total	871	3,430				1,038.5	1,021.5	84%	85%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**MEN - MANDATED RETIREMENT BENEFIT**

**TABLE 4E**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	29	172	0.1686	20.00%	30.00%	34.4	51.6	84%	56%
56	17	55	0.3091	20.00%	30.00%	11.0	16.5	155%	103%
57	11	32	0.3438	20.00%	30.00%	6.4	9.6	172%	115%
58	10	28	0.3571	20.00%	30.00%	5.6	8.4	179%	119%
59	5	16	0.3125	20.00%	30.00%	3.2	4.8	156%	104%
60	3	15	0.2000	20.00%	30.00%	3.0	4.5	100%	67%
61	12	28	0.4286	20.00%	30.00%	5.6	8.4	214%	143%
62	142	1,225	0.1159	30.00%	30.00%	367.5	367.5	39%	39%
63	10	36	0.2778	20.00%	25.00%	7.2	9.0	139%	111%
64	3	33	0.0909	20.00%	25.00%	6.6	8.3	45%	36%
65	3	18	0.1667	30.00%	25.00%	5.4	4.5	56%	67%
66	6	14	0.4286	20.00%	30.00%	2.8	4.2	214%	143%
67	5	15	0.3333	20.00%	30.00%	3.0	4.5	167%	111%
68	1	9	0.1111	20.00%	30.00%	1.8	2.7	56%	37%
69	2	9	0.2222	20.00%	30.00%	1.8	2.7	111%	74%
70	0	9	0.0000	100.00%	100.00%	9.0	9.0	0%	0%
Subtotal	259	1,714				474.3	516.2	55%	50%
Other	2	12	0.1667	100.00%	100.00%	12.0	12.0	17%	17%
Total	261	1,726				486.3	528.2	54%	49%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**WOMEN - MANDATED RETIREMENT BENEFIT**

**TABLE 4F**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	83	472	0.1758	20.00%	30.00%	94.4	141.6	88%	59%
56	38	95	0.4000	20.00%	30.00%	19.0	28.5	200%	133%
57	18	51	0.3529	20.00%	30.00%	10.2	15.3	176%	118%
58	12	68	0.1765	20.00%	20.00%	13.6	13.6	88%	88%
59	9	57	0.1579	20.00%	20.00%	11.4	11.4	79%	79%
60	10	49	0.2041	20.00%	25.00%	9.8	12.3	102%	82%
61	31	79	0.3924	20.00%	25.00%	15.8	19.8	196%	157%
62	442	4,373	0.1011	30.00%	35.00%	1,311.9	1,530.6	34%	29%
63	9	85	0.1059	20.00%	20.00%	17.0	17.0	53%	53%
64	15	85	0.1765	20.00%	20.00%	17.0	17.0	88%	88%
65	15	76	0.1974	30.00%	30.00%	22.8	22.8	66%	66%
66	14	55	0.2545	20.00%	30.00%	11.0	16.5	127%	85%
67	9	32	0.2813	20.00%	30.00%	6.4	9.6	141%	94%
68	5	24	0.2083	20.00%	30.00%	4.8	7.2	104%	69%
69	3	18	0.1667	20.00%	30.00%	3.6	5.4	83%	56%
70	5	35	0.1429	100.00%	100.00%	35.0	35.0	14%	14%
Subtotal	718	5,654				1,603.7	1,903.5	45%	38%
Other	1	25	0.0400	100.00%	100.00%	25.0	25.0	4%	4%
Total	719	5,679				1,628.7	1,928.5	44%	37%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**TOTAL - MEN**

TABLE 4A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	3	3	1.0000	0.00%	0.00%	-	-	0%	0%
55	940	2,409	0.3902	22.38%	30.00%	539.2	722.7	174%	130%
56	77	309	0.2492	24.27%	30.00%	75.0	92.7	103%	83%
57	63	234	0.2692	25.60%	30.00%	59.9	70.2	105%	90%
58	56	210	0.2667	25.00%	30.00%	52.5	63.0	107%	89%
59	38	164	0.2317	25.55%	30.00%	41.9	49.2	91%	77%
60	41	159	0.2579	26.48%	30.00%	42.1	47.7	97%	86%
61	47	100	0.4700	24.40%	43.20%	24.4	43.2	193%	109%
62	338	2,350	0.1438	30.10%	30.41%	707.4	714.6	48%	47%
63	23	98	0.2347	20.61%	27.76%	20.2	27.2	114%	85%
64	4	69	0.0580	20.00%	25.00%	13.8	17.3	29%	23%
65	5	51	0.0980	30.00%	25.00%	15.3	12.8	33%	39%
66	8	41	0.1951	20.00%	30.00%	8.2	12.3	98%	65%
67	9	32	0.2813	20.00%	30.00%	6.4	9.6	141%	94%
68	4	24	0.1667	20.00%	30.00%	4.8	7.2	83%	56%
69	4	17	0.2353	20.00%	30.00%	3.4	5.1	118%	78%
70	3	21	0.1429	100.00%	100.00%	21.0	21.0	14%	14%
Subtotal	1,663	6,291				1,635.5	1,915.7	102%	87%
Other	6	31	0.1935	100.00%	100.00%	31.0	31.0	19%	19%
Total	1,669	6,322				1,666.5	1,946.7	100%	86%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**TOTAL - WOMEN**

**TABLE 4B**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	5	5	1.0000	0.00%	0.00%	-	-	0%	0%
55	1,933	6,266	0.3085	23.14%	28.43%	1,450.1	1,781.4	133%	109%
56	201	863	0.2329	25.75%	27.13%	222.2	234.1	90%	86%
57	161	825	0.1952	26.07%	26.96%	215.1	222.5	75%	72%
58	155	768	0.2018	26.35%	23.18%	202.4	178.0	77%	87%
59	190	699	0.2718	26.41%	29.61%	184.6	207.0	103%	92%
60	164	554	0.2960	26.17%	31.17%	145.0	172.7	113%	95%
61	183	511	0.3581	25.19%	35.37%	128.7	180.8	142%	101%
62	1,324	9,227	0.1435	30.11%	35.39%	2,778.5	3,265.9	48%	41%
63	47	249	0.1888	20.76%	23.82%	51.7	59.3	91%	79%
64	32	204	0.1569	20.20%	20.98%	41.2	42.8	78%	75%
65	35	167	0.2096	30.12%	30.48%	50.3	50.9	70%	69%
66	28	118	0.2373	20.00%	30.00%	23.6	35.4	119%	79%
67	20	77	0.2597	20.00%	30.00%	15.4	23.1	130%	87%
68	9	50	0.1800	20.00%	30.00%	10.0	15.0	90%	60%
69	3	32	0.0938	20.00%	30.00%	6.4	9.6	47%	31%
70	9	65	0.1385	100.00%	100.00%	65.0	65.0	14%	14%
Subtotal	4,499	20,680				5,590.2	6,543.3	80%	69%
Other	6	46	0.1304	100.00%	100.00%	46.0	46.0	13%	13%
Total	4,505	20,726				5,636.2	6,589.3	80%	68%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**MEN - ELECTED RETIREMENT BENEFIT**

TABLE 4C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	3	3	1.0000	0.00%	0.00%	-	-	0%	0%
55	73	574	0.1272	30.00%	30.00%	172.2	172.2	42%	42%
56	28	132	0.2121	30.00%	30.00%	39.6	39.6	71%	71%
57	27	131	0.2061	30.00%	30.00%	39.3	39.3	69%	69%
58	27	105	0.2571	30.00%	30.00%	31.5	31.5	86%	86%
59	19	91	0.2088	30.00%	30.00%	27.3	27.3	70%	70%
60	29	103	0.2816	30.00%	30.00%	30.9	30.9	94%	94%
61	23	44	0.5227	30.00%	60.00%	13.2	26.4	174%	87%
62	20	24	0.8333	40.00%	70.00%	9.6	16.8	208%	119%
63	6	6	1.0000	30.00%	70.00%	1.8	4.2	333%	143%
64	0	0	N/A	30.00%	70.00%	-	-	0%	0%
65	0	0	N/A	40.00%	70.00%	-	-	0%	0%
66	0	0	N/A	30.00%	70.00%	-	-	0%	0%
67	0	0	N/A	30.00%	70.00%	-	-	0%	0%
68	0	0	N/A	30.00%	70.00%	-	-	0%	0%
69	0	0	N/A	30.00%	70.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	255	1,213				365.4	388.2	70%	66%
Other	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Total	255	1,213				365.4	388.2	70%	66%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**WOMEN - ELECTED RETIREMENT BENEFIT**

**TABLE 4D**

**10-YEAR PERIOD ENDING 6/30/2013**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Retirements		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	4	4	1.0000	0.00%	0.00%	-	-	0%	0%
55	210	1,969	0.1067	30.00%	25.00%	590.7	492.3	36%	43%
56	85	496	0.1714	30.00%	25.00%	148.8	124.0	57%	69%
57	82	501	0.1637	30.00%	25.00%	150.3	125.3	55%	65%
58	92	488	0.1885	30.00%	25.00%	146.4	122.0	63%	75%
59	121	448	0.2701	30.00%	35.00%	134.4	156.8	90%	77%
60	107	342	0.3129	30.00%	35.00%	102.6	119.7	104%	89%
61	102	265	0.3849	30.00%	45.00%	79.5	119.3	128%	86%
62	65	104	0.6250	40.00%	70.00%	41.6	72.8	156%	89%
63	11	19	0.5789	30.00%	70.00%	5.7	13.3	193%	83%
64	0	4	0.0000	30.00%	70.00%	1.2	2.8	0%	0%
65	0	2	0.0000	40.00%	70.00%	0.8	1.4	0%	0%
66	0	0	N/A	30.00%	70.00%	-	-	0%	0%
67	0	0	N/A	30.00%	70.00%	-	-	0%	0%
68	0	0	N/A	30.00%	70.00%	-	-	0%	0%
69	0	0	N/A	30.00%	70.00%	-	-	0%	0%
70	0	2	0.0000	100.00%	100.00%	2.0	2.0	0%	0%
Subtotal	879	4,644				1,404.0	1,351.6	63%	65%
Other	0	1	0.0000	100.00%	100.00%	1.0	1.0	0%	0%
Total	879	4,645				1,405.0	1,352.6	63%	65%



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY**  
**MEN - MANDATED RETIREMENT BENEFIT**

**TABLE 4E**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	867	1,835	0.4725	20.00%	30.00%	367.0	550.5	236%	157%
56	49	177	0.2768	20.00%	30.00%	35.4	53.1	138%	92%
57	36	103	0.3495	20.00%	30.00%	20.6	30.9	175%	117%
58	29	105	0.2762	20.00%	30.00%	21.0	31.5	138%	92%
59	19	73	0.2603	20.00%	30.00%	14.6	21.9	130%	87%
60	12	56	0.2143	20.00%	30.00%	11.2	16.8	107%	71%
61	24	56	0.4286	20.00%	30.00%	11.2	16.8	214%	143%
62	318	2,326	0.1367	30.00%	30.00%	697.8	697.8	46%	46%
63	17	92	0.1848	20.00%	25.00%	18.4	23.0	92%	74%
64	4	69	0.0580	20.00%	25.00%	13.8	17.3	29%	23%
65	5	51	0.0980	30.00%	25.00%	15.3	12.8	33%	39%
66	8	41	0.1951	20.00%	30.00%	8.2	12.3	98%	65%
67	9	32	0.2813	20.00%	30.00%	6.4	9.6	141%	94%
68	4	24	0.1667	20.00%	30.00%	4.8	7.2	83%	56%
69	4	17	0.2353	20.00%	30.00%	3.4	5.1	118%	78%
70	3	21	0.1429	100.00%	100.00%	21.0	21.0	14%	14%
Subtotal	1,408	5,078				1,270.1	1,527.5	111%	92%
Other	6	31	0.1935	100.00%	100.00%	31.0	31.0	19%	19%
Total	1,414	5,109				1,301.1	1,558.5	109%	91%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY  
WOMEN - MANDATED RETIREMENT BENEFIT**

**TABLE 4F**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
55	1,723	4,297	0.4010	20.00%	30.00%	859.4	1,289.1	200%	134%
56	116	367	0.3161	20.00%	30.00%	73.4	110.1	158%	105%
57	79	324	0.2438	20.00%	30.00%	64.8	97.2	122%	81%
58	63	280	0.2250	20.00%	20.00%	56.0	56.0	113%	113%
59	69	251	0.2749	20.00%	20.00%	50.2	50.2	137%	137%
60	57	212	0.2689	20.00%	25.00%	42.4	53.0	134%	108%
61	81	246	0.3293	20.00%	25.00%	49.2	61.5	165%	132%
62	1,259	9,123	0.1380	30.00%	35.00%	2,736.9	3,193.1	46%	39%
63	36	230	0.1565	20.00%	20.00%	46.0	46.0	78%	78%
64	32	200	0.1600	20.00%	20.00%	40.0	40.0	80%	80%
65	35	165	0.2121	30.00%	30.00%	49.5	49.5	71%	71%
66	28	118	0.2373	20.00%	30.00%	23.6	35.4	119%	79%
67	20	77	0.2597	20.00%	30.00%	15.4	23.1	130%	87%
68	9	50	0.1800	20.00%	30.00%	10.0	15.0	90%	60%
69	3	32	0.0938	20.00%	30.00%	6.4	9.6	47%	31%
70	9	63	0.1429	100.00%	100.00%	63.0	63.0	14%	14%
Subtotal	3,620	16,036				4,186.2	5,191.8	86%	70%
Other	6	45	0.1333	100.00%	100.00%	45.0	45.0	13%	13%
Total	3,626	16,081				4,231.2	5,236.8	86%	69%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**TOTAL - MEN**

TABLE 5A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	113	498	0.2269	18.30%	20.66%	91.2	102.9	124%	110%
57	126	116	1.0862	17.50%	18.00%	20.3	20.9	621%	603%
58	22	110	0.2000	18.41%	20.68%	20.3	22.8	109%	97%
59	17	89	0.1910	18.09%	18.71%	16.1	16.7	106%	102%
60	19	79	0.2405	18.16%	18.80%	14.4	14.9	132%	128%
61	21	66	0.3182	19.02%	19.82%	12.6	13.1	167%	161%
62	23	45	0.5111	23.56%	20.87%	10.6	9.4	217%	245%
63	161	1,028	0.1566	15.03%	44.84%	154.6	460.9	104%	35%
64	5	31	0.1613	15.00%	20.00%	4.7	6.2	108%	81%
65	5	24	0.2083	20.00%	20.00%	4.8	4.8	104%	104%
66	5	21	0.2381	15.00%	20.00%	3.2	4.2	159%	119%
67	4	16	0.2500	15.00%	20.00%	2.4	3.2	167%	125%
68	2	13	0.1538	15.00%	20.00%	2.0	2.6	103%	77%
69	0	4	0.0000	15.00%	20.00%	0.6	0.8	0%	0%
70	3	7	0.4286	100.00%	100.00%	7.0	7.0	43%	43%
Subtotal	526	2,147				364.4	690.2	144%	76%
Other	3	30	0.1000	100.00%	100.00%	30.0	30.0	10%	10%
Total	529	2,177				394.4	720.2	134%	73%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**TOTAL - WOMEN**

TABLE 5B

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	398	1,572	0.2532	18.67%	22.06%	293.6	346.8	136%	115%
57	46	321	0.1433	18.80%	21.96%	60.4	70.5	76%	65%
58	63	328	0.1921	19.01%	19.81%	62.4	65.0	101%	97%
59	57	295	0.1932	19.07%	19.88%	56.3	58.7	101%	97%
60	57	285	0.2000	18.79%	19.55%	53.6	55.7	106%	102%
61	60	236	0.2542	18.96%	19.75%	44.8	46.6	134%	129%
62	140	275	0.5091	24.55%	22.50%	67.5	61.9	207%	226%
63	643	3,849	0.1671	15.05%	39.82%	579.2	1,532.6	111%	42%
64	20	81	0.2469	15.49%	20.10%	12.6	16.3	159%	123%
65	16	75	0.2133	20.27%	20.31%	15.2	15.2	105%	105%
66	8	53	0.1509	15.00%	20.00%	8.0	10.6	101%	75%
67	9	47	0.1915	15.00%	20.00%	7.1	9.4	128%	96%
68	9	31	0.2903	15.00%	20.00%	4.7	6.2	194%	145%
69	7	17	0.4118	15.00%	20.00%	2.6	3.4	275%	206%
70	4	11	0.3636	100.00%	100.00%	11.0	11.0	36%	36%
Subtotal	1,537	7,476				1,278.5	2,309.8	120%	67%
Other	7	34	0.2059	100.00%	100.00%	34.0	34.0	21%	21%
Total	1,544	7,510				1,312.5	2,343.8	118%	66%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**MEN - ELECTED RETIREMENT BENEFIT**

TABLE 5C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	91	329	0.2766	20.00%	21.00%	65.8	69.1	138%	132%
57	7	58	0.1207	20.00%	21.00%	11.6	12.2	60%	57%
58	12	75	0.1600	20.00%	21.00%	15.0	15.8	80%	76%
59	11	55	0.2000	20.00%	21.00%	11.0	11.6	100%	95%
60	14	50	0.2800	20.00%	21.00%	10.0	10.5	140%	133%
61	17	53	0.3208	20.00%	21.00%	10.6	11.1	160%	153%
62	3	16	0.1875	30.00%	31.50%	4.8	5.0	63%	60%
63	7	7	1.0000	20.00%	21.00%	1.4	1.5	500%	476%
64	0	0	N/A	20.00%	21.00%	-	-	0%	0%
65	0	0	N/A	30.00%	31.50%	-	-	0%	0%
66	0	0	N/A	20.00%	21.00%	-	-	0%	0%
67	0	0	N/A	20.00%	21.00%	-	-	0%	0%
68	0	0	N/A	20.00%	21.00%	-	-	0%	0%
69	0	0	N/A	20.00%	21.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	162	643				130.2	136.7	124%	118%
Other	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Total	162	643				130.2	136.7	124%	118%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**WOMEN - ELECTED RETIREMENT BENEFIT**

TABLE 5D

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	283	1,155	0.2450	20.00%	21.00%	231.0	242.6	123%	117%
57	29	244	0.1189	20.00%	21.00%	48.8	51.2	59%	57%
58	54	263	0.2053	20.00%	21.00%	52.6	55.2	103%	98%
59	50	240	0.2083	20.00%	21.00%	48.0	50.4	104%	99%
60	40	216	0.1852	20.00%	21.00%	43.2	45.4	93%	88%
61	53	187	0.2834	20.00%	21.00%	37.4	39.3	142%	135%
62	44	125	0.3520	30.00%	31.50%	37.5	39.4	117%	112%
63	22	37	0.5946	20.00%	21.00%	7.4	7.8	297%	283%
64	4	8	0.5000	20.00%	21.00%	1.6	1.7	250%	238%
65	0	2	0.0000	30.00%	31.50%	0.6	0.6	0%	0%
66	0	0	N/A	20.00%	21.00%	-	-	0%	0%
67	0	0	N/A	20.00%	21.00%	-	-	0%	0%
68	0	0	N/A	20.00%	21.00%	-	-	0%	0%
69	0	0	N/A	20.00%	21.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	579	2,477				508.1	533.5	114%	109%
Other	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Total	579	2,477				508.1	533.5	114%	109%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**MEN - MANDATED RETIREMENT BENEFIT**

TABLE 5E

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	22	169	0.1302	15.00%	20.00%	25.4	33.8	87%	65%
57	119	58	2.0517	15.00%	15.00%	8.7	8.7	1368%	1368%
58	10	35	0.2857	15.00%	20.00%	5.3	7.0	190%	143%
59	6	34	0.1765	15.00%	15.00%	5.1	5.1	118%	118%
60	5	29	0.1724	15.00%	15.00%	4.4	4.4	115%	115%
61	4	13	0.3077	15.00%	15.00%	2.0	2.0	205%	205%
62	20	29	0.6897	20.00%	15.00%	5.8	4.4	345%	460%
63	154	1,021	0.1508	15.00%	45.00%	153.2	459.5	101%	34%
64	5	31	0.1613	15.00%	20.00%	4.7	6.2	108%	81%
65	5	24	0.2083	20.00%	20.00%	4.8	4.8	104%	104%
66	5	21	0.2381	15.00%	20.00%	3.2	4.2	159%	119%
67	4	16	0.2500	15.00%	20.00%	2.4	3.2	167%	125%
68	2	13	0.1538	15.00%	20.00%	2.0	2.6	103%	77%
69	0	4	0.0000	15.00%	20.00%	0.6	0.8	0%	0%
70	3	7	0.4286	100.00%	100.00%	7.0	7.0	43%	43%
Subtotal	364	1,504				234.2	553.5	155%	66%
Other	3	30	0.1000	100.00%	100.00%	30.0	30.0	10%	10%
Total	367	1,534				264.2	583.5	139%	63%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**WOMEN - MANDATED RETIREMENT BENEFIT**

TABLE 5F

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	115	417	0.2758	15.00%	25.00%	62.6	104.3	184%	110%
57	17	77	0.2208	15.00%	25.00%	11.6	19.3	147%	88%
58	9	65	0.1385	15.00%	15.00%	9.8	9.8	92%	92%
59	7	55	0.1273	15.00%	15.00%	8.3	8.3	85%	85%
60	17	69	0.2464	15.00%	15.00%	10.4	10.4	164%	164%
61	7	49	0.1429	15.00%	15.00%	7.4	7.4	95%	95%
62	96	150	0.6400	20.00%	15.00%	30.0	22.5	320%	427%
63	621	3,812	0.1629	15.00%	40.00%	571.8	1,524.8	109%	41%
64	16	73	0.2192	15.00%	20.00%	11.0	14.6	146%	110%
65	16	73	0.2192	20.00%	20.00%	14.6	14.6	110%	110%
66	8	53	0.1509	15.00%	20.00%	8.0	10.6	101%	75%
67	9	47	0.1915	15.00%	20.00%	7.1	9.4	128%	96%
68	9	31	0.2903	15.00%	20.00%	4.7	6.2	194%	145%
69	7	17	0.4118	15.00%	20.00%	2.6	3.4	275%	206%
70	4	11	0.3636	100.00%	100.00%	11.0	11.0	36%	36%
Subtotal	958	4,999				770.4	1,776.3	124%	54%
Other	7	34	0.2059	100.00%	100.00%	34.0	34.0	21%	21%
Total	965	5,033				804.4	1,810.3	120%	53%



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**TOTAL - MEN**

TABLE 5A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	14	14	1.0000	0.00%	0.00%	-	-	0%	0%
56	744	2,000	0.3720	16.04%	20.66%	320.9	413.2	232%	180%
57	35	211	0.1659	17.09%	18.00%	36.1	38.0	97%	92%
58	41	179	0.2291	17.77%	20.68%	31.8	37.0	129%	111%
59	32	153	0.2092	17.39%	18.71%	26.6	28.6	120%	112%
60	26	113	0.2301	17.48%	18.80%	19.8	21.2	132%	122%
61	28	100	0.2800	17.95%	19.82%	18.0	19.8	156%	141%
62	28	61	0.4590	22.62%	20.87%	13.8	12.7	203%	220%
63	271	1,836	0.1476	15.02%	44.84%	275.8	823.2	98%	33%
64	11	73	0.1507	15.00%	20.00%	11.0	14.6	100%	75%
65	8	53	0.1509	20.00%	20.00%	10.6	10.6	75%	75%
66	10	45	0.2222	15.00%	20.00%	6.8	9.0	148%	111%
67	6	35	0.1714	15.00%	20.00%	5.3	7.0	114%	86%
68	3	19	0.1579	15.00%	20.00%	2.9	3.8	105%	79%
69	0	13	0.0000	15.00%	20.00%	2.0	2.6	0%	0%
70	3	15	0.2000	100.00%	100.00%	15.0	15.0	20%	20%
Subtotal	1,260	4,920				795.9	1,456.4	158%	87%
Other	6	54	0.1111	100.00%	100.00%	54.0	54.0	11%	11%
Total	1,266	4,974				849.9	1,510.4	149%	84%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**TOTAL - WOMEN**

TABLE 5B

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	20	20	1.0000	0.00%	0.00%	-	-	0%	0%
56	1,501	4,989	0.3009	16.50%	22.06%	823.4	1,100.6	182%	136%
57	113	673	0.1679	17.71%	21.96%	119.2	147.8	95%	76%
58	120	641	0.1872	17.74%	19.81%	113.7	127.0	106%	94%
59	97	531	0.1827	17.92%	19.88%	95.2	105.6	102%	92%
60	109	486	0.2243	17.59%	19.55%	85.5	95.0	127%	115%
61	100	364	0.2747	17.71%	19.75%	64.5	71.9	155%	139%
62	192	391	0.4910	23.20%	22.50%	90.7	88.0	212%	218%
63	1,198	7,303	0.1640	15.03%	39.82%	1,097.3	2,907.9	109%	41%
64	38	217	0.1751	15.18%	20.10%	33.0	43.6	115%	87%
65	33	170	0.1941	20.18%	20.31%	34.3	34.5	96%	96%
66	26	141	0.1844	15.00%	20.00%	21.2	28.2	123%	92%
67	13	97	0.1340	15.00%	20.00%	14.6	19.4	89%	67%
68	16	66	0.2424	15.00%	20.00%	9.9	13.2	162%	121%
69	11	32	0.3438	15.00%	20.00%	4.8	6.4	229%	172%
70	9	23	0.3913	100.00%	100.00%	23.0	23.0	39%	39%
Subtotal	3,596	16,144				2,630.0	4,812.1	137%	75%
Other	18	77	0.2338	100.00%	100.00%	77.0	77.0	23%	23%
Total	3,614	16,221				2,707.0	4,889.1	134%	74%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**MEN - ELECTED RETIREMENT BENEFIT**

TABLE 5C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	13	13	1.0000	0.00%	0.00%	-	-	0%	0%
56	81	417	0.1942	20.00%	21.00%	83.4	87.6	97%	92%
57	8	88	0.0909	20.00%	21.00%	17.6	18.5	45%	43%
58	12	99	0.1212	20.00%	21.00%	19.8	20.8	61%	58%
59	12	73	0.1644	20.00%	21.00%	14.6	15.3	82%	78%
60	14	56	0.2500	20.00%	21.00%	11.2	11.8	125%	119%
61	17	59	0.2881	20.00%	21.00%	11.8	12.4	144%	137%
62	3	16	0.1875	30.00%	31.50%	4.8	5.0	63%	60%
63	6	7	0.8571	20.00%	21.00%	1.4	1.5	429%	408%
64	0	0	N/A	20.00%	21.00%	-	-	0%	0%
65	0	0	N/A	30.00%	31.50%	-	-	0%	0%
66	0	0	N/A	20.00%	21.00%	-	-	0%	0%
67	0	0	N/A	20.00%	21.00%	-	-	0%	0%
68	0	0	N/A	20.00%	21.00%	-	-	0%	0%
69	0	0	N/A	20.00%	21.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	166	828				164.6	172.8	101%	96%
Other	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Total	166	828				164.6	172.8	101%	96%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**WOMEN - ELECTED RETIREMENT BENEFIT**

**TABLE 5D**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	14	14	1.0000	0.00%	0.00%	-	-	0%	0%
56	272	1,500	0.1813	20.00%	21.00%	300.0	315.0	91%	86%
57	36	365	0.0986	20.00%	21.00%	73.0	76.7	49%	47%
58	54	351	0.1538	20.00%	21.00%	70.2	73.7	77%	73%
59	50	310	0.1613	20.00%	21.00%	62.0	65.1	81%	77%
60	43	252	0.1706	20.00%	21.00%	50.4	52.9	85%	81%
61	54	197	0.2741	20.00%	21.00%	39.4	41.4	137%	131%
62	44	125	0.3520	30.00%	31.50%	37.5	39.4	117%	112%
63	22	37	0.5946	20.00%	21.00%	7.4	7.8	297%	283%
64	4	8	0.5000	20.00%	21.00%	1.6	1.7	250%	238%
65	0	3	0.0000	30.00%	31.50%	0.9	0.9	0%	0%
66	0	0	N/A	20.00%	21.00%	-	-	0%	0%
67	0	0	N/A	20.00%	21.00%	-	-	0%	0%
68	0	0	N/A	20.00%	21.00%	-	-	0%	0%
69	0	0	N/A	20.00%	21.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	593	3,162				642.4	674.5	92%	88%
Other	0	3	0.0000	100.00%	100.00%	3.0	3.0	0%	0%
Total	593	3,165				645.4	677.5	92%	88%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**MEN - MANDATED RETIREMENT BENEFIT**

TABLE 5E

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
56	663	1,583	0.4188	15.00%	20.00%	237.5	316.6	279%	209%
57	27	123	0.2195	15.00%	15.00%	18.5	18.5	146%	146%
58	29	80	0.3625	15.00%	20.00%	12.0	16.0	242%	181%
59	20	80	0.2500	15.00%	15.00%	12.0	12.0	167%	167%
60	12	57	0.2105	15.00%	15.00%	8.6	8.6	140%	140%
61	11	41	0.2683	15.00%	15.00%	6.2	6.2	179%	179%
62	25	45	0.5556	20.00%	15.00%	9.0	6.8	278%	370%
63	265	1,829	0.1449	15.00%	45.00%	274.4	823.1	97%	32%
64	11	73	0.1507	15.00%	20.00%	11.0	14.6	100%	75%
65	8	53	0.1509	20.00%	20.00%	10.6	10.6	75%	75%
66	10	45	0.2222	15.00%	20.00%	6.8	9.0	148%	111%
67	6	35	0.1714	15.00%	20.00%	5.3	7.0	114%	86%
68	3	19	0.1579	15.00%	20.00%	2.9	3.8	105%	79%
69	0	13	0.0000	15.00%	20.00%	2.0	2.6	0%	0%
70	3	15	0.2000	100.00%	100.00%	15.0	15.0	20%	20%
Subtotal	1,094	4,092				631.3	1,270.2	173%	86%
Other	6	54	0.1111	100.00%	100.00%	54.0	54.0	11%	11%
Total	1,100	4,146				685.3	1,324.2	161%	83%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY**  
**WOMEN - MANDATED RETIREMENT BENEFIT**

TABLE 5F

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	6	6	1.0000	0.00%	0.00%	-	-	0%	0%
56	1,229	3,489	0.3522	15.00%	25.00%	523.4	872.3	235%	141%
57	77	308	0.2500	15.00%	25.00%	46.2	77.0	167%	100%
58	66	290	0.2276	15.00%	15.00%	43.5	43.5	152%	152%
59	47	221	0.2127	15.00%	15.00%	33.2	33.2	142%	142%
60	66	234	0.2821	15.00%	15.00%	35.1	35.1	188%	188%
61	46	167	0.2754	15.00%	15.00%	25.1	25.1	184%	184%
62	148	266	0.5564	20.00%	15.00%	53.2	39.9	278%	371%
63	1,176	7,266	0.1618	15.00%	40.00%	1,089.9	2,906.4	108%	40%
64	34	209	0.1627	15.00%	20.00%	31.4	41.8	108%	81%
65	33	167	0.1976	20.00%	20.00%	33.4	33.4	99%	99%
66	26	141	0.1844	15.00%	20.00%	21.2	28.2	123%	92%
67	13	97	0.1340	15.00%	20.00%	14.6	19.4	89%	67%
68	16	66	0.2424	15.00%	20.00%	9.9	13.2	162%	121%
69	11	32	0.3438	15.00%	20.00%	4.8	6.4	229%	172%
70	9	23	0.3913	100.00%	100.00%	23.0	23.0	39%	39%
Subtotal	3,003	12,982				1,987.6	4,197.8	151%	72%
Other	18	74	0.2432	100.00%	100.00%	74.0	74.0	24%	24%
Total	3,021	13,056				2,061.6	4,271.8	147%	71%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**TOTAL - MEN**

TABLE 6A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	0	0	N/A	0.00%	0.00%	-	-	0%	0%
57	57	354	0.1610	18.11%	20.00%	64.1	70.8	89%	81%
58	67	382	0.1754	17.85%	20.00%	68.2	76.4	98%	88%
59	78	399	0.1955	17.58%	20.00%	70.2	79.8	111%	98%
60	77	404	0.1906	17.45%	20.00%	70.5	80.8	109%	95%
61	68	366	0.1858	17.25%	20.00%	63.2	73.2	108%	93%
62	93	365	0.2548	23.59%	23.59%	86.1	86.1	108%	108%
63	92	290	0.3172	16.14%	18.41%	46.8	53.4	197%	172%
64	165	1,062	0.1554	15.10%	15.31%	160.4	162.6	103%	101%
65	145	863	0.1680	20.08%	20.08%	173.3	173.3	84%	84%
66	121	684	0.1769	15.00%	20.00%	102.6	136.8	118%	88%
67	106	491	0.2159	15.00%	20.00%	73.7	98.2	144%	108%
68	83	379	0.2190	15.00%	20.00%	56.9	75.8	146%	109%
69	67	317	0.2114	15.00%	20.00%	47.6	63.4	141%	106%
70	46	246	0.1870	100.00%	100.00%	246.0	246.0	19%	19%
Subtotal	1,265	6,602				1,329.4	1,476.6	95%	86%
Other	168	927	0.1812	100.00%	100.00%	927.0	927.0	18%	18%
Total	1,433	7,529				2,256.4	2,403.6	64%	60%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**TOTAL - WOMEN**

**TABLE 6B**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	0	0	N/A	0.00%	0.00%	-	-	0%	0%
57	189	1,185	0.1595	18.49%	18.49%	219.2	219.2	86%	86%
58	252	1,262	0.1997	18.36%	20.00%	231.7	252.4	109%	100%
59	233	1,331	0.1751	17.98%	20.00%	239.3	266.2	97%	88%
60	292	1,374	0.2125	17.68%	20.00%	242.9	274.8	120%	106%
61	293	1,313	0.2232	17.31%	20.00%	227.3	262.6	129%	112%
62	319	1,185	0.2692	23.90%	23.90%	283.2	283.2	113%	113%
63	312	928	0.3362	16.52%	23.04%	153.3	213.8	204%	146%
64	605	3,646	0.1659	15.14%	18.33%	551.9	668.3	110%	91%
65	520	2,871	0.1811	20.11%	18.13%	577.4	520.6	90%	100%
66	511	2,243	0.2278	15.00%	20.01%	336.6	448.8	152%	114%
67	415	1,604	0.2587	15.01%	20.01%	240.7	321.0	172%	129%
68	237	1,192	0.1988	15.00%	20.01%	178.9	238.5	133%	99%
69	192	903	0.2126	15.00%	20.00%	135.5	180.6	142%	106%
70	172	727	0.2366	100.00%	100.00%	727.0	727.0	24%	24%
Subtotal	4,542	21,764				4,344.6	4,877.0	105%	93%
Other	536	2,355	0.2276	100.00%	100.00%	2,355.0	2,355.0	23%	23%
Total	5,078	24,119				6,699.6	7,232.0	76%	70%



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**MEN - ELECTED RETIREMENT BENEFIT**

TABLE 6C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	0	0	N/A	0.00%	0.00%	-	-	0%	0%
57	32	220	0.1455	20.00%	20.00%	44.0	44.0	73%	73%
58	41	218	0.1881	20.00%	20.00%	43.6	43.6	94%	94%
59	34	206	0.1650	20.00%	20.00%	41.2	41.2	83%	83%
60	35	198	0.1768	20.00%	20.00%	39.6	39.6	88%	88%
61	27	165	0.1636	20.00%	20.00%	33.0	33.0	82%	82%
62	38	131	0.2901	30.00%	30.00%	39.3	39.3	97%	97%
63	21	66	0.3182	20.00%	30.00%	13.2	19.8	159%	106%
64	4	22	0.1818	20.00%	30.00%	4.4	6.6	91%	61%
65	4	7	0.5714	30.00%	30.00%	2.1	2.1	190%	190%
66	0	0	N/A	20.00%	30.00%	-	-	0%	0%
67	0	0	N/A	20.00%	30.00%	-	-	0%	0%
68	0	0	N/A	20.00%	30.00%	-	-	0%	0%
69	0	0	N/A	20.00%	30.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	236	1,233				260.4	269.2	91%	88%
Other	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Total	236	1,233				260.4	269.2	91%	88%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**WOMEN - ELECTED RETIREMENT BENEFIT**

**TABLE 6D**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	0	0	N/A	0.00%	0.00%	-	-	0%	0%
57	136	828	0.1643	20.00%	20.00%	165.6	165.6	82%	82%
58	170	848	0.2005	20.00%	20.00%	169.6	169.6	100%	100%
59	149	792	0.1881	20.00%	20.00%	158.4	158.4	94%	94%
60	148	736	0.2011	20.00%	20.00%	147.2	147.2	101%	101%
61	132	606	0.2178	20.00%	20.00%	121.2	121.2	109%	109%
62	121	462	0.2619	30.00%	30.00%	138.6	138.6	87%	87%
63	90	282	0.3191	20.00%	30.00%	56.4	84.6	160%	106%
64	27	100	0.2700	20.00%	30.00%	20.0	30.0	135%	90%
65	9	32	0.2813	30.00%	30.00%	9.6	9.6	94%	94%
66	0	2	0.0000	20.00%	30.00%	0.4	0.6	0%	0%
67	1	2	0.5000	20.00%	30.00%	0.4	0.6	250%	167%
68	1	1	1.0000	20.00%	30.00%	0.2	0.3	500%	333%
69	0	0	N/A	20.00%	30.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	984	4,691				987.6	1,026.3	100%	96%
Other	0	12	0.0000	100.00%	100.00%	12.0	12.0	0%	0%
Total	984	4,703				999.6	1,038.3	98%	95%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**MEN - MANDATED RETIREMENT BENEFIT**

**TABLE 6E**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	0	0	N/A	0.00%	0.00%	-	-	0%	0%
57	25	134	0.1866	15.00%	20.00%	20.1	26.8	124%	93%
58	26	164	0.1585	15.00%	20.00%	24.6	32.8	106%	79%
59	44	193	0.2280	15.00%	20.00%	29.0	38.6	152%	114%
60	42	206	0.2039	15.00%	20.00%	30.9	41.2	136%	102%
61	41	201	0.2040	15.00%	20.00%	30.2	40.2	136%	102%
62	55	234	0.2350	20.00%	20.00%	46.8	46.8	118%	118%
63	71	224	0.3170	15.00%	15.00%	33.6	33.6	211%	211%
64	161	1,040	0.1548	15.00%	15.00%	156.0	156.0	103%	103%
65	141	856	0.1647	20.00%	20.00%	171.2	171.2	82%	82%
66	121	684	0.1769	15.00%	20.00%	102.6	136.8	118%	88%
67	106	491	0.2159	15.00%	20.00%	73.7	98.2	144%	108%
68	83	379	0.2190	15.00%	20.00%	56.9	75.8	146%	109%
69	67	317	0.2114	15.00%	20.00%	47.6	63.4	141%	106%
70	46	246	0.1870	100.00%	100.00%	246.0	246.0	19%	19%
Subtotal	1,029	5,369				1,069.0	1,207.4	96%	85%
Other	168	927	0.1812	100.00%	100.00%	927.0	927.0	18%	18%
Total	1,197	6,296				1,996.0	2,134.4	60%	56%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**WOMEN - MANDATED RETIREMENT BENEFIT**

**TABLE 6F**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	0	0	N/A	0.00%	0.00%	-	-	0%	0%
57	53	357	0.1485	15.00%	15.00%	53.6	53.6	99%	99%
58	82	414	0.1981	15.00%	20.00%	62.1	82.8	132%	99%
59	84	539	0.1558	15.00%	20.00%	80.9	107.8	104%	78%
60	144	638	0.2257	15.00%	20.00%	95.7	127.6	150%	113%
61	161	707	0.2277	15.00%	20.00%	106.1	141.4	152%	114%
62	198	723	0.2739	20.00%	20.00%	144.6	144.6	137%	137%
63	222	646	0.3437	15.00%	20.00%	96.9	129.2	229%	172%
64	578	3,546	0.1630	15.00%	18.00%	531.9	638.3	109%	91%
65	511	2,839	0.1800	20.00%	18.00%	567.8	511.0	90%	100%
66	511	2,241	0.2280	15.00%	20.00%	336.2	448.2	152%	114%
67	414	1,602	0.2584	15.00%	20.00%	240.3	320.4	172%	129%
68	236	1,191	0.1982	15.00%	20.00%	178.7	238.2	132%	99%
69	192	903	0.2126	15.00%	20.00%	135.5	180.6	142%	106%
70	172	727	0.2366	100.00%	100.00%	727.0	727.0	24%	24%
Subtotal	3,558	17,073				3,357.0	3,850.7	106%	92%
Other	536	2,343	0.2288	100.00%	100.00%	2,343.0	2,343.0	23%	23%
Total	4,094	19,416				5,700.0	6,193.7	72%	66%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**TOTAL - MEN**

TABLE 6A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
57	531	1,628	0.3262	15.83%	20.00%	257.7	325.6	206%	163%
58	461	1,498	0.3077	15.86%	20.00%	237.7	299.6	194%	154%
59	368	1,316	0.2796	15.89%	20.00%	209.2	263.2	176%	140%
60	313	1,167	0.2682	15.93%	20.00%	185.9	233.4	168%	134%
61	236	999	0.2362	15.87%	20.00%	158.6	199.8	149%	118%
62	242	856	0.2827	21.54%	21.54%	184.4	184.4	131%	131%
63	171	651	0.2627	15.51%	16.52%	101.0	107.6	169%	159%
64	302	1,997	0.1512	15.06%	15.17%	300.7	302.9	100%	100%
65	286	1,625	0.1760	20.04%	20.04%	325.7	325.7	88%	88%
66	234	1,268	0.1845	15.00%	20.00%	190.2	253.6	123%	92%
67	186	947	0.1964	15.00%	20.00%	142.1	189.4	131%	98%
68	143	770	0.1857	15.00%	20.00%	115.5	154.0	124%	93%
69	128	619	0.2068	15.00%	20.00%	92.9	123.8	138%	103%
70	87	478	0.1820	100.00%	100.00%	478.0	478.0	18%	18%
Subtotal	3,689	15,820				2,979.2	3,440.9	124%	107%
Other	332	1,854	0.1791	100.00%	100.00%	1,854.0	1,854.0	18%	18%
Total	4,021	17,674				4,833.2	5,294.9	83%	76%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**TOTAL - WOMEN**

**TABLE 6B**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
56	7	7	1.0000	0.00%	0.00%	-	-	0%	0%
57	945	3,832	0.2466	16.32%	16.32%	625.2	625.2	151%	151%
58	878	3,614	0.2429	16.38%	20.00%	592.1	722.8	148%	121%
59	791	3,340	0.2368	16.34%	20.00%	545.9	668.0	145%	118%
60	797	3,071	0.2595	16.30%	20.00%	500.5	614.2	159%	130%
61	676	2,675	0.2527	16.18%	20.00%	432.9	535.0	156%	126%
62	715	2,288	0.3125	22.03%	22.03%	504.1	504.1	142%	142%
63	546	1,737	0.3143	15.81%	21.62%	274.7	375.6	199%	145%
64	1,176	6,936	0.1696	15.07%	18.17%	1,045.4	1,260.5	112%	93%
65	1,119	5,623	0.1990	20.06%	18.07%	1,127.8	1,016.0	99%	110%
66	982	4,305	0.2281	15.00%	20.01%	645.9	861.3	152%	114%
67	723	3,175	0.2277	15.00%	20.01%	476.4	635.2	152%	114%
68	484	2,416	0.2003	15.00%	20.00%	362.5	483.3	134%	100%
69	393	1,871	0.2100	15.00%	20.00%	280.7	374.2	140%	105%
70	335	1,485	0.2256	100.00%	100.00%	1,485.0	1,485.0	23%	23%
Subtotal	10,568	46,376				8,898.8	10,160.4	119%	104%
Other	1,068	5,094	0.2097	100.00%	100.00%	5,094.0	5,094.0	21%	21%
Total	11,636	51,470				13,992.8	15,254.4	83%	76%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**MEN - ELECTED RETIREMENT BENEFIT**

TABLE 6C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
57	34	270	0.1259	20.00%	20.00%	54.0	54.0	63%	63%
58	41	259	0.1583	20.00%	20.00%	51.8	51.8	79%	79%
59	34	235	0.1447	20.00%	20.00%	47.0	47.0	72%	72%
60	37	216	0.1713	20.00%	20.00%	43.2	43.2	86%	86%
61	29	174	0.1667	20.00%	20.00%	34.8	34.8	83%	83%
62	38	132	0.2879	30.00%	30.00%	39.6	39.6	96%	96%
63	21	66	0.3182	20.00%	30.00%	13.2	19.8	159%	106%
64	4	22	0.1818	20.00%	30.00%	4.4	6.6	91%	61%
65	4	7	0.5714	30.00%	30.00%	2.1	2.1	190%	190%
66	0	0	N/A	20.00%	30.00%	-	-	0%	0%
67	0	0	N/A	20.00%	30.00%	-	-	0%	0%
68	0	0	N/A	20.00%	30.00%	-	-	0%	0%
69	0	0	N/A	20.00%	30.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	243	1,382				290.1	298.9	84%	81%
Other	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Total	243	1,382				290.1	298.9	84%	81%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**WOMEN - ELECTED RETIREMENT BENEFIT**

**TABLE 6D**

Age	Actual Retirements	Total Exposed	Actual Rate (2) / (3)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013		Actual/ Expected	
				Expected	Proposed	Expected Retirements		Expected (2) / (7)	Proposed (2) / (8)
						Expected (3) x (5)	Proposed (3) x (6)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	7	7	1.0000	0.00%	0.00%	-	-	0%	0%
57	132	1,008	0.1310	20.00%	20.00%	201.6	201.6	65%	65%
58	177	999	0.1772	20.00%	20.00%	199.8	199.8	89%	89%
59	151	897	0.1683	20.00%	20.00%	179.4	179.4	84%	84%
60	148	797	0.1857	20.00%	20.00%	159.4	159.4	93%	93%
61	134	633	0.2117	20.00%	20.00%	126.6	126.6	106%	106%
62	122	465	0.2624	30.00%	30.00%	139.5	139.5	87%	87%
63	90	282	0.3191	20.00%	30.00%	56.4	84.6	160%	106%
64	27	100	0.2700	20.00%	30.00%	20.0	30.0	135%	90%
65	9	32	0.2813	30.00%	30.00%	9.6	9.6	94%	94%
66	0	3	0.0000	20.00%	30.00%	0.6	0.9	0%	0%
67	1	2	0.5000	20.00%	30.00%	0.4	0.6	250%	167%
68	1	1	1.0000	20.00%	30.00%	0.2	0.3	500%	333%
69	0	0	N/A	20.00%	30.00%	-	-	0%	0%
70	0	0	N/A	100.00%	100.00%	-	-	0%	0%
Subtotal	999	5,226				1,093.5	1,132.3	91%	88%
Other	0	20	0.0000	100.00%	100.00%	20.0	20.0	0%	0%
Total	999	5,246				1,113.5	1,152.3	90%	87%



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**MEN - MANDATED RETIREMENT BENEFIT**

**TABLE 6E**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	0	0	N/A	0.00%	0.00%	-	-	0%	0%
56	0	0	N/A	0.00%	0.00%	-	-	0%	0%
57	497	1,358	0.3660	15.00%	20.00%	203.7	271.6	244%	183%
58	420	1,239	0.3390	15.00%	20.00%	185.9	247.8	226%	169%
59	334	1,081	0.3090	15.00%	20.00%	162.2	216.2	206%	154%
60	276	951	0.2902	15.00%	20.00%	142.7	190.2	193%	145%
61	207	825	0.2509	15.00%	20.00%	123.8	165.0	167%	125%
62	204	724	0.2818	20.00%	20.00%	144.8	144.8	141%	141%
63	150	585	0.2564	15.00%	15.00%	87.8	87.8	171%	171%
64	298	1,975	0.1509	15.00%	15.00%	296.3	296.3	101%	101%
65	282	1,618	0.1743	20.00%	20.00%	323.6	323.6	87%	87%
66	234	1,268	0.1845	15.00%	20.00%	190.2	253.6	123%	92%
67	186	947	0.1964	15.00%	20.00%	142.1	189.4	131%	98%
68	143	770	0.1857	15.00%	20.00%	115.5	154.0	124%	93%
69	128	619	0.2068	15.00%	20.00%	92.9	123.8	138%	103%
70	87	478	0.1820	100.00%	100.00%	478.0	478.0	18%	18%
Subtotal	3,446	14,438				2,689.1	3,142.0	128%	110%
Other	332	1,854	0.1791	100.00%	100.00%	1,854.0	1,854.0	18%	18%
Total	3,778	16,292				4,543.1	4,996.0	83%	76%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY**  
**WOMEN - MANDATED RETIREMENT BENEFIT**

**TABLE 6F**

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
56	0	0	N/A	0.00%	0.00%	-	-	0%	0%
57	813	2,824	0.2879	15.00%	15.00%	423.6	423.6	192%	192%
58	701	2,615	0.2681	15.00%	20.00%	392.3	523.0	179%	134%
59	640	2,443	0.2620	15.00%	20.00%	366.5	488.6	175%	131%
60	649	2,274	0.2854	15.00%	20.00%	341.1	454.8	190%	143%
61	542	2,042	0.2654	15.00%	20.00%	306.3	408.4	177%	133%
62	593	1,823	0.3253	20.00%	20.00%	364.6	364.6	163%	163%
63	456	1,455	0.3134	15.00%	20.00%	218.3	291.0	209%	157%
64	1,149	6,836	0.1681	15.00%	18.00%	1,025.4	1,230.5	112%	93%
65	1,110	5,591	0.1985	20.00%	18.00%	1,118.2	1,006.4	99%	110%
66	982	4,302	0.2283	15.00%	20.00%	645.3	860.4	152%	114%
67	722	3,173	0.2275	15.00%	20.00%	476.0	634.6	152%	114%
68	483	2,415	0.2000	15.00%	20.00%	362.3	483.0	133%	100%
69	393	1,871	0.2100	15.00%	20.00%	280.7	374.2	140%	105%
70	335	1,485	0.2256	100.00%	100.00%	1,485.0	1,485.0	23%	23%
Subtotal	9,569	41,150				7,805.3	9,028.1	123%	106%
Other	1,068	5,074	0.2105	100.00%	100.00%	5,074.0	5,074.0	21%	21%
Total	10,637	46,224				12,879.3	14,102.1	83%	75%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF ACTIVE MEMBERS WITH UNREDUCED SERVICE**  
**TOTAL - MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 6G Life Years Exposed (2)	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Retirements (3)	Expected Retirements (4)	Actual/ Expected (5)	Retirement Rate	
					Actual (3) / (2) (6)	Expected (4) / (2) (7)
2004	12,524	4,629	2,835.3	163%	36.96%	22.64%
2005	10,736	2,998	2,527.0	119%	27.92%	23.54%
2006	10,028	2,468	2,413.2	102%	24.61%	24.06%
2007	9,733	2,122	2,405.9	88%	21.80%	24.72%
2008	10,136	2,102	2,555.1	82%	20.74%	25.21%
2009	10,893	1,799	2,795.2	64%	16.52%	25.66%
2010	11,703	2,144	3,032.2	71%	18.32%	25.91%
2011	13,844	2,812	3,670.5	77%	20.31%	26.51%
2012	13,782	3,010	3,632.1	83%	21.84%	26.35%
2013	14,008	2,627	3,740.9	70%	18.75%	26.71%
Total	117,387	26,711	29,607.3	90%	22.75%	25.22%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF ACTIVE MEMBERS WITH REDUCED SERVICE**  
**TOTAL - MEN**

TABLE 7A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	53	1,767	0.0300	2.00%	2.40%	35.3	42.4	150%	125%
56	65	1,664	0.0391	2.00%	2.40%	33.3	39.9	195%	163%
57	57	1,543	0.0369	2.00%	2.40%	30.9	37.0	185%	154%
58	59	1,543	0.0382	2.00%	2.40%	30.9	37.0	191%	159%
59	79	1,440	0.0549	3.00%	3.60%	43.2	51.8	183%	152%
60	79	1,401	0.0564	4.00%	4.80%	56.0	67.2	141%	117%
61	77	1,348	0.0571	5.00%	6.00%	67.4	80.9	114%	95%
62	6	22	0.2727	0.00%	0.00%	-	-	0%	0%
63	2	4	0.5000	0.00%	0.00%	-	-	0%	0%
64	2	3	0.6667	0.00%	0.00%	-	-	0%	0%
65	1	2	0.5000	0.00%	0.00%	-	-	0%	0%
66	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
67	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
68	0	0	N/A	0.00%	0.00%	-	-	0%	0%
69	0	1	0.0000	0.00%	0.00%	-	-	0%	0%
70	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
Subtotal	483	10,741				297.0	356.4	163%	136%
Other	5	5	1.0000	0.00%	0.00%	-	-	0%	0%
Total	488	10,746				297.0	356.4	164%	137%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF ACTIVE MEMBERS WITH REDUCED SERVICE**  
**TOTAL - WOMEN**

TABLE 7B

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	0	N/A	0.00%	0.00%	-	-	0%	0%
51	0	0	N/A	0.00%	0.00%	-	-	0%	0%
52	0	0	N/A	0.00%	0.00%	-	-	0%	0%
53	0	0	N/A	0.00%	0.00%	-	-	0%	0%
54	0	0	N/A	0.00%	0.00%	-	-	0%	0%
55	147	6,665	0.0221	2.00%	2.20%	133.3	146.6	110%	100%
56	163	6,600	0.0247	2.00%	2.20%	132.0	145.2	123%	112%
57	178	6,351	0.0280	2.00%	2.20%	127.0	139.7	140%	127%
58	222	6,232	0.0356	2.00%	2.20%	124.6	137.1	178%	162%
59	245	5,858	0.0418	3.00%	3.30%	175.7	193.3	139%	127%
60	303	5,579	0.0543	4.00%	4.40%	223.2	245.5	136%	123%
61	250	4,928	0.0507	5.00%	5.50%	246.4	271.0	101%	92%
62	15	91	0.1648	0.00%	0.00%	-	-	0%	0%
63	10	11	0.9091	0.00%	0.00%	-	-	0%	0%
64	6	7	0.8571	0.00%	0.00%	-	-	0%	0%
65	1	4	0.2500	0.00%	0.00%	-	-	0%	0%
66	1	4	0.2500	0.00%	0.00%	-	-	0%	0%
67	2	3	0.6667	0.00%	0.00%	-	-	0%	0%
68	0	0	N/A	0.00%	0.00%	-	-	0%	0%
69	0	0	N/A	0.00%	0.00%	-	-	0%	0%
70	0	0	N/A	0.00%	0.00%	-	-	0%	0%
Subtotal	1,543	42,333				1,162.3	1,278.5	133%	121%
Other	7	7	1.0000	0.00%	0.00%	-	-	0%	0%
Total	1,550	42,340				1,162.3	1,278.5	133%	121%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF ACTIVE MEMBERS WITH REDUCED SERVICE**  
**TOTAL - MEN**

TABLE 7A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	0	0	N/A	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	0	N/A	0.00%	0.00%	-	-	0%	0%
50	0	1	0.0000	0.00%	0.00%	-	-	0%	0%
51	0	1	0.0000	0.00%	0.00%	-	-	0%	0%
52	1	21	0.0476	0.00%	0.00%	-	-	0%	0%
53	12	141	0.0851	0.00%	0.00%	-	-	0%	0%
54	108	486	0.2222	0.00%	0.00%	-	-	0%	0%
55	174	4,549	0.0383	2.00%	2.40%	91.0	109.2	191%	159%
56	176	4,205	0.0419	2.00%	2.40%	84.1	100.9	209%	174%
57	162	3,877	0.0418	2.00%	2.40%	77.5	93.0	209%	174%
58	158	3,526	0.0448	2.00%	2.40%	70.5	84.6	224%	187%
59	172	3,172	0.0542	3.00%	3.60%	95.2	114.2	181%	151%
60	169	2,924	0.0578	4.00%	4.80%	117.0	140.4	144%	120%
61	175	2,629	0.0666	5.00%	6.00%	131.5	157.7	133%	111%
62	12	12	1.0000	0.00%	0.00%	-	-	0%	0%
63	7	7	1.0000	0.00%	0.00%	-	-	0%	0%
64	7	7	1.0000	0.00%	0.00%	-	-	0%	0%
65	6	6	1.0000	0.00%	0.00%	-	-	0%	0%
66	3	3	1.0000	0.00%	0.00%	-	-	0%	0%
67	8	8	1.0000	0.00%	0.00%	-	-	0%	0%
68	3	3	1.0000	0.00%	0.00%	-	-	0%	0%
69	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
70	4	4	1.0000	0.00%	0.00%	-	-	0%	0%
Subtotal	1,358	25,583				666.7	800.1	204%	170%
Other	6	6	1.0000	0.00%	0.00%	-	-	0%	0%
Total	1,364	25,589				666.7	800.1	205%	170%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF ACTIVE MEMBERS WITH REDUCED SERVICE**  
**TOTAL - WOMEN**

TABLE 7B

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/ Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	-	-	0%	0%
41	0	0	N/A	0.00%	0.00%	-	-	0%	0%
42	0	0	N/A	0.00%	0.00%	-	-	0%	0%
43	0	0	N/A	0.00%	0.00%	-	-	0%	0%
44	0	0	N/A	0.00%	0.00%	-	-	0%	0%
45	0	0	N/A	0.00%	0.00%	-	-	0%	0%
46	0	0	N/A	0.00%	0.00%	-	-	0%	0%
47	1	1	1.0000	0.00%	0.00%	-	-	0%	0%
48	0	0	N/A	0.00%	0.00%	-	-	0%	0%
49	0	1	0.0000	0.00%	0.00%	-	-	0%	0%
50	0	1	0.0000	0.00%	0.00%	-	-	0%	0%
51	3	17	0.1765	0.00%	0.00%	-	-	0%	0%
52	4	105	0.0381	0.00%	0.00%	-	-	0%	0%
53	27	427	0.0632	0.00%	0.00%	-	-	0%	0%
54	183	1,091	0.1677	0.00%	0.00%	-	-	0%	0%
55	522	17,017	0.0307	2.00%	2.20%	340.3	374.4	153%	139%
56	530	16,123	0.0329	2.00%	2.20%	322.5	354.7	164%	149%
57	488	14,968	0.0326	2.00%	2.20%	299.4	329.3	163%	148%
58	516	13,792	0.0374	2.00%	2.20%	275.8	303.4	187%	170%
59	566	12,544	0.0451	3.00%	3.30%	376.3	414.0	150%	137%
60	657	11,544	0.0569	4.00%	4.40%	461.8	507.9	142%	129%
61	612	10,200	0.0600	5.00%	5.50%	510.0	561.0	120%	109%
62	37	37	1.0000	0.00%	0.00%	-	-	0%	0%
63	29	29	1.0000	0.00%	0.00%	-	-	0%	0%
64	17	17	1.0000	0.00%	0.00%	-	-	0%	0%
65	13	13	1.0000	0.00%	0.00%	-	-	0%	0%
66	11	11	1.0000	0.00%	0.00%	-	-	0%	0%
67	7	7	1.0000	0.00%	0.00%	-	-	0%	0%
68	6	6	1.0000	0.00%	0.00%	-	-	0%	0%
69	2	2	1.0000	0.00%	0.00%	-	-	0%	0%
70	0	0	N/A	0.00%	0.00%	-	-	0%	0%
Subtotal	4,231	97,953				2,586.1	2,844.7	164%	149%
Other	12	12	1.0000	0.00%	0.00%	-	-	0%	0%
Total	4,243	97,965				2,586.1	2,844.7	164%	149%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**RETIREMENT EXPERIENCE OF ACTIVE MEMBERS WITH REDUCED SERVICE**  
**TOTAL - MEN AND WOMEN**

Plan Year Ending June 30,	TABLE 7C Life Years Exposed	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Retirements	Expected Retirements	Actual/ Expected	Retirement Rate	
					Actual (3) / (2)	Expected (4) / (2)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2004	10,326	616	262.7	234%	5.97%	2.54%
2005	10,532	553	267.2	207%	5.25%	2.54%
2006	11,047	516	283.0	182%	4.67%	2.56%
2007	12,218	548	317.4	173%	4.49%	2.60%
2008	13,094	554	347.4	159%	4.23%	2.65%
2009	13,526	782	363.0	215%	5.78%	2.68%
2010	13,577	794	358.7	221%	5.85%	2.64%
2011	13,228	528	334.9	158%	3.99%	2.53%
2012	12,979	419	333.3	126%	3.23%	2.57%
2013	13,027	297	336.3	88%	2.28%	2.58%
Total	123,554	5,607	3,203.7	175%	4.54%	2.59%

The total exposures and actuals shown above include experience at all age ranges. I.e. ages under 40 .



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

TABLE 8A

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	1	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
21	0	16	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
22	0	36	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
23	0	274	0.00000	0.040%	0.040%	0.1	0.1	0%	0%
24	0	667	0.00000	0.040%	0.040%	0.3	0.3	0%	0%
25	0	1,145	0.00000	0.040%	0.040%	0.5	0.5	0%	0%
26	0	1,483	0.00000	0.040%	0.040%	0.6	0.6	0%	0%
27	1	1,882	0.00053	0.040%	0.040%	0.8	0.8	133%	133%
28	1	2,261	0.00044	0.040%	0.040%	0.9	0.9	111%	111%
29	0	2,497	0.00000	0.040%	0.040%	1.0	1.0	0%	0%
30	1	2,715	0.00037	0.040%	0.040%	1.1	1.1	92%	92%
31	0	2,851	0.00000	0.042%	0.042%	1.2	1.2	0%	0%
32	1	2,901	0.00034	0.044%	0.044%	1.3	1.3	78%	78%
33	0	2,925	0.00000	0.046%	0.046%	1.3	1.3	0%	0%
34	0	2,819	0.00000	0.048%	0.048%	1.4	1.4	0%	0%
35	0	2,804	0.00000	0.050%	0.050%	1.4	1.4	0%	0%
36	0	2,728	0.00000	0.052%	0.052%	1.4	1.4	0%	0%
37	0	2,746	0.00000	0.054%	0.054%	1.5	1.5	0%	0%
38	1	2,622	0.00038	0.056%	0.056%	1.5	1.5	68%	68%
39	0	2,682	0.00000	0.058%	0.058%	1.6	1.6	0%	0%
40	2	2,716	0.00074	0.060%	0.060%	1.6	1.6	123%	123%
41	0	2,752	0.00000	0.070%	0.070%	1.9	1.9	0%	0%
42	1	2,636	0.00038	0.080%	0.080%	2.1	2.1	47%	47%
43	5	2,560	0.00195	0.090%	0.090%	2.3	2.3	217%	217%
44	5	2,440	0.00205	0.100%	0.100%	2.4	2.4	205%	205%
45	2	2,402	0.00083	0.110%	0.110%	2.6	2.6	76%	76%
46	2	2,360	0.00085	0.120%	0.120%	2.8	2.8	71%	71%
47	5	2,406	0.00208	0.130%	0.130%	3.1	3.1	160%	160%
48	2	2,459	0.00081	0.140%	0.140%	3.4	3.4	58%	58%
49	1	2,481	0.00040	0.150%	0.150%	3.7	3.7	27%	27%
50	4	2,418	0.00165	0.160%	0.160%	3.9	3.9	103%	103%
51	3	2,458	0.00122	0.170%	0.170%	4.2	4.2	72%	72%
52	8	2,525	0.00317	0.180%	0.180%	4.5	4.5	176%	176%
53	2	2,532	0.00079	0.190%	0.190%	4.8	4.8	42%	42%
54	9	2,599	0.00346	0.200%	0.200%	5.2	5.2	173%	173%
55	1	2,705	0.00037	0.210%	0.210%	5.7	5.7	18%	18%
56	3	2,613	0.00115	0.220%	0.220%	5.7	5.7	52%	52%
57	10	2,437	0.00410	0.230%	0.230%	5.6	5.6	178%	178%
58	7	2,457	0.00285	0.240%	0.240%	5.9	5.9	119%	119%
59	5	2,293	0.00218	0.250%	0.250%	5.7	5.7	87%	87%
60	7	2,247	0.00312	0.260%	0.260%	5.8	5.8	120%	120%
61	9	2,105	0.00428	0.270%	0.270%	5.7	5.7	158%	158%
62	3	1,962	0.00153	0.280%	0.280%	5.5	5.5	55%	55%
63	6	1,596	0.00376	0.290%	0.290%	4.6	4.6	130%	130%
64	5	1,328	0.00377	0.300%	0.300%	4.0	4.0	126%	126%
65	5	1,059	0.00472	0.320%	0.320%	3.4	3.4	148%	148%
66	2	841	0.00238	0.350%	0.350%	2.9	2.9	68%	68%
67	1	618	0.00162	0.390%	0.390%	2.4	2.4	41%	41%
68	2	478	0.00418	0.440%	0.440%	2.1	2.1	95%	95%
69	2	380	0.00526	0.500%	0.500%	1.9	1.9	105%	105%
70	0	0	N/A	N/A	N/A	0	0	0%	0%
71	0	0	N/A	N/A	N/A	0	0	0%	0%
72	0	0	N/A	N/A	N/A	0	0	0%	0%
73	0	0	N/A	N/A	N/A	0	0	0%	0%
74	0	0	N/A	N/A	N/A	0	0	0%	0%
Other	0	0	N/A	N/A	N/A	0	0	0%	0%
Total	124	100,918				133.5	133.5	93%	93%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS**  
**WOMEN**

TABLE 8B

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	8	0.00000	0.020%	0.020%	0.0	0.0	0%	0%
21	0	28	0.00000	0.020%	0.020%	0.0	0.0	0%	0%
22	0	109	0.00000	0.020%	0.020%	0.0	0.0	0%	0%
23	0	923	0.00000	0.020%	0.020%	0.2	0.2	0%	0%
24	0	2,431	0.00000	0.020%	0.020%	0.5	0.5	0%	0%
25	1	4,336	0.00023	0.020%	0.020%	0.9	0.9	115%	115%
26	1	6,108	0.00016	0.020%	0.020%	1.2	1.2	82%	82%
27	1	7,645	0.00013	0.020%	0.020%	1.5	1.5	65%	65%
28	1	8,866	0.00011	0.020%	0.020%	1.8	1.8	56%	56%
29	1	9,648	0.00010	0.020%	0.020%	1.9	1.9	52%	52%
30	3	10,147	0.00030	0.020%	0.020%	2.0	2.0	148%	148%
31	0	9,987	0.00000	0.021%	0.021%	2.1	2.1	0%	0%
32	0	9,592	0.00000	0.022%	0.022%	2.1	2.1	0%	0%
33	0	9,365	0.00000	0.023%	0.023%	2.2	2.2	0%	0%
34	1	8,920	0.00011	0.024%	0.024%	2.1	2.1	47%	47%
35	1	8,718	0.00011	0.025%	0.025%	2.2	2.2	46%	46%
36	0	8,378	0.00000	0.026%	0.026%	2.2	2.2	0%	0%
37	3	8,193	0.00037	0.027%	0.027%	2.2	2.2	136%	136%
38	2	8,032	0.00025	0.028%	0.028%	2.2	2.2	89%	89%
39	4	7,997	0.00050	0.029%	0.029%	2.3	2.3	172%	172%
40	2	8,050	0.00025	0.030%	0.030%	2.4	2.4	83%	83%
41	6	7,988	0.00075	0.035%	0.035%	2.8	2.8	215%	215%
42	2	7,989	0.00025	0.040%	0.040%	3.2	3.2	63%	63%
43	2	7,747	0.00026	0.045%	0.045%	3.5	3.5	57%	57%
44	5	7,643	0.00065	0.050%	0.050%	3.8	3.8	131%	131%
45	5	7,706	0.00065	0.055%	0.055%	4.2	4.2	118%	118%
46	4	7,691	0.00052	0.060%	0.060%	4.6	4.6	87%	87%
47	2	7,837	0.00026	0.065%	0.065%	5.1	5.1	39%	39%
48	4	8,139	0.00049	0.070%	0.070%	5.7	5.7	70%	70%
49	4	8,212	0.00049	0.075%	0.075%	6.2	6.2	65%	65%
50	4	8,330	0.00048	0.080%	0.080%	6.7	6.7	60%	60%
51	7	8,513	0.00082	0.085%	0.085%	7.2	7.2	97%	97%
52	9	8,818	0.00102	0.090%	0.090%	7.9	7.9	113%	113%
53	8	9,010	0.00089	0.095%	0.095%	8.6	8.6	93%	93%
54	17	9,355	0.00182	0.100%	0.100%	9.4	9.4	182%	182%
55	9	9,621	0.00094	0.105%	0.105%	10.1	10.1	89%	89%
56	10	9,554	0.00105	0.110%	0.110%	10.5	10.5	95%	95%
57	6	9,169	0.00065	0.115%	0.115%	10.5	10.5	57%	57%
58	14	9,048	0.00155	0.120%	0.120%	10.9	10.9	129%	129%
59	12	8,651	0.00139	0.125%	0.125%	10.8	10.8	111%	111%
60	17	8,214	0.00207	0.130%	0.130%	10.7	10.7	159%	159%
61	16	7,401	0.00216	0.135%	0.135%	10.0	10.0	160%	160%
62	10	6,636	0.00151	0.140%	0.140%	9.3	9.3	108%	108%
63	11	5,389	0.00204	0.145%	0.145%	7.8	7.8	141%	141%
64	5	4,215	0.00119	0.150%	0.150%	6.3	6.3	79%	79%
65	3	3,305	0.00091	0.160%	0.160%	5.3	5.3	57%	57%
66	4	2,557	0.00156	0.175%	0.175%	4.5	4.5	89%	89%
67	7	1,836	0.00381	0.195%	0.195%	3.6	3.6	196%	196%
68	4	1,381	0.00290	0.220%	0.220%	3.0	3.0	132%	132%
69	6	1,043	0.00575	0.250%	0.250%	2.6	2.6	230%	230%
70	0	0	N/A	0.000%	0.000%	0	0	0%	0%
71	0	0	N/A	0.000%	0.000%	0	0	0%	0%
72	0	0	N/A	0.000%	0.000%	0	0	0%	0%
73	0	0	N/A	0.000%	0.000%	0	0	0%	0%
74	0	0	N/A	0.000%	0.000%	0	0	0%	0%
Other	0	0	N/A	0.000%	0.000%	0	0	0%	0%
Total	234	340,479				226.9	226.9	103%	103%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

**TABLE 8A GROUPED**

**4-YEAR PERIOD ENDING 6/30/2013**

Age	Actual Deaths	Total Exposed	Actual Rate (2) / (3)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (7) / (3)	Proposed (8) / (3)	Expected	Proposed	Expected (2) / (7)	Proposed (2) / (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
20-24	0	994	0.00000	0.040%	0.040%	0.4	0.4	0%	0%
25-29	2	9,268	0.00022	0.040%	0.040%	3.7	3.7	54%	54%
30-34	2	14,211	0.00014	0.044%	0.044%	6.3	6.3	32%	32%
35-39	1	13,582	0.00007	0.054%	0.054%	7.3	7.3	14%	14%
40-44	13	13,104	0.00099	0.079%	0.079%	10.4	10.4	125%	125%
45-49	12	12,108	0.00099	0.130%	0.130%	15.8	15.8	76%	76%
50-54	26	12,532	0.00207	0.180%	0.180%	22.6	22.6	115%	115%
55-59	26	12,505	0.00208	0.229%	0.229%	28.7	28.7	91%	91%
60-64	30	9,238	0.00325	0.277%	0.277%	25.6	25.6	117%	117%
65-69	12	3,376	0.00355	0.378%	0.378%	12.7	12.7	94%	94%
70-74	0	0	N/A	0.000%		0	0	0%	0%
Other	0	0	N/A	0.000%		0	0	0%	0%
Total	124	100,918				133.5	133.5	93%	93%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS**  
**WOMEN**

**TABLE 8B GROUPED**

**4-YEAR PERIOD ENDING 6/30/2013**

Age	Actual Deaths	Total Exposed	Actual Rate (2) / (3)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (7) / (3)	Proposed (8) / (3)	Expected	Proposed	Expected (2) / (7)	Proposed (2) / (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
20-24	0	3,499	0.00000	0.020%	0.020%	0.7	0.7	0%	0%
25-29	5	36,603	0.00014	0.020%	0.020%	7.3	7.3	68%	68%
30-34	4	48,011	0.00008	0.022%	0.022%	10.5	10.5	38%	38%
35-39	10	41,318	0.00024	0.027%	0.027%	11.1	11.1	90%	90%
40-44	17	39,417	0.00043	0.040%	0.040%	15.7	15.7	108%	108%
45-49	19	39,585	0.00048	0.065%	0.065%	25.8	25.8	74%	74%
50-54	45	44,026	0.00102	0.090%	0.090%	39.8	39.8	113%	113%
55-59	51	46,043	0.00111	0.115%	0.115%	52.8	52.8	97%	97%
60-64	59	31,855	0.00185	0.138%	0.138%	44.1	44.1	134%	134%
65-69	24	10,122	0.00237	0.188%	0.188%	19.0	19.0	126%	126%
70-74	0	0	N/A	0.000%		0	0	0%	0%
Other	0	0	N/A	0.000%		0	0	0%	0%
Total	234	340,479				226.9	226.9	103%	103%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

TABLE 8A				10-YEAR PERIOD ENDING 6/30/2013					
Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	12	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
21	0	41	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
22	0	112	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
23	1	1,328	0.00075	0.040%	0.040%	0.5	0.5	188%	188%
24	0	2,582	0.00000	0.040%	0.040%	1.0	1.0	0%	0%
25	0	3,638	0.00000	0.040%	0.040%	1.5	1.5	0%	0%
26	1	4,418	0.00023	0.040%	0.040%	1.8	1.8	57%	57%
27	2	5,140	0.00039	0.040%	0.040%	2.1	2.1	97%	97%
28	2	5,678	0.00035	0.040%	0.040%	2.3	2.3	88%	88%
29	0	6,025	0.00000	0.040%	0.040%	2.4	2.4	0%	0%
30	3	6,233	0.00048	0.040%	0.040%	2.5	2.5	120%	120%
31	0	6,424	0.00000	0.042%	0.042%	2.7	2.7	0%	0%
32	2	6,548	0.00031	0.044%	0.044%	2.9	2.9	69%	69%
33	0	6,571	0.00000	0.046%	0.046%	3.0	3.0	0%	0%
34	4	6,539	0.00061	0.048%	0.048%	3.1	3.1	127%	127%
35	0	6,504	0.00000	0.050%	0.050%	3.3	3.3	0%	0%
36	0	6,441	0.00000	0.052%	0.052%	3.3	3.3	0%	0%
37	1	6,425	0.00016	0.054%	0.054%	3.5	3.5	29%	29%
38	5	6,162	0.00081	0.056%	0.056%	3.5	3.5	145%	145%
39	2	6,123	0.00033	0.058%	0.058%	3.6	3.6	56%	56%
40	5	6,072	0.00082	0.060%	0.060%	3.6	3.6	137%	137%
41	3	6,020	0.00050	0.070%	0.070%	4.2	4.2	71%	71%
42	3	5,955	0.00050	0.080%	0.080%	4.8	4.8	63%	63%
43	8	5,929	0.00135	0.090%	0.090%	5.3	5.3	150%	150%
44	8	5,884	0.00136	0.100%	0.100%	5.9	5.9	136%	136%
45	6	5,863	0.00102	0.110%	0.110%	6.4	6.4	93%	93%
46	7	5,960	0.00117	0.120%	0.120%	7.2	7.2	98%	98%
47	12	6,103	0.00197	0.130%	0.130%	7.9	7.9	151%	151%
48	7	6,198	0.00113	0.140%	0.140%	8.7	8.7	81%	81%
49	5	6,271	0.00080	0.150%	0.150%	9.4	9.4	53%	53%
50	10	6,349	0.00158	0.160%	0.160%	10.2	10.2	98%	98%
51	10	6,539	0.00153	0.170%	0.170%	11.1	11.1	90%	90%
52	23	6,795	0.00338	0.180%	0.180%	12.2	12.2	188%	188%
53	16	7,101	0.00225	0.190%	0.190%	13.5	13.5	119%	119%
54	19	7,537	0.00252	0.200%	0.200%	15.1	15.1	126%	126%
55	10	8,159	0.00123	0.210%	0.210%	17.1	17.1	58%	58%
56	16	7,647	0.00209	0.220%	0.220%	16.8	16.8	95%	95%
57	21	7,017	0.00299	0.230%	0.230%	16.1	16.1	130%	130%
58	18	6,441	0.00279	0.240%	0.240%	15.5	15.5	116%	116%
59	16	5,733	0.00279	0.250%	0.250%	14.3	14.3	112%	112%
60	13	5,184	0.00251	0.260%	0.260%	13.5	13.5	96%	96%
61	27	4,537	0.00595	0.270%	0.270%	12.2	12.2	220%	220%
62	14	3,883	0.00361	0.280%	0.280%	10.9	10.9	129%	129%
63	17	3,086	0.00551	0.290%	0.290%	8.9	8.9	190%	190%
64	8	2,553	0.00313	0.300%	0.300%	7.7	7.7	104%	104%
65	10	2,061	0.00485	0.320%	0.320%	6.6	6.6	152%	152%
66	6	1,611	0.00372	0.350%	0.350%	5.6	5.6	106%	106%
67	6	1,235	0.00486	0.390%	0.390%	4.8	4.8	125%	125%
68	7	977	0.00716	0.440%	0.440%	4.3	4.3	163%	163%
69	2	771	0.00259	0.500%	0.500%	3.9	3.9	52%	52%
70	0	0	N/A	N/A	N/A	0	0	0%	0%
71	0	0	N/A	N/A	N/A	0	0	0%	0%
72	0	0	N/A	N/A	N/A	0	0	0%	0%
73	0	0	N/A	N/A	N/A	0	0	0%	0%
74	0	0	N/A	N/A	N/A	0	0	0%	0%
Other	0	0	N/A	N/A	N/A	0	0	0%	0%
<b>Total</b>	<b>356</b>	<b>248,415</b>				<b>326.7</b>	<b>326.7</b>	<b>109%</b>	<b>109%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS**  
**WOMEN**

**TABLE 8B**

**10-YEAR PERIOD ENDING 6/30/2013**

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	25	0.00000	0.020%	0.020%	0.0	0.0	0%	0%
21	0	83	0.00000	0.020%	0.020%	0.0	0.0	0%	0%
22	0	424	0.00000	0.020%	0.020%	0.1	0.1	0%	0%
23	0	5,603	0.00000	0.020%	0.020%	1.1	1.1	0%	0%
24	3	10,730	0.00028	0.020%	0.020%	2.1	2.1	140%	140%
25	2	15,043	0.00013	0.020%	0.020%	3.0	3.0	66%	66%
26	4	18,346	0.00022	0.020%	0.020%	3.7	3.7	109%	109%
27	1	20,664	0.00005	0.020%	0.020%	4.1	4.1	24%	24%
28	6	22,219	0.00027	0.020%	0.020%	4.4	4.4	135%	135%
29	6	22,981	0.00026	0.020%	0.020%	4.6	4.6	131%	131%
30	6	22,914	0.00026	0.020%	0.020%	4.6	4.6	131%	131%
31	2	22,461	0.00009	0.021%	0.021%	4.7	4.7	42%	42%
32	5	21,743	0.00023	0.022%	0.022%	4.8	4.8	105%	105%
33	0	21,154	0.00000	0.023%	0.023%	4.9	4.9	0%	0%
34	7	20,426	0.00034	0.024%	0.024%	4.9	4.9	143%	143%
35	3	19,782	0.00015	0.025%	0.025%	4.9	4.9	61%	61%
36	4	19,208	0.00021	0.026%	0.026%	5.0	5.0	80%	80%
37	5	18,688	0.00027	0.027%	0.027%	5.0	5.0	99%	99%
38	5	18,210	0.00027	0.028%	0.028%	5.1	5.1	98%	98%
39	11	17,864	0.00062	0.029%	0.029%	5.2	5.2	212%	212%
40	6	17,976	0.00033	0.030%	0.030%	5.4	5.4	111%	111%
41	15	18,093	0.00083	0.035%	0.035%	6.3	6.3	237%	237%
42	12	18,442	0.00065	0.040%	0.040%	7.4	7.4	163%	163%
43	6	18,428	0.00033	0.045%	0.045%	8.3	8.3	72%	72%
44	17	18,631	0.00091	0.050%	0.050%	9.3	9.3	182%	182%
45	7	18,992	0.00037	0.055%	0.055%	10.4	10.4	67%	67%
46	18	19,457	0.00093	0.060%	0.060%	11.7	11.7	154%	154%
47	13	20,152	0.00065	0.065%	0.065%	13.1	13.1	99%	99%
48	7	20,941	0.00033	0.070%	0.070%	14.7	14.7	48%	48%
49	22	21,606	0.00102	0.075%	0.075%	16.2	16.2	136%	136%
50	30	22,276	0.00135	0.080%	0.080%	17.8	17.8	168%	168%
51	25	23,149	0.00108	0.085%	0.085%	19.7	19.7	127%	127%
52	30	24,079	0.00125	0.090%	0.090%	21.7	21.7	138%	138%
53	34	24,917	0.00136	0.095%	0.095%	23.7	23.7	144%	144%
54	37	26,075	0.00142	0.100%	0.100%	26.1	26.1	142%	142%
55	34	26,945	0.00126	0.105%	0.105%	28.3	28.3	120%	120%
56	37	25,373	0.00146	0.110%	0.110%	27.9	27.9	133%	133%
57	24	23,368	0.00103	0.115%	0.115%	26.9	26.9	89%	89%
58	34	21,510	0.00158	0.120%	0.120%	25.8	25.8	132%	132%
59	36	19,410	0.00185	0.125%	0.125%	24.3	24.3	148%	148%
60	30	17,564	0.00171	0.130%	0.130%	22.8	22.8	131%	131%
61	37	15,419	0.00240	0.135%	0.135%	20.8	20.8	178%	178%
62	27	13,390	0.00202	0.140%	0.140%	18.7	18.7	144%	144%
63	30	10,432	0.00288	0.145%	0.145%	15.1	15.1	198%	198%
64	16	8,253	0.00194	0.150%	0.150%	12.4	12.4	129%	129%
65	25	6,598	0.00379	0.160%	0.160%	10.6	10.6	237%	237%
66	20	5,033	0.00397	0.175%	0.175%	8.8	8.8	227%	227%
67	22	3,676	0.00598	0.195%	0.195%	7.2	7.2	307%	307%
68	7	2,796	0.00250	0.220%	0.220%	6.2	6.2	114%	114%
69	11	2,136	0.00515	0.250%	0.250%	5.3	5.3	206%	206%
70	0	0	N/A	0.000%	0.000%	0	0	0%	0%
71	0	0	N/A	0.000%	0.000%	0	0	0%	0%
72	0	0	N/A	0.000%	0.000%	0	0	0%	0%
73	0	0	N/A	0.000%	0.000%	0	0	0%	0%
74	0	0	N/A	0.000%	0.000%	0	0	0%	0%
Other	0	0	N/A	0.000%	0.000%	0	0	0%	0%
<b>Total</b>	<b>739</b>	<b>833,685</b>				<b>545.1</b>	<b>545.1</b>	<b>136%</b>	<b>136%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

**TABLE 8A GROUPED**

**10-YEAR PERIOD ENDING 6/30/2013**

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7) (7)	Proposed (8) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	1	4,075	0.00025	0.040%	0.040%	1.6	1.6	61%	61%
25-29	5	24,899	0.00020	0.040%	0.040%	10.0	10.0	50%	50%
30-34	9	32,315	0.00028	0.044%	0.044%	14.2	14.2	63%	63%
35-39	8	31,655	0.00025	0.054%	0.054%	17.1	17.1	47%	47%
40-44	27	29,860	0.00090	0.080%	0.080%	23.8	23.8	113%	113%
45-49	37	30,395	0.00122	0.130%	0.130%	39.6	39.6	93%	93%
50-54	78	34,321	0.00227	0.181%	0.181%	62.1	62.1	126%	126%
55-59	81	34,997	0.00231	0.228%	0.228%	79.9	79.9	101%	101%
60-64	79	19,243	0.00411	0.277%	0.277%	53.2	53.2	148%	148%
65-69	31	6,655	0.00466	0.379%	0.379%	25.2	25.2	123%	123%
70-74	0	0	N/A	0.000%		0	0	0%	0%
Other	0	0	N/A	0.000%		0	0	0%	0%
<b>Total</b>	<b>356</b>	<b>248,415</b>				<b>326.7</b>	<b>326.7</b>	<b>109%</b>	<b>109%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS**  
**WOMEN**

**TABLE 8B GROUPED**

**10-YEAR PERIOD ENDING 6/30/2013**

Age	Actual Deaths	Total Exposed	Actual Rate (2) / (3)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (7) / (3)	Proposed (8) / (3)	Expected (7)	Proposed (8)	Expected (2) / (7)	Proposed (2) / (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
20-24	3	16,865	0.00018	0.020%	0.020%	3.4	3.4	89%	89%
25-29	19	99,253	0.00019	0.020%	0.020%	19.9	19.9	96%	96%
30-34	20	108,698	0.00018	0.022%	0.022%	23.9	23.9	84%	84%
35-39	28	93,752	0.00030	0.027%	0.027%	25.3	25.3	111%	111%
40-44	56	91,570	0.00061	0.040%	0.040%	36.7	36.7	153%	153%
45-49	67	101,148	0.00066	0.065%	0.065%	66.1	66.1	101%	101%
50-54	156	120,496	0.00129	0.090%	0.090%	108.9	108.9	143%	143%
55-59	165	116,606	0.00142	0.114%	0.114%	133.2	133.2	124%	124%
60-64	140	65,058	0.00215	0.138%	0.138%	89.9	89.9	156%	156%
65-69	85	20,239	0.00420	0.188%	0.188%	38.0	38.0	224%	224%
70-74	0	0	N/A	0.000%		0	0	0%	0%
Other	0	0	N/A	0.000%		0	0	0%	0%
<b>Total</b>	<b>739</b>	<b>833,685</b>				<b>545.1</b>	<b>545.1</b>	<b>136%</b>	<b>136%</b>



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

Plan Year Ending June 30,	TABLE 8C Life Years Exposed	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Deaths	Expected Deaths	Actual/ Expected	Mortality Rate	
					Actual (3) / (2)	Expected (4) / (2)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2004	97,941	109	82.9	131%	0.111%	0.085%
2005	105,685	129	84.3	153%	0.122%	0.080%
2006	106,017	134	83.9	160%	0.126%	0.079%
2007	110,383	155	86.3	180%	0.140%	0.078%
2008	109,319	132	86.2	153%	0.121%	0.079%
2009	111,368	127	87.8	145%	0.114%	0.079%
2010	111,875	91	88.7	103%	0.081%	0.079%
2011	110,187	91	90.6	100%	0.083%	0.082%
2012	108,326	96	89.7	107%	0.089%	0.083%
2013	111,009	99	91.4	108%	0.089%	0.082%
Total	1,082,110	1,163	871.9	133%	0.107%	0.081%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

TABLE 9A				4-YEAR PERIOD ENDING 6/30/2011					
Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	0	N/A	0.01%	0.02%	0	0	0%	0%
21	0	0	N/A	0.01%	0.02%	0	0	0%	0%
22	0	0	N/A	0.01%	0.02%	0	0	0%	0%
23	0	0	N/A	0.01%	0.02%	0	0	0%	0%
24	0	0	N/A	0.01%	0.02%	0	0	0%	0%
25	0	0	N/A	0.01%	0.02%	0	0	0%	0%
26	0	0	N/A	0.01%	0.02%	0	0	0%	0%
27	0	1	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
28	0	3	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
29	0	2	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
30	0	6	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
31	0	12	0.0000	0.02%	0.04%	0.0	0.0	0%	0%
32	0	65	0.0000	0.03%	0.05%	0.0	0.0	0%	0%
33	0	159	0.0000	0.04%	0.07%	0.1	0.1	0%	0%
34	0	245	0.0000	0.05%	0.09%	0.1	0.2	0%	0%
35	0	357	0.0000	0.06%	0.11%	0.2	0.4	0%	0%
36	0	497	0.0000	0.07%	0.12%	0.3	0.6	0%	0%
37	0	618	0.0000	0.08%	0.13%	0.5	0.8	0%	0%
38	1	773	0.0013	0.08%	0.15%	0.6	1.1	154%	88%
39	1	864	0.0012	0.09%	0.16%	0.8	1.4	126%	72%
40	1	938	0.0011	0.10%	0.18%	0.9	1.6	107%	61%
41	0	973	0.0000	0.11%	0.19%	1.1	1.9	0%	0%
42	0	976	0.0000	0.12%	0.21%	1.2	2.0	0%	0%
43	2	1,032	0.0019	0.13%	0.23%	1.3	2.3	149%	85%
44	1	1,093	0.0009	0.14%	0.25%	1.5	2.7	65%	37%
45	1	1,136	0.0009	0.15%	0.26%	1.7	3.0	59%	34%
46	1	1,265	0.0008	0.15%	0.26%	1.9	3.3	53%	30%
47	6	1,337	0.0045	0.15%	0.26%	2.0	3.5	299%	171%
48	4	1,400	0.0029	0.15%	0.26%	2.1	3.7	190%	109%
49	8	1,463	0.0055	0.15%	0.26%	2.2	3.8	365%	208%
50	6	1,552	0.0039	0.15%	0.26%	2.3	4.1	258%	147%
51	6	1,641	0.0037	0.15%	0.26%	2.5	4.3	244%	139%
52	6	1,684	0.0036	0.15%	0.26%	2.5	4.4	238%	136%
53	7	1,768	0.0040	0.15%	0.26%	2.7	4.6	264%	151%
54	6	1,843	0.0033	0.15%	0.26%	2.8	4.8	217%	124%
55	7	2,015	0.0035	0.15%	0.26%	3.0	5.3	232%	132%
56	9	1,999	0.0045	0.15%	0.26%	3.0	5.2	300%	172%
57	7	1,914	0.0037	0.15%	0.26%	2.9	5.0	244%	139%
58	3	1,937	0.0015	0.15%	0.26%	2.9	5.1	103%	59%
59	3	1,735	0.0017	0.15%	0.26%	2.6	4.6	115%	66%
60	5	1,685	0.0030	0.15%	0.26%	2.5	4.4	198%	113%
61	3	1,521	0.0020	0.15%	0.26%	2.3	4.0	131%	75%
62	4	1,334	0.0030	0.15%	0.26%	2.0	3.5	200%	114%
63	3	976	0.0031	0.15%	0.26%	1.5	2.6	205%	117%
64	3	782	0.0038	0.15%	0.26%	1.2	2.1	256%	146%
65	3	628	0.0048	0.15%	0.26%	0.9	1.6	318%	182%
66	4	474	0.0084	0.15%	0.26%	0.7	1.2	563%	321%
67	2	402	0.0050	0.15%	0.26%	0.6	1.1	332%	190%
68	0	327	0.0000	0.15%	0.26%	0.5	0.9	0%	0%
69	1	253	0.0040	0.15%	0.26%	0.4	0.7	264%	151%
70	0	0	N/A	0.00%	0.00%	0	0	0%	0%
71	0	0	N/A	0.00%	0.00%	0	0	0%	0%
72	0	0	N/A	0.00%	0.00%	0	0	0%	0%
73	0	0	N/A	0.00%	0.00%	0	0	0%	0%
74	0	0	N/A	0.00%	0.00%	0	0	0%	0%
Other	0	0	N/A	0.00%	0.00%	0	0	0%	0%
<b>Total</b>	<b>114</b>	<b>41,685</b>				<b>58.3</b>	<b>102.1</b>	<b>195%</b>	<b>112%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**WOMEN**

**TABLE 9B**

**4-YEAR PERIOD ENDING 6/30/2011**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	0	N/A	0.01%	0.02%	0	0	0%	0%
21	0	0	N/A	0.01%	0.02%	0	0	0%	0%
22	0	0	N/A	0.01%	0.02%	0	0	0%	0%
23	0	0	N/A	0.01%	0.02%	0	0	0%	0%
24	0	0	N/A	0.01%	0.02%	0	0	0%	0%
25	0	0	N/A	0.01%	0.02%	0	0	0%	0%
26	0	4	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
27	0	6	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
28	0	5	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
29	0	13	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
30	0	24	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
31	0	71	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
32	1	354	0.0028	0.02%	0.03%	0.1	0.1	1412%	911%
33	0	802	0.0000	0.03%	0.05%	0.2	0.4	0%	0%
34	0	1,266	0.0000	0.04%	0.06%	0.5	0.8	0%	0%
35	2	1,639	0.0012	0.05%	0.08%	0.8	1.3	244%	157%
36	2	1,960	0.0010	0.06%	0.09%	1.2	1.8	170%	110%
37	5	2,346	0.0021	0.07%	0.11%	1.6	2.5	304%	196%
38	4	2,667	0.0015	0.08%	0.12%	2.1	3.3	187%	121%
39	6	2,786	0.0022	0.09%	0.14%	2.5	3.9	239%	154%
40	2	2,922	0.0007	0.10%	0.16%	2.9	4.5	68%	44%
41	1	3,026	0.0003	0.11%	0.17%	3.3	5.2	30%	19%
42	3	3,148	0.0010	0.12%	0.19%	3.8	5.9	79%	51%
43	4	3,325	0.0012	0.13%	0.20%	4.3	6.7	93%	60%
44	7	3,586	0.0020	0.14%	0.22%	5.0	7.8	139%	90%
45	9	3,793	0.0024	0.15%	0.23%	5.7	8.8	158%	102%
46	5	4,037	0.0012	0.16%	0.25%	6.5	10.0	77%	50%
47	10	4,209	0.0024	0.17%	0.26%	7.2	11.1	140%	90%
48	10	4,437	0.0023	0.18%	0.28%	8.0	12.4	125%	81%
49	13	4,627	0.0028	0.19%	0.29%	8.8	13.6	148%	95%
50	23	5,110	0.0045	0.20%	0.31%	10.2	15.8	225%	145%
51	17	5,519	0.0031	0.20%	0.31%	11.0	17.1	154%	99%
52	21	5,972	0.0035	0.20%	0.31%	11.9	18.5	176%	113%
53	27	6,391	0.0042	0.20%	0.31%	12.8	19.8	211%	136%
54	24	7,024	0.0034	0.20%	0.31%	14.0	21.8	171%	110%
55	20	7,430	0.0027	0.20%	0.31%	14.9	23.0	135%	87%
56	33	7,614	0.0043	0.20%	0.31%	15.2	23.6	217%	140%
57	22	7,503	0.0029	0.20%	0.31%	15.0	23.3	147%	95%
58	15	7,353	0.0020	0.20%	0.31%	14.7	22.8	102%	66%
59	10	6,836	0.0015	0.20%	0.31%	13.7	21.2	73%	47%
60	16	6,345	0.0025	0.20%	0.31%	12.7	19.7	126%	81%
61	13	5,520	0.0024	0.20%	0.31%	11.0	17.1	118%	76%
62	15	4,684	0.0032	0.20%	0.31%	9.4	14.5	160%	103%
63	13	3,498	0.0037	0.20%	0.31%	7.0	10.8	186%	120%
64	10	2,818	0.0035	0.20%	0.31%	5.6	8.7	177%	114%
65	3	2,154	0.0014	0.20%	0.31%	4.3	6.7	70%	45%
66	3	1,727	0.0017	0.20%	0.31%	3.5	5.4	87%	56%
67	0	1,296	0.0000	0.20%	0.31%	2.6	4.0	0%	0%
68	3	977	0.0031	0.20%	0.31%	2.0	3.0	154%	99%
69	1	738	0.0014	0.20%	0.31%	1.5	2.3	68%	44%
70	0	0	N/A	0.00%	0.00%	0	0	0%	0%
71	0	0	N/A	0.00%	0.00%	0	0	0%	0%
72	0	0	N/A	0.00%	0.00%	0	0	0%	0%
73	0	0	N/A	0.00%	0.00%	0	0	0%	0%
74	0	0	N/A	0.00%	0.00%	0	0	0%	0%
Other	0	0	N/A	0.00%	0.00%	0	0	0%	0%
<b>Total</b>	<b>373</b>	<b>147,562</b>				<b>257.6</b>	<b>399.2</b>	<b>145%</b>	<b>93%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

**TABLE 9A GROUPED**

**4-YEAR PERIOD ENDING 6/30/2011**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7) (7)	Proposed (8) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	0	N/A	0.00%		0	0	0%	0%
25-29	0	6	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
30-34	0	487	0.0000	0.04%	0.07%	0.2	0.4	0%	0%
35-39	2	3,109	0.0006	0.08%	0.14%	2.5	4.3	81%	46%
40-44	4	5,012	0.0008	0.12%	0.21%	6.1	10.6	66%	38%
45-49	20	6,601	0.0030	0.15%	0.26%	9.9	17.3	202%	115%
50-54	31	8,488	0.0037	0.15%	0.26%	12.7	22.3	243%	139%
55-59	29	9,600	0.0030	0.15%	0.26%	14.4	25.2	201%	115%
60-64	18	6,298	0.0029	0.15%	0.26%	9.4	16.5	191%	109%
65-69	10	2,084	0.0048	0.15%	0.26%	3.1	5.5	320%	183%
70-74	0	0	N/A	0.00%		0	0	0%	0%
Other	0	0	N/A	0.00%		0	0	0%	0%
<b>Total</b>	<b>114</b>	<b>41,685</b>				<b>58.3</b>	<b>102.1</b>	<b>195%</b>	<b>112%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**WOMEN**

**TABLE 9B GROUPED**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	0	N/A	0.00%		0	0	0%	0%
25-29	0	28	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
30-34	1	2,517	0.0004	0.03%	0.05%	0.8	1.3	121%	78%
35-39	19	11,398	0.0017	0.07%	0.11%	8.3	12.8	230%	148%
40-44	17	16,007	0.0011	0.12%	0.19%	19.4	30.0	88%	57%
45-49	47	21,103	0.0022	0.17%	0.27%	36.1	55.9	130%	84%
50-54	112	30,016	0.0037	0.20%	0.31%	60.0	93.0	187%	120%
55-59	100	36,736	0.0027	0.20%	0.31%	73.5	113.9	136%	88%
60-64	67	22,865	0.0029	0.20%	0.31%	45.7	70.9	147%	95%
65-69	10	6,892	0.0015	0.20%	0.31%	13.8	21.4	73%	47%
70-74	0	0	N/A	0.00%		0	0	0%	0%
Other	0	0	N/A	0.00%		0	0	0%	0%
<b>Total</b>	<b>373</b>	<b>147,562</b>				<b>257.6</b>	<b>399.2</b>	<b>145%</b>	<b>93%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

TABLE 9A				8-YEAR PERIOD ENDING 6/30/2011					
Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	0	N/A	0.01%	0.02%	0	0	0%	0%
21	0	0	N/A	0.01%	0.02%	0	0	0%	0%
22	0	0	N/A	0.01%	0.02%	0	0	0%	0%
23	0	0	N/A	0.01%	0.02%	0	0	0%	0%
24	0	0	N/A	0.01%	0.02%	0	0	0%	0%
25	0	0	N/A	0.01%	0.02%	0	0	0%	0%
26	0	0	N/A	0.01%	0.02%	0	0	0%	0%
27	0	1	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
28	0	3	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
29	0	3	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
30	0	6	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
31	0	17	0.0000	0.02%	0.04%	0.0	0.0	0%	0%
32	1	92	0.0109	0.03%	0.05%	0.0	0.0	3623%	2070%
33	0	217	0.0000	0.04%	0.07%	0.1	0.2	0%	0%
34	0	410	0.0000	0.05%	0.09%	0.2	0.4	0%	0%
35	0	608	0.0000	0.06%	0.11%	0.4	0.6	0%	0%
36	1	864	0.0012	0.07%	0.12%	0.6	1.0	170%	97%
37	0	1,069	0.0000	0.08%	0.13%	0.8	1.4	0%	0%
38	3	1,276	0.0024	0.08%	0.15%	1.1	1.9	280%	160%
39	1	1,440	0.0007	0.09%	0.16%	1.3	2.3	75%	43%
40	2	1,585	0.0013	0.10%	0.18%	1.6	2.8	126%	72%
41	4	1,673	0.0024	0.11%	0.19%	1.8	3.2	217%	124%
42	2	1,789	0.0011	0.12%	0.21%	2.1	3.8	93%	53%
43	4	1,980	0.0020	0.13%	0.23%	2.6	4.5	155%	89%
44	5	2,114	0.0024	0.14%	0.25%	3.0	5.2	169%	97%
45	4	2,269	0.0018	0.15%	0.26%	3.4	6.0	118%	67%
46	3	2,461	0.0012	0.15%	0.26%	3.7	6.5	81%	46%
47	8	2,603	0.0031	0.15%	0.26%	3.9	6.8	205%	117%
48	7	2,781	0.0025	0.15%	0.26%	4.2	7.3	168%	96%
49	14	2,919	0.0048	0.15%	0.26%	4.4	7.7	320%	183%
50	11	3,098	0.0036	0.15%	0.26%	4.6	8.1	237%	135%
51	15	3,341	0.0045	0.15%	0.26%	5.0	8.8	299%	171%
52	14	3,566	0.0039	0.15%	0.26%	5.3	9.4	262%	150%
53	15	3,946	0.0038	0.15%	0.26%	5.9	10.4	253%	145%
54	15	4,389	0.0034	0.15%	0.26%	6.6	11.5	228%	130%
55	19	5,055	0.0038	0.15%	0.26%	7.6	13.3	251%	143%
56	15	4,678	0.0032	0.15%	0.26%	7.0	12.3	214%	122%
57	10	4,272	0.0023	0.15%	0.26%	6.4	11.2	156%	89%
58	8	3,926	0.0020	0.15%	0.26%	5.9	10.3	136%	78%
59	9	3,349	0.0027	0.15%	0.26%	5.0	8.8	179%	102%
60	10	2,928	0.0034	0.15%	0.26%	4.4	7.7	228%	130%
61	7	2,519	0.0028	0.15%	0.26%	3.8	6.6	185%	106%
62	4	2,149	0.0019	0.15%	0.26%	3.2	5.6	124%	71%
63	3	1,645	0.0018	0.15%	0.26%	2.5	4.3	122%	69%
64	10	1,336	0.0075	0.15%	0.26%	2.0	3.5	499%	285%
65	4	1,061	0.0038	0.15%	0.26%	1.6	2.8	251%	144%
66	4	823	0.0049	0.15%	0.26%	1.2	2.2	324%	185%
67	2	662	0.0030	0.15%	0.26%	1.0	1.7	201%	115%
68	3	536	0.0056	0.15%	0.26%	0.8	1.4	373%	213%
69	3	426	0.0070	0.15%	0.26%	0.6	1.1	469%	268%
70	0	0	N/A	0.00%	0.00%	0	0	0%	0%
71	0	0	N/A	0.00%	0.00%	0	0	0%	0%
72	0	0	N/A	0.00%	0.00%	0	0	0%	0%
73	0	0	N/A	0.00%	0.00%	0	0	0%	0%
74	0	0	N/A	0.00%	0.00%	0	0	0%	0%
Other	0	0	N/A	0.00%	0.00%	0	0	0%	0%
Total	240	81,885				115.7	202.5	207%	119%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**WOMEN**

**TABLE 9B**

**8-YEAR PERIOD ENDING 6/30/2011**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	0	N/A	0.01%	0.02%	0	0	0%	0%
21	0	0	N/A	0.01%	0.02%	0	0	0%	0%
22	0	0	N/A	0.01%	0.02%	0	0	0%	0%
23	0	0	N/A	0.01%	0.02%	0	0	0%	0%
24	0	0	N/A	0.01%	0.02%	0	0	0%	0%
25	0	0	N/A	0.01%	0.02%	0	0	0%	0%
26	0	5	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
27	0	6	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
28	0	5	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
29	0	14	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
30	0	28	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
31	0	102	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
32	1	493	0.0020	0.02%	0.03%	0.1	0.2	1014%	654%
33	0	1,269	0.0000	0.03%	0.05%	0.4	0.6	0%	0%
34	2	2,099	0.0010	0.04%	0.06%	0.8	1.3	238%	154%
35	3	2,800	0.0011	0.05%	0.08%	1.4	2.2	214%	138%
36	3	3,365	0.0009	0.06%	0.09%	2.0	3.1	149%	96%
37	8	3,916	0.0020	0.07%	0.11%	2.7	4.2	292%	188%
38	5	4,407	0.0011	0.08%	0.12%	3.5	5.5	142%	91%
39	11	4,770	0.0023	0.09%	0.14%	4.3	6.7	256%	165%
40	9	5,128	0.0018	0.10%	0.16%	5.1	7.9	176%	113%
41	4	5,514	0.0007	0.11%	0.17%	6.1	9.4	66%	43%
42	6	5,915	0.0010	0.12%	0.19%	7.1	11.0	85%	55%
43	9	6,229	0.0014	0.13%	0.20%	8.1	12.6	111%	72%
44	13	6,703	0.0019	0.14%	0.22%	9.4	14.5	139%	89%
45	19	7,119	0.0027	0.15%	0.23%	10.7	16.6	178%	115%
46	24	7,683	0.0031	0.16%	0.25%	12.3	19.1	195%	126%
47	23	8,282	0.0028	0.17%	0.26%	14.1	21.8	163%	105%
48	21	8,946	0.0023	0.18%	0.28%	16.1	25.0	130%	84%
49	30	9,568	0.0031	0.19%	0.29%	18.2	28.2	165%	106%
50	44	10,524	0.0042	0.20%	0.31%	21.0	32.6	209%	135%
51	36	11,534	0.0031	0.20%	0.31%	23.1	35.8	156%	101%
52	44	12,702	0.0035	0.20%	0.31%	25.4	39.4	173%	112%
53	72	14,003	0.0051	0.20%	0.31%	28.0	43.4	257%	166%
54	64	15,538	0.0041	0.20%	0.31%	31.1	48.2	206%	133%
55	57	16,671	0.0034	0.20%	0.31%	33.3	51.7	171%	110%
56	58	15,682	0.0037	0.20%	0.31%	31.4	48.6	185%	119%
57	58	14,622	0.0040	0.20%	0.31%	29.2	45.3	198%	128%
58	49	13,403	0.0037	0.20%	0.31%	26.8	41.5	183%	118%
59	31	12,036	0.0026	0.20%	0.31%	24.1	37.3	129%	83%
60	34	10,881	0.0031	0.20%	0.31%	21.8	33.7	156%	101%
61	30	9,383	0.0032	0.20%	0.31%	18.8	29.1	160%	103%
62	31	8,155	0.0038	0.20%	0.31%	16.3	25.3	190%	123%
63	19	6,160	0.0031	0.20%	0.31%	12.3	19.1	154%	99%
64	13	4,896	0.0027	0.20%	0.31%	9.8	15.2	133%	86%
65	5	3,813	0.0013	0.20%	0.31%	7.6	11.8	66%	42%
66	7	2,949	0.0024	0.20%	0.31%	5.9	9.1	119%	77%
67	5	2,244	0.0022	0.20%	0.31%	4.5	7.0	111%	72%
68	6	1,727	0.0035	0.20%	0.31%	3.5	5.4	174%	112%
69	2	1,316	0.0015	0.20%	0.31%	2.6	4.1	76%	49%
70	0	0	N/A	0.00%	0.00%	0	0	0%	0%
71	0	0	N/A	0.00%	0.00%	0	0	0%	0%
72	0	0	N/A	0.00%	0.00%	0	0	0%	0%
73	0	0	N/A	0.00%	0.00%	0	0	0%	0%
74	0	0	N/A	0.00%	0.00%	0	0	0%	0%
Other	0	0	N/A	0.00%	0.00%	0	0	0%	0%
Total	856	282,605				498.9	773.3	172%	111%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

**TABLE 9A GROUPED**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		8-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	0	N/A	0.00%		0	0	0%	0%
25-29	0	7	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
30-34	1	742	0.0013	0.04%	0.08%	0.3	0.6	309%	177%
35-39	5	5,257	0.0010	0.08%	0.14%	4.2	7.3	120%	69%
40-44	17	9,141	0.0019	0.12%	0.21%	11.1	19.4	153%	87%
45-49	36	13,033	0.0028	0.15%	0.26%	19.5	34.2	184%	105%
50-54	70	18,340	0.0038	0.15%	0.26%	27.5	48.1	254%	145%
55-59	61	21,280	0.0029	0.15%	0.26%	31.9	55.9	191%	109%
60-64	34	10,577	0.0032	0.15%	0.26%	15.9	27.8	214%	122%
65-69	16	3,508	0.0046	0.15%	0.26%	5.3	9.2	304%	174%
70-74	0	0	N/A	0.00%		0	0	0%	0%
Other	0	0	N/A	0.00%		0	0	0%	0%
<b>Total</b>	<b>240</b>	<b>81,885</b>				<b>115.7</b>	<b>202.5</b>	<b>207%</b>	<b>119%</b>



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**WOMEN**

**TABLE 9B GROUPED**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		8-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	0	N/A	0.00%		0	0	0%	0%
25-29	0	30	0.0000	0.01%	0.02%	0.0	0.0	0%	0%
30-34	3	3,991	0.0008	0.03%	0.05%	1.3	2.1	225%	145%
35-39	30	19,258	0.0016	0.07%	0.11%	14.0	21.7	215%	138%
40-44	41	29,489	0.0014	0.12%	0.19%	35.8	55.4	115%	74%
45-49	117	41,598	0.0028	0.17%	0.27%	71.3	110.6	164%	106%
50-54	260	64,301	0.0040	0.20%	0.31%	128.6	199.3	202%	130%
55-59	253	72,414	0.0035	0.20%	0.31%	144.8	224.5	175%	113%
60-64	127	39,475	0.0032	0.20%	0.31%	79.0	122.4	161%	104%
65-69	25	12,049	0.0021	0.20%	0.31%	24.1	37.4	104%	67%
70-74	0	0	N/A	0.00%		0	0	0%	0%
Other	0	0	N/A	0.00%		0	0	0%	0%
<b>Total</b>	<b>856</b>	<b>282,605</b>				<b>498.9</b>	<b>773.3</b>	<b>172%</b>	<b>111%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS  
MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 9C Life Years Exposed (2)	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Disabilities (3)	Expected Disabilities (4)	Actual/ Expected (5)	Disability Rate	
					Actual (3) / (2) (6)	Expected (4) / (2) (7)
2004	45,966	141	78.6	179%	0.31%	0.17%
2005	43,520	207	74.3	279%	0.48%	0.17%
2006	42,752	110	72.8	151%	0.26%	0.17%
2007	43,005	156	73.0	214%	0.36%	0.17%
2008	44,425	133	75.0	177%	0.30%	0.17%
2009	46,168	89	77.5	115%	0.19%	0.17%
2010	47,766	129	79.6	162%	0.27%	0.17%
2011	50,888	142	83.8	169%	0.28%	0.16%
2012	51,482	142	84.2	169%	0.28%	0.16%
2013	54,473	60	87.8	68%	0.11%	0.16%
Total	470,445	1,309	786.5	166%	0.28%	0.17%

The probabilities for Ordinary Disability apply even if the Disability benefit is not payable.

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

**TABLE 10A**

**4-YEAR PERIOD ENDING 6/30/2011**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	10	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
21	0	18	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
22	0	55	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
23	0	597	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
24	0	1,157	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
25	0	1,658	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
26	0	1,961	0.0000	0.00%	0.00%	0.0	0.1	0%	0%
27	0	2,294	0.0000	0.00%	0.00%	0.0	0.1	0%	0%
28	0	2,548	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
29	0	2,675	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
30	0	2,728	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
31	0	2,813	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
32	0	2,770	0.0000	0.00%	0.01%	0.1	0.1	0%	0%
33	0	2,705	0.0000	0.01%	0.01%	0.2	0.2	0%	0%
34	1	2,609	0.0004	0.01%	0.01%	0.2	0.3	479%	355%
35	1	2,581	0.0004	0.01%	0.01%	0.3	0.3	387%	287%
36	1	2,623	0.0004	0.01%	0.02%	0.3	0.4	318%	235%
37	0	2,692	0.0000	0.01%	0.02%	0.4	0.5	0%	0%
38	1	2,666	0.0004	0.02%	0.02%	0.4	0.6	234%	174%
39	0	2,716	0.0000	0.02%	0.02%	0.5	0.7	0%	0%
40	0	2,568	0.0000	0.02%	0.03%	0.5	0.7	0%	0%
41	0	2,457	0.0000	0.02%	0.03%	0.5	0.7	0%	0%
42	0	2,363	0.0000	0.02%	0.03%	0.5	0.7	0%	0%
43	0	2,347	0.0000	0.02%	0.03%	0.5	0.7	0%	0%
44	1	2,311	0.0004	0.02%	0.03%	0.6	0.7	180%	134%
45	1	2,292	0.0004	0.03%	0.03%	0.6	0.8	175%	129%
46	1	2,387	0.0004	0.03%	0.04%	0.6	0.8	161%	119%
47	0	2,485	0.0000	0.03%	0.04%	0.7	0.9	0%	0%
48	1	2,423	0.0004	0.03%	0.04%	0.7	0.9	147%	109%
49	1	2,460	0.0004	0.03%	0.04%	0.7	1.0	140%	104%
50	1	2,510	0.0004	0.03%	0.04%	0.8	1.0	133%	98%
51	0	2,561	0.0000	0.03%	0.04%	0.8	1.1	0%	0%
52	0	2,597	0.0000	0.03%	0.04%	0.8	1.1	0%	0%
53	1	2,634	0.0004	0.03%	0.04%	0.9	1.2	115%	85%
54	0	2,710	0.0000	0.03%	0.05%	0.9	1.2	0%	0%
55	1	2,833	0.0004	0.04%	0.05%	1.0	1.3	101%	75%
56	2	2,829	0.0007	0.04%	0.05%	1.0	1.4	196%	145%
57	2	2,644	0.0008	0.04%	0.05%	1.0	1.3	204%	151%
58	4	2,634	0.0015	0.04%	0.05%	1.0	1.4	400%	296%
59	5	2,414	0.0021	0.04%	0.05%	0.9	1.3	531%	393%
60	0	2,290	0.0000	0.04%	0.05%	0.9	1.2	0%	0%
61	2	2,057	0.0010	0.04%	0.05%	0.8	1.1	243%	180%
62	0	1,769	0.0000	0.04%	0.05%	0.7	1.0	0%	0%
63	2	1,305	0.0015	0.04%	0.05%	0.5	0.7	383%	284%
64	1	1,066	0.0009	0.04%	0.05%	0.4	0.6	235%	174%
65	0	848	0.0000	0.04%	0.05%	0.3	0.5	0%	0%
66	0	631	0.0000	0.04%	0.05%	0.3	0.3	0%	0%
67	0	526	0.0000	0.04%	0.05%	0.2	0.3	0%	0%
68	0	427	0.0000	0.04%	0.05%	0.2	0.2	0%	0%
69	0	333	0.0000	0.04%	0.05%	0.1	0.2	0%	0%
70	0	0	N/A	0.00%	0.00%	0	0	0%	0%
71	0	0	N/A	0.00%	0.00%	0	0	0%	0%
72	0	0	N/A	0.00%	0.00%	0	0	0%	0%
73	0	0	N/A	0.00%	0.00%	0	0	0%	0%
74	0	0	N/A	0.00%	0.00%	0	0	0%	0%
Other	0	1	0.0000	0.00%	0.00%	0	0	0%	0%
<b>Total</b>	<b>30</b>	<b>101,588</b>				<b>22.2</b>	<b>30.0</b>	<b>135%</b>	<b>100%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS  
WOMEN**

**TABLE 10B**

**4-YEAR PERIOD ENDING 6/30/2011**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	9	0.0000	0.00%	0.01%	0.0	0.0	0%	0%
21	0	41	0.0000	0.00%	0.01%	0.0	0.0	0%	0%
22	0	180	0.0000	0.00%	0.01%	0.0	0.0	0%	0%
23	0	2,325	0.0000	0.00%	0.01%	0.0	0.2	0%	0%
24	0	4,738	0.0000	0.00%	0.01%	0.1	0.3	0%	0%
25	0	6,693	0.0000	0.00%	0.01%	0.1	0.6	0%	0%
26	1	8,142	0.0001	0.00%	0.01%	0.2	0.7	614%	134%
27	0	8,962	0.0000	0.00%	0.01%	0.2	0.8	0%	0%
28	0	9,784	0.0000	0.00%	0.01%	0.2	0.9	0%	0%
29	1	9,951	0.0001	0.00%	0.01%	0.2	0.9	502%	110%
30	0	9,669	0.0000	0.00%	0.01%	0.2	0.9	0%	0%
31	0	9,486	0.0000	0.00%	0.01%	0.2	0.9	0%	0%
32	1	9,046	0.0001	0.00%	0.01%	0.2	0.8	553%	121%
33	0	8,696	0.0000	0.00%	0.01%	0.3	0.8	0%	0%
34	0	8,183	0.0000	0.00%	0.01%	0.3	0.7	0%	0%
35	0	7,953	0.0000	0.01%	0.01%	0.4	0.7	0%	0%
36	1	7,727	0.0001	0.01%	0.01%	0.5	0.7	216%	142%
37	1	7,789	0.0001	0.01%	0.01%	0.5	0.7	183%	141%
38	1	7,764	0.0001	0.01%	0.01%	0.6	0.7	161%	141%
39	2	7,521	0.0003	0.01%	0.01%	0.7	0.7	295%	291%
40	1	7,410	0.0001	0.01%	0.01%	0.7	0.7	135%	147%
41	0	7,192	0.0000	0.01%	0.01%	0.9	0.8	0%	0%
42	0	7,128	0.0000	0.01%	0.01%	1.0	1.0	0%	0%
43	0	7,277	0.0000	0.02%	0.02%	1.2	1.2	0%	0%
44	2	7,474	0.0003	0.02%	0.02%	1.3	1.5	149%	136%
45	2	7,584	0.0003	0.02%	0.02%	1.5	1.7	132%	117%
46	4	7,764	0.0005	0.02%	0.03%	1.7	2.0	234%	203%
47	3	7,961	0.0004	0.02%	0.03%	1.9	2.2	157%	134%
48	6	8,144	0.0007	0.03%	0.03%	2.1	2.5	283%	238%
49	3	8,220	0.0004	0.03%	0.03%	2.3	2.8	130%	109%
50	4	8,710	0.0005	0.03%	0.04%	2.6	3.1	153%	127%
51	8	9,014	0.0009	0.03%	0.04%	2.8	3.5	286%	230%
52	3	9,316	0.0003	0.03%	0.04%	3.0	3.8	101%	79%
53	7	9,579	0.0007	0.03%	0.04%	3.2	4.1	221%	171%
54	8	9,970	0.0008	0.03%	0.04%	3.4	4.4	236%	180%
55	6	10,133	0.0006	0.04%	0.05%	3.5	4.7	169%	129%
56	10	10,097	0.0010	0.04%	0.05%	3.6	4.8	275%	210%
57	8	9,703	0.0008	0.04%	0.05%	3.6	4.7	223%	172%
58	5	9,289	0.0005	0.04%	0.05%	3.5	4.5	142%	111%
59	8	8,494	0.0009	0.04%	0.05%	3.3	4.1	241%	194%
60	3	7,779	0.0004	0.04%	0.05%	3.1	3.8	96%	79%
61	6	6,740	0.0009	0.04%	0.05%	2.7	3.3	223%	183%
62	4	5,623	0.0007	0.04%	0.05%	2.2	2.7	178%	146%
63	2	4,251	0.0005	0.04%	0.05%	1.7	2.1	118%	97%
64	1	3,408	0.0003	0.04%	0.05%	1.4	1.7	73%	60%
65	0	2,591	0.0000	0.04%	0.05%	1.0	1.3	0%	0%
66	4	2,068	0.0019	0.04%	0.05%	0.8	1.0	484%	398%
67	0	1,550	0.0000	0.04%	0.05%	0.6	0.8	0%	0%
68	0	1,165	0.0000	0.04%	0.05%	0.5	0.6	0%	0%
69	1	865	0.0012	0.04%	0.05%	0.3	0.4	289%	238%
70	0	0	N/A	0.00%	0.05%	0	0	0%	0%
71	0	0	N/A	0.00%	0.05%	0	0	0%	0%
72	0	0	N/A	0.00%	0.05%	0	0	0%	0%
73	0	0	N/A	0.00%	0.05%	0	0	0%	0%
74	0	0	N/A	0.00%	0.05%	0	0	0%	0%
Other	1	3	0.3333	0.00%	0.05%	0	0.0	0%	68521%
Total	118	341,161				66.5	87.8	177%	134%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

**TABLE 10A GROUPED**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	1,837	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
25-29	0	11,136	0.0000	0.00%	0.00%	0.2	0.3	0%	0%
30-34	1	13,625	0.0001	0.00%	0.01%	0.6	0.8	169%	125%
35-39	3	13,278	0.0002	0.01%	0.02%	1.9	2.5	161%	119%
40-44	1	12,046	0.0001	0.02%	0.03%	2.6	3.6	38%	28%
45-49	4	12,047	0.0003	0.03%	0.04%	3.3	4.4	123%	91%
50-54	2	13,012	0.0002	0.03%	0.04%	4.2	5.6	48%	36%
55-59	14	13,354	0.0010	0.04%	0.05%	4.9	6.7	284%	210%
60-64	5	8,487	0.0006	0.04%	0.05%	3.4	4.6	147%	109%
65-69	0	2,765	0.0000	0.04%	0.05%	1.1	1.5	0%	0%
70-74	0	0	N/A	0.00%		0	0	0%	0%
Other	0	1	0.0000	0.00%	0.00%	0	0	0%	0%
<b>Total</b>	<b>30</b>	<b>101,588</b>				<b>22.2</b>	<b>30.0</b>	<b>135%</b>	<b>100%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS  
WOMEN**

**TABLE 10B GROUPED**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	7,293	0.0000	0.00%	0.01%	0.1	0.5	0%	0%
25-29	2	43,532	0.0000	0.00%	0.01%	0.9	4.0	230%	50%
30-34	1	45,080	0.0000	0.00%	0.01%	1.2	4.1	87%	24%
35-39	5	38,754	0.0001	0.01%	0.01%	2.7	3.5	185%	141%
40-44	3	36,481	0.0001	0.01%	0.01%	5.1	5.2	59%	57%
45-49	18	39,673	0.0005	0.02%	0.03%	9.6	11.2	188%	161%
50-54	30	46,589	0.0006	0.03%	0.04%	14.9	19.0	201%	158%
55-59	37	47,716	0.0008	0.04%	0.05%	17.6	22.7	210%	163%
60-64	16	27,801	0.0006	0.04%	0.05%	11.1	13.5	144%	118%
65-69	5	8,239	0.0006	0.04%	0.05%	3.3	4.0	152%	125%
70-74	0	0	N/A	0.00%		0	0	0%	0%
Other	1	3	0.3333	0.00%	0.05%	0	0.0	0%	68521%
<b>Total</b>	<b>118</b>	<b>341,161</b>				<b>66.5</b>	<b>87.8</b>	<b>177%</b>	<b>134%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

**TABLE 10A**

**8-YEAR PERIOD ENDING 6/30/2011**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	12	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
21	0	33	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
22	0	100	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
23	0	1,266	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
24	0	2,386	0.0000	0.00%	0.00%	0.0	0.1	0%	0%
25	0	3,236	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
26	0	3,796	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
27	0	4,324	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
28	0	4,670	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
29	0	4,848	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
30	0	4,909	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
31	0	4,981	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
32	0	5,074	0.0000	0.00%	0.01%	0.2	0.3	0%	0%
33	0	5,078	0.0000	0.01%	0.01%	0.3	0.4	0%	0%
34	1	5,089	0.0002	0.01%	0.01%	0.4	0.5	246%	182%
35	1	5,033	0.0002	0.01%	0.01%	0.5	0.7	199%	147%
36	1	4,999	0.0002	0.01%	0.02%	0.6	0.8	167%	123%
37	1	4,968	0.0002	0.01%	0.02%	0.7	0.9	144%	107%
38	1	4,825	0.0002	0.02%	0.02%	0.8	1.0	130%	96%
39	0	4,858	0.0000	0.02%	0.02%	0.9	1.2	0%	0%
40	0	4,729	0.0000	0.02%	0.03%	0.9	1.3	0%	0%
41	0	4,582	0.0000	0.02%	0.03%	1.0	1.3	0%	0%
42	1	4,533	0.0002	0.02%	0.03%	1.0	1.3	100%	74%
43	0	4,578	0.0000	0.02%	0.03%	1.1	1.4	0%	0%
44	1	4,591	0.0002	0.02%	0.03%	1.1	1.5	91%	67%
45	1	4,621	0.0002	0.03%	0.03%	1.2	1.6	87%	64%
46	3	4,768	0.0006	0.03%	0.04%	1.2	1.7	242%	179%
47	1	4,903	0.0002	0.03%	0.04%	1.3	1.8	76%	56%
48	1	4,949	0.0002	0.03%	0.04%	1.4	1.9	72%	53%
49	6	5,041	0.0012	0.03%	0.04%	1.5	2.0	410%	304%
50	2	5,145	0.0004	0.03%	0.04%	1.5	2.1	130%	96%
51	0	5,302	0.0000	0.03%	0.04%	1.6	2.2	0%	0%
52	3	5,552	0.0005	0.03%	0.04%	1.8	2.4	169%	125%
53	3	5,888	0.0005	0.03%	0.04%	1.9	2.6	154%	114%
54	3	6,262	0.0005	0.03%	0.05%	2.1	2.9	141%	104%
55	3	6,818	0.0004	0.04%	0.05%	2.4	3.2	126%	93%
56	4	6,351	0.0006	0.04%	0.05%	2.3	3.1	175%	130%
57	6	5,793	0.0010	0.04%	0.05%	2.1	2.9	280%	207%
58	6	5,350	0.0011	0.04%	0.05%	2.0	2.7	295%	219%
59	7	4,636	0.0015	0.04%	0.05%	1.8	2.4	387%	287%
60	1	4,050	0.0002	0.04%	0.05%	1.6	2.2	62%	46%
61	4	3,475	0.0012	0.04%	0.05%	1.4	1.9	288%	213%
62	2	2,924	0.0007	0.04%	0.05%	1.2	1.6	171%	127%
63	2	2,248	0.0009	0.04%	0.05%	0.9	1.2	222%	165%
64	2	1,837	0.0011	0.04%	0.05%	0.7	1.0	272%	202%
65	0	1,468	0.0000	0.04%	0.05%	0.6	0.8	0%	0%
66	2	1,128	0.0018	0.04%	0.05%	0.5	0.6	443%	328%
67	0	911	0.0000	0.04%	0.05%	0.4	0.5	0%	0%
68	0	728	0.0000	0.04%	0.05%	0.3	0.4	0%	0%
69	2	565	0.0035	0.04%	0.05%	0.2	0.3	885%	656%
70	0	0	N/A	0.00%	0.00%	0	0	0%	0%
71	0	0	N/A	0.00%	0.00%	0	0	0%	0%
72	0	0	N/A	0.00%	0.00%	0	0	0%	0%
73	0	0	N/A	0.00%	0.00%	0	0	0%	0%
74	1	0	N/A	0.00%	0.00%	0	0	0%	0%
Other	0	3	0.0000	0.00%	0.00%	0	0	0%	0%
Total	72	198,214				44.1	59.5	163%	121%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**WOMEN**

**TABLE 10B**

**8-YEAR PERIOD ENDING 6/30/2011**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	22	0.0000	0.00%	0.01%	0.0	0.0	0%	0%
21	0	70	0.0000	0.00%	0.01%	0.0	0.0	0%	0%
22	0	383	0.0000	0.00%	0.01%	0.0	0.0	0%	0%
23	0	5,425	0.0000	0.00%	0.01%	0.1	0.4	0%	0%
24	0	10,061	0.0000	0.00%	0.01%	0.2	0.7	0%	0%
25	0	13,547	0.0000	0.00%	0.01%	0.3	1.2	0%	0%
26	1	16,001	0.0001	0.00%	0.01%	0.3	1.5	312%	68%
27	0	17,298	0.0000	0.00%	0.01%	0.3	1.6	0%	0%
28	1	18,205	0.0001	0.00%	0.01%	0.4	1.7	275%	60%
29	1	18,387	0.0001	0.00%	0.01%	0.4	1.7	272%	60%
30	0	17,800	0.0000	0.00%	0.01%	0.4	1.6	0%	0%
31	0	17,342	0.0000	0.00%	0.01%	0.3	1.6	0%	0%
32	1	16,745	0.0001	0.00%	0.01%	0.3	1.5	299%	65%
33	0	16,355	0.0000	0.00%	0.01%	0.5	1.5	0%	0%
34	1	15,824	0.0001	0.00%	0.01%	0.6	1.4	158%	69%
35	0	15,234	0.0000	0.01%	0.01%	0.8	1.4	0%	0%
36	1	14,716	0.0001	0.01%	0.01%	0.9	1.3	113%	74%
37	1	14,342	0.0001	0.01%	0.01%	1.0	1.3	100%	76%
38	3	14,106	0.0002	0.01%	0.01%	1.1	1.3	266%	233%
39	2	13,841	0.0001	0.01%	0.01%	1.2	1.3	161%	158%
40	3	13,937	0.0002	0.01%	0.01%	1.4	1.3	215%	235%
41	1	13,914	0.0001	0.01%	0.01%	1.7	1.6	60%	62%
42	1	14,124	0.0001	0.01%	0.01%	2.0	2.0	51%	50%
43	1	14,345	0.0001	0.02%	0.02%	2.3	2.4	44%	41%
44	5	14,682	0.0003	0.02%	0.02%	2.6	2.9	189%	173%
45	4	15,094	0.0003	0.02%	0.02%	3.0	3.4	133%	118%
46	5	15,653	0.0003	0.02%	0.03%	3.4	4.0	145%	126%
47	6	16,278	0.0004	0.02%	0.03%	3.9	4.6	154%	131%
48	11	16,907	0.0007	0.03%	0.03%	4.4	5.2	250%	210%
49	5	17,447	0.0003	0.03%	0.03%	4.9	5.9	102%	85%
50	8	18,167	0.0004	0.03%	0.04%	5.5	6.6	147%	122%
51	13	18,927	0.0007	0.03%	0.04%	5.9	7.3	222%	178%
52	9	19,768	0.0005	0.03%	0.04%	6.3	8.1	142%	112%
53	17	20,599	0.0008	0.03%	0.04%	6.8	8.8	250%	193%
54	12	21,663	0.0006	0.03%	0.04%	7.4	9.6	163%	124%
55	16	22,174	0.0007	0.04%	0.05%	7.8	10.2	206%	157%
56	17	20,684	0.0008	0.04%	0.05%	7.4	9.8	228%	174%
57	15	18,983	0.0008	0.04%	0.05%	7.0	9.1	214%	164%
58	13	17,153	0.0008	0.04%	0.05%	6.5	8.3	199%	156%
59	16	15,162	0.0011	0.04%	0.05%	5.9	7.4	271%	217%
60	11	13,494	0.0008	0.04%	0.05%	5.4	6.6	204%	168%
61	9	11,593	0.0008	0.04%	0.05%	4.6	5.6	194%	160%
62	7	9,932	0.0007	0.04%	0.05%	4.0	4.8	176%	145%
63	5	7,566	0.0007	0.04%	0.05%	3.0	3.7	165%	136%
64	5	6,016	0.0008	0.04%	0.05%	2.4	2.9	208%	171%
65	1	4,659	0.0002	0.04%	0.05%	1.9	2.3	54%	44%
66	4	3,585	0.0011	0.04%	0.05%	1.4	1.7	279%	229%
67	1	2,714	0.0004	0.04%	0.05%	1.1	1.3	92%	76%
68	1	2,075	0.0005	0.04%	0.05%	0.8	1.0	120%	99%
69	1	1,555	0.0006	0.04%	0.05%	0.6	0.8	161%	132%
70	0	0	N/A	0.00%	0.05%	0	0	0%	0%
71	0	0	N/A	0.00%	0.05%	0	0	0%	0%
72	0	0	N/A	0.00%	0.05%	0	0	0%	0%
73	0	0	N/A	0.00%	0.05%	0	0	0%	0%
74	0	0	N/A	0.00%	0.05%	0	0	0%	0%
Other	1	7	0.1429	0.00%	0.05%	0	0.0	0%	29366%
Total	236	664,561				130.5	172.1	181%	137%



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN**

**TABLE 10A GROUPED**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		8-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	3,797	0.0000	0.00%	0.00%	0.1	0.1	0%	0%
25-29	0	20,874	0.0000	0.00%	0.00%	0.4	0.6	0%	0%
30-34	1	25,131	0.0000	0.00%	0.01%	1.1	1.5	90%	67%
35-39	4	24,683	0.0002	0.01%	0.02%	3.4	4.7	116%	86%
40-44	2	23,013	0.0001	0.02%	0.03%	5.1	6.8	40%	29%
45-49	12	24,282	0.0005	0.03%	0.04%	6.6	8.9	183%	135%
50-54	11	28,149	0.0004	0.03%	0.04%	9.0	12.2	122%	90%
55-59	26	28,948	0.0009	0.04%	0.05%	10.7	14.4	244%	181%
60-64	11	14,534	0.0008	0.04%	0.05%	5.8	7.8	189%	140%
65-69	4	4,800	0.0008	0.04%	0.05%	1.9	2.6	208%	154%
70-74	1	0	N/A	0.00%		0	0	0%	0%
Other	0	3	0.0000	0.00%	0.00%	0	0	0%	0%
<b>Total</b>	<b>72</b>	<b>198,214</b>				<b>44.1</b>	<b>59.5</b>	<b>163%</b>	<b>121%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS  
WOMEN**

**TABLE 10B GROUPED**

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		8-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	15,961	0.0000	0.00%	0.01%	0.3	1.0	0%	0%
25-29	3	83,438	0.0000	0.00%	0.01%	1.7	7.6	180%	39%
30-34	2	84,066	0.0000	0.00%	0.01%	2.2	7.7	93%	26%
35-39	7	72,239	0.0001	0.01%	0.01%	5.0	6.6	139%	106%
40-44	11	71,002	0.0002	0.01%	0.01%	10.0	10.2	110%	108%
45-49	31	81,379	0.0004	0.02%	0.03%	19.7	23.1	158%	134%
50-54	59	99,124	0.0006	0.03%	0.04%	31.8	40.4	185%	146%
55-59	77	94,156	0.0008	0.04%	0.05%	34.7	44.8	222%	172%
60-64	37	48,601	0.0008	0.04%	0.05%	19.4	23.6	190%	156%
65-69	8	14,588	0.0005	0.04%	0.05%	5.8	7.1	137%	113%
70-74	0	0	N/A	0.00%		0	0	0%	0%
Other	1	7	0.1429	0.00%	0.05%	0	0.0	0%	29366%
<b>Total</b>	<b>236</b>	<b>664,561</b>				<b>130.5</b>	<b>172.1</b>	<b>181%</b>	<b>137%</b>

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS  
MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 10C Life Years Exposed (2)	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Disabilities (3)	Expected Disabilities (4)	Actual/ Expected (5)	Disability Rate	
					Actual (3) / (2) (6)	Expected (4) / (2) (7)
2004	97,941	29	21.3	136%	0.03%	0.02%
2005	105,685	51	21.5	238%	0.05%	0.02%
2006	106,017	23	21.3	108%	0.02%	0.02%
2007	110,383	59	21.8	270%	0.05%	0.02%
2008	109,319	27	21.7	124%	0.02%	0.02%
2009	111,368	42	22.1	190%	0.04%	0.02%
2010	111,875	40	22.3	180%	0.04%	0.02%
2011	110,187	43	22.7	189%	0.04%	0.02%
2012	108,326	29	22.5	129%	0.03%	0.02%
2013	111,009	7	22.9	31%	0.01%	0.02%
Total	1,082,110	350	220.1	159%	0.03%	0.02%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**TOTAL SALARY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

TABLE 11A

4-YEAR PERIOD ENDING 6/30/2013

Service	Life Years Exposed	Total Salary BOY	Actual Salary EOY	Expected Salary EOY	Actual / Expected	Increase %	
						Actual %	Expected %
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0	20,418	\$ 817,037,552	\$ 876,633,949	\$ 923,252,434	56%	7.29%	13.00%
1	21,787	1,061,780,812	1,127,754,376	1,178,576,701	56%	6.21%	11.00%
2	21,419	1,138,868,954	1,188,405,126	1,241,367,160	48%	4.35%	9.00%
3	23,972	1,320,907,921	1,370,324,772	1,426,580,555	47%	3.74%	8.00%
4	24,901	1,448,800,239	1,511,103,912	1,579,192,261	48%	4.30%	9.00%
5	24,171	1,522,002,609	1,606,751,725	1,643,762,818	70%	5.57%	8.00%
6	25,082	1,677,051,284	1,768,861,593	1,811,215,387	68%	5.47%	8.00%
7	24,127	1,689,576,771	1,755,569,550	1,807,847,145	56%	3.91%	7.00%
8	22,364	1,630,631,907	1,658,122,268	1,712,163,502	34%	1.69%	5.00%
9	19,950	1,469,483,220	1,499,970,728	1,587,041,878	600%	2.07%	8.00%
10	17,263	1,263,256,881	1,293,855,642	1,313,787,156	61%	2.42%	4.00%
11	16,016	1,180,188,918	1,195,513,157	1,227,396,475	32%	1.30%	4.00%
12	14,515	1,095,689,413	1,114,680,332	1,161,430,778	29%	1.73%	6.00%
13	12,625	977,394,262	996,577,280	1,016,490,032	49%	1.96%	4.00%
14	11,157	869,189,779	888,171,289	938,724,961	27%	2.18%	8.00%
15	10,092	792,348,242	811,989,992	824,042,172	62%	2.48%	4.00%
16	8,787	713,560,904	721,294,786	742,103,340	27%	1.08%	4.00%
17	8,562	689,608,174	698,559,314	724,088,583	26%	1.30%	5.00%
18	8,631	703,033,906	714,832,743	731,155,262	42%	1.68%	4.00%
19	8,639	711,983,348	732,219,694	797,421,350	24%	2.84%	12.00%
20	8,554	722,842,155	749,201,916	751,755,841	91%	3.65%	4.00%
21	8,139	721,129,553	735,943,991	778,819,917	26%	2.05%	8.00%
22	7,707	707,898,420	726,533,932	736,214,357	66%	2.63%	4.00%
23	7,412	704,293,470	709,811,649	732,465,209	20%	0.78%	4.00%
24	6,951	675,950,233	680,132,038	702,988,242	15%	0.62%	4.00%
25	5,904	580,393,347	583,725,779	603,609,081	14%	0.57%	4.00%
26	4,973	501,713,247	504,639,214	521,781,777	15%	0.58%	4.00%
27	4,060	412,778,264	415,161,512	429,289,395	14%	0.58%	4.00%
28	3,311	339,453,235	340,857,805	353,031,364	10%	0.41%	4.00%
29	2,740	280,121,001	281,585,173	291,325,841	13%	0.52%	4.00%
30+	2,203	230,321,699	231,546,055	239,534,567	13%	0.53%	4.00%
Total	406,432	28,649,289,720	29,490,331,292	30,528,455,540	45%	2.94%	6.56%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**TOTAL SALARY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

TABLE 11A

4-YEAR PERIOD ENDING 6/30/2013

Service	Life Years Exposed	Total Salary BOY	Actual Salary EOY	Proposed Salary EOY	Actual / Proposed	Increase %	
						Actual %	Proposed %
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0	20,418	\$ 817,037,552	\$ 876,633,949	\$ 923,252,434	56%	7.29%	13.00%
1	21,787	1,061,780,812	1,127,754,376	1,178,576,701	56%	6.21%	11.00%
2	21,419	1,138,868,954	1,188,405,126	1,241,367,160	48%	4.35%	9.00%
3	23,972	1,320,907,921	1,370,324,772	1,426,580,555	47%	3.74%	8.00%
4	24,901	1,448,800,239	1,511,103,912	1,579,192,261	48%	4.30%	9.00%
5	24,171	1,522,002,609	1,606,751,725	1,643,762,818	70%	5.57%	8.00%
6	25,082	1,677,051,284	1,768,861,593	1,811,215,387	68%	5.47%	8.00%
7	24,127	1,689,576,771	1,755,569,550	1,807,847,145	56%	3.91%	7.00%
8	22,364	1,630,631,907	1,658,122,268	1,712,163,502	34%	1.69%	5.00%
9	19,950	1,469,483,220	1,499,970,728	1,587,041,878	600%	2.07%	8.00%
10	17,263	1,263,256,881	1,293,855,642	1,313,787,156	61%	2.42%	4.00%
11	16,016	1,180,188,918	1,195,513,157	1,227,396,475	32%	1.30%	4.00%
12	14,515	1,095,689,413	1,114,680,332	1,161,430,778	29%	1.73%	6.00%
13	12,625	977,394,262	996,577,280	1,016,490,032	49%	1.96%	4.00%
14	11,157	869,189,779	888,171,289	938,724,961	27%	2.18%	8.00%
15	10,092	792,348,242	811,989,992	824,042,172	62%	2.48%	4.00%
16	8,787	713,560,904	721,294,786	742,103,340	27%	1.08%	4.00%
17	8,562	689,608,174	698,559,314	724,088,583	26%	1.30%	5.00%
18	8,631	703,033,906	714,832,743	731,155,262	42%	1.68%	4.00%
19	8,639	711,983,348	732,219,694	797,421,350	24%	2.84%	12.00%
20	8,554	722,842,155	749,201,916	751,755,841	91%	3.65%	4.00%
21	8,139	721,129,553	735,943,991	778,819,917	26%	2.05%	8.00%
22	7,707	707,898,420	726,533,932	736,214,357	66%	2.63%	4.00%
23	7,412	704,293,470	709,811,649	732,465,209	20%	0.78%	4.00%
24	6,951	675,950,233	680,132,038	702,988,242	15%	0.62%	4.00%
25	5,904	580,393,347	583,725,779	603,609,081	14%	0.57%	4.00%
26	4,973	501,713,247	504,639,214	521,781,777	15%	0.58%	4.00%
27	4,060	412,778,264	415,161,512	429,289,395	14%	0.58%	4.00%
28	3,311	339,453,235	340,857,805	353,031,364	10%	0.41%	4.00%
29	2,740	280,121,001	281,585,173	291,325,841	13%	0.52%	4.00%
30+	2,203	230,321,699	231,546,055	239,534,567	13%	0.53%	4.00%
Total	406,432	28,649,289,720	29,490,331,292	30,528,455,540	45%	2.94%	6.56%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MERIT SALARY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

TABLE 11B

4-YEAR PERIOD ENDING 6/30/2013

Service (1)	Life Years Exposed (2)	Total Salary BOY (3)	Estimated Actual Merit Salary EOY (4)	Expected Merit Salary EOY (5)	Actual / Expected (6)	Increase %	
						Actual % (7)	Expected % (8)
0	20,418	\$ 817,037,552	\$ 872,290,699	\$ 898,741,307	68%	6.76%	10.00%
1	21,787	1,061,780,812	1,122,110,107	1,146,723,277	71%	5.68%	8.00%
2	21,419	1,138,868,954	1,182,351,068	1,207,201,091	64%	3.82%	6.00%
3	23,972	1,320,907,921	1,363,303,021	1,386,953,317	64%	3.21%	5.00%
4	24,901	1,448,800,239	1,503,402,305	1,535,728,253	63%	3.77%	6.00%
5	24,171	1,522,002,609	1,598,660,985	1,598,102,739	101%	5.04%	5.00%
6	25,082	1,677,051,284	1,759,946,637	1,760,903,848	99%	4.94%	5.00%
7	24,127	1,689,576,771	1,746,588,010	1,757,159,842	84%	3.37%	4.00%
8	22,364	1,630,631,907	1,649,454,071	1,663,244,545	58%	1.15%	2.00%
9	19,950	1,469,483,220	1,492,159,173	1,542,957,381	31%	1.54%	5.00%
10	17,263	1,263,256,881	1,287,140,356	1,275,889,450	189%	1.89%	1.00%
11	16,016	1,180,188,918	1,189,239,448	1,191,990,807	77%	0.77%	1.00%
12	14,515	1,095,689,413	1,108,855,810	1,128,560,095	40%	1.20%	3.00%
13	12,625	977,394,262	991,381,597	987,168,205	143%	1.43%	1.00%
14	11,157	869,189,779	883,550,805	912,649,268	33%	1.65%	5.00%
15	10,092	792,348,242	807,777,986	800,271,724	195%	1.95%	1.00%
16	8,787	713,560,904	717,501,602	720,696,513	55%	0.55%	1.00%
17	8,562	689,608,174	694,893,459	703,400,337	38%	0.77%	2.00%
18	8,631	703,033,906	711,095,519	710,064,245	115%	1.15%	1.00%
19	8,639	711,983,348	728,434,896	776,061,849	26%	2.31%	9.00%
20	8,554	722,842,155	745,359,394	730,070,577	312%	3.12%	1.00%
21	8,139	721,129,553	732,110,573	757,186,031	30%	1.52%	5.00%
22	7,707	707,898,420	722,770,849	714,977,404	210%	2.10%	1.00%
23	7,412	704,293,470	706,067,729	711,336,405	25%	0.25%	1.00%
24	6,951	675,950,233	676,538,787	682,709,735	9%	0.09%	1.00%
25	5,904	580,393,347	580,640,494	586,197,280	4%	0.04%	1.00%
26	4,973	501,713,247	501,972,181	506,730,379	5%	0.05%	1.00%
27	4,060	412,778,264	412,967,244	416,906,047	5%	0.05%	1.00%
28	3,311	339,453,235	339,053,322	342,847,767	-12%	-0.12%	1.00%
29	2,740	280,121,001	280,096,091	282,922,211	-1%	-0.01%	1.00%
30+	2,203	230,321,699	230,321,699	232,624,916		0.00%	1.00%
Total	406,432	28,649,289,720	29,338,035,916	29,668,976,848	68%	2.40%	3.56%

The rates for expected merit salary increases are based on actual rates of increase for total salary, adjusted for inflation of 1.71%.  
Actual Merit Salary EOY was estimated using Total Salary BOY and expected merit increase rates.

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK  
MERIT SALARY EXPERIENCE OF ACTIVE MEMBERS  
MEN AND WOMEN**

**TABLE 11B**

**4-YEAR PERIOD ENDING 6/30/2013**

Service (1)	Life Years Exposed (2)	Total Salary BOY (3)	Estimated Actual Merit Salary EOY (4)	Proposed Merit Salary EOY (5)	Actual / Proposed (6)	Increase %	
						Actual % (7)	Proposed % (8)
0	20,418	\$ 817,037,552	\$ 872,290,699	\$ 898,741,307	68%	6.76%	10.00%
1	21,787	1,061,780,812	1,122,110,107	1,146,723,277	71%	5.68%	8.00%
2	21,419	1,138,868,954	1,182,351,068	1,207,201,091	64%	3.82%	6.00%
3	23,972	1,320,907,921	1,363,303,021	1,386,953,317	64%	3.21%	5.00%
4	24,901	1,448,800,239	1,503,402,305	1,535,728,253	63%	3.77%	6.00%
5	24,171	1,522,002,609	1,598,660,985	1,598,102,739	101%	5.04%	5.00%
6	25,082	1,677,051,284	1,759,946,637	1,760,903,848	99%	4.94%	5.00%
7	24,127	1,689,576,771	1,746,588,010	1,757,159,842	84%	3.37%	4.00%
8	22,364	1,630,631,907	1,649,454,071	1,663,244,545	58%	1.15%	2.00%
9	19,950	1,469,483,220	1,492,159,173	1,542,957,381	31%	1.54%	5.00%
10	17,263	1,263,256,881	1,287,140,356	1,275,889,450	189%	1.89%	1.00%
11	16,016	1,180,188,918	1,189,239,448	1,191,990,807	77%	0.77%	1.00%
12	14,515	1,095,689,413	1,108,855,810	1,128,560,095	40%	1.20%	3.00%
13	12,625	977,394,262	991,381,597	987,168,205	143%	1.43%	1.00%
14	11,157	869,189,779	883,550,805	912,649,268	33%	1.65%	5.00%
15	10,092	792,348,242	807,777,986	800,271,724	195%	1.95%	1.00%
16	8,787	713,560,904	717,501,602	720,696,513	55%	0.55%	1.00%
17	8,562	689,608,174	694,893,459	703,400,337	38%	0.77%	2.00%
18	8,631	703,033,906	711,095,519	710,064,245	115%	1.15%	1.00%
19	8,639	711,983,348	728,434,896	776,061,849	26%	2.31%	9.00%
20	8,554	722,842,155	745,359,394	730,070,577	312%	3.12%	1.00%
21	8,139	721,129,553	732,110,573	757,186,031	30%	1.52%	5.00%
22	7,707	707,898,420	722,770,849	714,977,404	210%	2.10%	1.00%
23	7,412	704,293,470	706,067,729	711,336,405	25%	0.25%	1.00%
24	6,951	675,950,233	676,538,787	682,709,735	9%	0.09%	1.00%
25	5,904	580,393,347	580,640,494	586,197,280	4%	0.04%	1.00%
26	4,973	501,713,247	501,972,181	506,730,379	5%	0.05%	1.00%
27	4,060	412,778,264	412,967,244	416,906,047	5%	0.05%	1.00%
28	3,311	339,453,235	339,053,322	342,847,767	-12%	-0.12%	1.00%
29	2,740	280,121,001	280,096,091	282,922,211	-1%	-0.01%	1.00%
30+	2,203	230,321,699	230,321,699	232,624,916		0.00%	1.00%
Total	406,432	28,649,289,720	29,338,035,916	29,668,976,848	68%	2.40%	3.56%

Actual Merit Salary EOY was estimated using Total Salary BOY and expected merit increase rates.

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**TOTAL SALARY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

TABLE 11A

10-YEAR PERIOD ENDING 6/30/2013

Service	Life Years Exposed	Total Salary BOY	Actual Salary EOY	Expected Salary EOY	Actual / Expected	Increase %	
						Actual %	Expected %
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0	35,700	\$ 1,414,000,593	\$ 1,535,904,139	\$ 1,597,820,670	66%	8.62%	13.00%
1	73,396	3,434,405,658	3,716,795,934	3,812,190,280	75%	8.22%	11.00%
2	83,024	4,100,039,439	4,400,172,863	4,469,042,989	81%	7.32%	9.00%
3	69,541	3,681,488,109	3,908,967,445	3,976,007,158	77%	6.18%	8.00%
4	67,405	3,774,411,365	4,025,997,658	4,114,108,388	74%	6.67%	9.00%
5	57,971	3,451,372,314	3,693,667,641	3,727,482,099	88%	7.02%	8.00%
6	55,336	3,442,180,618	3,676,778,141	3,717,555,067	85%	6.82%	8.00%
7	47,947	3,150,770,823	3,319,008,321	3,371,324,781	76%	5.34%	7.00%
8	44,699	3,026,734,985	3,130,428,155	3,178,071,734	69%	3.43%	5.00%
9	37,645	2,604,054,031	2,700,401,247	2,812,378,353	46%	3.70%	8.00%
10	35,069	2,422,258,790	2,521,450,683	2,519,149,142	102%	4.10%	4.00%
11	31,203	2,191,480,666	2,252,107,477	2,279,139,893	69%	2.77%	4.00%
12	30,259	2,140,997,177	2,211,601,228	2,269,457,008	55%	3.30%	6.00%
13	26,426	1,899,299,409	1,969,290,269	1,975,271,385	92%	3.69%	4.00%
14	26,776	1,919,432,498	1,996,061,098	2,072,987,098	50%	3.99%	8.00%
15	23,739	1,728,667,789	1,804,218,310	1,797,814,501	109%	4.37%	4.00%
16	24,040	1,792,700,563	1,850,691,419	1,864,408,586	81%	3.23%	4.00%
17	21,897	1,649,104,377	1,705,278,999	1,731,559,596	68%	3.41%	5.00%
18	23,198	1,772,088,874	1,838,669,905	1,842,972,429	94%	3.76%	4.00%
19	21,342	1,669,562,877	1,748,392,687	1,869,910,422	39%	4.72%	12.00%
20	21,546	1,737,048,123	1,841,290,278	1,806,530,048	150%	6.00%	4.00%
21	18,570	1,588,693,330	1,650,536,875	1,715,788,796	49%	3.89%	8.00%
22	18,746	1,655,960,689	1,733,152,419	1,722,199,117	117%	4.66%	4.00%
23	15,978	1,469,159,084	1,504,652,684	1,527,925,447	60%	2.42%	4.00%
24	15,267	1,425,310,182	1,458,689,691	1,482,322,589	59%	2.34%	4.00%
25	12,205	1,152,434,832	1,178,368,200	1,198,532,225	56%	2.25%	4.00%
26	11,276	1,077,765,217	1,105,046,016	1,120,875,826	63%	2.53%	4.00%
27	9,000	869,402,829	889,621,702	904,178,942	58%	2.33%	4.00%
28	8,351	805,571,746	826,848,377	837,794,616	66%	2.64%	4.00%
29	6,869	661,727,386	678,843,823	688,196,481	65%	2.59%	4.00%
30+	6,147	589,274,275	603,935,057	612,845,246	62%	2.49%	4.00%
Total	980,568	64,297,398,648	67,476,868,741	68,615,840,912	74%	4.94%	6.72%



**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**TOTAL SALARY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

TABLE 11A

10-YEAR PERIOD ENDING 6/30/2013

Service	Life Years Exposed	Total Salary BOY	Actual Salary EOY	Proposed Salary EOY	Actual / Proposed	Increase %	
						Actual %	Proposed %
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0	35,700	\$ 1,414,000,593	\$ 1,535,904,139	\$ 1,597,820,670	66%	8.62%	13.00%
1	73,396	3,434,405,658	3,716,795,934	3,812,190,280	75%	8.22%	11.00%
2	83,024	4,100,039,439	4,400,172,863	4,469,042,989	81%	7.32%	9.00%
3	69,541	3,681,488,109	3,908,967,445	3,976,007,158	77%	6.18%	8.00%
4	67,405	3,774,411,365	4,025,997,658	4,114,108,388	74%	6.67%	9.00%
5	57,971	3,451,372,314	3,693,667,641	3,727,482,099	88%	7.02%	8.00%
6	55,336	3,442,180,618	3,676,778,141	3,717,555,067	85%	6.82%	8.00%
7	47,947	3,150,770,823	3,319,008,321	3,371,324,781	76%	5.34%	7.00%
8	44,699	3,026,734,985	3,130,428,155	3,178,071,734	69%	3.43%	5.00%
9	37,645	2,604,054,031	2,700,401,247	2,812,378,353	46%	3.70%	8.00%
10	35,069	2,422,258,790	2,521,450,683	2,519,149,142	102%	4.10%	4.00%
11	31,203	2,191,480,666	2,252,107,477	2,279,139,893	69%	2.77%	4.00%
12	30,259	2,140,997,177	2,211,601,228	2,269,457,008	55%	3.30%	6.00%
13	26,426	1,899,290,409	1,969,290,269	1,975,271,385	92%	3.69%	4.00%
14	26,776	1,919,432,498	1,996,061,098	2,072,987,098	50%	3.99%	8.00%
15	23,739	1,728,667,789	1,804,218,310	1,797,814,501	109%	4.37%	4.00%
16	24,040	1,792,700,563	1,850,691,419	1,864,408,586	81%	3.23%	4.00%
17	21,897	1,649,104,377	1,705,278,999	1,731,559,596	68%	3.41%	5.00%
18	23,198	1,772,088,874	1,838,669,905	1,842,972,429	94%	3.76%	4.00%
19	21,342	1,669,562,877	1,748,392,687	1,869,910,422	39%	4.72%	12.00%
20	21,546	1,737,048,123	1,841,290,278	1,806,530,048	150%	6.00%	4.00%
21	18,570	1,588,693,330	1,650,536,875	1,715,788,796	49%	3.89%	8.00%
22	18,746	1,655,960,689	1,733,152,419	1,722,199,117	117%	4.66%	4.00%
23	15,978	1,469,159,084	1,504,652,684	1,527,925,447	60%	2.42%	4.00%
24	15,267	1,425,310,182	1,458,689,691	1,482,322,589	59%	2.34%	4.00%
25	12,205	1,152,434,832	1,178,368,200	1,198,532,225	56%	2.25%	4.00%
26	11,276	1,077,765,217	1,105,046,016	1,120,875,826	63%	2.53%	4.00%
27	9,000	869,402,829	889,621,702	904,178,942	58%	2.33%	4.00%
28	8,351	805,571,746	826,848,377	837,794,616	66%	2.64%	4.00%
29	6,869	661,727,386	678,843,823	688,196,481	65%	2.59%	4.00%
30+	6,147	589,274,275	603,935,057	612,845,246	62%	2.49%	4.00%
Total	980,568	64,297,398,648	67,476,868,741	68,615,840,912	74%	4.94%	6.72%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MERIT SALARY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

**TABLE 11B**

**10-YEAR PERIOD ENDING 6/30/2013**

Service	Life Years Exposed	Total Salary BOY	Estimated Actual Merit Salary EOY	Expected Merit Salary EOY	Actual / Expected	Increase %	
						Actual %	Expected %
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0	35,700	\$ 1,414,000,593	\$ 1,478,664,632	\$ 1,555,400,652	46%	4.57%	10.00%
1	73,396	3,434,405,658	3,545,138,096	3,709,158,111	40%	3.22%	8.00%
2	83,024	4,100,039,439	4,170,183,136	4,346,041,805	29%	1.71%	6.00%
3	69,541	3,681,488,109	3,719,238,276	3,865,562,514	21%	1.03%	5.00%
4	67,405	3,774,411,365	3,830,610,095	4,000,876,047	25%	1.49%	6.00%
5	57,971	3,451,372,314	3,525,363,981	3,623,940,930	43%	2.14%	5.00%
6	55,336	3,442,180,618	3,515,840,547	3,614,289,649	43%	2.14%	5.00%
7	47,947	3,150,770,823	3,171,896,430	3,276,801,656	17%	0.67%	4.00%
8	44,699	3,026,734,985	2,995,053,267	3,087,269,685	-52%	-1.05%	2.00%
9	37,645	2,604,054,031	2,587,868,075	2,734,256,733	-12%	-0.62%	5.00%
10	35,069	2,422,258,790	2,411,491,937	2,446,481,378	-44%	-0.44%	1.00%
11	31,203	2,191,480,666	2,156,165,856	2,213,395,473	-161%	-1.61%	1.00%
12	30,259	2,140,997,177	2,113,673,776	2,205,227,092	-43%	-1.28%	3.00%
13	26,426	1,899,299,409	1,882,857,308	1,918,292,403	-87%	-0.87%	1.00%
14	26,776	1,919,432,498	1,903,381,805	2,015,404,123	-17%	-0.84%	5.00%
15	23,739	1,728,667,789	1,721,693,659	1,745,954,467	-40%	-0.40%	1.00%
16	24,040	1,792,700,563	1,761,062,372	1,810,627,569	-176%	-1.76%	1.00%
17	21,897	1,649,104,377	1,624,565,499	1,682,086,465	-74%	-1.49%	2.00%
18	23,198	1,772,088,874	1,750,030,609	1,789,809,763	-124%	-1.24%	1.00%
19	21,342	1,669,562,877	1,667,559,514	1,819,823,536	-1%	-0.12%	9.00%
20	21,546	1,737,048,123	1,754,914,952	1,754,418,604	103%	1.03%	1.00%
21	18,570	1,588,693,330	1,574,590,699	1,668,127,997	-18%	-0.89%	5.00%
22	18,746	1,655,960,689	1,651,357,804	1,672,520,296	-28%	-0.28%	1.00%
23	15,978	1,469,159,084	1,469,159,084	1,483,850,675		0.00%	1.00%
24	15,267	1,425,310,182	1,425,310,182	1,439,563,284		0.00%	1.00%
25	12,205	1,152,434,832	1,152,434,832	1,163,959,180		0.00%	1.00%
26	11,276	1,077,765,217	1,077,765,217	1,088,542,869		0.00%	1.00%
27	9,000	869,402,829	869,402,829	878,096,857		0.00%	1.00%
28	8,351	805,571,746	805,571,746	813,627,463		0.00%	1.00%
29	6,869	661,727,386	661,727,386	668,344,660		0.00%	1.00%
30+	6,147	589,274,275	589,274,275	595,167,018		0.00%	1.00%
Total	980,568	64,297,398,648	64,563,847,879	66,686,918,952	11%	0.41%	3.72%

The rates for expected merit salary increases are based on actual rates of increase for total salary, adjusted for inflation of 2.43%. Actual Merit Salary EOY was estimated using Total Salary BOY and expected merit increase rates.

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**MERIT SALARY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

**TABLE 11B**

**10-YEAR PERIOD ENDING 6/30/2013**

Service	Life Years Exposed	Total Salary BOY	Estimated Actual Merit Salary EOY	Proposed Merit Salary EOY	Actual / Proposed	Increase %	
						Actual %	Proposed %
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0	35,700	\$ 1,414,000,593	\$ 1,478,664,632	\$ 1,555,400,652	46%	4.57%	10.00%
1	73,396	3,434,405,658	3,545,138,096	3,709,158,111	40%	3.22%	8.00%
2	83,024	4,100,039,439	4,170,183,136	4,346,041,805	29%	1.71%	6.00%
3	69,541	3,681,488,109	3,719,238,276	3,865,562,514	21%	1.03%	5.00%
4	67,405	3,774,411,365	3,830,610,095	4,000,876,047	25%	1.49%	6.00%
5	57,971	3,451,372,314	3,525,363,981	3,623,940,930	43%	2.14%	5.00%
6	55,336	3,442,180,618	3,515,840,547	3,614,289,649	43%	2.14%	5.00%
7	47,947	3,150,770,823	3,171,896,430	3,276,801,656	17%	0.67%	4.00%
8	44,699	3,026,734,985	2,995,053,267	3,087,269,685	-52%	-1.05%	2.00%
9	37,645	2,604,054,031	2,587,868,075	2,734,256,733	-12%	-0.62%	5.00%
10	35,069	2,422,258,790	2,411,491,937	2,446,481,378	-44%	-0.44%	1.00%
11	31,203	2,191,480,666	2,156,165,856	2,213,395,473	-161%	-1.61%	1.00%
12	30,259	2,140,997,177	2,113,673,776	2,205,227,092	-43%	-1.28%	3.00%
13	26,426	1,899,299,409	1,882,857,308	1,918,292,403	-87%	-0.87%	1.00%
14	26,776	1,919,432,498	1,903,381,805	2,015,404,123	-17%	-0.84%	5.00%
15	23,739	1,728,667,789	1,721,693,659	1,745,954,467	-40%	-0.40%	1.00%
16	24,040	1,792,700,563	1,761,062,372	1,810,627,569	-176%	-1.76%	1.00%
17	21,897	1,649,104,377	1,624,565,499	1,682,086,465	-74%	-1.49%	2.00%
18	23,198	1,772,088,874	1,750,030,609	1,789,809,763	-124%	-1.24%	1.00%
19	21,342	1,669,562,877	1,667,559,514	1,819,823,536	-1%	-0.12%	9.00%
20	21,546	1,737,048,123	1,754,914,952	1,754,418,604	103%	1.03%	1.00%
21	18,570	1,588,693,330	1,574,590,699	1,668,127,997	-18%	-0.89%	5.00%
22	18,746	1,655,960,689	1,651,357,804	1,672,520,296	-28%	-0.28%	1.00%
23	15,978	1,469,159,084	1,469,159,084	1,483,850,675		0.00%	1.00%
24	15,267	1,425,310,182	1,425,310,182	1,439,563,284		0.00%	1.00%
25	12,205	1,152,434,832	1,152,434,832	1,163,959,180		0.00%	1.00%
26	11,276	1,077,765,217	1,077,765,217	1,088,542,869		0.00%	1.00%
27	9,000	869,402,829	869,402,829	878,096,857		0.00%	1.00%
28	8,351	805,571,746	805,571,746	813,627,463		0.00%	1.00%
29	6,869	661,727,386	661,727,386	668,344,660		0.00%	1.00%
30+	6,147	589,274,275	589,274,275	595,167,018		0.00%	1.00%
Total	980,568	64,297,398,648	64,563,847,879	66,686,918,952	11%	0.41%	3.72%

Actual Merit Salary EOY was estimated using Total Salary BOY and expected merit increase rates.

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**TOTAL SALARY EXPERIENCE OF ACTIVE MEMBERS**  
**MEN AND WOMEN**

Plan Year Ending June 30, (1)	Life Years Exposed (2)	TABLE 11C			10-YEAR PERIOD ENDING 6/30/2013		
		Total Salary BOY (3)	Actual Salary EOY (4)	Expected Salary EOY (5)	Actual/Expected (5)	Actual (4) / (3) (6)	Expected (5) / (3) (7)
2004	89,433	\$ 5,216,945,757	\$ 5,489,254,947	\$ 5,554,523,365	81%	5.22%	6.47%
2005	96,218	5,644,178,251	5,927,158,025	6,033,606,535	73%	5.01%	6.90%
2006	99,527	5,913,664,494	6,501,851,636	6,314,080,223	147%	9.95%	6.77%
2007	101,314	6,444,264,715	6,808,488,361	6,881,506,968	83%	5.65%	6.78%
2008	100,532	6,642,063,889	7,339,306,145	7,086,171,204	157%	10.50%	6.69%
2009	104,175	7,345,603,315	7,542,321,656	7,838,453,029	40%	2.68%	6.71%
2010	105,524	7,463,966,905	7,661,247,669	7,959,206,753	40%	2.64%	6.64%
2011	103,524	7,376,566,980	7,565,241,963	7,854,429,797	39%	2.56%	6.48%
2012	101,655	7,289,792,399	7,532,468,712	7,757,023,221	52%	3.33%	6.41%
2013	104,029	7,389,626,395	7,606,438,503	7,863,285,246	46%	2.93%	6.41%
Total	1,005,931	66,726,673,100	69,973,777,617	71,142,286,342	74%	4.87%	6.62%

**TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK**  
**OVERTIME PAY EXPERIENCE FOR ALL YEARS**  
**MEN AND WOMEN**

Plan Year Ending June 30, (1)	Life Years Exposed (2)	TABLE 12A			10-YEAR PERIOD ENDING 6/30/2013		
		Salary during the Year (3)	Actual Overtime (4)	Expected Overtime (5)	Actual/ Expected (6)	Increase %	
						Actual (4) / (3)	Expected (5) / (3)
2004	23	\$ 918,747	\$ 92,193	-		10.03%	0.00%
2005	29	1,197,968	102,946	-		8.59%	0.00%
2006	0	0	-	-			0.00%
2007	0	0	-	-			0.00%
2008	0	0	-	-			0.00%
2009	0	0	-	-			0.00%
2010	0	0	-	-			0.00%
2011	0	0	-	-			0.00%
2012	0	0	-	-			0.00%
2013	0	0	-	-			0.00%
Total	52	2,116,715	195,139	-		9.22%	0.00%