

NEW YORK CITY POLICE PENSION FUND

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0351% | 0.0318% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0365% | 0.0346% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0379% | 0.0377% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0394% | 0.0411% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0413% | 0.0448% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0432% | 0.0488% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0454% | 0.0532% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0477% | 0.0579% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0504% | 0.0631% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0532% | 0.0688% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0565% | 0.0750% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0817% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0639% | 0.0890% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0683% | 0.0970% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0730% | 0.1057% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0800% | 0.1152% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0844% | 0.1255% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0898% | 0.1367% |
| 38 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0966% | 0.1490% |
| 39 | 12 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1049% | 0.1623% |
| 40 | 183 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.1151% | 0.1769% |
| 41 | 681 | 3 | 0.9 | 1.3 | 3.35 | 2.29 | 0.4406% | 0.1314% | 0.1928% |
| 42 | 1,119 | 2 | 1.7 | 2.4 | 1.21 | 0.85 | 0.1788% | 0.1477% | 0.2100% |
| 43 | 1,394 | 2 | 2.3 | 3.2 | 0.87 | 0.63 | 0.1435% | 0.1640% | 0.2289% |
| 44 | 1,468 | 7 | 2.6 | 3.7 | 2.64 | 1.91 | 0.4768% | 0.1803% | 0.2494% |
| 45 | 1,475 | 5 | 2.9 | 4.0 | 1.72 | 1.25 | 0.3391% | 0.1966% | 0.2718% |
| 46 | 1,446 | 8 | 3.1 | 4.3 | 2.60 | 1.87 | 0.5533% | 0.2129% | 0.2961% |
| 47 | 1,384 | 6 | 3.2 | 4.5 | 1.89 | 1.34 | 0.4336% | 0.2292% | 0.3227% |
| 48 | 1,338 | 8 | 3.3 | 4.7 | 2.44 | 1.70 | 0.5978% | 0.2454% | 0.3516% |
| 49 | 1,371 | 6 | 3.6 | 5.3 | 1.67 | 1.14 | 0.4378% | 0.2617% | 0.3831% |
| 50 | 1,421 | 5 | 4.0 | 5.9 | 1.27 | 0.84 | 0.3519% | 0.2781% | 0.4175% |
| 51 | 1,526 | 7 | 5.6 | 6.9 | 1.25 | 1.01 | 0.4586% | 0.3677% | 0.4549% |
| 52 | 1,711 | 4 | 7.8 | 8.5 | 0.51 | 0.47 | 0.2338% | 0.4574% | 0.4957% |
| 53 | 1,876 | 10 | 10.3 | 10.1 | 0.97 | 0.99 | 0.5330% | 0.5470% | 0.5401% |
| 54 | 2,115 | 6 | 13.5 | 12.4 | 0.45 | 0.48 | 0.2837% | 0.6367% | 0.5886% |
| 55 | 2,365 | 11 | 16.3 | 15.2 | 0.67 | 0.73 | 0.4651% | 0.6901% | 0.6413% |
| 56 | 2,545 | 21 | 19.4 | 17.8 | 1.09 | 1.18 | 0.8252% | 0.7604% | 0.6988% |
| 57 | 2,688 | 15 | 22.3 | 20.5 | 0.67 | 0.73 | 0.5581% | 0.8307% | 0.7615% |
| 58 | 2,944 | 22 | 26.5 | 24.4 | 0.83 | 0.90 | 0.7474% | 0.9010% | 0.8298% |
| 59 | 3,232 | 27 | 31.4 | 29.2 | 0.86 | 0.92 | 0.8355% | 0.9713% | 0.9041% |
| 60 | 3,393 | 32 | 35.3 | 33.4 | 0.91 | 0.96 | 0.9432% | 1.0416% | 0.9852% |
| 61 | 3,425 | 18 | 38.7 | 36.8 | 0.46 | 0.49 | 0.5256% | 1.1313% | 1.0735% |
| 62 | 3,212 | 22 | 39.2 | 37.6 | 0.56 | 0.59 | 0.6849% | 1.2209% | 1.1698% |
| 63 | 2,870 | 32 | 37.6 | 36.6 | 0.85 | 0.87 | 1.1151% | 1.3106% | 1.2747% |
| 64 | 2,535 | 27 | 35.5 | 35.2 | 0.76 | 0.77 | 1.0653% | 1.4003% | 1.3889% |
| 65 | 2,329 | 44 | 34.7 | 35.2 | 1.27 | 1.25 | 1.8891% | 1.4900% | 1.5135% |
| 66 | 2,122 | 34 | 33.5 | 35.0 | 1.01 | 0.97 | 1.6026% | 1.5796% | 1.6492% |
| 67 | 1,946 | 39 | 32.5 | 35.0 | 1.20 | 1.12 | 2.0037% | 1.6693% | 1.7970% |
| 68 | 1,820 | 31 | 34.1 | 35.6 | 0.91 | 0.87 | 1.7029% | 1.8759% | 1.9581% |
| 69 | 1,660 | 27 | 34.6 | 35.4 | 0.78 | 0.76 | 1.6263% | 2.0825% | 2.1337% |
| 70 | 1,564 | 39 | 35.8 | 36.4 | 1.09 | 1.07 | 2.4939% | 2.2892% | 2.3250% |
| 71 | 1,533 | 36 | 38.3 | 38.8 | 0.94 | 0.93 | 2.3477% | 2.4957% | 2.5335% |
| 72 | 1,636 | 52 | 44.2 | 45.2 | 1.18 | 1.15 | 3.1785% | 2.7024% | 2.7606% |
| 73 | 1,677 | 59 | 49.5 | 50.4 | 1.19 | 1.17 | 3.5177% | 2.9488% | 3.0081% |
| 74 | 1,674 | 55 | 53.5 | 54.9 | 1.03 | 1.00 | 3.2855% | 3.1951% | 3.2778% |
| 75 | 1,657 | 62 | 57.0 | 59.2 | 1.09 | 1.05 | 3.7427% | 3.4415% | 3.5717% |
| 76 | 1,535 | 55 | 56.6 | 59.7 | 0.97 | 0.92 | 3.5831% | 3.6878% | 3.8919% |
| 77 | 1,465 | 62 | 57.6 | 62.1 | 1.08 | 1.00 | 4.2314% | 3.9342% | 4.2408% |
| 78 | 1,411 | 77 | 61.5 | 66.5 | 1.25 | 1.16 | 5.4577% | 4.3560% | 4.7135% |
| 79 | 1,368 | 72 | 65.4 | 71.6 | 1.10 | 1.01 | 5.2635% | 4.7778% | 5.2368% |
| 80 | 1,293 | 79 | 67.2 | 75.2 | 1.18 | 1.05 | 6.1110% | 5.1995% | 5.8160% |
| 81 | 1,211 | 86 | 68.1 | 78.2 | 1.26 | 1.10 | 7.1035% | 5.6214% | 6.4571% |
| 82 | 1,091 | 75 | 66.0 | 78.2 | 1.14 | 0.96 | 6.8713% | 6.0431% | 7.1663% |

NEW YORK CITY POLICE PENSION FUND

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 970 | 77 | 66.3 | 77.1 | 1.16 | 1.00 | 7.9381% | 6.8308% | 7.9507% |
| 84 | 889 | 87 | 67.7 | 78.4 | 1.28 | 1.11 | 9.7889% | 7.6184% | 8.8183% |
| 85 | 739 | 73 | 62.1 | 72.3 | 1.18 | 1.01 | 9.8783% | 8.4060% | 9.7775% |
| 86 | 591 | 63 | 54.3 | 64.1 | 1.16 | 0.98 | 10.6644% | 9.1935% | 10.8378% |
| 87 | 428 | 45 | 42.7 | 51.4 | 1.05 | 0.88 | 10.5139% | 9.9811% | 12.0096% |
| 88 | 282 | 27 | 31.8 | 36.8 | 0.85 | 0.73 | 9.5660% | 11.2508% | 13.0425% |
| 89 | 200 | 32 | 25.1 | 28.6 | 1.28 | 1.12 | 15.9867% | 12.5204% | 14.3078% |
| 90 | 146 | 28 | 20.2 | 22.9 | 1.39 | 1.22 | 19.1567% | 13.7899% | 15.6958% |
| 91 | 121 | 28 | 18.3 | 20.8 | 1.53 | 1.34 | 23.1090% | 15.1353% | 17.2185% |
| 92 | 104 | 19 | 17.1 | 19.6 | 1.11 | 0.97 | 18.2692% | 16.4676% | 18.8889% |
| 93 | 94 | 20 | 16.7 | 19.5 | 1.20 | 1.03 | 21.3333% | 17.7909% | 20.7213% |
| 94 | 84 | 29 | 16.0 | 19.1 | 1.81 | 1.52 | 34.6616% | 19.1478% | 22.7315% |
| 95 | 63 | 20 | 12.9 | 15.7 | 1.55 | 1.27 | 31.7450% | 20.5460% | 24.9366% |
| 96 | 48 | 18 | 10.6 | 13.1 | 1.70 | 1.37 | 37.6963% | 22.1691% | 27.3558% |
| 97 | 30 | 13 | 7.2 | 9.0 | 1.80 | 1.44 | 42.8562% | 23.8006% | 30.0096% |
| 98 | 14 | 4 | 3.5 | 4.6 | 1.13 | 0.87 | 28.7398% | 25.4629% | 32.9208% |
| 99 | 6 | 2 | 1.6 | 2.2 | 1.22 | 0.92 | 33.3389% | 27.4354% | 36.1145% |
| 100 | 2 | 1 | 0.6 | 0.8 | 1.66 | 1.26 | 50.0250% | 30.1977% | 39.6180% |
| 101 | 2 | 0 | 0.6 | 0.9 | 0.00 | 0.00 | 0.0000% | 33.2706% | 43.4613% |
| 102 | 3 | 2 | 1.0 | 1.4 | 1.98 | 1.40 | 72.7273% | 36.7152% | 47.6775% |
| 103 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.4947% | 52.3027% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 44.8442% | 57.3767% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 49.9036% | 62.9428% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 55.8442% | 69.0489% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 62.8438% | 75.7474% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 83.0957% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 91.1568% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 83,534 | 1,878 | 1,733.5 | 1,875.2 | 1.08 | 1.00 | 2.2482% | 2.0752% | 2.2448% |

NEW YORK CITY POLICE PENSION FUND

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0192% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0205% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0216% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0229% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0243% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0258% |
| 26 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0273% |
| 27 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0289% |
| 28 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0307% |
| 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0326% |
| 30 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0348% |
| 31 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0371% |
| 32 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0395% |
| 33 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0422% |
| 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0451% |
| 35 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0485% |
| 36 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0511% |
| 37 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0546% |
| 38 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0584% |
| 39 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0629% |
| 40 | 40 | 0 | 0.0 | 0.00 | 0.0000% | 0.0677% |
| 41 | 119 | 0 | 0.1 | 0.00 | 0.0000% | 0.0736% |
| 42 | 187 | 0 | 0.2 | 0.00 | 0.0000% | 0.0817% |
| 43 | 248 | 1 | 0.2 | 4.39 | 0.4024% | 0.0917% |
| 44 | 261 | 0 | 0.3 | 0.00 | 0.0000% | 0.1039% |
| 45 | 265 | 0 | 0.3 | 0.00 | 0.0000% | 0.1185% |
| 46 | 275 | 0 | 0.4 | 0.00 | 0.0000% | 0.1355% |
| 47 | 263 | 0 | 0.4 | 0.00 | 0.0000% | 0.1545% |
| 48 | 246 | 0 | 0.4 | 0.00 | 0.0000% | 0.1752% |
| 49 | 205 | 0 | 0.4 | 0.00 | 0.0000% | 0.1973% |
| 50 | 183 | 1 | 0.4 | 2.48 | 0.5462% | 0.2205% |
| 51 | 164 | 0 | 0.4 | 0.00 | 0.0000% | 0.2486% |
| 52 | 135 | 1 | 0.4 | 2.66 | 0.7412% | 0.2788% |
| 53 | 90 | 0 | 0.3 | 0.00 | 0.0000% | 0.3113% |
| 54 | 69 | 0 | 0.2 | 0.00 | 0.0000% | 0.3463% |
| 55 | 59 | 0 | 0.2 | 0.00 | 0.0000% | 0.3840% |
| 56 | 63 | 1 | 0.3 | 3.57 | 1.5789% | 0.4417% |
| 57 | 66 | 0 | 0.3 | 0.00 | 0.0000% | 0.5040% |
| 58 | 63 | 0 | 0.4 | 0.00 | 0.0000% | 0.5705% |
| 59 | 64 | 1 | 0.4 | 2.44 | 1.5605% | 0.6407% |
| 60 | 72 | 2 | 0.5 | 3.90 | 2.7843% | 0.7143% |
| 61 | 63 | 1 | 0.5 | 1.95 | 1.5768% | 0.8067% |
| 62 | 57 | 1 | 0.5 | 1.97 | 1.7493% | 0.8895% |
| 63 | 50 | 1 | 0.5 | 2.05 | 1.9933% | 0.9737% |
| 64 | 33 | 0 | 0.4 | 0.00 | 0.0000% | 1.0654% |
| 65 | 37 | 0 | 0.4 | 0.00 | 0.0000% | 1.1649% |
| 66 | 37 | 0 | 0.5 | 0.00 | 0.0000% | 1.2739% |
| 67 | 33 | 0 | 0.5 | 0.00 | 0.0000% | 1.3978% |
| 68 | 33 | 0 | 0.5 | 0.00 | 0.0000% | 1.5317% |
| 69 | 27 | 0 | 0.4 | 0.00 | 0.0000% | 1.6379% |
| 70 | 22 | 0 | 0.4 | 0.00 | 0.0000% | 1.7416% |
| 71 | 19 | 0 | 0.4 | 0.00 | 0.0000% | 1.9535% |
| 72 | 18 | 1 | 0.4 | 2.55 | 5.5298% | 2.1653% |
| 73 | 14 | 0 | 0.3 | 0.00 | 0.0000% | 2.3772% |
| 74 | 19 | 1 | 0.5 | 2.03 | 5.2632% | 2.5890% |
| 75 | 25 | 1 | 0.7 | 1.41 | 3.9606% | 2.8009% |
| 76 | 25 | 1 | 0.8 | 1.25 | 3.9476% | 3.1635% |
| 77 | 23 | 0 | 0.8 | 0.00 | 0.0000% | 3.5260% |
| 78 | 24 | 1 | 0.9 | 1.07 | 4.1521% | 3.8886% |
| 79 | 23 | 2 | 1.0 | 2.09 | 8.8881% | 4.2512% |
| 80 | 19 | 2 | 0.9 | 2.23 | 10.3008% | 4.6138% |
| 81 | 19 | 1 | 1.0 | 1.03 | 5.2863% | 5.1332% |
| 82 | 15 | 0 | 0.8 | 0.00 | 0.0000% | 5.6527% |

NEW YORK CITY POLICE PENSION FUND

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 83 | 13 | 0 | 0.8 | 0.00 | 0.0000% | 6.1721% |
| 84 | 12 | 1 | 0.8 | 1.26 | 8.4502% | 6.6915% |
| 85 | 9 | 2 | 0.7 | 3.00 | 21.6193% | 7.2110% |
| 86 | 8 | 0 | 0.6 | 0.00 | 0.0000% | 8.2234% |
| 87 | 7 | 0 | 0.7 | 0.00 | 0.0000% | 9.2358% |
| 88 | 6 | 2 | 0.7 | 3.04 | 31.1672% | 10.2481% |
| 89 | 5 | 1 | 0.5 | 1.90 | 21.4270% | 11.2605% |
| 90 | 3 | 1 | 0.4 | 2.51 | 30.7692% | 12.2729% |
| 91 | 3 | 0 | 0.4 | 0.00 | 0.0000% | 13.7083% |
| 92 | 3 | 0 | 0.4 | 0.00 | 0.0000% | 15.1220% |
| 93 | 2 | 0 | 0.2 | 0.00 | 0.0000% | 16.5350% |
| 94 | 1 | 0 | 0.2 | 0.00 | 0.0000% | 17.9368% |
| 95 | 0 | 0 | 0.1 | 0.00 | 0.0000% | 19.4640% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.1361% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 22.8306% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6045% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.5343% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 28.6331% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.5468% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8130% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 38.3968% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 42.5209% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 47.3182% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 52.9509% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 59.5880% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 67.4038% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 76.5790% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 3,853 | 27 | 26.1 | 1.04 | 0.7008% | 0.6770% |

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| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 35 - 39 | 12 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1046% | 0.1678% |
| 40 - 44 | 4,845 | 14 | 7.7 | 10.8 | 1.82 | 1.29 | 0.2890% | 0.1587% | 0.2237% |
| 45 - 49 | 7,013 | 33 | 16.0 | 22.7 | 2.06 | 1.45 | 0.4706% | 0.2284% | 0.3239% |
| 50 - 54 | 8,649 | 32 | 41.1 | 43.9 | 0.78 | 0.73 | 0.3700% | 0.4754% | 0.5080% |
| 55 - 59 | 13,773 | 96 | 115.9 | 107.1 | 0.83 | 0.90 | 0.6970% | 0.8416% | 0.7774% |
| 60 - 64 | 15,434 | 131 | 186.4 | 179.6 | 0.70 | 0.73 | 0.8488% | 1.2077% | 1.1634% |
| 65 - 69 | 9,878 | 175 | 169.4 | 176.3 | 1.03 | 0.99 | 1.7717% | 1.7153% | 1.7845% |
| 70 - 74 | 8,085 | 241 | 221.2 | 225.7 | 1.09 | 1.07 | 2.9810% | 2.7364% | 2.7915% |
| 75 - 79 | 7,436 | 328 | 298.1 | 319.2 | 1.10 | 1.03 | 4.4112% | 4.0088% | 4.2928% |
| 80 - 84 | 5,454 | 404 | 335.2 | 387.1 | 1.21 | 1.04 | 7.4079% | 6.1463% | 7.0979% |
| 85 - 89 | 2,240 | 240 | 216.0 | 253.1 | 1.11 | 0.95 | 10.7135% | 9.6407% | 11.2984% |
| 90 - 94 | 549 | 124 | 88.3 | 102.0 | 1.40 | 1.22 | 22.5971% | 16.0949% | 18.5819% |
| 95 - 99 | 161 | 57 | 35.9 | 44.6 | 1.59 | 1.28 | 35.4031% | 22.3223% | 27.7135% |
| 100&Over | 6 | 3 | 2.2 | 3.1 | 1.38 | 0.97 | 46.7581% | 33.7896% | 48.1906% |
| Total | 83,534 | 1,878 | 1,733.5 | 1,875.2 | 1.08 | 1.00 | 2.2482% | 2.0752% | 2.2448% |

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Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0623% |
| 40 - 44 | 856 | 1 | 0.8 | 1.30 | 0.1168% | 0.0896% |
| 45 - 49 | 1,255 | 0 | 1.9 | 0.00 | 0.0000% | 0.1538% |
| 50 - 54 | 641 | 2 | 1.7 | 1.17 | 0.3119% | 0.2663% |
| 55 - 59 | 316 | 2 | 1.6 | 1.24 | 0.6336% | 0.5101% |
| 60 - 64 | 276 | 5 | 2.4 | 2.10 | 1.8121% | 0.8614% |
| 65 - 69 | 168 | 0 | 2.3 | 0.00 | 0.0000% | 1.3843% |
| 70 - 74 | 93 | 2 | 2.0 | 1.01 | 2.1563% | 2.1404% |
| 75 - 79 | 120 | 5 | 4.2 | 1.19 | 4.1552% | 3.5057% |
| 80 - 84 | 78 | 4 | 4.3 | 0.93 | 5.1172% | 5.5131% |
| 85 - 89 | 35 | 5 | 3.2 | 1.58 | 14.1175% | 8.9380% |
| 90 - 94 | 11 | 1 | 1.6 | 0.62 | 8.9558% | 14.4076% |
| 95 - 99 | 0 | 0 | 0.1 | 0.00 | 0.0000% | 19.4640% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 3,853 | 27 | 26.1 | 1.04 | 0.7008% | 0.6770% |

NEW YORK CITY POLICE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0351% | 0.0318% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0365% | 0.0346% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0379% | 0.0377% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0394% | 0.0411% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0413% | 0.0448% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0432% | 0.0488% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0454% | 0.0532% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0477% | 0.0579% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0504% | 0.0631% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0532% | 0.0688% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0565% | 0.0750% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0817% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0639% | 0.0890% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0683% | 0.0970% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0730% | 0.1057% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0800% | 0.1152% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0844% | 0.1255% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0898% | 0.1367% |
| 38 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0966% | 0.1490% |
| 39 | 23 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1049% | 0.1623% |
| 40 | 232 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.1151% | 0.1769% |
| 41 | 881 | 3 | 1.2 | 1.7 | 2.59 | 1.77 | 0.3404% | 0.1314% | 0.1928% |
| 42 | 1,697 | 5 | 2.5 | 3.6 | 1.99 | 1.40 | 0.2946% | 0.1477% | 0.2100% |
| 43 | 2,399 | 8 | 3.9 | 5.5 | 2.03 | 1.46 | 0.3335% | 0.1640% | 0.2289% |
| 44 | 2,963 | 9 | 5.3 | 7.4 | 1.68 | 1.22 | 0.3037% | 0.1803% | 0.2494% |
| 45 | 3,607 | 18 | 7.1 | 9.8 | 2.54 | 1.84 | 0.4990% | 0.1966% | 0.2718% |
| 46 | 4,260 | 18 | 9.1 | 12.6 | 1.98 | 1.43 | 0.4225% | 0.2129% | 0.2961% |
| 47 | 5,061 | 24 | 11.6 | 16.3 | 2.07 | 1.47 | 0.4742% | 0.2292% | 0.3227% |
| 48 | 5,918 | 26 | 14.5 | 20.8 | 1.79 | 1.25 | 0.4394% | 0.2454% | 0.3516% |
| 49 | 6,726 | 37 | 17.6 | 25.8 | 2.10 | 1.44 | 0.5501% | 0.2617% | 0.3831% |
| 50 | 7,415 | 36 | 20.6 | 31.0 | 1.75 | 1.16 | 0.4855% | 0.2781% | 0.4175% |
| 51 | 8,020 | 39 | 29.5 | 36.5 | 1.32 | 1.07 | 0.4863% | 0.3677% | 0.4549% |
| 52 | 8,543 | 46 | 39.1 | 42.3 | 1.18 | 1.09 | 0.5385% | 0.4574% | 0.4957% |
| 53 | 8,908 | 44 | 48.7 | 48.1 | 0.90 | 0.91 | 0.4939% | 0.5470% | 0.5401% |
| 54 | 9,268 | 45 | 59.0 | 54.5 | 0.76 | 0.82 | 0.4856% | 0.6367% | 0.5886% |
| 55 | 9,555 | 60 | 65.9 | 61.3 | 0.91 | 0.98 | 0.6279% | 0.6901% | 0.6413% |
| 56 | 9,694 | 92 | 73.7 | 67.7 | 1.25 | 1.36 | 0.9491% | 0.7604% | 0.6988% |
| 57 | 9,649 | 65 | 80.2 | 73.5 | 0.81 | 0.88 | 0.6736% | 0.8307% | 0.7615% |
| 58 | 9,563 | 91 | 86.2 | 79.3 | 1.06 | 1.15 | 0.9516% | 0.9010% | 0.8298% |
| 59 | 9,401 | 82 | 91.3 | 85.0 | 0.90 | 0.96 | 0.8723% | 0.9713% | 0.9041% |
| 60 | 9,246 | 97 | 96.3 | 91.1 | 1.01 | 1.06 | 1.0491% | 1.0416% | 0.9852% |
| 61 | 9,119 | 86 | 103.2 | 97.9 | 0.83 | 0.88 | 0.9430% | 1.1313% | 1.0735% |
| 62 | 8,783 | 123 | 107.2 | 102.7 | 1.15 | 1.20 | 1.4004% | 1.2209% | 1.1698% |
| 63 | 8,364 | 107 | 109.6 | 106.6 | 0.98 | 1.00 | 1.2794% | 1.3106% | 1.2747% |
| 64 | 8,054 | 133 | 112.8 | 111.9 | 1.18 | 1.19 | 1.6513% | 1.4003% | 1.3889% |
| 65 | 7,761 | 145 | 115.6 | 117.5 | 1.25 | 1.23 | 1.8682% | 1.4900% | 1.5135% |
| 66 | 7,499 | 152 | 118.5 | 123.7 | 1.28 | 1.23 | 2.0268% | 1.5796% | 1.6492% |
| 67 | 7,328 | 160 | 122.3 | 131.7 | 1.31 | 1.22 | 2.1833% | 1.6693% | 1.7970% |
| 68 | 7,266 | 158 | 136.3 | 142.3 | 1.16 | 1.11 | 2.1744% | 1.8759% | 1.9581% |
| 69 | 7,103 | 194 | 147.9 | 151.6 | 1.31 | 1.28 | 2.7314% | 2.0825% | 2.1337% |
| 70 | 6,910 | 210 | 158.2 | 160.7 | 1.33 | 1.31 | 3.0393% | 2.2892% | 2.3250% |
| 71 | 6,739 | 205 | 168.2 | 170.7 | 1.22 | 1.20 | 3.0421% | 2.4957% | 2.5335% |
| 72 | 6,607 | 203 | 178.6 | 182.4 | 1.14 | 1.11 | 3.0723% | 2.7024% | 2.7606% |
| 73 | 6,460 | 227 | 190.5 | 194.3 | 1.19 | 1.17 | 3.5140% | 2.9488% | 3.0081% |
| 74 | 6,176 | 231 | 197.3 | 202.4 | 1.17 | 1.14 | 3.7402% | 3.1951% | 3.2778% |
| 75 | 5,785 | 266 | 199.1 | 206.6 | 1.34 | 1.29 | 4.5984% | 3.4415% | 3.5717% |
| 76 | 5,226 | 222 | 192.7 | 203.4 | 1.15 | 1.09 | 4.2483% | 3.6878% | 3.8919% |
| 77 | 4,736 | 224 | 186.3 | 200.8 | 1.20 | 1.12 | 4.7296% | 3.9342% | 4.2408% |
| 78 | 4,298 | 238 | 187.2 | 202.6 | 1.27 | 1.17 | 5.5370% | 4.3560% | 4.7135% |
| 79 | 3,876 | 224 | 185.2 | 203.0 | 1.21 | 1.10 | 5.7795% | 4.7778% | 5.2368% |
| 80 | 3,471 | 221 | 180.5 | 201.9 | 1.22 | 1.09 | 6.3670% | 5.1995% | 5.8160% |
| 81 | 3,093 | 219 | 173.9 | 199.7 | 1.26 | 1.10 | 7.0795% | 5.6214% | 6.4571% |
| 82 | 2,743 | 227 | 165.8 | 196.6 | 1.37 | 1.15 | 8.2746% | 6.0431% | 7.1663% |

NEW YORK CITY POLICE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 2,360 | 182 | 161.2 | 187.6 | 1.13 | 0.97 | 7.7132% | 6.8308% | 7.9507% |
| 84 | 2,114 | 209 | 161.1 | 186.4 | 1.30 | 1.12 | 9.8857% | 7.6184% | 8.8183% |
| 85 | 1,864 | 200 | 156.7 | 182.3 | 1.28 | 1.10 | 10.7287% | 8.4060% | 9.7775% |
| 86 | 1,628 | 194 | 149.7 | 176.4 | 1.30 | 1.10 | 11.9134% | 9.1935% | 10.8378% |
| 87 | 1,365 | 177 | 136.2 | 163.9 | 1.30 | 1.08 | 12.9678% | 9.9811% | 12.0096% |
| 88 | 1,136 | 169 | 127.8 | 148.2 | 1.32 | 1.14 | 14.8746% | 11.2508% | 13.0425% |
| 89 | 927 | 156 | 116.1 | 132.6 | 1.34 | 1.18 | 16.8269% | 12.5204% | 14.3078% |
| 90 | 756 | 146 | 104.3 | 118.7 | 1.40 | 1.23 | 19.3058% | 13.7899% | 15.6958% |
| 91 | 615 | 131 | 93.0 | 105.9 | 1.41 | 1.24 | 21.3122% | 15.1353% | 17.2185% |
| 92 | 486 | 94 | 80.0 | 91.8 | 1.18 | 1.02 | 19.3581% | 16.4676% | 18.8889% |
| 93 | 385 | 106 | 68.5 | 79.8 | 1.55 | 1.33 | 27.5504% | 17.7909% | 20.7213% |
| 94 | 274 | 92 | 52.4 | 62.3 | 1.76 | 1.48 | 33.6076% | 19.1478% | 22.7315% |
| 95 | 179 | 57 | 36.7 | 44.6 | 1.55 | 1.28 | 31.9328% | 20.5460% | 24.9366% |
| 96 | 112 | 35 | 24.9 | 30.6 | 1.40 | 1.14 | 31.1346% | 22.1691% | 27.3558% |
| 97 | 76 | 30 | 18.0 | 22.8 | 1.67 | 1.32 | 39.6904% | 23.8006% | 30.0096% |
| 98 | 46 | 22 | 11.8 | 15.1 | 1.86 | 1.45 | 47.4793% | 25.4629% | 32.9208% |
| 99 | 16 | 4 | 4.4 | 5.8 | 0.91 | 0.69 | 25.0016% | 27.4354% | 36.1145% |
| 100 | 8 | 3 | 2.5 | 3.2 | 1.20 | 0.95 | 36.3636% | 30.1977% | 39.6180% |
| 101 | 6 | 2 | 2.0 | 2.6 | 1.00 | 0.77 | 33.3333% | 33.2706% | 43.4613% |
| 102 | 5 | 2 | 1.7 | 2.4 | 1.15 | 0.84 | 42.1053% | 36.7152% | 47.6775% |
| 103 | 2 | 0 | 0.8 | 1.0 | 0.00 | 0.00 | 0.0000% | 40.4947% | 52.3027% |
| 104 | 2 | 0 | 0.8 | 1.1 | 0.00 | 0.00 | 0.0000% | 44.8442% | 57.3767% |
| 105 | 2 | 1 | 1.0 | 1.3 | 1.00 | 0.79 | 50.0000% | 49.9036% | 62.9428% |
| 106 | 1 | 0 | 0.6 | 0.7 | 0.00 | 0.00 | 0.0000% | 55.8442% | 69.0489% |
| 107 | 1 | 1 | 0.8 | 0.8 | 1.27 | 1.32 | 80.0000% | 62.8438% | 75.7474% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 83.0957% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 91.1568% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 284,806 | 7,033 | 5,713.4 | 6,153.2 | 1.23 | 1.14 | 2.4694% | 2.0061% | 2.1605% |

NEW YORK CITY POLICE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0192% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0205% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0216% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0229% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0243% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0258% |
| 26 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0273% |
| 27 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0289% |
| 28 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0307% |
| 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0326% |
| 30 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0348% |
| 31 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0371% |
| 32 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0395% |
| 33 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0422% |
| 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0451% |
| 35 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0485% |
| 36 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0511% |
| 37 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0546% |
| 38 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0584% |
| 39 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0629% |
| 40 | 43 | 0 | 0.0 | 0.00 | 0.0000% | 0.0677% |
| 41 | 121 | 0 | 0.1 | 0.00 | 0.0000% | 0.0736% |
| 42 | 193 | 0 | 0.2 | 0.00 | 0.0000% | 0.0817% |
| 43 | 258 | 1 | 0.2 | 4.23 | 0.3880% | 0.0917% |
| 44 | 276 | 0 | 0.3 | 0.00 | 0.0000% | 0.1039% |
| 45 | 285 | 0 | 0.3 | 0.00 | 0.0000% | 0.1185% |
| 46 | 307 | 0 | 0.4 | 0.00 | 0.0000% | 0.1355% |
| 47 | 306 | 1 | 0.5 | 2.11 | 0.3263% | 0.1545% |
| 48 | 309 | 0 | 0.5 | 0.00 | 0.0000% | 0.1752% |
| 49 | 278 | 0 | 0.5 | 0.00 | 0.0000% | 0.1973% |
| 50 | 275 | 1 | 0.6 | 1.65 | 0.3641% | 0.2205% |
| 51 | 270 | 0 | 0.7 | 0.00 | 0.0000% | 0.2486% |
| 52 | 255 | 3 | 0.7 | 4.22 | 1.1765% | 0.2788% |
| 53 | 215 | 2 | 0.7 | 2.99 | 0.9306% | 0.3113% |
| 54 | 195 | 1 | 0.7 | 1.48 | 0.5133% | 0.3463% |
| 55 | 184 | 1 | 0.7 | 1.42 | 0.5442% | 0.3840% |
| 56 | 181 | 2 | 0.8 | 2.50 | 1.1040% | 0.4417% |
| 57 | 174 | 0 | 0.9 | 0.00 | 0.0000% | 0.5040% |
| 58 | 169 | 1 | 1.0 | 1.03 | 0.5900% | 0.5705% |
| 59 | 159 | 2 | 1.0 | 1.96 | 1.2539% | 0.6407% |
| 60 | 147 | 3 | 1.0 | 2.86 | 2.0432% | 0.7143% |
| 61 | 137 | 1 | 1.1 | 0.90 | 0.7290% | 0.8067% |
| 62 | 129 | 1 | 1.1 | 0.87 | 0.7782% | 0.8895% |
| 63 | 124 | 2 | 1.2 | 1.66 | 1.6194% | 0.9737% |
| 64 | 107 | 0 | 1.1 | 0.00 | 0.0000% | 1.0654% |
| 65 | 106 | 0 | 1.2 | 0.00 | 0.0000% | 1.1649% |
| 66 | 104 | 0 | 1.3 | 0.00 | 0.0000% | 1.2739% |
| 67 | 107 | 1 | 1.5 | 0.67 | 0.9353% | 1.3978% |
| 68 | 106 | 2 | 1.6 | 1.23 | 1.8823% | 1.5317% |
| 69 | 97 | 1 | 1.6 | 0.63 | 1.0354% | 1.6379% |
| 70 | 92 | 4 | 1.6 | 2.50 | 4.3596% | 1.7416% |
| 71 | 86 | 4 | 1.7 | 2.37 | 4.6287% | 1.9535% |
| 72 | 82 | 1 | 1.8 | 0.56 | 1.2195% | 2.1653% |
| 73 | 77 | 0 | 1.8 | 0.00 | 0.0000% | 2.3772% |
| 74 | 78 | 3 | 2.0 | 1.49 | 3.8462% | 2.5890% |
| 75 | 78 | 2 | 2.2 | 0.92 | 2.5641% | 2.8009% |
| 76 | 76 | 3 | 2.4 | 1.25 | 3.9561% | 3.1635% |
| 77 | 71 | 1 | 2.5 | 0.40 | 1.3986% | 3.5260% |
| 78 | 65 | 1 | 2.5 | 0.39 | 1.5345% | 3.8886% |
| 79 | 60 | 3 | 2.5 | 1.18 | 5.0278% | 4.2512% |
| 80 | 53 | 2 | 2.4 | 0.83 | 3.8095% | 4.6138% |

NEW YORK CITY POLICE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 50 | 5 | 2.5 | 1.96 | 10.0670% | 5.1332% |
| 82 | 40 | 5 | 2.3 | 2.19 | 12.3965% | 5.6527% |
| 83 | 29 | 0 | 1.8 | 0.00 | 0.0000% | 6.1721% |
| 84 | 26 | 3 | 1.7 | 1.76 | 11.7642% | 6.6915% |
| 85 | 20 | 3 | 1.4 | 2.12 | 15.3186% | 7.2110% |
| 86 | 14 | 0 | 1.1 | 0.00 | 0.0000% | 8.2234% |
| 87 | 12 | 1 | 1.1 | 0.93 | 8.5719% | 9.2358% |
| 88 | 9 | 2 | 0.9 | 2.11 | 21.6216% | 10.2481% |
| 89 | 6 | 1 | 0.7 | 1.44 | 16.2153% | 11.2605% |
| 90 | 4 | 1 | 0.5 | 1.92 | 23.5294% | 12.2729% |
| 91 | 3 | 0 | 0.4 | 0.00 | 0.0000% | 13.7083% |
| 92 | 3 | 0 | 0.4 | 0.00 | 0.0000% | 15.1220% |
| 93 | 2 | 0 | 0.2 | 0.00 | 0.0000% | 16.5350% |
| 94 | 1 | 0 | 0.2 | 0.00 | 0.0000% | 17.9368% |
| 95 | 0 | 0 | 0.1 | 0.00 | 0.0000% | 19.4640% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.1361% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 22.8306% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6045% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.5343% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 28.6331% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.5468% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8130% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 38.3968% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 42.5209% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 47.3182% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 52.9509% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 59.5880% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 67.4038% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 76.5790% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 6,658 | 71 | 62.7 | 1.13 | 1.0664% | 0.9415% |

NEW YORK CITY POLICE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0351% | 0.0327% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 35 - 39 | 27 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1037% | 0.1609% |
| 40 - 44 | 8,173 | 25 | 13.2 | 18.6 | 1.89 | 1.35 | 0.3059% | 0.1616% | 0.2270% |
| 45 - 49 | 25,572 | 123 | 59.9 | 85.3 | 2.05 | 1.44 | 0.4810% | 0.2342% | 0.3337% |
| 50 - 54 | 42,154 | 210 | 196.9 | 212.4 | 1.07 | 0.99 | 0.4982% | 0.4671% | 0.5040% |
| 55 - 59 | 47,862 | 390 | 397.3 | 366.8 | 0.98 | 1.06 | 0.8148% | 0.8301% | 0.7665% |
| 60 - 64 | 43,567 | 546 | 529.1 | 510.2 | 1.03 | 1.07 | 1.2532% | 1.2145% | 1.1711% |
| 65 - 69 | 36,958 | 809 | 640.7 | 666.7 | 1.26 | 1.21 | 2.1890% | 1.7335% | 1.8038% |
| 70 - 74 | 32,892 | 1,076 | 892.7 | 910.5 | 1.21 | 1.18 | 3.2713% | 2.7142% | 2.7683% |
| 75 - 79 | 23,921 | 1,174 | 950.5 | 1,016.4 | 1.24 | 1.16 | 4.9079% | 3.9737% | 4.2492% |
| 80 - 84 | 13,781 | 1,058 | 842.4 | 972.2 | 1.26 | 1.09 | 7.6770% | 6.1125% | 7.0545% |
| 85 - 89 | 6,921 | 896 | 686.5 | 803.4 | 1.31 | 1.12 | 12.9466% | 9.9201% | 11.6088% |
| 90 - 94 | 2,515 | 569 | 398.1 | 458.4 | 1.43 | 1.24 | 22.6242% | 15.8310% | 18.2272% |
| 95 - 99 | 429 | 148 | 95.8 | 119.0 | 1.55 | 1.24 | 34.5121% | 22.3334% | 27.7506% |
| 100&Over | 27 | 9 | 10.2 | 13.1 | 0.89 | 0.69 | 33.3333% | 37.6602% | 48.3755% |
| Total | 284,806 | 7,033 | 5,713.4 | 6,153.2 | 1.23 | 1.14 | 2.4694% | 2.0061% | 2.1605% |

NEW YORK CITY POLICE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 5 | 0 | 0.0 | 0.00 | 0.0000% | 0.0624% |
| 40 - 44 | 891 | 1 | 0.8 | 1.25 | 0.1122% | 0.0897% |
| 45 - 49 | 1,486 | 1 | 2.3 | 0.43 | 0.0673% | 0.1560% |
| 50 - 54 | 1,210 | 7 | 3.3 | 2.10 | 0.5787% | 0.2755% |
| 55 - 59 | 868 | 6 | 4.4 | 1.37 | 0.6914% | 0.5037% |
| 60 - 64 | 643 | 7 | 5.6 | 1.24 | 1.0888% | 0.8772% |
| 65 - 69 | 520 | 4 | 7.3 | 0.55 | 0.7686% | 1.3972% |
| 70 - 74 | 415 | 12 | 8.9 | 1.35 | 2.8892% | 2.1466% |
| 75 - 79 | 350 | 10 | 12.2 | 0.82 | 2.8558% | 3.4770% |
| 80 - 84 | 197 | 15 | 10.7 | 1.40 | 7.6271% | 5.4546% |
| 85 - 89 | 60 | 7 | 5.3 | 1.33 | 11.5863% | 8.7107% |
| 90 - 94 | 13 | 1 | 1.8 | 0.56 | 7.9472% | 14.2148% |
| 95 - 99 | 0 | 0 | 0.1 | 0.00 | 0.0000% | 19.4640% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 6,658 | 71 | 62.7 | 1.13 | 1.0664% | 0.9415% |

NEW YORK CITY POLICE PENSION FUND

Table 1C

Mortality Experience of Service Retirees

Men

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1991 | 17,633 | 463 | 323.1 | 349.5 | 1.43 | 1.32 | 2.6258% | 1.8321% | 1.9823% |
| 1992 | 18,269 | 467 | 330.9 | 357.6 | 1.41 | 1.31 | 2.5562% | 1.8112% | 1.9574% |
| 1993 | 18,164 | 463 | 337.2 | 363.8 | 1.37 | 1.27 | 2.5490% | 1.8564% | 2.0029% |
| 1994 | 18,163 | 456 | 343.8 | 370.2 | 1.33 | 1.23 | 2.5106% | 1.8930% | 2.0382% |
| 1995 | 18,433 | 498 | 355.0 | 381.8 | 1.40 | 1.30 | 2.7017% | 1.9258% | 2.0713% |
| 1996 | 18,512 | 410 | 359.6 | 386.0 | 1.14 | 1.06 | 2.2148% | 1.9427% | 2.0852% |
| 1997 | 18,644 | 464 | 371.1 | 398.0 | 1.25 | 1.17 | 2.4887% | 1.9903% | 2.1348% |
| 1998 | 18,565 | 478 | 379.1 | 406.4 | 1.26 | 1.18 | 2.5747% | 2.0421% | 2.1888% |
| 1999 | 18,406 | 505 | 385.5 | 412.9 | 1.31 | 1.22 | 2.7437% | 2.0942% | 2.2432% |
| 2000 | 18,231 | 474 | 393.3 | 421.6 | 1.21 | 1.12 | 2.6000% | 2.1573% | 2.3126% |
| 2001 | 18,252 | 477 | 401.3 | 430.4 | 1.19 | 1.11 | 2.6134% | 2.1989% | 2.3582% |
| 2002 | 19,040 | 462 | 412.1 | 442.9 | 1.12 | 1.04 | 2.4265% | 2.1645% | 2.3263% |
| 2003 | 20,512 | 452 | 426.5 | 460.3 | 1.06 | 0.98 | 2.2036% | 2.0794% | 2.2442% |
| 2004 | 21,451 | 450 | 440.4 | 477.2 | 1.02 | 0.94 | 2.0978% | 2.0532% | 2.2247% |
| 2005 | 22,531 | 514 | 454.4 | 494.4 | 1.13 | 1.04 | 2.2813% | 2.0168% | 2.1941% |
| Total | 284,806 | 7,033 | 5,713.4 | 6,153.1 | 1.23 | 1.14 | 2.4694% | 2.0061% | 2.1604% |

NEW YORK CITY POLICE PENSION FUND

Table 1C

Mortality Experience of Service Retirees Women

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1991 | 178 | 1 | 2.2 | 0.46 | 0.5618% | 1.2138% |
| 1992 | 184 | 4 | 2.4 | 1.67 | 2.1739% | 1.2983% |
| 1993 | 195 | 2 | 2.6 | 0.78 | 1.0256% | 1.3169% |
| 1994 | 210 | 4 | 2.8 | 1.41 | 1.9048% | 1.3468% |
| 1995 | 251 | 4 | 3.1 | 1.29 | 1.5936% | 1.2358% |
| 1996 | 276 | 6 | 3.3 | 1.81 | 2.1739% | 1.2028% |
| 1997 | 284 | 7 | 3.5 | 2.00 | 2.4648% | 1.2326% |
| 1998 | 287 | 2 | 3.6 | 0.55 | 0.6969% | 1.2580% |
| 1999 | 293 | 0 | 4.0 | 0.00 | 0.0000% | 1.3499% |
| 2000 | 310 | 9 | 4.4 | 2.03 | 2.9032% | 1.4306% |
| 2001 | 337 | 5 | 4.7 | 1.06 | 1.4837% | 1.4046% |
| 2002 | 558 | 3 | 5.3 | 0.56 | 0.5376% | 0.9551% |
| 2003 | 872 | 7 | 6.3 | 1.11 | 0.8028% | 0.7224% |
| 2004 | 1,104 | 9 | 6.9 | 1.30 | 0.8152% | 0.6290% |
| 2005 | 1,319 | 8 | 7.5 | 1.07 | 0.6065% | 0.5694% |
| Total | 6,658 | 71 | 62.7 | 1.13 | 1.0664% | 0.9415% |

NEW YORK CITY POLICE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0379% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0394% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0413% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0432% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0454% |
| 25 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0477% |
| 26 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0504% |
| 27 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0532% |
| 28 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0565% |
| 29 | 17 | 0 | 0.0 | 0.00 | 0.0000% | 0.0600% |
| 30 | 49 | 0 | 0.0 | 0.00 | 0.0000% | 0.0639% |
| 31 | 85 | 0 | 0.1 | 0.00 | 0.0000% | 0.0683% |
| 32 | 147 | 0 | 0.1 | 0.00 | 0.0000% | 0.0730% |
| 33 | 206 | 0 | 0.2 | 0.00 | 0.0000% | 0.0800% |
| 34 | 261 | 0 | 0.2 | 0.00 | 0.0000% | 0.0844% |
| 35 | 327 | 0 | 0.3 | 0.00 | 0.0000% | 0.0898% |
| 36 | 413 | 1 | 0.4 | 2.50 | 0.2419% | 0.0966% |
| 37 | 517 | 0 | 0.5 | 0.00 | 0.0000% | 0.1049% |
| 38 | 666 | 0 | 0.8 | 0.00 | 0.0000% | 0.1151% |
| 39 | 800 | 0 | 1.1 | 0.00 | 0.0000% | 0.1314% |
| 40 | 901 | 2 | 1.3 | 1.50 | 0.2219% | 0.1477% |
| 41 | 958 | 2 | 1.6 | 1.27 | 0.2088% | 0.1640% |
| 42 | 981 | 0 | 1.8 | 0.00 | 0.0000% | 0.1803% |
| 43 | 975 | 1 | 1.9 | 0.52 | 0.1025% | 0.1966% |
| 44 | 937 | 4 | 2.0 | 2.00 | 0.4267% | 0.2129% |
| 45 | 882 | 6 | 2.0 | 2.97 | 0.6799% | 0.2292% |
| 46 | 783 | 3 | 1.9 | 1.56 | 0.3832% | 0.2454% |
| 47 | 671 | 0 | 1.8 | 0.00 | 0.0000% | 0.2617% |
| 48 | 583 | 2 | 1.6 | 1.23 | 0.3432% | 0.2781% |
| 49 | 560 | 3 | 2.1 | 1.46 | 0.5353% | 0.3677% |
| 50 | 605 | 3 | 2.8 | 1.08 | 0.4955% | 0.4574% |
| 51 | 737 | 1 | 4.0 | 0.25 | 0.1356% | 0.5470% |
| 52 | 978 | 5 | 6.2 | 0.80 | 0.5113% | 0.6367% |
| 53 | 1,178 | 7 | 8.1 | 0.86 | 0.5944% | 0.6901% |
| 54 | 1,438 | 16 | 10.9 | 1.46 | 1.1129% | 0.7604% |
| 55 | 1,653 | 10 | 13.7 | 0.73 | 0.6051% | 0.8307% |
| 56 | 1,770 | 13 | 15.9 | 0.82 | 0.7345% | 0.9010% |
| 57 | 1,864 | 15 | 18.1 | 0.83 | 0.8049% | 0.9713% |
| 58 | 1,982 | 14 | 20.6 | 0.68 | 0.7065% | 1.0416% |
| 59 | 2,103 | 20 | 23.8 | 0.84 | 0.9511% | 1.1313% |
| 60 | 2,133 | 25 | 26.0 | 0.96 | 1.1721% | 1.2209% |
| 61 | 2,066 | 30 | 27.1 | 1.11 | 1.4523% | 1.3106% |
| 62 | 1,802 | 21 | 25.2 | 0.83 | 1.1653% | 1.4003% |
| 63 | 1,515 | 24 | 22.6 | 1.06 | 1.5842% | 1.4900% |
| 64 | 1,308 | 23 | 20.7 | 1.11 | 1.7588% | 1.5796% |
| 65 | 1,125 | 17 | 18.8 | 0.91 | 1.5116% | 1.6693% |
| 66 | 1,035 | 10 | 19.4 | 0.51 | 0.9659% | 1.8759% |
| 67 | 975 | 14 | 20.3 | 0.69 | 1.4354% | 2.0825% |
| 68 | 899 | 18 | 20.6 | 0.87 | 2.0011% | 2.2892% |
| 69 | 887 | 22 | 22.1 | 0.99 | 2.4812% | 2.4957% |
| 70 | 894 | 31 | 24.2 | 1.28 | 3.4673% | 2.7024% |
| 71 | 923 | 28 | 27.2 | 1.03 | 3.0322% | 2.9488% |
| 72 | 999 | 40 | 31.9 | 1.25 | 4.0043% | 3.1951% |
| 73 | 1,052 | 33 | 36.2 | 0.91 | 3.1369% | 3.4415% |
| 74 | 1,094 | 44 | 40.3 | 1.09 | 4.0238% | 3.6878% |
| 75 | 1,089 | 39 | 42.8 | 0.91 | 3.5818% | 3.9342% |
| 76 | 1,039 | 43 | 45.3 | 0.95 | 4.1389% | 4.3560% |
| 77 | 920 | 40 | 44.0 | 0.91 | 4.3478% | 4.7778% |
| 78 | 810 | 48 | 42.1 | 1.14 | 5.9290% | 5.1995% |
| 79 | 710 | 41 | 39.9 | 1.03 | 5.7773% | 5.6214% |
| 80 | 617 | 44 | 37.3 | 1.18 | 7.1331% | 6.0431% |

NEW YORK CITY POLICE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|----------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 557 | 50 | 38.1 | 1.31 | 8.9713% | 6.8308% |
| 82 | 465 | 38 | 35.4 | 1.07 | 8.1808% | 7.6184% |
| 83 | 397 | 34 | 33.4 | 1.02 | 8.5537% | 8.4060% |
| 84 | 343 | 36 | 31.6 | 1.14 | 10.4804% | 9.1935% |
| 85 | 258 | 24 | 25.7 | 0.93 | 9.3084% | 9.9811% |
| 86 | 195 | 24 | 21.9 | 1.09 | 12.3078% | 11.2508% |
| 87 | 132 | 21 | 16.5 | 1.27 | 15.8989% | 12.5204% |
| 88 | 83 | 10 | 11.5 | 0.87 | 12.0364% | 13.7899% |
| 89 | 57 | 8 | 8.7 | 0.92 | 13.9736% | 15.1353% |
| 90 | 38 | 3 | 6.3 | 0.48 | 7.8608% | 16.4676% |
| 91 | 27 | 2 | 4.8 | 0.42 | 7.4074% | 17.7909% |
| 92 | 20 | 5 | 3.9 | 1.29 | 24.6926% | 19.1478% |
| 93 | 15 | 4 | 3.0 | 1.33 | 27.2740% | 20.5460% |
| 94 | 10 | 5 | 2.2 | 2.24 | 49.5884% | 22.1691% |
| 95 | 7 | 3 | 1.6 | 1.87 | 44.4444% | 23.8006% |
| 96 | 7 | 5 | 1.7 | 3.02 | 76.9112% | 25.4629% |
| 97 | 2 | 2 | 0.5 | 3.64 | 100.0000% | 27.4354% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 30.1977% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 33.2706% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 36.7152% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 40.4947% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 44.8442% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 49.9036% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 55.8442% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 62.8438% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 71.0868% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 80.7632% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 52,538 | 1,037 | 1,026.7 | 1.01 | 1.9738% | 1.9542% |

NEW YORK CITY POLICE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0216% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0229% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0243% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0258% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0273% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0289% |
| 26 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0307% |
| 27 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0326% |
| 28 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0348% |
| 29 | 5 | 0 | 0.0 | 0.00 | 0.0000% | 0.0371% |
| 30 | 10 | 0 | 0.0 | 0.00 | 0.0000% | 0.0395% |
| 31 | 20 | 0 | 0.0 | 0.00 | 0.0000% | 0.0422% |
| 32 | 34 | 0 | 0.0 | 0.00 | 0.0000% | 0.0451% |
| 33 | 53 | 1 | 0.0 | 39.15 | 1.8987% | 0.0485% |
| 34 | 67 | 0 | 0.0 | 0.00 | 0.0000% | 0.0511% |
| 35 | 88 | 0 | 0.0 | 0.00 | 0.0000% | 0.0546% |
| 36 | 105 | 0 | 0.1 | 0.00 | 0.0000% | 0.0584% |
| 37 | 139 | 0 | 0.1 | 0.00 | 0.0000% | 0.0629% |
| 38 | 177 | 0 | 0.1 | 0.00 | 0.0000% | 0.0677% |
| 39 | 196 | 0 | 0.1 | 0.00 | 0.0000% | 0.0736% |
| 40 | 210 | 0 | 0.2 | 0.00 | 0.0000% | 0.0817% |
| 41 | 210 | 1 | 0.2 | 5.19 | 0.4764% | 0.0917% |
| 42 | 197 | 0 | 0.2 | 0.00 | 0.0000% | 0.1039% |
| 43 | 192 | 0 | 0.2 | 0.00 | 0.0000% | 0.1185% |
| 44 | 169 | 0 | 0.2 | 0.00 | 0.0000% | 0.1355% |
| 45 | 154 | 3 | 0.2 | 12.61 | 1.9481% | 0.1545% |
| 46 | 135 | 0 | 0.2 | 0.00 | 0.0000% | 0.1752% |
| 47 | 111 | 0 | 0.2 | 0.00 | 0.0000% | 0.1973% |
| 48 | 95 | 0 | 0.2 | 0.00 | 0.0000% | 0.2205% |
| 49 | 74 | 0 | 0.2 | 0.00 | 0.0000% | 0.2486% |
| 50 | 62 | 0 | 0.2 | 0.00 | 0.0000% | 0.2788% |
| 51 | 61 | 0 | 0.2 | 0.00 | 0.0000% | 0.3113% |
| 52 | 52 | 0 | 0.2 | 0.00 | 0.0000% | 0.3463% |
| 53 | 52 | 0 | 0.2 | 0.00 | 0.0000% | 0.3840% |
| 54 | 51 | 1 | 0.2 | 4.42 | 1.9543% | 0.4417% |
| 55 | 47 | 0 | 0.2 | 0.00 | 0.0000% | 0.5040% |
| 56 | 50 | 1 | 0.3 | 3.52 | 2.0100% | 0.5705% |
| 57 | 49 | 0 | 0.3 | 0.00 | 0.0000% | 0.6407% |
| 58 | 50 | 0 | 0.4 | 0.00 | 0.0000% | 0.7143% |
| 59 | 51 | 1 | 0.4 | 2.45 | 1.9769% | 0.8067% |
| 60 | 44 | 0 | 0.4 | 0.00 | 0.0000% | 0.8895% |
| 61 | 35 | 0 | 0.3 | 0.00 | 0.0000% | 0.9737% |
| 62 | 25 | 0 | 0.3 | 0.00 | 0.0000% | 1.0654% |
| 63 | 15 | 0 | 0.2 | 0.00 | 0.0000% | 1.1649% |
| 64 | 13 | 0 | 0.2 | 0.00 | 0.0000% | 1.2739% |
| 65 | 20 | 0 | 0.3 | 0.00 | 0.0000% | 1.3978% |
| 66 | 23 | 1 | 0.3 | 2.87 | 4.3956% | 1.5317% |
| 67 | 24 | 0 | 0.4 | 0.00 | 0.0000% | 1.6379% |
| 68 | 22 | 0 | 0.4 | 0.00 | 0.0000% | 1.7416% |
| 69 | 16 | 1 | 0.3 | 3.22 | 6.2822% | 1.9535% |
| 70 | 13 | 0 | 0.3 | 0.00 | 0.0000% | 2.1653% |
| 71 | 9 | 0 | 0.2 | 0.00 | 0.0000% | 2.3772% |
| 72 | 7 | 0 | 0.2 | 0.00 | 0.0000% | 2.5890% |
| 73 | 8 | 0 | 0.2 | 0.00 | 0.0000% | 2.8009% |
| 74 | 9 | 0 | 0.3 | 0.00 | 0.0000% | 3.1635% |
| 75 | 12 | 0 | 0.4 | 0.00 | 0.0000% | 3.5260% |
| 76 | 14 | 1 | 0.6 | 1.79 | 6.9769% | 3.8886% |
| 77 | 14 | 0 | 0.6 | 0.00 | 0.0000% | 4.2512% |
| 78 | 15 | 0 | 0.7 | 0.00 | 0.0000% | 4.6138% |
| 79 | 14 | 0 | 0.7 | 0.00 | 0.0000% | 5.1332% |
| 80 | 11 | 0 | 0.6 | 0.00 | 0.0000% | 5.6527% |

NEW YORK CITY POLICE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 9 | 1 | 0.6 | 1.72 | 10.6202% | 6.1721% |
| 82 | 8 | 0 | 0.5 | 0.00 | 0.0000% | 6.6915% |
| 83 | 10 | 0 | 0.7 | 0.00 | 0.0000% | 7.2110% |
| 84 | 9 | 1 | 0.7 | 1.35 | 11.1111% | 8.2234% |
| 85 | 9 | 1 | 0.9 | 1.17 | 10.8108% | 9.2358% |
| 86 | 6 | 0 | 0.6 | 0.00 | 0.0000% | 10.2481% |
| 87 | 2 | 0 | 0.2 | 0.00 | 0.0000% | 11.2605% |
| 88 | 2 | 0 | 0.2 | 0.00 | 0.0000% | 12.2729% |
| 89 | 1 | 0 | 0.1 | 0.00 | 0.0000% | 13.7083% |
| 90 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 15.1220% |
| 91 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.5350% |
| 92 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 17.9368% |
| 93 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 19.4640% |
| 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.1361% |
| 95 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 22.8306% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6045% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.5343% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 28.6331% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.5468% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8130% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 38.3968% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 42.5209% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 47.3182% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 52.9509% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 59.5880% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 67.4038% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 76.5790% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 3,389 | 14 | 17.7 | 0.79 | 0.4131% | 0.5225% |

NEW YORK CITY POLICE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|----------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0458% |
| 25 - 29 | 25 | 0 | 0.0 | 0.00 | 0.0000% | 0.0581% |
| 30 - 34 | 747 | 0 | 0.6 | 0.00 | 0.0000% | 0.0778% |
| 35 - 39 | 2,723 | 1 | 3.1 | 0.33 | 0.0367% | 0.1121% |
| 40 - 44 | 4,752 | 9 | 8.6 | 1.05 | 0.1894% | 0.1806% |
| 45 - 49 | 3,479 | 14 | 9.4 | 1.49 | 0.4024% | 0.2696% |
| 50 - 54 | 4,936 | 32 | 32.1 | 1.00 | 0.6483% | 0.6501% |
| 55 - 59 | 9,371 | 72 | 92.2 | 0.78 | 0.7683% | 0.9840% |
| 60 - 64 | 8,823 | 123 | 121.6 | 1.01 | 1.3940% | 1.3779% |
| 65 - 69 | 4,922 | 81 | 101.2 | 0.80 | 1.6458% | 2.0568% |
| 70 - 74 | 4,962 | 176 | 159.8 | 1.10 | 3.5470% | 3.2213% |
| 75 - 79 | 4,567 | 211 | 214.0 | 0.99 | 4.6201% | 4.6866% |
| 80 - 84 | 2,380 | 202 | 175.7 | 1.15 | 8.4886% | 7.3845% |
| 85 - 89 | 725 | 87 | 84.3 | 1.03 | 11.9959% | 11.6281% |
| 90 - 94 | 110 | 19 | 20.2 | 0.94 | 17.2473% | 18.3494% |
| 95 - 99 | 15 | 10 | 3.8 | 2.62 | 65.5695% | 24.9859% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 52,538 | 1,037 | 1,026.7 | 1.01 | 1.9738% | 1.9542% |

NEW YORK CITY POLICE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 8 | 0 | 0.0 | 0.00 | 0.0000% | 0.0352% |
| 30 - 34 | 183 | 1 | 0.1 | 11.49 | 0.5477% | 0.0477% |
| 35 - 39 | 706 | 0 | 0.5 | 0.00 | 0.0000% | 0.0654% |
| 40 - 44 | 977 | 1 | 1.0 | 0.98 | 0.1023% | 0.1048% |
| 45 - 49 | 569 | 3 | 1.1 | 2.76 | 0.5269% | 0.1910% |
| 50 - 54 | 279 | 1 | 1.0 | 1.03 | 0.3590% | 0.3481% |
| 55 - 59 | 247 | 2 | 1.6 | 1.25 | 0.8108% | 0.6496% |
| 60 - 64 | 133 | 0 | 1.3 | 0.00 | 0.0000% | 1.0136% |
| 65 - 69 | 105 | 2 | 1.7 | 1.16 | 1.9093% | 1.6399% |
| 70 - 74 | 47 | 0 | 1.2 | 0.00 | 0.0000% | 2.5732% |
| 75 - 79 | 69 | 1 | 3.0 | 0.34 | 1.4440% | 4.3060% |
| 80 - 84 | 47 | 2 | 3.2 | 0.63 | 4.2254% | 6.7359% |
| 85 - 89 | 20 | 1 | 2.0 | 0.49 | 5.0208% | 10.2321% |
| 90 - 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 95 - 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 3,389 | 14 | 17.7 | 0.79 | 0.4131% | 0.5225% |

NEW YORK CITY POLICE PENSION FUND

Table 2B Fiscal Years 1991 - 2005
Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0379% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0394% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0413% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0432% |
| 24 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0454% |
| 25 | 10 | 0 | 0.0 | 0.00 | 0.0000% | 0.0477% |
| 26 | 29 | 0 | 0.0 | 0.00 | 0.0000% | 0.0504% |
| 27 | 83 | 0 | 0.0 | 0.00 | 0.0000% | 0.0532% |
| 28 | 175 | 4 | 0.1 | 40.51 | 2.2890% | 0.0565% |
| 29 | 299 | 1 | 0.2 | 5.57 | 0.3341% | 0.0600% |
| 30 | 447 | 1 | 0.3 | 3.50 | 0.2239% | 0.0639% |
| 31 | 634 | 1 | 0.4 | 2.31 | 0.1577% | 0.0683% |
| 32 | 841 | 1 | 0.6 | 1.63 | 0.1189% | 0.0730% |
| 33 | 1,058 | 2 | 0.8 | 2.36 | 0.1890% | 0.0800% |
| 34 | 1,256 | 4 | 1.1 | 3.77 | 0.3186% | 0.0844% |
| 35 | 1,456 | 4 | 1.3 | 3.06 | 0.2747% | 0.0898% |
| 36 | 1,618 | 7 | 1.6 | 4.48 | 0.4327% | 0.0966% |
| 37 | 1,769 | 5 | 1.9 | 2.69 | 0.2827% | 0.1049% |
| 38 | 1,961 | 5 | 2.3 | 2.22 | 0.2550% | 0.1151% |
| 39 | 2,159 | 8 | 2.8 | 2.82 | 0.3705% | 0.1314% |
| 40 | 2,361 | 9 | 3.5 | 2.58 | 0.3813% | 0.1477% |
| 41 | 2,609 | 5 | 4.3 | 1.17 | 0.1916% | 0.1640% |
| 42 | 2,865 | 8 | 5.2 | 1.55 | 0.2792% | 0.1803% |
| 43 | 3,151 | 15 | 6.2 | 2.42 | 0.4760% | 0.1966% |
| 44 | 3,426 | 19 | 7.3 | 2.61 | 0.5546% | 0.2129% |
| 45 | 3,684 | 22 | 8.4 | 2.61 | 0.5971% | 0.2292% |
| 46 | 3,952 | 14 | 9.7 | 1.44 | 0.3542% | 0.2454% |
| 47 | 4,357 | 18 | 11.4 | 1.58 | 0.4131% | 0.2617% |
| 48 | 4,791 | 19 | 13.3 | 1.43 | 0.3966% | 0.2781% |
| 49 | 5,132 | 20 | 18.9 | 1.06 | 0.3897% | 0.3677% |
| 50 | 5,417 | 20 | 24.8 | 0.81 | 0.3692% | 0.4574% |
| 51 | 5,648 | 26 | 30.9 | 0.84 | 0.4603% | 0.5470% |
| 52 | 5,863 | 36 | 37.3 | 0.96 | 0.6140% | 0.6367% |
| 53 | 5,990 | 38 | 41.3 | 0.92 | 0.6344% | 0.6901% |
| 54 | 6,041 | 50 | 45.9 | 1.09 | 0.8276% | 0.7604% |
| 55 | 6,037 | 61 | 50.1 | 1.22 | 1.0105% | 0.8307% |
| 56 | 5,912 | 51 | 53.3 | 0.96 | 0.8627% | 0.9010% |
| 57 | 5,771 | 50 | 56.1 | 0.89 | 0.8664% | 0.9713% |
| 58 | 5,565 | 48 | 58.0 | 0.83 | 0.8626% | 1.0416% |
| 59 | 5,391 | 69 | 61.0 | 1.13 | 1.2800% | 1.1313% |
| 60 | 5,219 | 66 | 63.7 | 1.04 | 1.2646% | 1.2209% |
| 61 | 5,090 | 63 | 66.7 | 0.94 | 1.2377% | 1.3106% |
| 62 | 4,905 | 67 | 68.7 | 0.98 | 1.3660% | 1.4003% |
| 63 | 4,769 | 84 | 71.1 | 1.18 | 1.7613% | 1.4900% |
| 64 | 4,607 | 94 | 72.8 | 1.29 | 2.0404% | 1.5796% |
| 65 | 4,444 | 76 | 74.2 | 1.02 | 1.7101% | 1.6693% |
| 66 | 4,357 | 90 | 81.7 | 1.10 | 2.0655% | 1.8759% |
| 67 | 4,288 | 105 | 89.3 | 1.18 | 2.4487% | 2.0825% |
| 68 | 4,163 | 105 | 95.3 | 1.10 | 2.5224% | 2.2892% |
| 69 | 4,053 | 106 | 101.2 | 1.05 | 2.6153% | 2.4957% |
| 70 | 3,959 | 128 | 107.0 | 1.20 | 3.2333% | 2.7024% |
| 71 | 3,817 | 116 | 112.6 | 1.03 | 3.0388% | 2.9488% |
| 72 | 3,673 | 143 | 117.4 | 1.22 | 3.8932% | 3.1951% |
| 73 | 3,449 | 112 | 118.7 | 0.94 | 3.2477% | 3.4415% |
| 74 | 3,199 | 135 | 118.0 | 1.14 | 4.2206% | 3.6878% |
| 75 | 2,913 | 137 | 114.6 | 1.20 | 4.7028% | 3.9342% |
| 76 | 2,588 | 121 | 112.7 | 1.07 | 4.6748% | 4.3560% |
| 77 | 2,236 | 103 | 106.8 | 0.96 | 4.6061% | 4.7778% |
| 78 | 1,894 | 103 | 98.5 | 1.05 | 5.4394% | 5.1995% |
| 79 | 1,592 | 90 | 89.5 | 1.01 | 5.6518% | 5.6214% |
| 80 | 1,339 | 93 | 80.9 | 1.15 | 6.9442% | 6.0431% |

NEW YORK CITY POLICE PENSION FUND

Table 2B Fiscal Years 1991 - 2005
Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|----------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 1,117 | 93 | 76.3 | 1.22 | 8.3222% | 6.8308% |
| 82 | 892 | 77 | 68.0 | 1.13 | 8.6323% | 7.6184% |
| 83 | 702 | 63 | 59.0 | 1.07 | 8.9756% | 8.4060% |
| 84 | 570 | 50 | 52.4 | 0.95 | 8.7733% | 9.1935% |
| 85 | 448 | 38 | 44.8 | 0.85 | 8.4727% | 9.9811% |
| 86 | 358 | 45 | 40.2 | 1.12 | 12.5874% | 11.2508% |
| 87 | 256 | 34 | 32.0 | 1.06 | 13.3029% | 12.5204% |
| 88 | 181 | 24 | 24.9 | 0.96 | 13.2904% | 13.7899% |
| 89 | 143 | 30 | 21.7 | 1.38 | 20.9301% | 15.1353% |
| 90 | 101 | 18 | 16.7 | 1.08 | 17.7637% | 16.4676% |
| 91 | 70 | 10 | 12.5 | 0.80 | 14.2519% | 17.7909% |
| 92 | 55 | 14 | 10.5 | 1.33 | 25.5325% | 19.1478% |
| 93 | 36 | 11 | 7.4 | 1.48 | 30.3457% | 20.5460% |
| 94 | 26 | 10 | 5.8 | 1.72 | 38.2146% | 22.1691% |
| 95 | 15 | 7 | 3.7 | 1.91 | 45.4044% | 23.8006% |
| 96 | 9 | 5 | 2.2 | 2.27 | 57.6834% | 25.4629% |
| 97 | 5 | 3 | 1.2 | 2.43 | 66.6667% | 27.4354% |
| 98 | 1 | 1 | 0.4 | 2.84 | 85.6898% | 30.1977% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 33.2706% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 36.7152% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 40.4947% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 44.8442% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 49.9036% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 55.8442% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 62.8438% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 71.0868% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 80.7632% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 189,299 | 3,311 | 3,001.2 | 1.10 | 1.7491% | 1.5854% |

NEW YORK CITY POLICE PENSION FUND

Table 2B Fiscal Years 1991 - 2005
Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0216% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0229% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0243% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0258% |
| 24 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0273% |
| 25 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0289% |
| 26 | 6 | 0 | 0.0 | 0.00 | 0.0000% | 0.0307% |
| 27 | 13 | 0 | 0.0 | 0.00 | 0.0000% | 0.0326% |
| 28 | 29 | 0 | 0.0 | 0.00 | 0.0000% | 0.0348% |
| 29 | 56 | 1 | 0.0 | 47.85 | 1.7751% | 0.0371% |
| 30 | 83 | 1 | 0.0 | 30.35 | 1.1988% | 0.0395% |
| 31 | 127 | 2 | 0.1 | 37.44 | 1.5800% | 0.0422% |
| 32 | 169 | 0 | 0.1 | 0.00 | 0.0000% | 0.0451% |
| 33 | 219 | 2 | 0.1 | 18.84 | 0.9139% | 0.0485% |
| 34 | 267 | 0 | 0.1 | 0.00 | 0.0000% | 0.0511% |
| 35 | 305 | 2 | 0.2 | 12.00 | 0.6554% | 0.0546% |
| 36 | 330 | 0 | 0.2 | 0.00 | 0.0000% | 0.0584% |
| 37 | 367 | 1 | 0.2 | 4.33 | 0.2722% | 0.0629% |
| 38 | 401 | 0 | 0.3 | 0.00 | 0.0000% | 0.0677% |
| 39 | 414 | 0 | 0.3 | 0.00 | 0.0000% | 0.0736% |
| 40 | 418 | 0 | 0.3 | 0.00 | 0.0000% | 0.0817% |
| 41 | 408 | 3 | 0.4 | 8.01 | 0.7344% | 0.0917% |
| 42 | 388 | 1 | 0.4 | 2.48 | 0.2578% | 0.1039% |
| 43 | 361 | 1 | 0.4 | 2.34 | 0.2773% | 0.1185% |
| 44 | 327 | 2 | 0.4 | 4.52 | 0.6121% | 0.1355% |
| 45 | 298 | 4 | 0.5 | 8.70 | 1.3434% | 0.1545% |
| 46 | 268 | 0 | 0.5 | 0.00 | 0.0000% | 0.1752% |
| 47 | 244 | 2 | 0.5 | 4.16 | 0.8205% | 0.1973% |
| 48 | 225 | 0 | 0.5 | 0.00 | 0.0000% | 0.2205% |
| 49 | 206 | 1 | 0.5 | 1.95 | 0.4856% | 0.2486% |
| 50 | 187 | 0 | 0.5 | 0.00 | 0.0000% | 0.2788% |
| 51 | 173 | 0 | 0.5 | 0.00 | 0.0000% | 0.3113% |
| 52 | 156 | 0 | 0.5 | 0.00 | 0.0000% | 0.3463% |
| 53 | 151 | 0 | 0.6 | 0.00 | 0.0000% | 0.3840% |
| 54 | 150 | 1 | 0.7 | 1.51 | 0.6689% | 0.4417% |
| 55 | 137 | 1 | 0.7 | 1.45 | 0.7304% | 0.5040% |
| 56 | 131 | 1 | 0.7 | 1.34 | 0.7663% | 0.5705% |
| 57 | 124 | 1 | 0.8 | 1.26 | 0.8059% | 0.6407% |
| 58 | 117 | 1 | 0.8 | 1.20 | 0.8547% | 0.7143% |
| 59 | 105 | 3 | 0.8 | 3.54 | 2.8526% | 0.8067% |
| 60 | 90 | 0 | 0.8 | 0.00 | 0.0000% | 0.8895% |
| 61 | 81 | 1 | 0.8 | 1.26 | 1.2295% | 0.9737% |
| 62 | 72 | 1 | 0.8 | 1.30 | 1.3889% | 1.0654% |
| 63 | 63 | 0 | 0.7 | 0.00 | 0.0000% | 1.1649% |
| 64 | 61 | 0 | 0.8 | 0.00 | 0.0000% | 1.2739% |
| 65 | 62 | 1 | 0.9 | 1.15 | 1.6107% | 1.3978% |
| 66 | 65 | 2 | 1.0 | 2.02 | 3.0888% | 1.5317% |
| 67 | 64 | 0 | 1.0 | 0.00 | 0.0000% | 1.6379% |
| 68 | 60 | 1 | 1.0 | 0.96 | 1.6690% | 1.7416% |
| 69 | 53 | 1 | 1.0 | 0.96 | 1.8779% | 1.9535% |
| 70 | 53 | 2 | 1.1 | 1.75 | 3.7975% | 2.1653% |
| 71 | 52 | 2 | 1.2 | 1.61 | 3.8216% | 2.3772% |
| 72 | 50 | 1 | 1.3 | 0.77 | 1.9835% | 2.5890% |
| 73 | 48 | 1 | 1.3 | 0.75 | 2.0942% | 2.8009% |
| 74 | 45 | 0 | 1.4 | 0.00 | 0.0000% | 3.1635% |
| 75 | 47 | 4 | 1.7 | 2.42 | 8.5410% | 3.5260% |
| 76 | 41 | 1 | 1.6 | 0.63 | 2.4540% | 3.8886% |
| 77 | 36 | 0 | 1.5 | 0.00 | 0.0000% | 4.2512% |
| 78 | 34 | 3 | 1.6 | 1.93 | 8.8889% | 4.6138% |
| 79 | 27 | 0 | 1.4 | 0.00 | 0.0000% | 5.1332% |
| 80 | 24 | 0 | 1.3 | 0.00 | 0.0000% | 5.6527% |

NEW YORK CITY POLICE PENSION FUND

Table 2B Fiscal Years 1991 - 2005
Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 21 | 1 | 1.3 | 0.76 | 4.6876% | 6.1721% |
| 82 | 16 | 0 | 1.0 | 0.00 | 0.0000% | 6.6915% |
| 83 | 14 | 0 | 1.0 | 0.00 | 0.0000% | 7.2110% |
| 84 | 13 | 1 | 1.1 | 0.94 | 7.6923% | 8.2234% |
| 85 | 12 | 1 | 1.1 | 0.94 | 8.6949% | 9.2358% |
| 86 | 6 | 0 | 0.6 | 0.00 | 0.0000% | 10.2481% |
| 87 | 3 | 1 | 0.3 | 2.88 | 32.4359% | 11.2605% |
| 88 | 2 | 0 | 0.2 | 0.00 | 0.0000% | 12.2729% |
| 89 | 1 | 0 | 0.1 | 0.00 | 0.0000% | 13.7083% |
| 90 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 15.1220% |
| 91 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.5350% |
| 92 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 17.9368% |
| 93 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 19.4640% |
| 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.1361% |
| 95 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 22.8306% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6045% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.5343% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 28.6331% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.5468% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8130% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 38.3968% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 42.5209% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 47.3182% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 52.9509% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 59.5880% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 67.4038% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 76.5790% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 8,578 | 56 | 44.0 | 1.27 | 0.6528% | 0.5132% |

NEW YORK CITY POLICE PENSION FUND

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|----------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0454% |
| 25 - 29 | 596 | 5 | 0.3 | 14.63 | 0.8394% | 0.0574% |
| 30 - 34 | 4,235 | 9 | 3.2 | 2.78 | 0.2125% | 0.0765% |
| 35 - 39 | 8,963 | 29 | 9.8 | 2.95 | 0.3236% | 0.1096% |
| 40 - 44 | 14,412 | 56 | 26.4 | 2.12 | 0.3886% | 0.1833% |
| 45 - 49 | 21,917 | 93 | 61.7 | 1.51 | 0.4243% | 0.2817% |
| 50 - 54 | 28,960 | 170 | 180.3 | 0.94 | 0.5870% | 0.6225% |
| 55 - 59 | 28,675 | 279 | 278.4 | 1.00 | 0.9730% | 0.9709% |
| 60 - 64 | 24,590 | 374 | 342.9 | 1.09 | 1.5209% | 1.3946% |
| 65 - 69 | 21,305 | 482 | 441.7 | 1.09 | 2.2624% | 2.0731% |
| 70 - 74 | 18,096 | 634 | 573.5 | 1.11 | 3.5035% | 3.1694% |
| 75 - 79 | 11,224 | 554 | 522.2 | 1.06 | 4.9360% | 4.6524% |
| 80 - 84 | 4,621 | 376 | 336.6 | 1.12 | 8.1375% | 7.2852% |
| 85 - 89 | 1,385 | 171 | 163.6 | 1.05 | 12.3421% | 11.8068% |
| 90 - 94 | 289 | 63 | 52.9 | 1.19 | 21.8186% | 18.3268% |
| 95 - 99 | 30 | 16 | 7.5 | 2.14 | 53.7779% | 25.0856% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 189,299 | 3,311 | 3,001.2 | 1.10 | 1.7491% | 1.5854% |

NEW YORK CITY POLICE PENSION FUND

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0274% |
| 25 - 29 | 107 | 1 | 0.0 | 26.45 | 0.9360% | 0.0354% |
| 30 - 34 | 865 | 5 | 0.4 | 12.34 | 0.5779% | 0.0468% |
| 35 - 39 | 1,818 | 3 | 1.2 | 2.57 | 0.1650% | 0.0642% |
| 40 - 44 | 1,902 | 7 | 2.0 | 3.52 | 0.3680% | 0.1046% |
| 45 - 49 | 1,241 | 7 | 2.4 | 2.89 | 0.5643% | 0.1950% |
| 50 - 54 | 816 | 1 | 2.8 | 0.35 | 0.1226% | 0.3479% |
| 55 - 59 | 614 | 7 | 3.9 | 1.79 | 1.1407% | 0.6378% |
| 60 - 64 | 367 | 2 | 3.9 | 0.52 | 0.5457% | 1.0536% |
| 65 - 69 | 304 | 5 | 5.0 | 1.00 | 1.6447% | 1.6420% |
| 70 - 74 | 249 | 6 | 6.5 | 0.93 | 2.4137% | 2.6003% |
| 75 - 79 | 185 | 8 | 7.7 | 1.03 | 4.3204% | 4.1847% |
| 80 - 84 | 88 | 2 | 5.8 | 0.35 | 2.2857% | 6.5916% |
| 85 - 89 | 24 | 2 | 2.4 | 0.83 | 8.4207% | 10.1813% |
| 90 - 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 95 - 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 8,578 | 56 | 44.0 | 1.27 | 0.6528% | 0.5132% |

NEW YORK CITY POLICE PENSION FUND

Table 2C

Mortality Experience of Disability Retirees Men

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1991 | 11,432 | 151 | 130.2 | 1.16 | 1.3209% | 1.1387% |
| 1992 | 11,897 | 183 | 141.3 | 1.29 | 1.5382% | 1.1880% |
| 1993 | 12,090 | 195 | 150.1 | 1.30 | 1.6129% | 1.2411% |
| 1994 | 12,251 | 216 | 159.1 | 1.36 | 1.7631% | 1.2986% |
| 1995 | 12,351 | 224 | 168.3 | 1.33 | 1.8136% | 1.3625% |
| 1996 | 12,499 | 157 | 177.1 | 0.89 | 1.2561% | 1.4168% |
| 1997 | 12,724 | 212 | 188.9 | 1.12 | 1.6661% | 1.4847% |
| 1998 | 12,836 | 239 | 199.7 | 1.20 | 1.8620% | 1.5559% |
| 1999 | 12,893 | 234 | 209.7 | 1.12 | 1.8149% | 1.6266% |
| 2000 | 12,895 | 236 | 219.6 | 1.07 | 1.8302% | 1.7032% |
| 2001 | 12,893 | 227 | 230.5 | 0.98 | 1.7606% | 1.7877% |
| 2002 | 12,957 | 243 | 241.3 | 1.01 | 1.8754% | 1.8624% |
| 2003 | 13,086 | 284 | 252.7 | 1.12 | 2.1703% | 1.9308% |
| 2004 | 13,174 | 232 | 260.5 | 0.89 | 1.7610% | 1.9773% |
| 2005 | 13,321 | 278 | 272.2 | 1.02 | 2.0870% | 2.0436% |
| Total | 189,299 | 3,311 | 3,001.2 | 1.10 | 1.7491% | 1.5854% |

NEW YORK CITY POLICE PENSION FUND

Table 2C

Mortality Experience of Disability Retirees Women

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1991 | 263 | 0 | 1.4 | 0.00 | 0.0000% | 0.5309% |
| 1992 | 303 | 3 | 1.6 | 1.90 | 0.9901% | 0.5198% |
| 1993 | 348 | 5 | 1.8 | 2.84 | 1.4368% | 0.5055% |
| 1994 | 374 | 4 | 1.9 | 2.09 | 1.0695% | 0.5120% |
| 1995 | 400 | 1 | 2.1 | 0.48 | 0.2500% | 0.5227% |
| 1996 | 441 | 0 | 2.3 | 0.00 | 0.0000% | 0.5215% |
| 1997 | 514 | 4 | 2.6 | 1.53 | 0.7782% | 0.5082% |
| 1998 | 575 | 3 | 2.8 | 1.07 | 0.5217% | 0.4873% |
| 1999 | 613 | 6 | 3.1 | 1.95 | 0.9788% | 0.5007% |
| 2000 | 663 | 10 | 3.3 | 3.03 | 1.5083% | 0.4979% |
| 2001 | 695 | 6 | 3.5 | 1.72 | 0.8633% | 0.5026% |
| 2002 | 749 | 4 | 3.8 | 1.04 | 0.5340% | 0.5137% |
| 2003 | 815 | 3 | 4.2 | 0.72 | 0.3681% | 0.5137% |
| 2004 | 870 | 6 | 4.6 | 1.30 | 0.6897% | 0.5322% |
| 2005 | 955 | 1 | 5.0 | 0.20 | 0.1047% | 0.5280% |
| Total | 8,578 | 56 | 44.0 | 1.27 | 0.6528% | 0.5132% |

NEW YORK CITY POLICE PENSION FUND

Table 3A
Fiscal Years 2002 - 2005

Withdrawal Experience of Active Members Men and Women

| Service | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 0 | 794 | 84 | 79.4 | 79.4 | 1.06 | 1.06 | 10.5793% | 10.0000% | 10.0000% |
| 1 | 8,308 | 1,148 | 664.6 | 747.7 | 1.73 | 1.54 | 13.8180% | 8.0000% | 9.0000% |
| 2 | 6,777 | 379 | 406.6 | 379.5 | 0.93 | 1.00 | 5.5924% | 6.0000% | 5.6000% |
| 3 | 6,288 | 380 | 251.5 | 295.5 | 1.51 | 1.29 | 6.0433% | 4.0000% | 4.7000% |
| 4 | 6,611 | 379 | 198.3 | 257.8 | 1.91 | 1.47 | 5.7333% | 3.0000% | 3.9000% |
| 5 | 5,527 | 252 | 110.5 | 176.9 | 2.28 | 1.42 | 4.5598% | 2.0000% | 3.2000% |
| 6 | 6,209 | 204 | 111.8 | 161.4 | 1.83 | 1.26 | 3.2858% | 1.8000% | 2.6000% |
| 7 | 6,584 | 178 | 105.3 | 138.3 | 1.69 | 1.29 | 2.7035% | 1.6000% | 2.1000% |
| 8 | 7,231 | 127 | 101.2 | 122.9 | 1.25 | 1.03 | 1.7563% | 1.4000% | 1.7000% |
| 9 | 8,495 | 126 | 101.9 | 118.9 | 1.24 | 1.06 | 1.4833% | 1.2000% | 1.4000% |
| 10 | 8,132 | 117 | 81.3 | 97.6 | 1.44 | 1.20 | 1.4388% | 1.0000% | 1.2000% |
| 11 | 8,390 | 101 | 75.5 | 92.3 | 1.34 | 1.09 | 1.2038% | 0.9000% | 1.1000% |
| 12 | 6,989 | 75 | 55.9 | 62.9 | 1.34 | 1.19 | 1.0731% | 0.8000% | 0.9000% |
| 13 | 5,588 | 43 | 39.1 | 44.7 | 1.10 | 0.96 | 0.7695% | 0.7000% | 0.8000% |
| 14 | 5,950 | 36 | 35.7 | 41.7 | 1.01 | 0.86 | 0.6051% | 0.6000% | 0.7000% |
| 15 | 6,376 | 48 | 31.9 | 38.3 | 1.51 | 1.25 | 0.7529% | 0.5000% | 0.6000% |
| 16 | 7,716 | 39 | 38.6 | 38.6 | 1.01 | 1.01 | 0.5055% | 0.5000% | 0.5000% |
| 17 | 8,975 | 27 | 44.9 | 35.9 | 0.60 | 0.75 | 0.3008% | 0.5000% | 0.4000% |
| 18 | 8,755 | 34 | 43.8 | 26.3 | 0.78 | 1.29 | 0.3884% | 0.5000% | 0.3000% |
| 19 | 5,772 | 7 | 28.9 | 11.5 | 0.24 | 0.61 | 0.1213% | 0.5000% | 0.2000% |
| 20 | 5 | 5 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0000% | 0.0000% |
| Total | 135,468 | 3,789 | 2,606.8 | 2,968.1 | 1.45 | 1.28 | 2.7970% | 1.9243% | 2.1910% |

NEW YORK CITY POLICE PENSION FUND

Table 3B

Fiscal Years 1989 - 2005

Withdrawal Experience of Active Members Men and Women

| Service | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|-----------------|-----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 0 | 8,408 | 692 | 840.8 | 840.8 | 0.82 | 0.82 | 8.2307% | 10.0000% | 10.0000% |
| 1 | 34,378 | 2,802 | 2,750.2 | 3,094.0 | 1.02 | 0.91 | 8.1506% | 8.0000% | 9.0000% |
| 2 | 34,254 | 1,270 | 2,055.2 | 1,918.2 | 0.62 | 0.66 | 3.7077% | 6.0000% | 5.6000% |
| 3 | 33,203 | 1,072 | 1,328.1 | 1,560.5 | 0.81 | 0.69 | 3.2287% | 4.0000% | 4.7000% |
| 4 | 33,733 | 933 | 1,012.0 | 1,315.6 | 0.92 | 0.71 | 2.7658% | 3.0000% | 3.9000% |
| 5 | 33,110 | 753 | 662.2 | 1,059.5 | 1.14 | 0.71 | 2.2742% | 2.0000% | 3.2000% |
| 6 | 33,699 | 616 | 606.6 | 876.2 | 1.02 | 0.70 | 1.8280% | 1.8000% | 2.6000% |
| 7 | 33,224 | 559 | 531.6 | 697.7 | 1.05 | 0.80 | 1.6825% | 1.6000% | 2.1000% |
| 8 | 31,387 | 407 | 439.4 | 533.6 | 0.93 | 0.76 | 1.2967% | 1.4000% | 1.7000% |
| 9 | 30,541 | 318 | 366.5 | 427.6 | 0.87 | 0.74 | 1.0412% | 1.2000% | 1.4000% |
| 10 | 28,779 | 305 | 287.8 | 345.3 | 1.06 | 0.88 | 1.0598% | 1.0000% | 1.2000% |
| 11 | 26,835 | 202 | 241.5 | 295.2 | 0.84 | 0.68 | 0.7527% | 0.9000% | 1.1000% |
| 12 | 24,429 | 185 | 195.4 | 219.9 | 0.95 | 0.84 | 0.7573% | 0.8000% | 0.9000% |
| 13 | 22,123 | 149 | 154.9 | 177.0 | 0.96 | 0.84 | 0.6735% | 0.7000% | 0.8000% |
| 14 | 21,080 | 151 | 126.5 | 147.6 | 1.19 | 1.02 | 0.7163% | 0.6000% | 0.7000% |
| 15 | 20,360 | 166 | 101.8 | 122.2 | 1.63 | 1.36 | 0.8153% | 0.5000% | 0.6000% |
| 16 | 19,146 | 82 | 95.7 | 95.7 | 0.86 | 0.86 | 0.4283% | 0.5000% | 0.5000% |
| 17 | 18,039 | 60 | 90.2 | 72.2 | 0.67 | 0.83 | 0.3326% | 0.5000% | 0.4000% |
| 18 | 16,206 | 57 | 81.0 | 48.6 | 0.70 | 1.17 | 0.3517% | 0.5000% | 0.3000% |
| 19 | 11,886 | 20 | 59.4 | 23.8 | 0.34 | 0.84 | 0.1683% | 0.5000% | 0.2000% |
| 20 | 38 | 38 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0000% | 0.0000% |
| Total | 514,853 | 10,837 | 12,026.8 | 13,871.1 | 0.90 | 0.78 | 2.1049% | 2.3360% | 2.6942% |

NEW YORK CITY POLICE PENSION FUND

Table 3C

Withdrawal Experience of Active Members Men and Women

| Year | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|---------------------------|------------------------------|-----------------|-----------------|---------------------------|-----------------|------------------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 22,753 | 493 | 754.8 | 861.5 | 0.65 | 0.57 | 2.1667% | 3.3175% | 3.7864% |
| 1990 | 21,148 | 414 | 585.2 | 694.1 | 0.71 | 0.60 | 1.9577% | 2.7674% | 3.2823% |
| 1991 | 21,711 | 360 | 579.0 | 693.7 | 0.62 | 0.52 | 1.6582% | 2.6668% | 3.1954% |
| 1992 | 23,929 | 292 | 711.4 | 832.4 | 0.41 | 0.35 | 1.2203% | 2.9729% | 3.4786% |
| 1993 | 24,165 | 297 | 633.9 | 722.3 | 0.47 | 0.41 | 1.2291% | 2.6232% | 2.9890% |
| 1994 | 24,107 | 487 | 632.3 | 741.2 | 0.77 | 0.66 | 2.0202% | 2.6229% | 3.0746% |
| 1995 | 27,466 | 815 | 884.1 | 978.0 | 0.92 | 0.83 | 2.9673% | 3.2188% | 3.5609% |
| 1996 | 32,825 | 413 | 853.5 | 979.8 | 0.48 | 0.42 | 1.2582% | 2.6003% | 2.9849% |
| 1997 | 33,996 | 532 | 782.5 | 915.9 | 0.68 | 0.58 | 1.5649% | 2.3019% | 2.6940% |
| 1998 | 35,986 | 637 | 829.7 | 960.8 | 0.77 | 0.66 | 1.7701% | 2.3057% | 2.6700% |
| 1999 | 36,114 | 586 | 712.3 | 847.0 | 0.82 | 0.69 | 1.6226% | 1.9724% | 2.3454% |
| 2000 | 37,071 | 709 | 718.1 | 835.8 | 0.99 | 0.85 | 1.9125% | 1.9371% | 2.2547% |
| 2001 | 38,117 | 1,013 | 743.1 | 840.3 | 1.36 | 1.21 | 2.6576% | 1.9496% | 2.2046% |
| 2002 | 36,016 | 1,011 | 684.1 | 793.0 | 1.48 | 1.27 | 2.8071% | 1.8993% | 2.2018% |
| 2003 | 34,217 | 990 | 622.7 | 706.2 | 1.59 | 1.40 | 2.8933% | 1.8199% | 2.0639% |
| 2004 | 33,441 | 972 | 649.8 | 743.1 | 1.50 | 1.31 | 2.9067% | 1.9432% | 2.2222% |
| 2005 | 31,794 | 816 | 650.2 | 725.7 | 1.25 | 1.12 | 2.5665% | 2.0450% | 2.2824% |
| Total | 514,853 | 10,837 | 12,026.8 | 13,871.0 | 0.90 | 0.78 | 2.1049% | 2.3360% | 2.6942% |

NEW YORK CITY POLICE PENSION FUND

Table 4A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 1,222 | 1,100 | 610.5 | 977.6 | 1.80 | 1.13 | 90.0164% | 50.0000% | 80.0000% |
| 41 | 1,144 | 880 | 572.0 | 686.4 | 1.54 | 1.28 | 76.9231% | 50.0000% | 60.0000% |
| 42 | 1,043 | 806 | 521.5 | 625.8 | 1.55 | 1.29 | 77.2771% | 50.0000% | 60.0000% |
| 43 | 963 | 745 | 481.5 | 577.8 | 1.55 | 1.29 | 77.3624% | 50.0000% | 60.0000% |
| 44 | 882 | 678 | 441.0 | 529.2 | 1.54 | 1.28 | 76.8707% | 50.0000% | 60.0000% |
| 45 | 772 | 597 | 386.0 | 463.2 | 1.55 | 1.29 | 77.3316% | 50.0000% | 60.0000% |
| 46 | 668 | 511 | 334.0 | 400.8 | 1.53 | 1.27 | 76.4970% | 50.0000% | 60.0000% |
| 47 | 545 | 407 | 272.5 | 327.0 | 1.49 | 1.24 | 74.6789% | 50.0000% | 60.0000% |
| 48 | 443 | 324 | 221.5 | 265.8 | 1.46 | 1.22 | 73.1377% | 50.0000% | 60.0000% |
| 49 | 346 | 258 | 173.0 | 207.6 | 1.49 | 1.24 | 74.5665% | 50.0000% | 60.0000% |
| 50 | 197 | 145 | 98.5 | 118.2 | 1.47 | 1.23 | 73.6041% | 50.0000% | 60.0000% |
| 51 | 111 | 86 | 55.5 | 66.6 | 1.55 | 1.29 | 77.4775% | 50.0000% | 60.0000% |
| 52 | 31 | 18 | 15.5 | 18.6 | 1.16 | 0.97 | 58.0645% | 50.0000% | 60.0000% |
| 53 | 10 | 3 | 5.0 | 6.0 | 0.60 | 0.50 | 30.0000% | 50.0000% | 60.0000% |
| 54 | 3 | 1 | 1.5 | 1.8 | 0.67 | 0.56 | 33.3333% | 50.0000% | 60.0000% |
| 55 | 1 | 1 | 0.5 | 0.6 | 2.00 | 1.67 | 100.0000% | 50.0000% | 60.0000% |
| 56 | 1 | 0 | 0.5 | 0.6 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 59 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 69 | 3 | 0 | 3.0 | 3.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 70 & Over | 2 | 0 | 1.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 8,387 | 6,560 | 4,194.5 | 5,278.6 | 1.56 | 1.24 | 78.2163% | 50.0119% | 62.9379% |

NEW YORK CITY POLICE PENSION FUND

Table 4B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 1,554 | 1,364 | 776.0 | 1,243.2 | 1.76 | 1.10 | 87.7735% | 50.0000% | 80.0000% |
| 41 | 2,445 | 1,403 | 1,222.5 | 1,467.0 | 1.15 | 0.96 | 57.3824% | 50.0000% | 60.0000% |
| 42 | 1,872 | 1,166 | 936.0 | 1,123.2 | 1.25 | 1.04 | 62.2863% | 50.0000% | 60.0000% |
| 43 | 1,821 | 1,118 | 910.5 | 1,092.6 | 1.23 | 1.02 | 61.3948% | 50.0000% | 60.0000% |
| 44 | 1,612 | 1,008 | 806.0 | 967.2 | 1.25 | 1.04 | 62.5310% | 50.0000% | 60.0000% |
| 45 | 1,538 | 954 | 769.0 | 922.8 | 1.24 | 1.03 | 62.0286% | 50.0000% | 60.0000% |
| 46 | 1,371 | 830 | 685.5 | 822.6 | 1.21 | 1.01 | 60.5398% | 50.0000% | 60.0000% |
| 47 | 1,139 | 678 | 569.5 | 683.4 | 1.19 | 0.99 | 59.5259% | 50.0000% | 60.0000% |
| 48 | 900 | 536 | 450.0 | 540.0 | 1.19 | 0.99 | 59.5556% | 50.0000% | 60.0000% |
| 49 | 666 | 407 | 333.0 | 399.6 | 1.22 | 1.02 | 61.1111% | 50.0000% | 60.0000% |
| 50 | 414 | 243 | 207.0 | 248.4 | 1.17 | 0.98 | 58.6957% | 50.0000% | 60.0000% |
| 51 | 265 | 155 | 132.5 | 159.0 | 1.17 | 0.97 | 58.4906% | 50.0000% | 60.0000% |
| 52 | 118 | 54 | 59.0 | 70.8 | 0.92 | 0.76 | 45.7627% | 50.0000% | 60.0000% |
| 53 | 55 | 20 | 27.5 | 33.0 | 0.73 | 0.61 | 36.3636% | 50.0000% | 60.0000% |
| 54 | 27 | 13 | 13.5 | 16.2 | 0.96 | 0.80 | 48.1481% | 50.0000% | 60.0000% |
| 55 | 14 | 9 | 7.0 | 8.4 | 1.29 | 1.07 | 64.2857% | 50.0000% | 60.0000% |
| 56 | 3 | 0 | 1.5 | 1.8 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 57 | 3 | 1 | 1.5 | 1.8 | 0.67 | 0.56 | 33.3333% | 50.0000% | 60.0000% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 59 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 60.0000% |
| 62 | 1 | 1 | 0.5 | 0.6 | 2.00 | 1.67 | 100.0000% | 50.0000% | 60.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 69 | 4 | 0 | 4.0 | 4.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 70 & Over | 2 | 0 | 1.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 15,824 | 9,960 | 7,913.0 | 9,807.6 | 1.26 | 1.02 | 62.9424% | 50.0063% | 61.9793% |

NEW YORK CITY POLICE PENSION FUND

Table 4C

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 1,652 | 559 | 826.0 | 994.6 | 0.68 | 0.56 | 33.8378% | 50.0000% | 60.2058% |
| 1990 | 1,429 | 614 | 714.5 | 864.2 | 0.86 | 0.71 | 42.9671% | 50.0000% | 60.4759% |
| 1991 | 502 | 253 | 251.0 | 321.0 | 1.01 | 0.79 | 50.3984% | 50.0000% | 63.9442% |
| 1992 | 112 | 44 | 56.0 | 69.2 | 0.79 | 0.64 | 39.2857% | 50.0000% | 61.7857% |
| 1993 | 182 | 163 | 91.0 | 110.0 | 1.79 | 1.48 | 89.5604% | 50.0000% | 60.4396% |
| 1994 | 1,417 | 438 | 708.5 | 853.4 | 0.62 | 0.51 | 30.9104% | 50.0000% | 60.2258% |
| 1995 | 389 | 96 | 194.5 | 233.6 | 0.49 | 0.41 | 24.6787% | 50.0000% | 60.0514% |
| 1996 | 39 | 15 | 19.5 | 23.8 | 0.77 | 0.63 | 38.4615% | 50.0000% | 61.0256% |
| 1997 | 20 | 7 | 10.0 | 12.2 | 0.70 | 0.57 | 35.0000% | 50.0000% | 61.0000% |
| 1998 | 28 | 14 | 14.0 | 17.2 | 1.00 | 0.81 | 50.0000% | 50.0000% | 61.4286% |
| 1999 | 62 | 25 | 31.5 | 38.4 | 0.79 | 0.65 | 40.3226% | 50.8065% | 61.9355% |
| 2000 | 415 | 169 | 207.5 | 254.0 | 0.81 | 0.67 | 40.7229% | 50.0000% | 61.2048% |
| 2001 | 1,189 | 1,003 | 594.5 | 736.6 | 1.69 | 1.36 | 84.3566% | 50.0000% | 61.9512% |
| 2002 | 2,363 | 1,897 | 1,181.0 | 1,477.4 | 1.61 | 1.28 | 80.2793% | 49.9788% | 62.5222% |
| 2003 | 1,702 | 1,313 | 852.5 | 1,072.2 | 1.54 | 1.22 | 77.1445% | 50.0881% | 62.9965% |
| 2004 | 1,930 | 1,541 | 965.0 | 1,218.0 | 1.60 | 1.27 | 79.8446% | 50.0000% | 63.1088% |
| 2005 | 2,392 | 1,809 | 1,196.0 | 1,511.0 | 1.51 | 1.20 | 75.6271% | 50.0000% | 63.1689% |
| Total | 15,823 | 9,960 | 7,913.0 | 9,806.8 | 1.26 | 1.02 | 62.9463% | 50.0095% | 61.9781% |

NEW YORK CITY POLICE PENSION FUND

Table 5A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 8 | 2 | 2.0 | 1.4 | 1.00 | 1.39 | 25.0000% | 25.0000% | 18.0000% |
| 41 | 68 | 16 | 17.0 | 12.2 | 0.94 | 1.31 | 23.5294% | 25.0000% | 18.0000% |
| 42 | 190 | 24 | 47.5 | 34.2 | 0.51 | 0.70 | 12.6316% | 25.0000% | 18.0000% |
| 43 | 174 | 28 | 43.5 | 31.3 | 0.64 | 0.89 | 16.0920% | 25.0000% | 18.0000% |
| 44 | 173 | 29 | 43.3 | 31.1 | 0.67 | 0.93 | 16.7630% | 25.0000% | 18.0000% |
| 45 | 159 | 26 | 39.8 | 28.6 | 0.65 | 0.91 | 16.3522% | 25.0000% | 18.0000% |
| 46 | 149 | 37 | 37.3 | 26.8 | 0.99 | 1.38 | 24.8322% | 25.0000% | 18.0000% |
| 47 | 111 | 23 | 27.8 | 20.0 | 0.83 | 1.15 | 20.7207% | 25.0000% | 18.0000% |
| 48 | 103 | 17 | 25.8 | 18.5 | 0.66 | 0.92 | 16.5049% | 25.0000% | 18.0000% |
| 49 | 80 | 18 | 20.0 | 14.4 | 0.90 | 1.25 | 22.5000% | 25.0000% | 18.0000% |
| 50 | 60 | 8 | 15.0 | 10.8 | 0.53 | 0.74 | 13.3333% | 25.0000% | 18.0000% |
| 51 | 38 | 13 | 9.5 | 6.8 | 1.37 | 1.90 | 34.2105% | 25.0000% | 18.0000% |
| 52 | 22 | 2 | 5.5 | 4.0 | 0.36 | 0.51 | 9.0909% | 25.0000% | 18.0000% |
| 53 | 11 | 1 | 2.8 | 2.0 | 0.36 | 0.51 | 9.0909% | 25.0000% | 18.0000% |
| 54 | 2 | 0 | 0.5 | 0.4 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 55 | 2 | 0 | 0.5 | 0.4 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 57 | 1 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 59 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 18.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 70 & Over | 3 | 0 | 2.0 | 3.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 1,354 | 244 | 340.1 | 246.2 | 0.72 | 0.99 | 18.0207% | 25.1182% | 18.1817% |

NEW YORK CITY POLICE PENSION FUND

Table 5B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 63 | 13 | 15.5 | 11.3 | 0.84 | 1.15 | 20.6349% | 25.0000% | 18.0000% |
| 41 | 138 | 31 | 34.5 | 24.8 | 0.90 | 1.25 | 22.4638% | 25.0000% | 18.0000% |
| 42 | 904 | 138 | 226.0 | 162.7 | 0.61 | 0.85 | 15.2655% | 25.0000% | 18.0000% |
| 43 | 659 | 108 | 164.8 | 118.6 | 0.66 | 0.91 | 16.3885% | 25.0000% | 18.0000% |
| 44 | 677 | 126 | 169.3 | 121.9 | 0.74 | 1.03 | 18.6115% | 25.0000% | 18.0000% |
| 45 | 590 | 99 | 147.5 | 106.2 | 0.67 | 0.93 | 16.7797% | 25.0000% | 18.0000% |
| 46 | 568 | 117 | 142.0 | 102.2 | 0.82 | 1.14 | 20.5986% | 25.0000% | 18.0000% |
| 47 | 524 | 115 | 131.0 | 94.3 | 0.88 | 1.22 | 21.9466% | 25.0000% | 18.0000% |
| 48 | 431 | 77 | 107.8 | 77.6 | 0.71 | 0.99 | 17.8654% | 25.0000% | 18.0000% |
| 49 | 342 | 67 | 85.5 | 61.6 | 0.78 | 1.09 | 19.5906% | 25.0000% | 18.0000% |
| 50 | 236 | 46 | 59.0 | 42.5 | 0.78 | 1.08 | 19.4915% | 25.0000% | 18.0000% |
| 51 | 155 | 38 | 38.8 | 27.9 | 0.98 | 1.36 | 24.5161% | 25.0000% | 18.0000% |
| 52 | 108 | 26 | 27.0 | 19.4 | 0.96 | 1.34 | 24.0741% | 25.0000% | 18.0000% |
| 53 | 61 | 10 | 15.3 | 11.0 | 0.65 | 0.91 | 16.3934% | 25.0000% | 18.0000% |
| 54 | 30 | 6 | 7.5 | 5.4 | 0.80 | 1.11 | 20.0000% | 25.0000% | 18.0000% |
| 55 | 17 | 5 | 4.3 | 3.1 | 1.16 | 1.63 | 29.4118% | 25.0000% | 18.0000% |
| 56 | 6 | 2 | 1.5 | 1.1 | 1.33 | 1.85 | 33.3333% | 25.0000% | 18.0000% |
| 57 | 3 | 1 | 0.8 | 0.5 | 1.25 | 1.85 | 33.3333% | 25.0000% | 18.0000% |
| 58 | 2 | 0 | 0.5 | 0.4 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 59 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 18.0000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 50.0000% | 18.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 70 & Over | 5 | 0 | 3.0 | 5.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 5,519 | 1,025 | 1,381.6 | 997.5 | 0.74 | 1.03 | 18.5722% | 25.0335% | 18.0743% |

NEW YORK CITY POLICE PENSION FUND

Table 5C

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 365 | 47 | 91.0 | 66.5 | 0.52 | 0.71 | 12.8767% | 24.9315% | 18.2247% |
| 1990 | 1,049 | 233 | 262.3 | 188.8 | 0.89 | 1.23 | 22.2116% | 25.0000% | 18.0000% |
| 1991 | 777 | 148 | 194.3 | 139.9 | 0.76 | 1.06 | 19.0476% | 25.0000% | 18.0000% |
| 1992 | 211 | 29 | 52.8 | 38.0 | 0.55 | 0.76 | 13.7441% | 25.0000% | 18.0000% |
| 1993 | 68 | 8 | 17.0 | 12.2 | 0.47 | 0.65 | 11.7647% | 25.0000% | 18.0000% |
| 1994 | 21 | 3 | 5.3 | 3.8 | 0.57 | 0.79 | 14.2857% | 25.0000% | 18.0000% |
| 1995 | 945 | 159 | 236.3 | 170.1 | 0.67 | 0.93 | 16.8254% | 25.0000% | 18.0000% |
| 1996 | 388 | 64 | 97.0 | 69.8 | 0.66 | 0.92 | 16.4948% | 25.0000% | 18.0000% |
| 1997 | 27 | 2 | 6.8 | 4.9 | 0.30 | 0.41 | 7.4074% | 25.0000% | 18.0000% |
| 1998 | 17 | 2 | 4.3 | 3.1 | 0.47 | 0.65 | 11.7647% | 25.0000% | 18.0000% |
| 1999 | 24 | 2 | 6.0 | 4.3 | 0.33 | 0.46 | 8.3333% | 25.0000% | 18.0000% |
| 2000 | 35 | 2 | 9.5 | 7.1 | 0.21 | 0.28 | 5.7143% | 27.1429% | 20.3429% |
| 2001 | 237 | 82 | 59.3 | 42.7 | 1.38 | 1.92 | 34.5992% | 25.0000% | 18.0000% |
| 2002 | 177 | 42 | 44.3 | 31.9 | 0.95 | 1.32 | 23.7288% | 25.0000% | 18.0000% |
| 2003 | 440 | 90 | 109.8 | 80.0 | 0.82 | 1.12 | 20.4545% | 24.9432% | 18.1864% |
| 2004 | 368 | 55 | 93.5 | 67.9 | 0.59 | 0.81 | 14.9457% | 25.4076% | 18.4457% |
| 2005 | 369 | 57 | 92.3 | 66.4 | 0.62 | 0.86 | 15.4472% | 25.0000% | 18.0000% |
| Total | 5,518 | 1,025 | 1,381.3 | 997.3 | 0.74 | 1.03 | 18.5756% | 25.0317% | 18.0743% |

NEW YORK CITY POLICE PENSION FUND

Table 6A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 3 | 0 | 0.5 | 0.4 | 0.00 | 0.00 | 0.0000% | 15.0000% | 12.0000% |
| 41 | 5 | 0 | 0.8 | 0.6 | 0.00 | 0.00 | 0.0000% | 15.0000% | 12.0000% |
| 42 | 48 | 5 | 7.2 | 5.8 | 0.69 | 0.87 | 10.4167% | 15.0000% | 12.0000% |
| 43 | 150 | 16 | 22.5 | 18.0 | 0.71 | 0.89 | 10.6667% | 15.0000% | 12.0000% |
| 44 | 187 | 19 | 28.1 | 22.4 | 0.68 | 0.85 | 10.1604% | 15.0000% | 12.0000% |
| 45 | 227 | 34 | 34.1 | 27.2 | 1.00 | 1.25 | 14.9780% | 15.0000% | 12.0000% |
| 46 | 230 | 36 | 34.5 | 32.2 | 1.04 | 1.12 | 15.6522% | 15.0000% | 14.0000% |
| 47 | 224 | 39 | 33.6 | 31.4 | 1.16 | 1.24 | 17.4107% | 15.0000% | 14.0000% |
| 48 | 193 | 25 | 29.0 | 27.0 | 0.86 | 0.93 | 12.9534% | 15.0000% | 14.0000% |
| 49 | 209 | 31 | 31.4 | 29.3 | 0.99 | 1.06 | 14.8325% | 15.0000% | 14.0000% |
| 50 | 232 | 45 | 34.8 | 37.1 | 1.29 | 1.21 | 19.3966% | 15.0000% | 16.0000% |
| 51 | 234 | 46 | 35.1 | 37.4 | 1.31 | 1.23 | 19.6581% | 15.0000% | 16.0000% |
| 52 | 216 | 40 | 32.4 | 34.6 | 1.23 | 1.16 | 18.5185% | 15.0000% | 16.0000% |
| 53 | 198 | 39 | 29.7 | 31.7 | 1.31 | 1.23 | 19.6970% | 15.0000% | 16.0000% |
| 54 | 204 | 44 | 30.6 | 36.7 | 1.44 | 1.20 | 21.5686% | 15.0000% | 18.0000% |
| 55 | 177 | 33 | 26.6 | 31.9 | 1.24 | 1.04 | 18.6441% | 15.0000% | 18.0000% |
| 56 | 154 | 30 | 23.1 | 27.7 | 1.30 | 1.08 | 19.4805% | 15.0000% | 18.0000% |
| 57 | 141 | 35 | 21.2 | 25.4 | 1.65 | 1.38 | 24.8227% | 15.0000% | 18.0000% |
| 58 | 139 | 29 | 20.9 | 27.8 | 1.39 | 1.04 | 20.8633% | 15.0000% | 20.0000% |
| 59 | 115 | 28 | 17.3 | 23.0 | 1.62 | 1.22 | 24.3478% | 15.0000% | 20.0000% |
| 60 | 104 | 19 | 15.6 | 20.8 | 1.22 | 0.91 | 18.2692% | 15.0000% | 20.0000% |
| 61 | 91 | 18 | 13.7 | 18.2 | 1.31 | 0.99 | 19.7802% | 15.0000% | 20.0000% |
| 62 | 59 | 31 | 29.5 | 29.5 | 1.05 | 1.05 | 52.5424% | 50.0000% | 50.0000% |
| 63 | 17 | 15 | 17.0 | 17.0 | 0.88 | 0.88 | 88.2353% | 100.0000% | 100.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 70 & Over | 9 | 2 | 7.0 | 9.0 | 0.29 | 0.22 | 22.2222% | 100.0000% | 100.0000% |
| Total | 3,566 | 659 | 576.2 | 602.0 | 1.14 | 1.09 | 18.4801% | 16.1582% | 16.8822% |

NEW YORK CITY POLICE PENSION FUND

Table 6B
Fiscal Years 1989-2005

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 32 | 4 | 3.6 | 3.8 | 1.11 | 1.04 | 12.5000% | 15.0000% | 12.0000% |
| 41 | 120 | 16 | 18.0 | 14.4 | 0.89 | 1.11 | 13.3333% | 15.0000% | 12.0000% |
| 42 | 310 | 37 | 46.5 | 37.2 | 0.80 | 0.99 | 11.9355% | 15.0000% | 12.0000% |
| 43 | 1,023 | 111 | 153.5 | 122.8 | 0.72 | 0.90 | 10.8504% | 15.0000% | 12.0000% |
| 44 | 1,434 | 194 | 215.1 | 172.1 | 0.90 | 1.13 | 13.5286% | 15.0000% | 12.0000% |
| 45 | 1,882 | 209 | 282.3 | 225.8 | 0.74 | 0.93 | 11.1052% | 15.0000% | 12.0000% |
| 46 | 2,315 | 275 | 347.3 | 324.1 | 0.79 | 0.85 | 11.8790% | 15.0000% | 14.0000% |
| 47 | 2,594 | 303 | 389.1 | 363.2 | 0.78 | 0.83 | 11.6808% | 15.0000% | 14.0000% |
| 48 | 2,714 | 347 | 407.1 | 380.0 | 0.85 | 0.91 | 12.7856% | 15.0000% | 14.0000% |
| 49 | 2,741 | 359 | 411.2 | 383.7 | 0.87 | 0.94 | 13.0974% | 15.0000% | 14.0000% |
| 50 | 2,693 | 366 | 404.0 | 430.9 | 0.91 | 0.85 | 13.5908% | 15.0000% | 16.0000% |
| 51 | 2,570 | 366 | 385.5 | 411.2 | 0.95 | 0.89 | 14.2412% | 15.0000% | 16.0000% |
| 52 | 2,378 | 333 | 356.7 | 380.5 | 0.93 | 0.88 | 14.0034% | 15.0000% | 16.0000% |
| 53 | 2,157 | 317 | 323.6 | 345.1 | 0.98 | 0.92 | 14.6963% | 15.0000% | 16.0000% |
| 54 | 1,923 | 279 | 288.5 | 346.1 | 0.97 | 0.81 | 14.5086% | 15.0000% | 18.0000% |
| 55 | 1,678 | 253 | 251.7 | 302.0 | 1.01 | 0.84 | 15.0775% | 15.0000% | 18.0000% |
| 56 | 1,462 | 205 | 219.3 | 263.2 | 0.93 | 0.78 | 14.0219% | 15.0000% | 18.0000% |
| 57 | 1,276 | 203 | 191.4 | 229.7 | 1.06 | 0.88 | 15.9091% | 15.0000% | 18.0000% |
| 58 | 1,061 | 149 | 159.2 | 212.2 | 0.94 | 0.70 | 14.0434% | 15.0000% | 20.0000% |
| 59 | 914 | 140 | 137.1 | 182.8 | 1.02 | 0.77 | 15.3173% | 15.0000% | 20.0000% |
| 60 | 766 | 105 | 114.9 | 153.2 | 0.91 | 0.69 | 13.7076% | 15.0000% | 20.0000% |
| 61 | 643 | 105 | 96.5 | 128.6 | 1.09 | 0.82 | 16.3297% | 15.0000% | 20.0000% |
| 62 | 461 | 157 | 230.5 | 230.5 | 0.68 | 0.68 | 34.0564% | 50.0000% | 50.0000% |
| 63 | 142 | 47 | 142.0 | 142.0 | 0.33 | 0.33 | 33.0986% | 100.0000% | 100.0000% |
| 64 | 23 | 4 | 23.0 | 23.0 | 0.17 | 0.17 | 17.3913% | 100.0000% | 100.0000% |
| 65 | 12 | 4 | 12.0 | 12.0 | 0.33 | 0.33 | 33.3333% | 100.0000% | 100.0000% |
| 66 | 5 | 0 | 5.0 | 5.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 67 | 2 | 0 | 2.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 68 | 2 | 0 | 2.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 69 | 2 | 0 | 2.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 70 & Over | 19 | 2 | 14.0 | 19.0 | 0.14 | 0.11 | 10.5263% | 100.0000% | 100.0000% |
| Total | 35,354 | 4,890 | 5,634.6 | 5,850.1 | 0.87 | 0.84 | 13.8315% | 15.9377% | 16.5472% |

NEW YORK CITY POLICE PENSION FUND

Table 6C

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 2,788 | 189 | 455.9 | 476.7 | 0.41 | 0.40 | 6.7791% | 16.3522% | 17.0976% |
| 1990 | 2,763 | 362 | 460.3 | 483.5 | 0.79 | 0.75 | 13.1017% | 16.6594% | 17.4991% |
| 1991 | 2,972 | 384 | 472.2 | 481.9 | 0.81 | 0.80 | 12.9206% | 15.8866% | 16.2147% |
| 1992 | 3,165 | 297 | 493.5 | 491.4 | 0.60 | 0.60 | 9.3839% | 15.5924% | 15.5248% |
| 1993 | 2,882 | 258 | 443.4 | 447.1 | 0.58 | 0.58 | 8.9521% | 15.3851% | 15.5149% |
| 1994 | 2,576 | 288 | 405.3 | 415.6 | 0.71 | 0.69 | 11.1801% | 15.7318% | 16.1351% |
| 1995 | 2,201 | 307 | 350.3 | 365.5 | 0.88 | 0.84 | 13.9482% | 15.9155% | 16.6061% |
| 1996 | 2,959 | 464 | 469.6 | 480.9 | 0.99 | 0.96 | 15.6810% | 15.8702% | 16.2528% |
| 1997 | 2,677 | 374 | 430.3 | 442.3 | 0.87 | 0.85 | 13.9709% | 16.0740% | 16.5237% |
| 1998 | 2,222 | 296 | 362.6 | 382.1 | 0.82 | 0.77 | 13.3213% | 16.3186% | 17.1962% |
| 1999 | 1,893 | 311 | 293.5 | 315.7 | 1.06 | 0.98 | 16.4289% | 15.5045% | 16.6793% |
| 2000 | 1,538 | 347 | 239.7 | 263.1 | 1.45 | 1.32 | 22.5618% | 15.5852% | 17.1040% |
| 2001 | 1,148 | 354 | 182.1 | 201.7 | 1.94 | 1.76 | 30.8362% | 15.8580% | 17.5697% |
| 2002 | 903 | 261 | 145.7 | 159.9 | 1.79 | 1.63 | 28.9037% | 16.1296% | 17.7032% |
| 2003 | 732 | 173 | 120.5 | 128.3 | 1.44 | 1.35 | 23.6339% | 16.4617% | 17.5301% |
| 2004 | 871 | 98 | 141.2 | 144.8 | 0.69 | 0.68 | 11.2514% | 16.2113% | 16.6200% |
| 2005 | 1,060 | 127 | 168.3 | 169.1 | 0.75 | 0.75 | 11.9811% | 15.8774% | 15.9509% |
| Total | 35,350 | 4,890 | 5,634.2 | 5,849.6 | 0.87 | 0.84 | 13.8331% | 15.9383% | 16.5477% |

NEW YORK CITY POLICE PENSION FUND

Table 7A Fiscal Years 2002 - 2005
Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0300% |
| 21 | 12 | 0 | 0.0 | 0.00 | 0.0000% | 0.0320% |
| 22 | 252 | 0 | 0.1 | 0.00 | 0.0000% | 0.0340% |
| 23 | 893 | 2 | 0.3 | 6.22 | 0.2239% | 0.0360% |
| 24 | 1,558 | 3 | 0.6 | 5.07 | 0.1926% | 0.0380% |
| 25 | 2,104 | 3 | 0.8 | 3.56 | 0.1426% | 0.0400% |
| 26 | 2,680 | 1 | 1.1 | 0.89 | 0.0373% | 0.0420% |
| 27 | 3,100 | 3 | 1.4 | 2.20 | 0.0968% | 0.0440% |
| 28 | 3,481 | 2 | 1.6 | 1.25 | 0.0574% | 0.0460% |
| 29 | 3,970 | 4 | 1.9 | 2.10 | 0.1008% | 0.0480% |
| 30 | 4,729 | 0 | 2.4 | 0.00 | 0.0000% | 0.0500% |
| 31 | 5,577 | 2 | 2.9 | 0.69 | 0.0359% | 0.0520% |
| 32 | 6,270 | 2 | 3.4 | 0.59 | 0.0319% | 0.0540% |
| 33 | 6,780 | 6 | 3.8 | 1.58 | 0.0885% | 0.0560% |
| 34 | 7,010 | 3 | 4.1 | 0.74 | 0.0428% | 0.0580% |
| 35 | 7,055 | 1 | 4.2 | 0.24 | 0.0142% | 0.0600% |
| 36 | 7,285 | 5 | 4.7 | 1.07 | 0.0686% | 0.0640% |
| 37 | 7,441 | 6 | 5.1 | 1.19 | 0.0806% | 0.0680% |
| 38 | 7,294 | 4 | 5.3 | 0.76 | 0.0548% | 0.0720% |
| 39 | 7,064 | 2 | 5.4 | 0.37 | 0.0283% | 0.0760% |
| 40 | 6,341 | 4 | 5.1 | 0.79 | 0.0631% | 0.0800% |
| 41 | 5,379 | 1 | 5.1 | 0.20 | 0.0186% | 0.0940% |
| 42 | 4,539 | 6 | 4.9 | 1.22 | 0.1322% | 0.1080% |
| 43 | 3,759 | 4 | 4.6 | 0.87 | 0.1064% | 0.1220% |
| 44 | 3,052 | 5 | 4.2 | 1.20 | 0.1638% | 0.1360% |
| 45 | 2,455 | 2 | 3.7 | 0.54 | 0.0815% | 0.1500% |
| 46 | 1,927 | 2 | 3.3 | 0.61 | 0.1038% | 0.1700% |
| 47 | 1,474 | 1 | 2.8 | 0.36 | 0.0678% | 0.1900% |
| 48 | 1,059 | 5 | 2.2 | 2.25 | 0.4721% | 0.2100% |
| 49 | 736 | 1 | 1.7 | 0.59 | 0.1359% | 0.2300% |
| 50 | 499 | 2 | 1.2 | 1.60 | 0.4007% | 0.2500% |
| 51 | 328 | 1 | 0.9 | 1.09 | 0.3053% | 0.2800% |
| 52 | 242 | 0 | 0.7 | 0.00 | 0.0000% | 0.3100% |
| 53 | 198 | 0 | 0.7 | 0.00 | 0.0000% | 0.3400% |
| 54 | 181 | 0 | 0.7 | 0.00 | 0.0000% | 0.3700% |
| 55 | 164 | 0 | 0.7 | 0.00 | 0.0000% | 0.4000% |
| 56 | 139 | 0 | 0.6 | 0.00 | 0.0000% | 0.4400% |
| 57 | 123 | 0 | 0.6 | 0.00 | 0.0000% | 0.4800% |
| 58 | 118 | 0 | 0.6 | 0.00 | 0.0000% | 0.5200% |
| 59 | 99 | 0 | 0.6 | 0.00 | 0.0000% | 0.5600% |
| 60 | 93 | 1 | 0.6 | 1.79 | 1.0743% | 0.6000% |
| 61 | 81 | 0 | 0.5 | 0.00 | 0.0000% | 0.6400% |
| 62 | 45 | 0 | 0.3 | 0.00 | 0.0000% | 0.6800% |
| 63 | 6 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 6 | 1 | 0.0 | 0.00 | 17.1409% | 0.0000% |
| 70 | 5 | 1 | 0.0 | 0.00 | 22.2222% | 0.0000% |
| 71 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 7A Fiscal Years 2002 - 2005
Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|-----------------------------------|-------------------------|-----------------|--|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| Total | <i>117,625</i> | <i>86</i> | <i>95.0</i> | <i>0.90</i> | <i>0.0731%</i> | <i>0.0808%</i> |

NEW YORK CITY POLICE PENSION FUND

Table 7A Fiscal Years 2002 - 2005
Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0150% |
| 21 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0160% |
| 22 | 44 | 0 | 0.0 | 0.00 | 0.0000% | 0.0170% |
| 23 | 167 | 0 | 0.0 | 0.00 | 0.0000% | 0.0180% |
| 24 | 314 | 0 | 0.1 | 0.00 | 0.0000% | 0.0190% |
| 25 | 448 | 0 | 0.1 | 0.00 | 0.0000% | 0.0200% |
| 26 | 557 | 0 | 0.1 | 0.00 | 0.0000% | 0.0210% |
| 27 | 624 | 0 | 0.1 | 0.00 | 0.0000% | 0.0220% |
| 28 | 684 | 0 | 0.2 | 0.00 | 0.0000% | 0.0230% |
| 29 | 768 | 1 | 0.2 | 5.43 | 0.1302% | 0.0240% |
| 30 | 900 | 0 | 0.2 | 0.00 | 0.0000% | 0.0250% |
| 31 | 1,061 | 0 | 0.3 | 0.00 | 0.0000% | 0.0260% |
| 32 | 1,199 | 1 | 0.3 | 3.09 | 0.0834% | 0.0270% |
| 33 | 1,262 | 0 | 0.4 | 0.00 | 0.0000% | 0.0280% |
| 34 | 1,305 | 2 | 0.4 | 5.28 | 0.1532% | 0.0290% |
| 35 | 1,309 | 0 | 0.4 | 0.00 | 0.0000% | 0.0300% |
| 36 | 1,356 | 1 | 0.4 | 2.30 | 0.0738% | 0.0320% |
| 37 | 1,464 | 0 | 0.5 | 0.00 | 0.0000% | 0.0340% |
| 38 | 1,494 | 1 | 0.5 | 1.86 | 0.0669% | 0.0360% |
| 39 | 1,485 | 1 | 0.6 | 1.77 | 0.0674% | 0.0380% |
| 40 | 1,377 | 0 | 0.6 | 0.00 | 0.0000% | 0.0400% |
| 41 | 1,176 | 0 | 0.6 | 0.00 | 0.0000% | 0.0470% |
| 42 | 961 | 0 | 0.5 | 0.00 | 0.0000% | 0.0540% |
| 43 | 761 | 0 | 0.5 | 0.00 | 0.0000% | 0.0610% |
| 44 | 597 | 2 | 0.4 | 4.93 | 0.3351% | 0.0680% |
| 45 | 468 | 0 | 0.4 | 0.00 | 0.0000% | 0.0750% |
| 46 | 362 | 0 | 0.3 | 0.00 | 0.0000% | 0.0850% |
| 47 | 272 | 0 | 0.3 | 0.00 | 0.0000% | 0.0950% |
| 48 | 191 | 0 | 0.2 | 0.00 | 0.0000% | 0.1050% |
| 49 | 131 | 0 | 0.2 | 0.00 | 0.0000% | 0.1150% |
| 50 | 80 | 0 | 0.1 | 0.00 | 0.0000% | 0.1250% |
| 51 | 41 | 0 | 0.1 | 0.00 | 0.0000% | 0.1400% |
| 52 | 19 | 0 | 0.0 | 0.00 | 0.0000% | 0.1550% |
| 53 | 10 | 0 | 0.0 | 0.00 | 0.0000% | 0.1700% |
| 54 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.1850% |
| 55 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2000% |
| 56 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.2200% |
| 57 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.2400% |
| 58 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.2600% |
| 59 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.2800% |
| 60 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.3000% |
| 61 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3200% |
| 62 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3400% |
| 63 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 7A Fiscal Years 2002 - 2005
Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------------|------------------|----------|-----------------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| Total | 22,902 | 9 | 8.8 | 1.03 | 0.0393% | 0.0383% |

NEW YORK CITY POLICE PENSION FUND

Table 7A Fiscal Years 2002 - 2005
Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 2,715 | 5 | 1.0 | 4.98 | 0.1842% | 0.0369% |
| 25 - 29 | 15,335 | 13 | 6.8 | 1.90 | 0.0848% | 0.0446% |
| 30 - 34 | 30,367 | 13 | 16.5 | 0.79 | 0.0428% | 0.0544% |
| 35 - 39 | 36,138 | 18 | 24.6 | 0.73 | 0.0498% | 0.0680% |
| 40 - 44 | 23,070 | 20 | 23.8 | 0.84 | 0.0867% | 0.1030% |
| 45 - 49 | 7,651 | 11 | 13.7 | 0.80 | 0.1438% | 0.1787% |
| 50 - 54 | 1,447 | 3 | 4.3 | 0.70 | 0.2073% | 0.2941% |
| 55 - 59 | 644 | 0 | 3.0 | 0.00 | 0.0000% | 0.4706% |
| 60 - 64 | 225 | 1 | 1.4 | 0.72 | 0.4441% | 0.6141% |
| 65 - 69 | 12 | 1 | 0.0 | 0.00 | 8.2190% | 0.0000% |
| 70 - 74 | 9 | 1 | 0.0 | 0.00 | 10.6202% | 0.0000% |
| 75 - 79 | 7 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | <i>117,625</i> | <i>86</i> | <i>95.0</i> | <i>0.90</i> | <i>0.0731%</i> | <i>0.0808%</i> |

NEW YORK CITY POLICE PENSION FUND

Table 7A Fiscal Years 2002 - 2005
Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 527 | 0 | 0.1 | 0.00 | 0.0000% | 0.0185% |
| 25 - 29 | 3,080 | 1 | 0.7 | 1.46 | 0.0325% | 0.0222% |
| 30 - 34 | 5,727 | 3 | 1.6 | 1.93 | 0.0524% | 0.0272% |
| 35 - 39 | 7,107 | 3 | 2.4 | 1.24 | 0.0422% | 0.0341% |
| 40 - 44 | 4,871 | 2 | 2.5 | 0.80 | 0.0411% | 0.0512% |
| 45 - 49 | 1,425 | 0 | 1.3 | 0.00 | 0.0000% | 0.0891% |
| 50 - 54 | 154 | 0 | 0.2 | 0.00 | 0.0000% | 0.1372% |
| 55 - 59 | 8 | 0 | 0.0 | 0.00 | 0.0000% | 0.2567% |
| 60 - 64 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.3000% |
| 65 - 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 22,902 | 9 | 8.8 | 1.03 | 0.0393% | 0.0383% |

NEW YORK CITY POLICE PENSION FUND

Table 7B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 175 | 0 | 0.1 | 0.00 | 0.0000% | 0.0300% |
| 21 | 1,202 | 3 | 0.4 | 7.80 | 0.2497% | 0.0320% |
| 22 | 3,560 | 4 | 1.2 | 3.30 | 0.1123% | 0.0340% |
| 23 | 7,699 | 9 | 2.8 | 3.25 | 0.1169% | 0.0360% |
| 24 | 11,751 | 14 | 4.5 | 3.14 | 0.1191% | 0.0380% |
| 25 | 15,275 | 9 | 6.1 | 1.47 | 0.0589% | 0.0400% |
| 26 | 18,306 | 12 | 7.7 | 1.56 | 0.0656% | 0.0420% |
| 27 | 20,742 | 11 | 9.1 | 1.21 | 0.0530% | 0.0440% |
| 28 | 22,682 | 12 | 10.4 | 1.15 | 0.0529% | 0.0460% |
| 29 | 24,159 | 12 | 11.6 | 1.03 | 0.0497% | 0.0480% |
| 30 | 25,223 | 11 | 12.6 | 0.87 | 0.0436% | 0.0500% |
| 31 | 25,792 | 15 | 13.4 | 1.12 | 0.0582% | 0.0520% |
| 32 | 25,949 | 13 | 14.0 | 0.93 | 0.0501% | 0.0540% |
| 33 | 25,726 | 22 | 14.4 | 1.53 | 0.0855% | 0.0560% |
| 34 | 24,924 | 20 | 14.5 | 1.38 | 0.0802% | 0.0580% |
| 35 | 23,690 | 8 | 14.2 | 0.56 | 0.0338% | 0.0600% |
| 36 | 22,562 | 13 | 14.4 | 0.90 | 0.0576% | 0.0640% |
| 37 | 21,371 | 12 | 14.5 | 0.83 | 0.0562% | 0.0680% |
| 38 | 19,982 | 14 | 14.4 | 0.97 | 0.0701% | 0.0720% |
| 39 | 18,579 | 6 | 14.1 | 0.42 | 0.0323% | 0.0760% |
| 40 | 16,683 | 13 | 13.3 | 0.97 | 0.0779% | 0.0800% |
| 41 | 14,604 | 5 | 13.7 | 0.36 | 0.0342% | 0.0940% |
| 42 | 12,696 | 11 | 13.7 | 0.80 | 0.0866% | 0.1080% |
| 43 | 10,904 | 9 | 13.3 | 0.68 | 0.0825% | 0.1220% |
| 44 | 9,253 | 11 | 12.6 | 0.87 | 0.1189% | 0.1360% |
| 45 | 7,922 | 11 | 11.9 | 0.93 | 0.1388% | 0.1500% |
| 46 | 6,775 | 13 | 11.5 | 1.13 | 0.1919% | 0.1700% |
| 47 | 5,700 | 6 | 10.8 | 0.55 | 0.1053% | 0.1900% |
| 48 | 4,738 | 13 | 9.9 | 1.31 | 0.2744% | 0.2100% |
| 49 | 3,952 | 6 | 9.1 | 0.66 | 0.1518% | 0.2300% |
| 50 | 3,323 | 12 | 8.3 | 1.44 | 0.3611% | 0.2500% |
| 51 | 2,798 | 12 | 7.8 | 1.53 | 0.4289% | 0.2800% |
| 52 | 2,389 | 4 | 7.4 | 0.54 | 0.1674% | 0.3100% |
| 53 | 2,067 | 5 | 7.0 | 0.71 | 0.2418% | 0.3400% |
| 54 | 1,795 | 7 | 6.6 | 1.05 | 0.3900% | 0.3700% |
| 55 | 1,536 | 4 | 6.1 | 0.65 | 0.2603% | 0.4000% |
| 56 | 1,334 | 8 | 5.9 | 1.36 | 0.5998% | 0.4400% |
| 57 | 1,135 | 1 | 5.4 | 0.18 | 0.0881% | 0.4800% |
| 58 | 942 | 4 | 4.9 | 0.82 | 0.4248% | 0.5200% |
| 59 | 796 | 7 | 4.5 | 1.57 | 0.8797% | 0.5600% |
| 60 | 673 | 4 | 4.0 | 0.99 | 0.5943% | 0.6000% |
| 61 | 551 | 1 | 3.5 | 0.28 | 0.1814% | 0.6400% |
| 62 | 322 | 3 | 2.2 | 1.37 | 0.9329% | 0.6800% |
| 63 | 74 | 4 | 0.0 | 0.00 | 5.4116% | 0.0000% |
| 64 | 28 | 1 | 0.0 | 0.00 | 3.6035% | 0.0000% |
| 65 | 17 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 11 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 11 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 11 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 11 | 1 | 0.0 | 0.00 | 8.9550% | 0.0000% |
| 70 | 9 | 1 | 0.0 | 0.00 | 11.3212% | 0.0000% |
| 71 | 7 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 6 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 30 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 7B Fiscal Years 1989 - 2005

Mortality Experience of Active Members

Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|-----------------------------------|-------------------------|-----------------|--|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| Total | 472,471 | 397 | 388.2 | 1.02 | 0.0840% | 0.0822% |

NEW YORK CITY POLICE PENSION FUND

Table 7B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 25 | 0 | 0.0 | 0.00 | 0.0000% | 0.0150% |
| 21 | 175 | 0 | 0.0 | 0.00 | 0.0000% | 0.0160% |
| 22 | 534 | 0 | 0.1 | 0.00 | 0.0000% | 0.0170% |
| 23 | 1,201 | 1 | 0.2 | 4.62 | 0.0832% | 0.0180% |
| 24 | 1,909 | 0 | 0.4 | 0.00 | 0.0000% | 0.0190% |
| 25 | 2,575 | 1 | 0.5 | 1.94 | 0.0388% | 0.0200% |
| 26 | 3,172 | 1 | 0.7 | 1.50 | 0.0315% | 0.0210% |
| 27 | 3,686 | 1 | 0.8 | 1.23 | 0.0271% | 0.0220% |
| 28 | 4,112 | 5 | 0.9 | 5.29 | 0.1216% | 0.0230% |
| 29 | 4,422 | 2 | 1.1 | 1.88 | 0.0452% | 0.0240% |
| 30 | 4,689 | 1 | 1.2 | 0.85 | 0.0213% | 0.0250% |
| 31 | 4,928 | 2 | 1.3 | 1.56 | 0.0406% | 0.0260% |
| 32 | 5,103 | 4 | 1.4 | 2.90 | 0.0784% | 0.0270% |
| 33 | 5,098 | 2 | 1.4 | 1.40 | 0.0392% | 0.0280% |
| 34 | 4,958 | 7 | 1.4 | 4.87 | 0.1412% | 0.0290% |
| 35 | 4,761 | 3 | 1.4 | 2.10 | 0.0630% | 0.0300% |
| 36 | 4,498 | 3 | 1.4 | 2.08 | 0.0667% | 0.0320% |
| 37 | 4,201 | 1 | 1.4 | 0.70 | 0.0238% | 0.0340% |
| 38 | 3,848 | 3 | 1.4 | 2.17 | 0.0780% | 0.0360% |
| 39 | 3,493 | 2 | 1.3 | 1.51 | 0.0573% | 0.0380% |
| 40 | 3,029 | 3 | 1.2 | 2.48 | 0.0990% | 0.0400% |
| 41 | 2,517 | 1 | 1.2 | 0.85 | 0.0397% | 0.0470% |
| 42 | 2,057 | 0 | 1.1 | 0.00 | 0.0000% | 0.0540% |
| 43 | 1,660 | 3 | 1.0 | 2.96 | 0.1807% | 0.0610% |
| 44 | 1,305 | 3 | 0.9 | 3.38 | 0.2299% | 0.0680% |
| 45 | 1,012 | 2 | 0.8 | 2.63 | 0.1976% | 0.0750% |
| 46 | 786 | 0 | 0.7 | 0.00 | 0.0000% | 0.0850% |
| 47 | 603 | 0 | 0.6 | 0.00 | 0.0000% | 0.0950% |
| 48 | 426 | 0 | 0.4 | 0.00 | 0.0000% | 0.1050% |
| 49 | 293 | 1 | 0.3 | 2.97 | 0.3416% | 0.1150% |
| 50 | 182 | 0 | 0.2 | 0.00 | 0.0000% | 0.1250% |
| 51 | 112 | 1 | 0.2 | 6.36 | 0.8902% | 0.1400% |
| 52 | 76 | 0 | 0.1 | 0.00 | 0.0000% | 0.1550% |
| 53 | 54 | 0 | 0.1 | 0.00 | 0.0000% | 0.1700% |
| 54 | 40 | 0 | 0.1 | 0.00 | 0.0000% | 0.1850% |
| 55 | 29 | 0 | 0.1 | 0.00 | 0.0000% | 0.2000% |
| 56 | 23 | 1 | 0.1 | 19.48 | 4.2858% | 0.2200% |
| 57 | 19 | 0 | 0.0 | 0.00 | 0.0000% | 0.2400% |
| 58 | 17 | 0 | 0.0 | 0.00 | 0.0000% | 0.2600% |
| 59 | 14 | 0 | 0.0 | 0.00 | 0.0000% | 0.2800% |
| 60 | 11 | 0 | 0.0 | 0.00 | 0.0000% | 0.3000% |
| 61 | 6 | 0 | 0.0 | 0.00 | 0.0000% | 0.3200% |
| 62 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.3400% |
| 63 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 64 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 7B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| Total | 81,670 | 54 | 27.6 | 1.96 | 0.0661% | 0.0338% |

NEW YORK CITY POLICE PENSION FUND

Table 7B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|--------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 24,387 | 30 | 8.9 | 3.38 | 0.1230% | 0.0364% |
| 25 - 29 | 101,164 | 56 | 45.0 | 1.25 | 0.0554% | 0.0444% |
| 30 - 34 | 127,614 | 81 | 68.9 | 1.18 | 0.0635% | 0.0540% |
| 35 - 39 | 106,184 | 53 | 71.7 | 0.74 | 0.0499% | 0.0675% |
| 40 - 44 | 64,139 | 49 | 66.7 | 0.73 | 0.0764% | 0.1039% |
| 45 - 49 | 29,087 | 49 | 53.3 | 0.92 | 0.1685% | 0.1831% |
| 50 - 54 | 12,372 | 40 | 37.2 | 1.07 | 0.3233% | 0.3008% |
| 55 - 59 | 5,743 | 24 | 26.8 | 0.90 | 0.4179% | 0.4670% |
| 60 - 64 | 1,648 | 13 | 9.8 | 1.33 | 0.7890% | 0.5920% |
| 65 - 69 | 61 | 1 | 0.0 | 0.00 | 1.6483% | 0.0000% |
| 70 - 74 | 29 | 1 | 0.0 | 0.00 | 3.4986% | 0.0000% |
| 75 - 79 | 13 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 30 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 472,471 | 397 | 388.2 | 1.02 | 0.0840% | 0.0822% |

NEW YORK CITY POLICE PENSION FUND

Table 7B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 3,844 | 1 | 0.7 | 1.43 | 0.0260% | 0.0182% |
| 25 - 29 | 17,966 | 10 | 4.0 | 2.50 | 0.0557% | 0.0223% |
| 30 - 34 | 24,776 | 16 | 6.7 | 2.39 | 0.0646% | 0.0270% |
| 35 - 39 | 20,801 | 12 | 7.0 | 1.71 | 0.0577% | 0.0337% |
| 40 - 44 | 10,569 | 10 | 5.4 | 1.85 | 0.0946% | 0.0511% |
| 45 - 49 | 3,120 | 3 | 2.8 | 1.08 | 0.0962% | 0.0892% |
| 50 - 54 | 465 | 1 | 0.7 | 1.49 | 0.2152% | 0.1440% |
| 55 - 59 | 102 | 1 | 0.2 | 4.23 | 0.9828% | 0.2326% |
| 60 - 64 | 21 | 0 | 0.1 | 0.00 | 0.0000% | 0.3004% |
| 65 - 69 | 5 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | <i>81,670</i> | <i>54</i> | <i>27.6</i> | <i>1.96</i> | <i>0.0661%</i> | <i>0.0338%</i> |

NEW YORK CITY POLICE PENSION FUND

Table 7C

Mortality Experience of Active Members

Men

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Death Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1989 | 23,789 | 34 | 22.3 | 1.52 | 0.1429% | 0.0938% |
| 1990 | 22,412 | 17 | 20.9 | 0.81 | 0.0759% | 0.0933% |
| 1991 | 22,045 | 36 | 19.6 | 1.83 | 0.1633% | 0.0890% |
| 1992 | 23,366 | 16 | 19.7 | 0.81 | 0.0685% | 0.0844% |
| 1993 | 23,140 | 12 | 19.8 | 0.61 | 0.0519% | 0.0854% |
| 1994 | 23,548 | 23 | 19.8 | 1.16 | 0.0977% | 0.0842% |
| 1995 | 25,856 | 26 | 20.4 | 1.27 | 0.1006% | 0.0789% |
| 1996 | 30,349 | 30 | 23.7 | 1.27 | 0.0989% | 0.0781% |
| 1997 | 30,786 | 26 | 23.9 | 1.09 | 0.0845% | 0.0778% |
| 1998 | 32,073 | 26 | 24.9 | 1.04 | 0.0811% | 0.0777% |
| 1999 | 31,901 | 19 | 25.4 | 0.75 | 0.0596% | 0.0797% |
| 2000 | 32,534 | 27 | 26.2 | 1.03 | 0.0830% | 0.0805% |
| 2001 | 33,050 | 19 | 26.4 | 0.72 | 0.0575% | 0.0799% |
| 2002 | 31,246 | 21 | 25.0 | 0.84 | 0.0672% | 0.0800% |
| 2003 | 29,573 | 24 | 23.8 | 1.01 | 0.0812% | 0.0804% |
| 2004 | 28,896 | 28 | 23.4 | 1.20 | 0.0969% | 0.0810% |
| 2005 | 27,911 | 13 | 22.8 | 0.57 | 0.0466% | 0.0819% |
| Total | 472,471 | 397 | 388.2 | 1.02 | 0.0840% | 0.0822% |

NEW YORK CITY POLICE PENSION FUND

Table 7C

Mortality Experience of Active Members

Women

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Death Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1989 | 3,004 | 1 | 0.8 | 1.20 | 0.0333% | 0.0277% |
| 1990 | 3,000 | 5 | 0.9 | 5.81 | 0.1667% | 0.0287% |
| 1991 | 3,192 | 4 | 0.9 | 4.29 | 0.1253% | 0.0292% |
| 1992 | 3,629 | 0 | 1.1 | 0.00 | 0.0000% | 0.0291% |
| 1993 | 3,669 | 2 | 1.1 | 1.81 | 0.0545% | 0.0301% |
| 1994 | 3,853 | 2 | 1.2 | 1.70 | 0.0519% | 0.0305% |
| 1995 | 4,393 | 2 | 1.3 | 1.52 | 0.0455% | 0.0300% |
| 1996 | 5,324 | 9 | 1.6 | 5.55 | 0.1690% | 0.0305% |
| 1997 | 5,444 | 3 | 1.7 | 1.74 | 0.0551% | 0.0316% |
| 1998 | 5,661 | 3 | 1.9 | 1.61 | 0.0530% | 0.0329% |
| 1999 | 5,698 | 3 | 2.0 | 1.52 | 0.0527% | 0.0346% |
| 2000 | 5,871 | 3 | 2.1 | 1.42 | 0.0511% | 0.0361% |
| 2001 | 6,033 | 8 | 2.2 | 3.59 | 0.1326% | 0.0369% |
| 2002 | 5,846 | 2 | 2.2 | 0.91 | 0.0342% | 0.0374% |
| 2003 | 5,693 | 2 | 2.2 | 0.93 | 0.0351% | 0.0379% |
| 2004 | 5,750 | 4 | 2.2 | 1.81 | 0.0696% | 0.0385% |
| 2005 | 5,613 | 1 | 2.2 | 0.45 | 0.0178% | 0.0393% |
| Total | 81,670 | 54 | 27.6 | 1.96 | 0.0661% | 0.0338% |

NEW YORK CITY POLICE PENSION FUND

Table 8A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|-------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 21 | 14 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 22 | 296 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 23 | 1,060 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 24 | 1,870 | 0 | 0.2 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 25 | 2,550 | 0 | 0.3 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 26 | 3,238 | 1 | 0.3 | 0.6 | 3.09 | 1.54 | 0.0309% | 0.0100% | 0.0200% |
| 27 | 3,722 | 1 | 0.4 | 0.7 | 2.69 | 1.34 | 0.0269% | 0.0100% | 0.0200% |
| 28 | 4,165 | 0 | 0.4 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 29 | 4,734 | 0 | 0.5 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 30 | 5,631 | 3 | 0.6 | 1.1 | 5.33 | 2.66 | 0.0533% | 0.0100% | 0.0200% |
| 31 | 6,638 | 2 | 0.7 | 1.3 | 3.01 | 1.51 | 0.0301% | 0.0100% | 0.0200% |
| 32 | 7,467 | 0 | 0.7 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 33 | 8,040 | 0 | 0.8 | 1.6 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 34 | 8,314 | 3 | 0.8 | 1.7 | 3.61 | 1.80 | 0.0361% | 0.0100% | 0.0200% |
| 35 | 8,364 | 0 | 0.8 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 36 | 8,638 | 1 | 0.9 | 1.7 | 1.16 | 0.58 | 0.0116% | 0.0100% | 0.0200% |
| 37 | 8,900 | 0 | 0.9 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 38 | 8,788 | 5 | 0.9 | 1.8 | 5.69 | 2.84 | 0.0569% | 0.0100% | 0.0200% |
| 39 | 8,548 | 3 | 0.9 | 1.7 | 3.51 | 1.75 | 0.0351% | 0.0100% | 0.0200% |
| 40 | 7,717 | 2 | 0.8 | 1.5 | 2.59 | 1.30 | 0.0259% | 0.0100% | 0.0200% |
| 41 | 6,557 | 2 | 0.7 | 1.3 | 3.05 | 1.53 | 0.0305% | 0.0100% | 0.0200% |
| 42 | 5,496 | 0 | 0.5 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 43 | 4,519 | 0 | 0.5 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 44 | 3,645 | 1 | 0.4 | 0.7 | 2.74 | 1.37 | 0.0274% | 0.0100% | 0.0200% |
| 45 | 2,924 | 3 | 0.3 | 0.6 | 10.26 | 5.13 | 0.1026% | 0.0100% | 0.0200% |
| 46 | 2,289 | 1 | 0.2 | 0.5 | 4.37 | 2.18 | 0.0437% | 0.0100% | 0.0200% |
| 47 | 1,747 | 1 | 0.2 | 0.3 | 5.72 | 2.86 | 0.0572% | 0.0100% | 0.0200% |
| 48 | 1,247 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 49 | 866 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 50 | 578 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 51 | 368 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 52 | 261 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 53 | 207 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 54 | 185 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 55 | 164 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 56 | 140 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 57 | 125 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 58 | 121 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 59 | 101 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 60 | 95 | 1 | 0.0 | 0.0 | 105.82 | 52.63 | 1.0582% | 0.0100% | 0.0200% |
| 61 | 81 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 62 | 45 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 63 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 71 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 72 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 73 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 74 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 76 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 77 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 78 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 79 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 140,494 | 30 | 14.0 | 28.1 | 2.14 | 1.07 | 0.0214% | 0.0100% | 0.0200% |

NEW YORK CITY POLICE PENSION FUND

Table 8A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|-------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 3,240 | 0 | 0.3 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 25 - 29 | 18,409 | 2 | 1.8 | 3.7 | 1.09 | 0.54 | 0.0109% | 0.0100% | 0.0200% |
| 30 - 34 | 36,090 | 8 | 3.6 | 7.2 | 2.22 | 1.11 | 0.0222% | 0.0100% | 0.0200% |
| 35 - 39 | 43,239 | 9 | 4.3 | 8.6 | 2.08 | 1.04 | 0.0208% | 0.0100% | 0.0200% |
| 40 - 44 | 27,933 | 5 | 2.8 | 5.6 | 1.79 | 0.89 | 0.0179% | 0.0100% | 0.0200% |
| 45 - 49 | 9,074 | 5 | 0.9 | 1.8 | 5.51 | 2.76 | 0.0551% | 0.0100% | 0.0200% |
| 50 - 54 | 1,599 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 55 - 59 | 651 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 60 - 64 | 227 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 0.4413% | 0.0097% | 0.0195% |
| 65 - 69 | 12 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 - 74 | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 - 79 | 7 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 - 84 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 140,494 | 30 | 14.0 | 28.1 | 2.14 | 1.07 | 0.0214% | 0.0100% | 0.0200% |

NEW YORK CITY POLICE PENSION FUND

Table 8B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 200 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 21 | 1,375 | 0 | 0.1 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 22 | 4,092 | 0 | 0.4 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 23 | 8,896 | 0 | 0.9 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 24 | 13,652 | 1 | 1.4 | 2.7 | 0.73 | 0.37 | 0.0073% | 0.0100% | 0.0200% |
| 25 | 17,846 | 1 | 1.8 | 3.6 | 0.56 | 0.28 | 0.0056% | 0.0100% | 0.0200% |
| 26 | 21,473 | 5 | 2.1 | 4.3 | 2.33 | 1.16 | 0.0233% | 0.0100% | 0.0200% |
| 27 | 24,427 | 6 | 2.4 | 4.9 | 2.46 | 1.23 | 0.0246% | 0.0100% | 0.0200% |
| 28 | 26,787 | 4 | 2.7 | 5.4 | 1.49 | 0.75 | 0.0149% | 0.0100% | 0.0200% |
| 29 | 28,573 | 1 | 2.9 | 5.7 | 0.35 | 0.17 | 0.0035% | 0.0100% | 0.0200% |
| 30 | 29,909 | 5 | 3.0 | 6.0 | 1.67 | 0.84 | 0.0167% | 0.0100% | 0.0200% |
| 31 | 30,716 | 7 | 3.1 | 6.1 | 2.28 | 1.14 | 0.0228% | 0.0100% | 0.0200% |
| 32 | 31,044 | 2 | 3.1 | 6.2 | 0.64 | 0.32 | 0.0064% | 0.0100% | 0.0200% |
| 33 | 30,814 | 2 | 3.1 | 6.2 | 0.65 | 0.32 | 0.0065% | 0.0100% | 0.0200% |
| 34 | 29,869 | 4 | 3.0 | 6.0 | 1.34 | 0.67 | 0.0134% | 0.0100% | 0.0200% |
| 35 | 28,448 | 3 | 2.8 | 5.7 | 1.05 | 0.53 | 0.0105% | 0.0100% | 0.0200% |
| 36 | 27,053 | 2 | 2.7 | 5.4 | 0.74 | 0.37 | 0.0074% | 0.0100% | 0.0200% |
| 37 | 25,565 | 1 | 2.6 | 5.1 | 0.39 | 0.20 | 0.0039% | 0.0100% | 0.0200% |
| 38 | 23,827 | 10 | 2.4 | 4.8 | 4.20 | 2.10 | 0.0420% | 0.0100% | 0.0200% |
| 39 | 22,072 | 6 | 2.2 | 4.4 | 2.72 | 1.36 | 0.0272% | 0.0100% | 0.0200% |
| 40 | 19,705 | 4 | 2.0 | 3.9 | 2.03 | 1.01 | 0.0203% | 0.0100% | 0.0200% |
| 41 | 17,122 | 4 | 1.7 | 3.4 | 2.34 | 1.17 | 0.0234% | 0.0100% | 0.0200% |
| 42 | 14,749 | 2 | 1.5 | 2.9 | 1.36 | 0.68 | 0.0136% | 0.0100% | 0.0200% |
| 43 | 12,560 | 2 | 1.3 | 2.5 | 1.59 | 0.80 | 0.0159% | 0.0100% | 0.0200% |
| 44 | 10,553 | 5 | 1.1 | 2.1 | 4.74 | 2.37 | 0.0474% | 0.0100% | 0.0200% |
| 45 | 8,933 | 9 | 0.9 | 1.8 | 10.08 | 5.04 | 0.1008% | 0.0100% | 0.0200% |
| 46 | 7,555 | 3 | 0.8 | 1.5 | 3.97 | 1.99 | 0.0397% | 0.0100% | 0.0200% |
| 47 | 6,302 | 2 | 0.6 | 1.3 | 3.17 | 1.59 | 0.0317% | 0.0100% | 0.0200% |
| 48 | 5,157 | 0 | 0.5 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 49 | 4,242 | 1 | 0.4 | 0.8 | 2.36 | 1.18 | 0.0236% | 0.0100% | 0.0200% |
| 50 | 3,501 | 3 | 0.4 | 0.7 | 8.57 | 4.28 | 0.0857% | 0.0100% | 0.0200% |
| 51 | 2,902 | 1 | 0.3 | 0.6 | 3.45 | 1.72 | 0.0345% | 0.0100% | 0.0200% |
| 52 | 2,466 | 2 | 0.2 | 0.5 | 8.11 | 4.06 | 0.0811% | 0.0100% | 0.0200% |
| 53 | 2,120 | 1 | 0.2 | 0.4 | 4.72 | 2.36 | 0.0472% | 0.0100% | 0.0200% |
| 54 | 1,832 | 1 | 0.2 | 0.4 | 5.46 | 2.73 | 0.0546% | 0.0100% | 0.0200% |
| 55 | 1,565 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 56 | 1,352 | 1 | 0.1 | 0.3 | 7.40 | 3.70 | 0.0740% | 0.0100% | 0.0200% |
| 57 | 1,155 | 2 | 0.1 | 0.2 | 17.32 | 8.66 | 0.1732% | 0.0100% | 0.0200% |
| 58 | 957 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 59 | 806 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 60 | 683 | 3 | 0.1 | 0.1 | 43.91 | 21.96 | 0.4391% | 0.0100% | 0.0200% |
| 61 | 557 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 62 | 323 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 63 | 72 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 28 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 18 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 12 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 12 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 12 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 12 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 71 | 7 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 72 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 73 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 74 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 76 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 77 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 78 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 79 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 | 34 | 7 | 0.0 | 0.0 | 0.00 | 0.00 | 20.7919% | 0.0000% | 0.0000% |
| Total | 553,972 | 113 | 55.4 | 110.7 | 2.04 | 1.02 | 0.0204% | 0.0100% | 0.0200% |

NEW YORK CITY POLICE PENSION FUND

Table 8B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 28,216 | 1 | 2.8 | 5.6 | 0.35 | 0.18 | 0.0035% | 0.0100% | 0.0199% |
| 25 - 29 | 119,106 | 17 | 11.9 | 23.8 | 1.43 | 0.71 | 0.0143% | 0.0100% | 0.0200% |
| 30 - 34 | 152,352 | 20 | 15.2 | 30.5 | 1.31 | 0.66 | 0.0131% | 0.0100% | 0.0200% |
| 35 - 39 | 126,964 | 22 | 12.7 | 25.4 | 1.73 | 0.87 | 0.0173% | 0.0100% | 0.0200% |
| 40 - 44 | 74,688 | 17 | 7.5 | 14.9 | 2.28 | 1.14 | 0.0228% | 0.0100% | 0.0200% |
| 45 - 49 | 32,188 | 15 | 3.2 | 6.4 | 4.66 | 2.33 | 0.0466% | 0.0100% | 0.0200% |
| 50 - 54 | 12,820 | 8 | 1.3 | 2.6 | 6.24 | 3.12 | 0.0624% | 0.0100% | 0.0200% |
| 55 - 59 | 5,834 | 3 | 0.6 | 1.2 | 5.14 | 2.57 | 0.0514% | 0.0100% | 0.0200% |
| 60 - 64 | 1,663 | 3 | 0.2 | 0.3 | 19.19 | 9.60 | 0.1804% | 0.0094% | 0.0188% |
| 65 - 69 | 65 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 - 74 | 29 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 - 79 | 13 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 - 84 | 34 | 7 | 0.0 | 0.0 | 0.00 | 0.00 | 20.7919% | 0.0000% | 0.0000% |
| Total | 553,972 | 113 | 55.4 | 110.7 | 2.04 | 1.02 | 0.0204% | 0.0100% | 0.0200% |

NEW YORK CITY POLICE PENSION FUND

Table 8C

Accidental Death Experience of Active Members Men and Women

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 26,778 | 6 | 2.7 | 5.3 | 2.24 | 1.12 | 0.0224% | 0.0100% | 0.0200% |
| 1990 | 25,406 | 10 | 2.5 | 5.1 | 3.94 | 1.97 | 0.0394% | 0.0100% | 0.0200% |
| 1991 | 25,219 | 5 | 2.5 | 5.0 | 1.98 | 0.99 | 0.0198% | 0.0100% | 0.0200% |
| 1992 | 26,989 | 5 | 2.7 | 5.4 | 1.85 | 0.93 | 0.0185% | 0.0100% | 0.0199% |
| 1993 | 26,806 | 10 | 2.7 | 5.4 | 3.73 | 1.87 | 0.0373% | 0.0100% | 0.0200% |
| 1994 | 27,392 | 6 | 2.7 | 5.5 | 2.19 | 1.10 | 0.0219% | 0.0100% | 0.0200% |
| 1995 | 30,237 | 3 | 3.0 | 6.0 | 0.99 | 0.50 | 0.0099% | 0.0100% | 0.0200% |
| 1996 | 35,655 | 4 | 3.6 | 7.1 | 1.12 | 0.56 | 0.0112% | 0.0100% | 0.0200% |
| 1997 | 36,220 | 9 | 3.6 | 7.2 | 2.49 | 1.24 | 0.0248% | 0.0100% | 0.0200% |
| 1998 | 37,725 | 11 | 3.8 | 7.5 | 2.92 | 1.46 | 0.0292% | 0.0100% | 0.0200% |
| 1999 | 37,592 | 8 | 3.8 | 7.5 | 2.13 | 1.06 | 0.0213% | 0.0100% | 0.0200% |
| 2000 | 38,391 | 3 | 3.8 | 7.7 | 0.78 | 0.39 | 0.0078% | 0.0100% | 0.0200% |
| 2001 | 39,071 | 3 | 3.9 | 7.8 | 0.77 | 0.38 | 0.0077% | 0.0100% | 0.0200% |
| 2002 | 37,092 | 24 | 3.7 | 7.4 | 6.47 | 3.24 | 0.0647% | 0.0100% | 0.0200% |
| 2003 | 35,254 | 3 | 3.5 | 7.0 | 0.85 | 0.43 | 0.0085% | 0.0100% | 0.0200% |
| 2004 | 34,630 | 0 | 3.5 | 6.9 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 2005 | 33,519 | 3 | 3.4 | 6.7 | 0.90 | 0.45 | 0.0090% | 0.0100% | 0.0200% |
| Total | 553,972 | 113 | 55.4 | 110.7 | 2.04 | 1.02 | 0.0204% | 0.0100% | 0.0200% |

NEW YORK CITY POLICE PENSION FUND

Table 9A Fiscal Years 2002 - 2005
Ordinary Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|-----|--------------------|------------------------|----------|-----------------------------|-----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 21 | 14 | 0 | 0.0 | 0.00 | 0.0000% | 0.0100% |
| 22 | 296 | 0 | 0.1 | 0.00 | 0.0000% | 0.0200% |
| 23 | 1,060 | 0 | 0.3 | 0.00 | 0.0000% | 0.0300% |
| 24 | 1,871 | 1 | 0.7 | 1.34 | 0.0534% | 0.0400% |
| 25 | 2,551 | 2 | 1.3 | 1.57 | 0.0784% | 0.0500% |
| 26 | 3,238 | 2 | 1.9 | 1.03 | 0.0618% | 0.0600% |
| 27 | 3,721 | 0 | 2.6 | 0.00 | 0.0000% | 0.0700% |
| 28 | 4,166 | 3 | 3.3 | 0.90 | 0.0720% | 0.0800% |
| 29 | 4,737 | 5 | 4.3 | 1.17 | 0.1056% | 0.0900% |
| 30 | 5,630 | 4 | 5.6 | 0.71 | 0.0710% | 0.1000% |
| 31 | 6,645 | 15 | 8.0 | 1.88 | 0.2257% | 0.1200% |
| 32 | 7,473 | 16 | 10.5 | 1.53 | 0.2141% | 0.1400% |
| 33 | 8,055 | 29 | 12.9 | 2.25 | 0.3600% | 0.1600% |
| 34 | 8,324 | 24 | 15.0 | 1.60 | 0.2883% | 0.1800% |
| 35 | 8,381 | 31 | 16.8 | 1.85 | 0.3699% | 0.2000% |
| 36 | 8,650 | 28 | 19.0 | 1.47 | 0.3237% | 0.2200% |
| 37 | 8,913 | 30 | 21.4 | 1.40 | 0.3366% | 0.2400% |
| 38 | 8,809 | 39 | 22.9 | 1.70 | 0.4427% | 0.2600% |
| 39 | 8,554 | 16 | 24.0 | 0.67 | 0.1870% | 0.2800% |
| 40 | 7,723 | 16 | 23.2 | 0.69 | 0.2072% | 0.3000% |
| 41 | 6,565 | 18 | 21.0 | 0.86 | 0.2742% | 0.3200% |
| 42 | 5,501 | 11 | 18.7 | 0.59 | 0.2000% | 0.3400% |
| 43 | 4,527 | 14 | 16.3 | 0.86 | 0.3093% | 0.3600% |
| 44 | 3,648 | 8 | 13.9 | 0.58 | 0.2193% | 0.3800% |
| 45 | 2,926 | 6 | 11.7 | 0.51 | 0.2051% | 0.4000% |
| 46 | 2,290 | 3 | 9.6 | 0.31 | 0.1310% | 0.4200% |
| 47 | 1,750 | 5 | 7.7 | 0.65 | 0.2858% | 0.4400% |
| 48 | 1,247 | 0 | 5.7 | 0.00 | 0.0000% | 0.4600% |
| 49 | 866 | 0 | 4.2 | 0.00 | 0.0000% | 0.4800% |
| 50 | 578 | 1 | 2.9 | 0.35 | 0.1730% | 0.5000% |
| 51 | 369 | 1 | 2.2 | 0.45 | 0.2710% | 0.6000% |
| 52 | 261 | 0 | 1.8 | 0.00 | 0.0000% | 0.7000% |
| 53 | 207 | 0 | 1.7 | 0.00 | 0.0000% | 0.8000% |
| 54 | 185 | 0 | 1.7 | 0.00 | 0.0000% | 0.9000% |
| 55 | 165 | 2 | 1.7 | 1.21 | 1.2091% | 1.0000% |
| 56 | 140 | 0 | 2.8 | 0.00 | 0.0000% | 2.0000% |
| 57 | 125 | 0 | 3.7 | 0.00 | 0.0000% | 3.0000% |
| 58 | 121 | 1 | 4.8 | 0.21 | 0.8259% | 4.0000% |
| 59 | 103 | 3 | 5.1 | 0.58 | 2.9197% | 5.0000% |
| 60 | 95 | 2 | 5.7 | 0.35 | 2.0997% | 6.0000% |
| 61 | 82 | 2 | 6.6 | 0.30 | 2.4341% | 8.0000% |
| 62 | 48 | 6 | 4.8 | 1.25 | 12.5005% | 10.0000% |
| 63 | 6 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 5 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 9A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|-----------------------------------|-------------------------------|-----------------|--|------------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| Total | 140,651 | 344 | 348.0 | 0.99 | 0.2446% | 0.2474% |

NEW YORK CITY POLICE PENSION FUND

Table 9A Fiscal Years 2002 - 2005
Ordinary Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|--------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 3,241 | 1 | 1.1 | 0.89 | 0.0309% | 0.0348% |
| 25 - 29 | 18,414 | 12 | 13.4 | 0.89 | 0.0652% | 0.0729% |
| 30 - 34 | 36,128 | 88 | 51.9 | 1.69 | 0.2436% | 0.1438% |
| 35 - 39 | 43,309 | 144 | 104.0 | 1.38 | 0.3325% | 0.2402% |
| 40 - 44 | 27,964 | 67 | 93.0 | 0.72 | 0.2396% | 0.3327% |
| 45 - 49 | 9,079 | 14 | 38.9 | 0.36 | 0.1542% | 0.4286% |
| 50 - 54 | 1,600 | 2 | 10.3 | 0.20 | 0.1250% | 0.6408% |
| 55 - 59 | 654 | 6 | 18.2 | 0.33 | 0.9174% | 2.7798% |
| 60 - 64 | 231 | 10 | 17.1 | 0.59 | 4.3197% | 7.3816% |
| 65 - 69 | 12 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 9 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 7 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 140,651 | 344 | 348.0 | 0.99 | 0.2446% | 0.2474% |

NEW YORK CITY POLICE PENSION FUND

Table 9B Fiscal Years 1989 - 2005
Ordinary Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|-----|--------------------|------------------------|----------|-----------------------------|-----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 200 | 0 | 0.0 | 0.00 | 0.0000% | 0.0100% |
| 21 | 1,375 | 0 | 0.1 | 0.00 | 0.0000% | 0.0100% |
| 22 | 4,092 | 0 | 0.8 | 0.00 | 0.0000% | 0.0200% |
| 23 | 8,896 | 0 | 2.7 | 0.00 | 0.0000% | 0.0300% |
| 24 | 13,653 | 2 | 5.5 | 0.37 | 0.0146% | 0.0400% |
| 25 | 17,846 | 3 | 8.9 | 0.34 | 0.0168% | 0.0500% |
| 26 | 21,477 | 11 | 12.9 | 0.85 | 0.0512% | 0.0600% |
| 27 | 24,427 | 8 | 17.1 | 0.47 | 0.0328% | 0.0700% |
| 28 | 26,792 | 15 | 21.4 | 0.70 | 0.0560% | 0.0800% |
| 29 | 28,582 | 20 | 25.7 | 0.78 | 0.0700% | 0.0900% |
| 30 | 29,918 | 28 | 29.9 | 0.94 | 0.0936% | 0.1000% |
| 31 | 30,738 | 51 | 36.9 | 1.38 | 0.1659% | 0.1200% |
| 32 | 31,071 | 58 | 43.5 | 1.33 | 0.1867% | 0.1400% |
| 33 | 30,846 | 68 | 49.4 | 1.38 | 0.2205% | 0.1600% |
| 34 | 29,900 | 68 | 53.8 | 1.26 | 0.2274% | 0.1800% |
| 35 | 28,488 | 72 | 57.0 | 1.26 | 0.2527% | 0.2000% |
| 36 | 27,082 | 64 | 59.6 | 1.07 | 0.2363% | 0.2200% |
| 37 | 25,595 | 67 | 61.4 | 1.09 | 0.2618% | 0.2400% |
| 38 | 23,867 | 85 | 62.1 | 1.37 | 0.3561% | 0.2600% |
| 39 | 22,102 | 63 | 61.9 | 1.02 | 0.2850% | 0.2800% |
| 40 | 19,726 | 47 | 59.2 | 0.79 | 0.2383% | 0.3000% |
| 41 | 17,145 | 48 | 54.9 | 0.87 | 0.2800% | 0.3200% |
| 42 | 14,757 | 27 | 50.2 | 0.54 | 0.1830% | 0.3400% |
| 43 | 12,582 | 37 | 45.3 | 0.82 | 0.2941% | 0.3600% |
| 44 | 10,561 | 22 | 40.1 | 0.55 | 0.2083% | 0.3800% |
| 45 | 8,937 | 17 | 35.7 | 0.48 | 0.1902% | 0.4000% |
| 46 | 7,559 | 10 | 31.7 | 0.31 | 0.1323% | 0.4200% |
| 47 | 6,307 | 11 | 27.8 | 0.40 | 0.1744% | 0.4400% |
| 48 | 5,158 | 3 | 23.7 | 0.13 | 0.0582% | 0.4600% |
| 49 | 4,242 | 2 | 20.4 | 0.10 | 0.0471% | 0.4800% |
| 50 | 3,503 | 8 | 17.5 | 0.46 | 0.2284% | 0.5000% |
| 51 | 2,904 | 4 | 17.4 | 0.23 | 0.1378% | 0.6000% |
| 52 | 2,467 | 6 | 17.3 | 0.35 | 0.2432% | 0.7000% |
| 53 | 2,123 | 11 | 17.0 | 0.65 | 0.5181% | 0.8000% |
| 54 | 1,844 | 21 | 16.6 | 1.27 | 1.1391% | 0.9000% |
| 55 | 1,573 | 16 | 15.7 | 1.02 | 1.0174% | 1.0000% |
| 56 | 1,359 | 18 | 27.2 | 0.66 | 1.3248% | 2.0000% |
| 57 | 1,167 | 30 | 35.0 | 0.86 | 2.5696% | 3.0000% |
| 58 | 974 | 36 | 38.9 | 0.92 | 3.6977% | 4.0000% |
| 59 | 833 | 52 | 41.7 | 1.25 | 6.2388% | 5.0000% |
| 60 | 703 | 47 | 42.2 | 1.11 | 6.6848% | 6.0000% |
| 61 | 584 | 60 | 46.7 | 1.28 | 10.2799% | 8.0000% |
| 62 | 375 | 105 | 37.5 | 2.80 | 27.9629% | 10.0000% |
| 63 | 100 | 40 | 0.0 | 0.00 | 39.8355% | 0.0000% |
| 64 | 30 | 3 | 0.0 | 0.00 | 10.1691% | 0.0000% |
| 65 | 18 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 12 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 12 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 12 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 12 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 10 | 1 | 0.0 | 0.00 | 10.4351% | 0.0000% |
| 71 | 7 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 6 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 30 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 9B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------------|------------------------|----------|-----------------------------------|-----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| Total | 554,598 | 1,365 | 1,370.3 | 1.00 | 0.2461% | 0.2471% |

NEW YORK CITY POLICE PENSION FUND

Table 9B Fiscal Years 1989 - 2005
Ordinary Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|----------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 28,217 | 2 | 9.1 | 0.22 | 0.0071% | 0.0323% |
| 25 - 29 | 119,123 | 57 | 86.1 | 0.66 | 0.0478% | 0.0722% |
| 30 - 34 | 152,472 | 273 | 213.5 | 1.28 | 0.1790% | 0.1400% |
| 35 - 39 | 127,134 | 351 | 301.9 | 1.16 | 0.2761% | 0.2375% |
| 40 - 44 | 74,772 | 181 | 249.6 | 0.73 | 0.2421% | 0.3339% |
| 45 - 49 | 32,203 | 43 | 139.3 | 0.31 | 0.1335% | 0.4327% |
| 50 - 54 | 12,841 | 50 | 85.8 | 0.58 | 0.3894% | 0.6681% |
| 55 - 59 | 5,906 | 152 | 158.5 | 0.96 | 2.5737% | 2.6845% |
| 60 - 64 | 1,792 | 255 | 126.4 | 2.02 | 14.2287% | 7.0545% |
| 65 - 69 | 65 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 29 | 1 | 0.0 | 0.00 | 3.4091% | 0.0000% |
| 75 - 79 | 13 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 30 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 554,598 | 1,365 | 1,370.3 | 1.00 | 0.2461% | 0.2471% |

NEW YORK CITY POLICE PENSION FUND

Table 9C

Ordinary Disability Experience of Active Members Men and Women

| Fiscal Year | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|----------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 1989 | 26,823 | 96 | 81.4 | 1.18 | 0.3579% | 0.3035% |
| 1990 | 25,461 | 121 | 76.3 | 1.59 | 0.4752% | 0.2998% |
| 1991 | 25,271 | 108 | 69.1 | 1.56 | 0.4274% | 0.2735% |
| 1992 | 27,030 | 86 | 66.0 | 1.30 | 0.3182% | 0.2442% |
| 1993 | 26,830 | 58 | 66.3 | 0.87 | 0.2162% | 0.2471% |
| 1994 | 27,416 | 55 | 67.1 | 0.82 | 0.2006% | 0.2449% |
| 1995 | 30,263 | 55 | 68.1 | 0.81 | 0.1817% | 0.2251% |
| 1996 | 35,690 | 73 | 79.8 | 0.92 | 0.2045% | 0.2235% |
| 1997 | 36,254 | 77 | 81.7 | 0.94 | 0.2124% | 0.2254% |
| 1998 | 37,759 | 78 | 86.3 | 0.90 | 0.2066% | 0.2286% |
| 1999 | 37,626 | 77 | 90.3 | 0.85 | 0.2046% | 0.2401% |
| 2000 | 38,422 | 64 | 94.5 | 0.68 | 0.1666% | 0.2460% |
| 2001 | 39,106 | 73 | 95.3 | 0.77 | 0.1867% | 0.2437% |
| 2002 | 37,116 | 71 | 91.2 | 0.78 | 0.1913% | 0.2457% |
| 2003 | 35,294 | 84 | 87.1 | 0.96 | 0.2380% | 0.2468% |
| 2004 | 34,679 | 97 | 85.8 | 1.13 | 0.2797% | 0.2475% |
| 2005 | 33,563 | 92 | 83.8 | 1.10 | 0.2741% | 0.2498% |
| Total | 554,598 | 1,365 | 1,370.3 | 1.00 | 0.2461% | 0.2471% |

NEW YORK CITY POLICE PENSION FUND

Table 10A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|----------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 21 | 14 | 0 | 0.0 | 0.00 | 0.0000% | 0.1400% |
| 22 | 296 | 0 | 0.5 | 0.00 | 0.0000% | 0.1800% |
| 23 | 1,060 | 0 | 2.3 | 0.00 | 0.0000% | 0.2200% |
| 24 | 1,870 | 0 | 4.9 | 0.00 | 0.0000% | 0.2600% |
| 25 | 2,550 | 0 | 7.7 | 0.00 | 0.0000% | 0.3000% |
| 26 | 3,238 | 2 | 11.7 | 0.17 | 0.0618% | 0.3600% |
| 27 | 3,724 | 4 | 15.6 | 0.26 | 0.1074% | 0.4200% |
| 28 | 4,168 | 8 | 20.0 | 0.40 | 0.1919% | 0.4800% |
| 29 | 4,743 | 17 | 25.6 | 0.66 | 0.3584% | 0.5400% |
| 30 | 5,634 | 15 | 33.8 | 0.44 | 0.2662% | 0.6000% |
| 31 | 6,651 | 34 | 43.9 | 0.77 | 0.5112% | 0.6600% |
| 32 | 7,493 | 54 | 54.0 | 1.00 | 0.7207% | 0.7200% |
| 33 | 8,072 | 60 | 63.0 | 0.95 | 0.7433% | 0.7800% |
| 34 | 8,347 | 72 | 70.1 | 1.03 | 0.8626% | 0.8400% |
| 35 | 8,403 | 78 | 75.6 | 1.03 | 0.9283% | 0.9000% |
| 36 | 8,676 | 82 | 83.3 | 0.98 | 0.9451% | 0.9600% |
| 37 | 8,942 | 89 | 91.2 | 0.98 | 0.9953% | 1.0200% |
| 38 | 8,845 | 110 | 95.5 | 1.15 | 1.2436% | 1.0800% |
| 39 | 8,596 | 98 | 98.0 | 1.00 | 1.1401% | 1.1400% |
| 40 | 7,761 | 100 | 93.1 | 1.07 | 1.2884% | 1.2000% |
| 41 | 6,607 | 100 | 83.2 | 1.20 | 1.5136% | 1.2600% |
| 42 | 5,552 | 103 | 73.3 | 1.41 | 1.8551% | 1.3200% |
| 43 | 4,556 | 71 | 62.9 | 1.13 | 1.5584% | 1.3800% |
| 44 | 3,675 | 63 | 52.9 | 1.19 | 1.7143% | 1.4400% |
| 45 | 2,948 | 49 | 44.2 | 1.11 | 1.6622% | 1.5000% |
| 46 | 2,309 | 38 | 36.9 | 1.03 | 1.6456% | 1.6000% |
| 47 | 1,764 | 33 | 30.0 | 1.10 | 1.8709% | 1.7000% |
| 48 | 1,262 | 27 | 22.7 | 1.19 | 2.1389% | 1.8000% |
| 49 | 875 | 17 | 16.6 | 1.02 | 1.9431% | 1.9000% |
| 50 | 584 | 12 | 11.7 | 1.03 | 2.0563% | 2.0000% |
| 51 | 376 | 13 | 8.3 | 1.57 | 3.4589% | 2.2000% |
| 52 | 263 | 4 | 6.3 | 0.63 | 1.5233% | 2.4000% |
| 53 | 211 | 9 | 5.5 | 1.64 | 4.2586% | 2.6000% |
| 54 | 189 | 8 | 5.3 | 1.51 | 4.2272% | 2.8000% |
| 55 | 168 | 5 | 5.0 | 0.99 | 2.9806% | 3.0000% |
| 56 | 143 | 7 | 4.9 | 1.44 | 4.8808% | 3.4000% |
| 57 | 125 | 2 | 4.8 | 0.42 | 1.5936% | 3.8000% |
| 58 | 123 | 5 | 5.2 | 0.97 | 4.0568% | 4.2000% |
| 59 | 104 | 5 | 4.8 | 1.04 | 4.7922% | 4.6000% |
| 60 | 96 | 5 | 4.8 | 1.04 | 5.2219% | 5.0000% |
| 61 | 85 | 6 | 5.1 | 1.18 | 7.0588% | 6.0000% |
| 62 | 47 | 4 | 3.3 | 1.22 | 8.5414% | 7.0000% |
| 63 | 6 | 1 | 0.0 | 0.00 | 15.3870% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 5 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 141,184 | 1,410 | 1,387.5 | 1.02 | 0.9987% | 0.9828% |

NEW YORK CITY POLICE PENSION FUND

Table 10A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|----------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 3,240 | 0 | 7.7 | 0.00 | 0.0000% | 0.2391% |
| 25 - 29 | 18,423 | 31 | 80.6 | 0.38 | 0.1683% | 0.4373% |
| 30 - 34 | 36,197 | 235 | 264.7 | 0.89 | 0.6492% | 0.7313% |
| 35 - 39 | 43,462 | 457 | 443.6 | 1.03 | 1.0515% | 1.0208% |
| 40 - 44 | 28,151 | 437 | 365.5 | 1.20 | 1.5523% | 1.2982% |
| 45 - 49 | 9,158 | 164 | 150.5 | 1.09 | 1.7908% | 1.6433% |
| 50 - 54 | 1,623 | 46 | 37.0 | 1.24 | 2.8350% | 2.2825% |
| 55 - 59 | 664 | 24 | 24.7 | 0.97 | 3.6131% | 3.7115% |
| 60 - 64 | 234 | 16 | 13.2 | 1.22 | 6.8256% | 5.6164% |
| 65 - 69 | 12 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 9 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 7 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | <i>141,184</i> | <i>1,410</i> | <i>1,387.5</i> | <i>1.02</i> | <i>0.9987%</i> | <i>0.9828%</i> |

NEW YORK CITY POLICE PENSION FUND

Table 10B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|-----|--------------------|------------------------|----------|-----------------------------|-----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 200 | 0 | 0.2 | 0.00 | 0.0000% | 0.1000% |
| 21 | 1,375 | 0 | 1.9 | 0.00 | 0.0000% | 0.1400% |
| 22 | 4,092 | 0 | 7.4 | 0.00 | 0.0000% | 0.1800% |
| 23 | 8,898 | 4 | 19.6 | 0.20 | 0.0450% | 0.2200% |
| 24 | 13,656 | 8 | 35.5 | 0.23 | 0.0586% | 0.2600% |
| 25 | 17,851 | 20 | 53.6 | 0.37 | 0.1120% | 0.3000% |
| 26 | 21,500 | 60 | 77.4 | 0.78 | 0.2791% | 0.3600% |
| 27 | 24,461 | 84 | 102.7 | 0.82 | 0.3434% | 0.4200% |
| 28 | 26,844 | 121 | 128.9 | 0.94 | 0.4507% | 0.4800% |
| 29 | 28,633 | 139 | 154.6 | 0.90 | 0.4855% | 0.5400% |
| 30 | 30,003 | 187 | 180.0 | 1.04 | 0.6233% | 0.6000% |
| 31 | 30,806 | 200 | 203.3 | 0.98 | 0.6492% | 0.6600% |
| 32 | 31,155 | 228 | 224.3 | 1.02 | 0.7318% | 0.7200% |
| 33 | 30,933 | 241 | 241.3 | 1.00 | 0.7791% | 0.7800% |
| 34 | 29,998 | 265 | 252.0 | 1.05 | 0.8834% | 0.8400% |
| 35 | 28,582 | 263 | 257.2 | 1.02 | 0.9202% | 0.9000% |
| 36 | 27,177 | 254 | 260.9 | 0.97 | 0.9346% | 0.9600% |
| 37 | 25,695 | 261 | 262.1 | 1.00 | 1.0158% | 1.0200% |
| 38 | 23,944 | 241 | 258.6 | 0.93 | 1.0065% | 1.0800% |
| 39 | 22,191 | 239 | 253.0 | 0.94 | 1.0770% | 1.1400% |
| 40 | 19,817 | 237 | 237.8 | 1.00 | 1.1959% | 1.2000% |
| 41 | 17,247 | 250 | 217.3 | 1.15 | 1.4495% | 1.2600% |
| 42 | 14,856 | 209 | 196.1 | 1.07 | 1.4068% | 1.3200% |
| 43 | 12,664 | 197 | 174.8 | 1.13 | 1.5556% | 1.3800% |
| 44 | 10,623 | 156 | 153.0 | 1.02 | 1.4685% | 1.4400% |
| 45 | 9,014 | 162 | 135.2 | 1.20 | 1.7971% | 1.5000% |
| 46 | 7,627 | 143 | 122.0 | 1.17 | 1.8750% | 1.6000% |
| 47 | 6,367 | 140 | 108.2 | 1.29 | 2.1989% | 1.7000% |
| 48 | 5,222 | 118 | 94.0 | 1.26 | 2.2596% | 1.8000% |
| 49 | 4,290 | 94 | 81.5 | 1.15 | 2.1913% | 1.9000% |
| 50 | 3,535 | 71 | 70.7 | 1.00 | 2.0084% | 2.0000% |
| 51 | 2,945 | 78 | 64.8 | 1.20 | 2.6483% | 2.2000% |
| 52 | 2,497 | 70 | 59.9 | 1.17 | 2.8032% | 2.4000% |
| 53 | 2,147 | 56 | 55.8 | 1.00 | 2.6088% | 2.6000% |
| 54 | 1,864 | 62 | 52.2 | 1.19 | 3.3271% | 2.8000% |
| 55 | 1,591 | 47 | 47.7 | 0.98 | 2.9538% | 3.0000% |
| 56 | 1,377 | 55 | 46.8 | 1.17 | 3.9930% | 3.4000% |
| 57 | 1,176 | 49 | 44.7 | 1.10 | 4.1661% | 3.8000% |
| 58 | 988 | 60 | 41.5 | 1.45 | 6.0739% | 4.2000% |
| 59 | 828 | 40 | 38.1 | 1.05 | 4.8324% | 4.6000% |
| 60 | 696 | 33 | 34.8 | 0.95 | 4.7431% | 5.0000% |
| 61 | 586 | 57 | 35.1 | 1.62 | 9.7312% | 6.0000% |
| 62 | 360 | 71 | 25.2 | 2.82 | 19.7453% | 7.0000% |
| 63 | 91 | 29 | 0.0 | 0.00 | 31.8108% | 0.0000% |
| 64 | 29 | 2 | 0.0 | 0.00 | 6.9563% | 0.0000% |
| 65 | 19 | 3 | 0.0 | 0.00 | 16.1438% | 0.0000% |
| 66 | 14 | 3 | 0.0 | 0.00 | 21.1760% | 0.0000% |
| 67 | 12 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 12 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 12 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 10B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|----------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 70 | 10 | 2 | 0.0 | 0.00 | 19.5122% | 0.0000% |
| 71 | 7 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 6 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 4 | 1 | 0.0 | 0.00 | 22.6398% | 0.0000% |
| 74 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 31 | 1 | 0.0 | 0.00 | 3.2608% | 0.0000% |
| Total | 556,571 | 5,311 | 5,111.7 | 1.04 | 0.9542% | 0.9184% |

NEW YORK CITY POLICE PENSION FUND

Table 10B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|----------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 28,221 | 12 | 64.6 | 0.19 | 0.0425% | 0.2288% |
| 25 - 29 | 119,289 | 424 | 517.2 | 0.82 | 0.3554% | 0.4335% |
| 30 - 34 | 152,895 | 1,121 | 1,100.9 | 1.02 | 0.7332% | 0.7200% |
| 35 - 39 | 127,587 | 1,258 | 1,291.8 | 0.97 | 0.9860% | 1.0125% |
| 40 - 44 | 75,207 | 1,049 | 979.0 | 1.07 | 1.3948% | 1.3017% |
| 45 - 49 | 32,520 | 657 | 541.0 | 1.21 | 2.0203% | 1.6635% |
| 50 - 54 | 12,988 | 337 | 303.4 | 1.11 | 2.5948% | 2.3362% |
| 55 - 59 | 5,960 | 251 | 218.8 | 1.15 | 4.2112% | 3.6714% |
| 60 - 64 | 1,761 | 192 | 95.1 | 2.02 | 10.9030% | 5.4005% |
| 65 - 69 | 68 | 6 | 0.0 | 0.00 | 8.7912% | 0.0000% |
| 70 - 74 | 31 | 3 | 0.0 | 0.00 | 9.8361% | 0.0000% |
| 75 - 79 | 13 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 31 | 1 | 0.0 | 0.00 | 3.2608% | 0.0000% |
| Total | 556,571 | 5,311 | 5,111.7 | 1.04 | 0.9542% | 0.9184% |

NEW YORK CITY POLICE PENSION FUND

Table 10C

Accidental Disability Experience of Active Members Men and Women

| Fiscal Year | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------------|---------------------------|-------------------------------|-----------------|------------------------------------|------------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1989 | 26,916 | 282 | 245.1 | 1.15 | 1.0477% | 0.9105% |
| 1990 | 25,565 | 329 | 235.3 | 1.40 | 1.2869% | 0.9204% |
| 1991 | 25,399 | 365 | 226.9 | 1.61 | 1.4371% | 0.8934% |
| 1992 | 27,154 | 334 | 231.4 | 1.44 | 1.2300% | 0.8520% |
| 1993 | 26,962 | 322 | 236.8 | 1.36 | 1.1943% | 0.8784% |
| 1994 | 27,533 | 289 | 242.6 | 1.19 | 1.0496% | 0.8809% |
| 1995 | 30,413 | 355 | 254.9 | 1.39 | 1.1673% | 0.8383% |
| 1996 | 35,841 | 375 | 307.5 | 1.22 | 1.0463% | 0.8580% |
| 1997 | 36,371 | 311 | 319.1 | 0.97 | 0.8551% | 0.8772% |
| 1998 | 37,843 | 247 | 337.3 | 0.73 | 0.6527% | 0.8914% |
| 1999 | 37,692 | 209 | 349.7 | 0.60 | 0.5545% | 0.9277% |
| 2000 | 38,494 | 209 | 364.9 | 0.57 | 0.5429% | 0.9480% |
| 2001 | 39,206 | 274 | 372.8 | 0.73 | 0.6989% | 0.9508% |
| 2002 | 37,266 | 371 | 360.9 | 1.03 | 0.9956% | 0.9686% |
| 2003 | 35,425 | 346 | 347.9 | 0.99 | 0.9767% | 0.9822% |
| 2004 | 34,817 | 373 | 343.8 | 1.09 | 1.0713% | 0.9874% |
| 2005 | 33,677 | 320 | 334.8 | 0.96 | 0.9502% | 0.9943% |
| Total | 556,571 | 5,311 | 5,111.7 | 1.04 | 0.9542% | 0.9184% |

NEW YORK CITY POLICE PENSION FUND

Table 11A Fiscal Years 2002 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 0 | 699 | 28,793,004 | 33,584,389 | 31,384,376 | 1.85 | 16.6408% | 9.0000% |
| 1 | 6,873 | 272,917,193 | 306,319,198 | 294,750,584 | 1.53 | 12.2389% | 8.0000% |
| 2 | 6,217 | 267,156,966 | 290,181,455 | 285,857,968 | 1.23 | 8.6183% | 7.0000% |
| 3 | 5,785 | 254,598,451 | 281,928,896 | 269,874,340 | 1.79 | 10.7347% | 6.0000% |
| 4 | 6,111 | 284,416,034 | 337,287,533 | 392,494,128 | 0.49 | 18.5895% | 38.0000% |
| 5 | 5,157 | 258,833,880 | 343,314,420 | 267,893,064 | 9.33 | 32.6389% | 3.5000% |
| 6 | 5,899 | 378,219,943 | 399,663,618 | 391,835,872 | 1.57 | 5.6696% | 3.6000% |
| 7 | 6,291 | 406,252,524 | 425,541,698 | 421,283,848 | 1.28 | 4.7481% | 3.7000% |
| 8 | 6,988 | 449,324,726 | 476,473,984 | 466,399,072 | 1.59 | 6.0422% | 3.8000% |
| 9 | 8,194 | 536,359,404 | 572,207,811 | 566,395,528 | 1.19 | 6.6837% | 5.6000% |
| 10 | 7,818 | 527,824,676 | 559,211,735 | 548,937,640 | 1.49 | 5.9465% | 4.0000% |
| 11 | 8,118 | 556,465,314 | 590,894,621 | 579,280,392 | 1.51 | 6.1871% | 4.1000% |
| 12 | 6,792 | 477,260,026 | 499,982,646 | 497,304,976 | 1.13 | 4.7611% | 4.2000% |
| 13 | 5,455 | 384,884,875 | 409,769,047 | 401,434,912 | 1.50 | 6.4654% | 4.3000% |
| 14 | 5,790 | 413,204,731 | 436,961,732 | 438,410,200 | 0.94 | 5.7495% | 6.1000% |
| 15 | 6,210 | 438,915,065 | 465,333,924 | 458,666,232 | 1.34 | 6.0191% | 4.5000% |
| 16 | 7,535 | 543,159,107 | 570,475,486 | 568,144,424 | 1.09 | 5.0292% | 4.6000% |
| 17 | 8,778 | 644,715,999 | 681,027,635 | 675,017,696 | 1.20 | 5.6322% | 4.7000% |
| 18 | 8,532 | 642,355,017 | 677,392,849 | 673,188,040 | 1.14 | 5.4546% | 4.8000% |
| 19 | 3,255 | 259,266,134 | 278,534,016 | 276,377,692 | 1.13 | 7.4317% | 6.6000% |
| 20 | 1,721 | 148,776,382 | 158,046,648 | 156,215,194 | 1.25 | 6.2310% | 5.0000% |
| 21 | 1,075 | 98,108,633 | 103,041,962 | 102,915,959 | 1.03 | 5.0284% | 4.9000% |
| 22 | 757 | 72,562,325 | 77,131,633 | 76,045,316 | 1.31 | 6.2971% | 4.8000% |
| 23 | 444 | 45,370,020 | 47,343,076 | 47,502,413 | 0.93 | 4.3488% | 4.7000% |
| 24 | 183 | 19,114,267 | 20,298,148 | 19,993,523 | 1.35 | 6.1937% | 4.6000% |
| 25 | 103 | 11,116,574 | 11,600,105 | 11,616,820 | 0.97 | 4.3496% | 4.5000% |
| 26 | 28 | 2,728,510 | 2,825,802 | 2,848,564 | 0.81 | 3.5658% | 4.4000% |
| 27 | 76 | 6,836,128 | 7,263,820 | 7,130,082 | 1.45 | 6.2563% | 4.3000% |
| 28 | 167 | 15,624,901 | 16,538,038 | 16,281,148 | 1.39 | 5.8441% | 4.2000% |
| 29 | 129 | 12,905,348 | 13,121,014 | 13,434,468 | 0.41 | 1.6711% | 4.1000% |
| 30 | 110 | 11,121,005 | 11,886,614 | 11,565,846 | 1.72 | 6.8844% | 4.0000% |
| 31 | 100 | 10,719,144 | 11,256,949 | 11,147,909 | 1.25 | 5.0172% | 4.0000% |
| 32 | 79 | 7,947,670 | 8,345,476 | 8,265,577 | 1.25 | 5.0053% | 4.0000% |
| 33 | 121 | 12,156,617 | 12,740,148 | 12,642,882 | 1.20 | 4.8001% | 4.0000% |
| 34 | 127 | 13,410,699 | 14,089,977 | 13,947,127 | 1.27 | 5.0652% | 4.0000% |
| 35 | 106 | 11,222,053 | 11,742,988 | 11,670,935 | 1.16 | 4.6421% | 4.0000% |
| 36 | 100 | 10,472,784 | 10,913,317 | 10,891,696 | 1.05 | 4.2065% | 4.0000% |
| 37 | 63 | 6,808,549 | 7,066,765 | 7,080,891 | 0.95 | 3.7925% | 4.0000% |
| 38 | 39 | 4,196,842 | 4,420,555 | 4,364,717 | 1.33 | 5.3305% | 4.0000% |
| 39 | 30 | 3,194,444 | 3,342,098 | 3,322,222 | 1.16 | 4.6222% | 4.0000% |
| 40 | 11 | 1,099,249 | 1,127,946 | 1,143,219 | 0.65 | 2.6106% | 4.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.0000% |
| 44 | 4 | 433,648 | 450,501 | 450,993 | 0.97 | 3.8863% | 4.0000% |
| Total | 132,070 | 8,550,848,861 | 9,190,680,273 | 9,055,408,485 | 1.27 | 7.4827% | 5.9007% |

NEW YORK CITY POLICE PENSION FUND

Table 11A Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------------|------------------------|-------------------------|---------------------------|-----------------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 0 | 699 | 28,793,004 | 33,584,389 | 32,248,164 | 1.07 | 16.6408% | 15.5000% |
| 1 | 6,873 | 272,917,193 | 306,319,198 | 294,750,568 | 1.06 | 12.2389% | 11.5000% |
| 2 | 6,217 | 267,156,966 | 290,181,455 | 277,843,245 | 1.15 | 8.6183% | 7.5000% |
| 3 | 5,785 | 254,598,451 | 281,928,896 | 264,782,389 | 1.43 | 10.7347% | 7.5000% |
| 4 | 6,111 | 284,416,034 | 337,287,533 | 383,961,646 | 0.48 | 18.5895% | 38.5000% |
| 5 | 5,157 | 258,833,880 | 343,314,420 | 260,128,049 | 8.16 | 32.6389% | 4.0000% |
| 6 | 5,899 | 378,219,943 | 399,663,618 | 382,002,142 | 1.26 | 5.6696% | 4.5000% |
| 7 | 6,291 | 406,252,524 | 425,541,698 | 408,283,787 | 1.19 | 4.7481% | 4.0000% |
| 8 | 6,988 | 449,324,726 | 476,473,984 | 453,817,973 | 1.34 | 6.0422% | 4.5000% |
| 9 | 8,194 | 536,359,404 | 572,207,811 | 549,768,389 | 1.11 | 6.6837% | 6.0000% |
| 10 | 7,818 | 527,824,676 | 559,211,735 | 533,102,923 | 1.32 | 5.9465% | 4.5000% |
| 11 | 8,118 | 556,465,314 | 590,894,621 | 562,586,432 | 1.35 | 6.1871% | 4.6000% |
| 12 | 6,792 | 477,260,026 | 499,982,646 | 482,987,146 | 1.01 | 4.7611% | 4.7000% |
| 13 | 5,455 | 384,884,875 | 409,769,047 | 389,888,378 | 1.35 | 6.4654% | 4.8000% |
| 14 | 5,790 | 413,204,731 | 436,961,732 | 425,600,873 | 0.88 | 5.7495% | 6.5000% |
| 15 | 6,210 | 438,915,065 | 465,333,924 | 445,498,791 | 1.20 | 6.0191% | 5.0000% |
| 16 | 7,535 | 543,159,107 | 570,475,486 | 551,849,653 | 0.99 | 5.0292% | 5.1000% |
| 17 | 8,778 | 644,715,999 | 681,027,635 | 655,676,171 | 1.08 | 5.6322% | 5.2000% |
| 18 | 8,532 | 642,355,017 | 677,392,849 | 653,917,407 | 1.03 | 5.4546% | 5.3000% |
| 19 | 3,255 | 259,266,134 | 278,534,016 | 268,599,715 | 1.05 | 7.4317% | 7.1000% |
| 20 | 1,721 | 148,776,382 | 158,046,648 | 151,751,910 | 1.13 | 6.2310% | 5.5000% |
| 21 | 1,075 | 98,108,633 | 103,041,962 | 99,874,588 | 0.95 | 5.0284% | 5.3000% |
| 22 | 757 | 72,562,325 | 77,131,633 | 73,723,322 | 1.23 | 6.2971% | 5.1000% |
| 23 | 444 | 45,370,020 | 47,343,076 | 46,005,200 | 0.89 | 4.3488% | 4.9000% |
| 24 | 183 | 19,114,267 | 20,298,148 | 19,343,638 | 1.32 | 6.1937% | 4.7000% |
| 25 | 103 | 11,116,574 | 11,600,105 | 11,227,740 | 0.97 | 4.3496% | 4.5000% |
| 26 | 28 | 2,728,510 | 2,825,802 | 2,755,795 | 0.79 | 3.5658% | 4.5000% |
| 27 | 76 | 6,836,128 | 7,263,820 | 6,904,489 | 1.39 | 6.2563% | 4.5000% |
| 28 | 167 | 15,624,901 | 16,538,038 | 15,781,150 | 1.30 | 5.8441% | 4.5000% |
| 29 | 129 | 12,905,348 | 13,121,014 | 13,034,401 | 0.37 | 1.6711% | 4.5000% |
| 30 | 110 | 11,121,005 | 11,886,614 | 11,232,215 | 1.53 | 6.8844% | 4.5000% |
| 31 | 100 | 10,719,144 | 11,256,949 | 10,826,335 | 1.11 | 5.0172% | 4.5000% |
| 32 | 79 | 7,947,670 | 8,345,476 | 8,027,147 | 1.11 | 5.0053% | 4.5000% |
| 33 | 121 | 12,156,617 | 12,740,148 | 12,278,183 | 1.07 | 4.8001% | 4.5000% |
| 34 | 127 | 13,410,699 | 14,089,977 | 13,544,806 | 1.13 | 5.0652% | 4.5000% |
| 35 | 106 | 11,222,053 | 11,742,988 | 11,334,274 | 1.03 | 4.6421% | 4.5000% |
| 36 | 100 | 10,472,784 | 10,913,317 | 10,577,512 | 0.93 | 4.2065% | 4.5000% |
| 37 | 63 | 6,808,549 | 7,066,765 | 6,876,634 | 0.84 | 3.7925% | 4.5000% |
| 38 | 39 | 4,196,842 | 4,420,555 | 4,238,810 | 1.18 | 5.3305% | 4.5000% |
| 39 | 30 | 3,194,444 | 3,342,098 | 3,226,388 | 1.03 | 4.6222% | 4.5000% |
| 40 | 11 | 1,099,249 | 1,127,946 | 1,110,241 | 0.58 | 2.6106% | 4.5000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 44 | 4 | 433,648 | 450,501 | 437,984 | 0.86 | 3.8863% | 4.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| Total | 132,070 | 8,550,848,861 | 9,190,680,273 | 8,811,406,608 | 1.14 | 7.4827% | 6.5472% |

NEW YORK CITY POLICE PENSION FUND

Table 11A Merit Only Fiscal Years 2002 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 0 | 699 | 28,793,004 | 33,584,389 | 31,384,376 | 2.11 | 12.6408% | 6.0000% |
| 1 | 6,873 | 272,917,193 | 306,319,198 | 294,750,584 | 1.65 | 8.2389% | 5.0000% |
| 2 | 6,217 | 267,156,966 | 290,181,455 | 285,857,968 | 1.15 | 4.6183% | 4.0000% |
| 3 | 5,785 | 254,598,451 | 281,928,896 | 269,874,340 | 2.24 | 6.7347% | 3.0000% |
| 4 | 6,111 | 284,416,034 | 337,287,533 | 392,494,128 | 0.42 | 14.5895% | 35.0000% |
| 5 | 5,157 | 258,833,880 | 343,314,420 | 267,893,064 | 57.28 | 28.6389% | 0.5000% |
| 6 | 5,899 | 378,219,943 | 399,663,618 | 391,835,872 | 2.78 | 1.6696% | 0.6000% |
| 7 | 6,291 | 406,252,524 | 425,541,698 | 421,283,848 | 1.07 | 0.7481% | 0.7000% |
| 8 | 6,988 | 449,324,726 | 476,473,984 | 466,399,072 | 2.55 | 2.0422% | 0.8000% |
| 9 | 8,194 | 536,359,404 | 572,207,811 | 566,395,528 | 1.03 | 2.6837% | 2.6000% |
| 10 | 7,818 | 527,824,676 | 559,211,735 | 548,937,640 | 1.95 | 1.9465% | 1.0000% |
| 11 | 8,118 | 556,465,314 | 590,894,621 | 579,280,392 | 1.99 | 2.1871% | 1.1000% |
| 12 | 6,792 | 477,260,026 | 499,982,646 | 497,304,976 | 0.63 | 0.7611% | 1.2000% |
| 13 | 5,455 | 384,884,875 | 409,769,047 | 401,434,912 | 1.90 | 2.4654% | 1.3000% |
| 14 | 5,790 | 413,204,731 | 436,961,732 | 438,410,200 | 0.56 | 1.7495% | 3.1000% |
| 15 | 6,210 | 438,915,065 | 465,333,924 | 458,666,232 | 1.35 | 2.0191% | 1.5000% |
| 16 | 7,535 | 543,159,107 | 570,475,486 | 568,144,424 | 0.64 | 1.0292% | 1.6000% |
| 17 | 8,778 | 644,715,999 | 681,027,635 | 675,017,696 | 0.96 | 1.6322% | 1.7000% |
| 18 | 8,532 | 642,355,017 | 677,392,849 | 673,188,040 | 0.81 | 1.4546% | 1.8000% |
| 19 | 3,255 | 259,266,134 | 278,534,016 | 276,377,692 | 0.95 | 3.4317% | 3.6000% |
| 20 | 1,721 | 148,776,382 | 158,046,648 | 156,215,194 | 1.12 | 2.2310% | 2.0000% |
| 21 | 1,075 | 98,108,633 | 103,041,962 | 102,915,959 | 0.54 | 1.0284% | 1.9000% |
| 22 | 757 | 72,562,325 | 77,131,633 | 76,045,316 | 1.28 | 2.2971% | 1.8000% |
| 23 | 444 | 45,370,020 | 47,343,076 | 47,502,413 | 0.21 | 0.3488% | 1.7000% |
| 24 | 183 | 19,114,267 | 20,298,148 | 19,993,523 | 1.37 | 2.1937% | 1.6000% |
| 25 | 103 | 11,116,574 | 11,600,105 | 11,616,820 | 0.23 | 0.3496% | 1.5000% |
| 26 | 28 | 2,728,510 | 2,825,802 | 2,848,564 | -0.31 | -0.4342% | 1.4000% |
| 27 | 76 | 6,836,128 | 7,263,820 | 7,130,082 | 1.74 | 2.2563% | 1.3000% |
| 28 | 167 | 15,624,901 | 16,538,038 | 16,281,148 | 1.54 | 1.8441% | 1.2000% |
| 29 | 129 | 12,905,348 | 13,121,014 | 13,434,468 | -2.12 | -2.3289% | 1.1000% |
| 30 | 110 | 11,121,005 | 11,886,614 | 11,565,846 | 2.88 | 2.8844% | 1.0000% |
| 31 | 100 | 10,719,144 | 11,256,949 | 11,147,909 | 1.02 | 1.0172% | 1.0000% |
| 32 | 79 | 7,947,670 | 8,345,476 | 8,265,577 | 1.01 | 1.0053% | 1.0000% |
| 33 | 121 | 12,156,617 | 12,740,148 | 12,642,882 | 0.80 | 0.8001% | 1.0000% |
| 34 | 127 | 13,410,699 | 14,089,977 | 13,947,127 | 1.07 | 1.0652% | 1.0000% |
| 35 | 106 | 11,222,053 | 11,742,988 | 11,670,935 | 0.64 | 0.6421% | 1.0000% |
| 36 | 100 | 10,472,784 | 10,913,317 | 10,891,696 | 0.21 | 0.2065% | 1.0000% |
| 37 | 63 | 6,808,549 | 7,066,765 | 7,080,891 | -0.21 | -0.2075% | 1.0000% |
| 38 | 39 | 4,196,842 | 4,420,555 | 4,364,717 | 1.33 | 1.3305% | 1.0000% |
| 39 | 30 | 3,194,444 | 3,342,098 | 3,322,222 | 0.62 | 0.6222% | 1.0000% |
| 40 | 11 | 1,099,249 | 1,127,946 | 1,143,219 | -1.39 | -1.3894% | 1.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 44 | 4 | 433,648 | 450,501 | 450,993 | -0.11 | -0.1137% | 1.0000% |
| Total | 132,070 | 8,550,848,861 | 9,190,680,273 | 9,055,408,485 | 1.20 | 3.4827% | 2.9007% |

NEW YORK CITY POLICE PENSION FUND

Table 11A Merit Only Fiscal Years 2002 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 0 | 699 | 28,793,004 | 33,584,389 | 32,248,164 | 1.05 | 12.6408% | 12.0000% |
| 1 | 6,873 | 272,917,193 | 306,319,198 | 294,750,568 | 1.03 | 8.2389% | 8.0000% |
| 2 | 6,217 | 267,156,966 | 290,181,455 | 277,843,245 | 1.15 | 4.6183% | 4.0000% |
| 3 | 5,785 | 254,598,451 | 281,928,896 | 264,782,389 | 1.68 | 6.7347% | 4.0000% |
| 4 | 6,111 | 284,416,034 | 337,287,533 | 383,961,646 | 0.42 | 14.5895% | 35.0000% |
| 5 | 5,157 | 258,833,880 | 343,314,420 | 260,128,049 | 57.28 | 28.6389% | 0.5000% |
| 6 | 5,899 | 378,219,943 | 399,663,618 | 382,002,142 | 1.67 | 1.6696% | 1.0000% |
| 7 | 6,291 | 406,252,524 | 425,541,698 | 408,283,787 | 1.50 | 0.7481% | 0.5000% |
| 8 | 6,988 | 449,324,726 | 476,473,984 | 453,817,973 | 2.04 | 2.0422% | 1.0000% |
| 9 | 8,194 | 536,359,404 | 572,207,811 | 549,768,389 | 1.07 | 2.6837% | 2.5000% |
| 10 | 7,818 | 527,824,676 | 559,211,735 | 533,102,923 | 1.95 | 1.9465% | 1.0000% |
| 11 | 8,118 | 556,465,314 | 590,894,621 | 562,586,432 | 1.99 | 2.1871% | 1.1000% |
| 12 | 6,792 | 477,260,026 | 499,982,646 | 482,987,146 | 0.63 | 0.7611% | 1.2000% |
| 13 | 5,455 | 384,884,875 | 409,769,047 | 389,888,378 | 1.90 | 2.4654% | 1.3000% |
| 14 | 5,790 | 413,204,731 | 436,961,732 | 425,600,873 | 0.58 | 1.7495% | 3.0000% |
| 15 | 6,210 | 438,915,065 | 465,333,924 | 445,498,791 | 1.35 | 2.0191% | 1.5000% |
| 16 | 7,535 | 543,159,107 | 570,475,486 | 551,849,653 | 0.64 | 1.0292% | 1.6000% |
| 17 | 8,778 | 644,715,999 | 681,027,635 | 655,676,171 | 0.96 | 1.6322% | 1.7000% |
| 18 | 8,532 | 642,355,017 | 677,392,849 | 653,917,407 | 0.81 | 1.4546% | 1.8000% |
| 19 | 3,255 | 259,266,134 | 278,534,016 | 268,599,715 | 0.95 | 3.4317% | 3.6000% |
| 20 | 1,721 | 148,776,382 | 158,046,648 | 151,751,910 | 1.12 | 2.2310% | 2.0000% |
| 21 | 1,075 | 98,108,633 | 103,041,962 | 99,874,588 | 0.57 | 1.0284% | 1.8000% |
| 22 | 757 | 72,562,325 | 77,131,633 | 73,723,322 | 1.44 | 2.2971% | 1.6000% |
| 23 | 444 | 45,370,020 | 47,343,076 | 46,005,200 | 0.25 | 0.3488% | 1.4000% |
| 24 | 183 | 19,114,267 | 20,298,148 | 19,343,638 | 1.83 | 2.1937% | 1.2000% |
| 25 | 103 | 11,116,574 | 11,600,105 | 11,227,740 | 0.35 | 0.3496% | 1.0000% |
| 26 | 28 | 2,728,510 | 2,825,802 | 2,755,795 | -0.43 | -0.4342% | 1.0000% |
| 27 | 76 | 6,836,128 | 7,263,820 | 6,904,489 | 2.26 | 2.2563% | 1.0000% |
| 28 | 167 | 15,624,901 | 16,538,038 | 15,781,150 | 1.84 | 1.8441% | 1.0000% |
| 29 | 129 | 12,905,348 | 13,121,014 | 13,034,401 | -2.33 | -2.3289% | 1.0000% |
| 30 | 110 | 11,121,005 | 11,886,614 | 11,232,215 | 2.88 | 2.8844% | 1.0000% |
| 31 | 100 | 10,719,144 | 11,256,949 | 10,826,335 | 1.02 | 1.0172% | 1.0000% |
| 32 | 79 | 7,947,670 | 8,345,476 | 8,027,147 | 1.01 | 1.0053% | 1.0000% |
| 33 | 121 | 12,156,617 | 12,740,148 | 12,278,183 | 0.80 | 0.8001% | 1.0000% |
| 34 | 127 | 13,410,699 | 14,089,977 | 13,544,806 | 1.07 | 1.0652% | 1.0000% |
| 35 | 106 | 11,222,053 | 11,742,988 | 11,334,274 | 0.64 | 0.6421% | 1.0000% |
| 36 | 100 | 10,472,784 | 10,913,317 | 10,577,512 | 0.21 | 0.2065% | 1.0000% |
| 37 | 63 | 6,808,549 | 7,066,765 | 6,876,634 | -0.21 | -0.2075% | 1.0000% |
| 38 | 39 | 4,196,842 | 4,420,555 | 4,238,810 | 1.33 | 1.3305% | 1.0000% |
| 39 | 30 | 3,194,444 | 3,342,098 | 3,226,388 | 0.62 | 0.6222% | 1.0000% |
| 40 | 11 | 1,099,249 | 1,127,946 | 1,110,241 | -1.39 | -1.3894% | 1.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 44 | 4 | 433,648 | 450,501 | 437,984 | -0.11 | -0.1137% | 1.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| Total | 132,070 | 8,550,848,861 | 9,190,680,273 | 8,811,406,608 | 1.14 | 3.4827% | 3.0472% |

NEW YORK CITY POLICE PENSION FUND

Table 11B Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 0 | 7,686 | 231,664,452 | 266,418,841 | 252,514,263 | 1.67 | 15.0020% | 9.0000% |
| 1 | 31,239 | 1,048,390,270 | 1,165,759,488 | 1,132,261,540 | 1.40 | 11.1952% | 8.0000% |
| 2 | 32,756 | 1,197,257,850 | 1,299,058,387 | 1,281,065,972 | 1.21 | 8.5028% | 7.0000% |
| 3 | 31,952 | 1,241,211,273 | 1,337,402,688 | 1,315,683,896 | 1.29 | 7.7498% | 6.0000% |
| 4 | 32,612 | 1,338,860,766 | 1,551,448,801 | 1,847,627,860 | 0.42 | 15.8783% | 38.0000% |
| 5 | 32,127 | 1,481,318,054 | 1,692,181,524 | 1,533,164,136 | 4.07 | 14.2349% | 3.5000% |
| 6 | 32,818 | 1,685,286,583 | 1,760,161,946 | 1,745,956,920 | 1.23 | 4.4429% | 3.6000% |
| 7 | 32,391 | 1,692,997,189 | 1,766,150,360 | 1,755,638,000 | 1.17 | 4.3209% | 3.7000% |
| 8 | 30,713 | 1,640,949,150 | 1,718,990,453 | 1,703,305,200 | 1.25 | 4.7559% | 3.8000% |
| 9 | 29,912 | 1,646,718,430 | 1,731,959,051 | 1,738,934,660 | 0.92 | 5.1764% | 5.6000% |
| 10 | 28,091 | 1,593,958,944 | 1,680,532,539 | 1,657,717,220 | 1.36 | 5.4314% | 4.0000% |
| 11 | 26,331 | 1,541,185,022 | 1,612,656,891 | 1,604,373,622 | 1.13 | 4.6375% | 4.1000% |
| 12 | 23,985 | 1,431,544,471 | 1,493,606,460 | 1,491,669,438 | 1.03 | 4.3353% | 4.2000% |
| 13 | 21,773 | 1,317,734,239 | 1,383,670,079 | 1,374,396,786 | 1.16 | 5.0037% | 4.3000% |
| 14 | 20,692 | 1,281,913,026 | 1,353,288,654 | 1,360,109,695 | 0.91 | 5.5679% | 6.1000% |
| 15 | 19,966 | 1,239,733,496 | 1,309,969,426 | 1,295,521,443 | 1.26 | 5.6654% | 4.5000% |
| 16 | 18,811 | 1,217,171,804 | 1,286,502,631 | 1,273,161,706 | 1.24 | 5.6961% | 4.6000% |
| 17 | 17,713 | 1,192,721,230 | 1,254,063,738 | 1,248,779,192 | 1.09 | 5.1431% | 4.7000% |
| 18 | 15,826 | 1,091,555,079 | 1,152,075,574 | 1,143,949,697 | 1.16 | 5.5444% | 4.8000% |
| 19 | 8,709 | 574,753,717 | 610,489,036 | 612,687,452 | 0.94 | 6.2175% | 6.6000% |
| 20 | 5,600 | 362,430,558 | 386,216,792 | 380,552,069 | 1.31 | 6.5630% | 5.0000% |
| 21 | 4,341 | 285,451,691 | 302,110,649 | 299,438,829 | 1.19 | 5.8360% | 4.9000% |
| 22 | 3,883 | 256,852,035 | 268,515,143 | 269,180,927 | 0.95 | 4.5408% | 4.8000% |
| 23 | 3,521 | 229,868,030 | 239,536,857 | 240,671,843 | 0.89 | 4.2063% | 4.7000% |
| 24 | 3,118 | 199,986,743 | 208,866,576 | 209,186,136 | 0.97 | 4.4402% | 4.6000% |
| 25 | 2,731 | 177,349,674 | 185,112,540 | 185,330,404 | 0.97 | 4.3772% | 4.5000% |
| 26 | 2,436 | 159,775,986 | 166,765,142 | 166,806,135 | 0.99 | 4.3743% | 4.4000% |
| 27 | 2,254 | 151,150,581 | 157,156,833 | 157,650,054 | 0.92 | 3.9737% | 4.3000% |
| 28 | 1,925 | 132,670,999 | 138,391,902 | 138,243,189 | 1.03 | 4.3121% | 4.2000% |
| 29 | 1,667 | 118,591,667 | 122,628,925 | 123,453,927 | 0.83 | 3.4043% | 4.1000% |
| 30 | 1,413 | 103,573,995 | 108,725,223 | 107,716,953 | 1.24 | 4.9735% | 4.0000% |
| 31 | 1,311 | 96,855,475 | 100,851,940 | 100,729,690 | 1.03 | 4.1262% | 4.0000% |
| 32 | 1,102 | 80,972,430 | 85,157,706 | 84,211,327 | 1.29 | 5.1688% | 4.0000% |
| 33 | 1,008 | 74,596,346 | 77,963,160 | 77,580,201 | 1.13 | 4.5134% | 4.0000% |
| 34 | 792 | 61,306,141 | 64,433,822 | 63,758,385 | 1.28 | 5.1017% | 4.0000% |
| 35 | 598 | 47,132,382 | 49,086,402 | 49,017,677 | 1.04 | 4.1458% | 4.0000% |
| 36 | 414 | 33,872,966 | 35,206,468 | 35,227,885 | 0.98 | 3.9368% | 4.0000% |
| 37 | 291 | 24,140,335 | 25,051,383 | 25,105,948 | 0.94 | 3.7740% | 4.0000% |
| 38 | 165 | 13,694,237 | 14,347,477 | 14,242,008 | 1.19 | 4.7702% | 4.0000% |
| 39 | 92 | 7,986,768 | 8,276,131 | 8,306,239 | 0.91 | 3.6230% | 4.0000% |
| 40 | 35 | 2,897,343 | 3,003,536 | 3,013,237 | 0.92 | 3.6652% | 4.0000% |
| 41 | 5 | 469,601 | 478,038 | 488,386 | 0.45 | 1.7966% | 4.0000% |
| 42 | 2 | 181,982 | 179,708 | 189,261 | -0.31 | -1.2496% | 4.0000% |
| 43 | 1 | 80,817 | 82,239 | 84,050 | 0.44 | 1.7595% | 4.0000% |
| 44 | 12 | 1,141,718 | 1,179,639 | 1,187,387 | 0.83 | 3.3214% | 4.0000% |
| Total | 534,820 | 28,309,955,545 | 30,175,710,798 | 30,109,890,845 | 1.04 | 6.5905% | 6.3580% |

NEW YORK CITY POLICE PENSION FUND

Table 11B Fiscal Years 1989 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 0 | 7,686 | 231,664,452 | 266,418,841 | 259,464,186 | 0.97 | 15.0020% | 15.5000% |
| 1 | 31,239 | 1,048,390,270 | 1,165,759,488 | 1,132,261,492 | 0.97 | 11.1952% | 11.5000% |
| 2 | 32,756 | 1,197,257,850 | 1,299,058,387 | 1,245,148,164 | 1.13 | 8.5028% | 7.5000% |
| 3 | 31,952 | 1,241,211,273 | 1,337,402,688 | 1,290,859,724 | 1.03 | 7.7498% | 7.5000% |
| 4 | 32,612 | 1,338,860,766 | 1,551,448,801 | 1,807,462,034 | 0.41 | 15.8783% | 38.5000% |
| 5 | 32,127 | 1,481,318,054 | 1,692,181,524 | 1,488,724,644 | 3.56 | 14.2349% | 4.0000% |
| 6 | 32,818 | 1,685,286,583 | 1,760,161,946 | 1,702,139,449 | 0.99 | 4.4429% | 4.5000% |
| 7 | 32,391 | 1,692,997,189 | 1,766,150,360 | 1,701,462,175 | 1.08 | 4.3209% | 4.0000% |
| 8 | 30,713 | 1,640,949,150 | 1,718,990,453 | 1,657,358,642 | 1.06 | 4.7559% | 4.5000% |
| 9 | 29,912 | 1,646,718,430 | 1,731,959,051 | 1,687,886,391 | 0.86 | 5.1764% | 6.0000% |
| 10 | 28,091 | 1,593,958,944 | 1,680,532,539 | 1,609,898,533 | 1.21 | 5.4314% | 4.5000% |
| 11 | 26,331 | 1,541,185,022 | 1,612,656,891 | 1,558,138,057 | 1.01 | 4.6375% | 4.6000% |
| 12 | 23,985 | 1,431,544,471 | 1,493,606,460 | 1,448,723,005 | 0.92 | 4.3353% | 4.7000% |
| 13 | 21,773 | 1,317,734,239 | 1,383,670,079 | 1,334,864,784 | 1.04 | 5.0037% | 4.8000% |
| 14 | 20,692 | 1,281,913,026 | 1,353,288,654 | 1,320,370,417 | 0.86 | 5.5679% | 6.5000% |
| 15 | 19,966 | 1,239,733,496 | 1,309,969,426 | 1,258,329,498 | 1.13 | 5.6654% | 5.0000% |
| 16 | 18,811 | 1,217,171,804 | 1,286,502,631 | 1,236,646,553 | 1.12 | 5.6961% | 5.1000% |
| 17 | 17,713 | 1,192,721,230 | 1,254,063,738 | 1,212,997,491 | 0.99 | 5.1431% | 5.2000% |
| 18 | 15,826 | 1,091,555,079 | 1,152,075,574 | 1,111,203,070 | 1.05 | 5.5444% | 5.3000% |
| 19 | 8,709 | 574,753,717 | 610,489,036 | 595,444,851 | 0.88 | 6.2175% | 7.1000% |
| 20 | 5,600 | 362,430,558 | 386,216,792 | 369,679,169 | 1.19 | 6.5630% | 5.5000% |
| 21 | 4,341 | 285,451,691 | 302,110,649 | 290,589,821 | 1.10 | 5.8360% | 5.3000% |
| 22 | 3,883 | 256,852,035 | 268,515,143 | 260,961,668 | 0.89 | 4.5408% | 5.1000% |
| 23 | 3,521 | 229,868,030 | 239,536,857 | 233,086,182 | 0.86 | 4.2063% | 4.9000% |
| 24 | 3,118 | 199,986,743 | 208,866,576 | 202,386,584 | 0.94 | 4.4402% | 4.7000% |
| 25 | 2,731 | 177,349,674 | 185,112,540 | 179,123,171 | 0.97 | 4.3772% | 4.5000% |
| 26 | 2,436 | 159,775,986 | 166,765,142 | 161,373,746 | 0.97 | 4.3743% | 4.5000% |
| 27 | 2,254 | 151,150,581 | 157,156,833 | 152,662,087 | 0.88 | 3.9737% | 4.5000% |
| 28 | 1,925 | 132,670,999 | 138,391,902 | 133,997,709 | 0.96 | 4.3121% | 4.5000% |
| 29 | 1,667 | 118,591,667 | 122,628,925 | 119,777,584 | 0.76 | 3.4043% | 4.5000% |
| 30 | 1,413 | 103,573,995 | 108,725,223 | 104,609,735 | 1.11 | 4.9735% | 4.5000% |
| 31 | 1,311 | 96,855,475 | 100,851,940 | 97,824,030 | 0.92 | 4.1262% | 4.5000% |
| 32 | 1,102 | 80,972,430 | 85,157,706 | 81,782,154 | 1.15 | 5.1688% | 4.5000% |
| 33 | 1,008 | 74,596,346 | 77,963,160 | 75,342,309 | 1.00 | 4.5134% | 4.5000% |
| 34 | 792 | 61,306,141 | 64,433,822 | 61,919,202 | 1.13 | 5.1017% | 4.5000% |
| 35 | 598 | 47,132,382 | 49,086,402 | 47,603,706 | 0.92 | 4.1458% | 4.5000% |
| 36 | 414 | 33,872,966 | 35,206,468 | 34,211,696 | 0.87 | 3.9368% | 4.5000% |
| 37 | 291 | 24,140,335 | 25,051,383 | 24,381,738 | 0.84 | 3.7740% | 4.5000% |
| 38 | 165 | 13,694,237 | 14,347,477 | 13,831,179 | 1.06 | 4.7702% | 4.5000% |
| 39 | 92 | 7,986,768 | 8,276,131 | 8,066,636 | 0.81 | 3.6230% | 4.5000% |
| 40 | 35 | 2,897,343 | 3,003,536 | 2,926,316 | 0.81 | 3.6652% | 4.5000% |
| 41 | 5 | 469,601 | 478,038 | 474,297 | 0.40 | 1.7966% | 4.5000% |
| 42 | 2 | 181,982 | 179,708 | 183,802 | -0.28 | -1.2496% | 4.5000% |
| 43 | 1 | 80,817 | 82,239 | 81,625 | 0.39 | 1.7595% | 4.5000% |
| 44 | 12 | 1,141,718 | 1,179,639 | 1,153,135 | 0.74 | 3.3214% | 4.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| Total | 534,820 | 28,309,955,545 | 30,175,710,798 | 29,317,412,442 | 0.93 | 6.5905% | 7.0587% |

NEW YORK CITY POLICE PENSION FUND

Table 11B Merit Only Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 0 | 7,686 | 231,664,452 | 266,418,841 | 252,514,263 | 1.90 | 11.4020% | 6.0000% |
| 1 | 31,239 | 1,048,390,270 | 1,165,759,488 | 1,132,261,540 | 1.52 | 7.5952% | 5.0000% |
| 2 | 32,756 | 1,197,257,850 | 1,299,058,387 | 1,281,065,972 | 1.23 | 4.9028% | 4.0000% |
| 3 | 31,952 | 1,241,211,273 | 1,337,402,688 | 1,315,683,896 | 1.38 | 4.1498% | 3.0000% |
| 4 | 32,612 | 1,338,860,766 | 1,551,448,801 | 1,847,627,860 | 0.35 | 12.2783% | 35.0000% |
| 5 | 32,127 | 1,481,318,054 | 1,692,181,524 | 1,533,164,136 | 21.27 | 10.6349% | 0.5000% |
| 6 | 32,818 | 1,685,286,583 | 1,760,161,946 | 1,745,956,920 | 1.40 | 0.8429% | 0.6000% |
| 7 | 32,391 | 1,692,997,189 | 1,766,150,360 | 1,755,638,000 | 1.03 | 0.7209% | 0.7000% |
| 8 | 30,713 | 1,640,949,150 | 1,718,990,453 | 1,703,305,200 | 1.44 | 1.1559% | 0.8000% |
| 9 | 29,912 | 1,646,718,430 | 1,731,959,051 | 1,738,934,660 | 0.61 | 1.5764% | 2.6000% |
| 10 | 28,091 | 1,593,958,944 | 1,680,532,539 | 1,657,717,220 | 1.83 | 1.8314% | 1.0000% |
| 11 | 26,331 | 1,541,185,022 | 1,612,656,891 | 1,604,373,622 | 0.94 | 1.0375% | 1.1000% |
| 12 | 23,985 | 1,431,544,471 | 1,493,606,460 | 1,491,669,438 | 0.61 | 0.7353% | 1.2000% |
| 13 | 21,773 | 1,317,734,239 | 1,383,670,079 | 1,374,396,786 | 1.08 | 1.4037% | 1.3000% |
| 14 | 20,692 | 1,281,913,026 | 1,353,288,654 | 1,360,109,695 | 0.63 | 1.9679% | 3.1000% |
| 15 | 19,966 | 1,239,733,496 | 1,309,969,426 | 1,295,521,443 | 1.38 | 2.0654% | 1.5000% |
| 16 | 18,811 | 1,217,171,804 | 1,286,502,631 | 1,273,161,706 | 1.31 | 2.0961% | 1.6000% |
| 17 | 17,713 | 1,192,721,230 | 1,254,063,738 | 1,248,779,192 | 0.91 | 1.5431% | 1.7000% |
| 18 | 15,826 | 1,091,555,079 | 1,152,075,574 | 1,143,949,697 | 1.08 | 1.9444% | 1.8000% |
| 19 | 8,709 | 574,753,717 | 610,489,036 | 612,687,452 | 0.73 | 2.6175% | 3.6000% |
| 20 | 5,600 | 362,430,558 | 386,216,792 | 380,552,069 | 1.48 | 2.9630% | 2.0000% |
| 21 | 4,341 | 285,451,691 | 302,110,649 | 299,438,829 | 1.18 | 2.2360% | 1.9000% |
| 22 | 3,883 | 256,852,035 | 268,515,143 | 269,180,927 | 0.52 | 0.9408% | 1.8000% |
| 23 | 3,521 | 229,868,030 | 239,536,857 | 240,671,843 | 0.36 | 0.6063% | 1.7000% |
| 24 | 3,118 | 199,986,743 | 208,866,576 | 209,186,136 | 0.53 | 0.8402% | 1.6000% |
| 25 | 2,731 | 177,349,674 | 185,112,540 | 185,330,404 | 0.52 | 0.7772% | 1.5000% |
| 26 | 2,436 | 159,775,986 | 166,765,142 | 166,806,135 | 0.55 | 0.7743% | 1.4000% |
| 27 | 2,254 | 151,150,581 | 157,156,833 | 157,650,054 | 0.29 | 0.3737% | 1.3000% |
| 28 | 1,925 | 132,670,999 | 138,391,902 | 138,243,189 | 0.59 | 0.7121% | 1.2000% |
| 29 | 1,667 | 118,591,667 | 122,628,925 | 123,453,927 | -0.18 | -0.1957% | 1.1000% |
| 30 | 1,413 | 103,573,995 | 108,725,223 | 107,716,953 | 1.37 | 1.3735% | 1.0000% |
| 31 | 1,311 | 96,855,475 | 100,851,940 | 100,729,690 | 0.53 | 0.5262% | 1.0000% |
| 32 | 1,102 | 80,972,430 | 85,157,706 | 84,211,327 | 1.57 | 1.5688% | 1.0000% |
| 33 | 1,008 | 74,596,346 | 77,963,160 | 77,580,201 | 0.91 | 0.9134% | 1.0000% |
| 34 | 792 | 61,306,141 | 64,433,822 | 63,758,385 | 1.50 | 1.5017% | 1.0000% |
| 35 | 598 | 47,132,382 | 49,086,402 | 49,017,677 | 0.55 | 0.5458% | 1.0000% |
| 36 | 414 | 33,872,966 | 35,206,468 | 35,227,885 | 0.34 | 0.3368% | 1.0000% |
| 37 | 291 | 24,140,335 | 25,051,383 | 25,105,948 | 0.17 | 0.1740% | 1.0000% |
| 38 | 165 | 13,694,237 | 14,347,477 | 14,242,008 | 1.17 | 1.1702% | 1.0000% |
| 39 | 92 | 7,986,768 | 8,276,131 | 8,306,239 | 0.02 | 0.0230% | 1.0000% |
| 40 | 35 | 2,897,343 | 3,003,536 | 3,013,237 | 0.07 | 0.0652% | 1.0000% |
| 41 | 5 | 469,601 | 478,038 | 488,386 | -1.80 | -1.8034% | 1.0000% |
| 42 | 2 | 181,982 | 179,708 | 189,261 | -4.85 | -4.8496% | 1.0000% |
| 43 | 1 | 80,817 | 82,239 | 84,050 | -1.84 | -1.8405% | 1.0000% |
| 44 | 12 | 1,141,718 | 1,179,639 | 1,187,387 | -0.28 | -0.2786% | 1.0000% |
| Total | 534,820 | 28,309,955,545 | 30,175,710,798 | 30,109,890,845 | 0.89 | 2.9905% | 3.3580% |

NEW YORK CITY POLICE PENSION FUND

Table 11B Merit Only Fiscal Years 1989 - 2005

Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 0 | 7,686 | 231,664,452 | 266,418,841 | 259,464,186 | 0.95 | 11.4020% | 12.0000% |
| 1 | 31,239 | 1,048,390,270 | 1,165,759,488 | 1,132,261,492 | 0.95 | 7.5952% | 8.0000% |
| 2 | 32,756 | 1,197,257,850 | 1,299,058,387 | 1,245,148,164 | 1.23 | 4.9028% | 4.0000% |
| 3 | 31,952 | 1,241,211,273 | 1,337,402,688 | 1,290,859,724 | 1.04 | 4.1498% | 4.0000% |
| 4 | 32,612 | 1,338,860,766 | 1,551,448,801 | 1,807,462,034 | 0.35 | 12.2783% | 35.0000% |
| 5 | 32,127 | 1,481,318,054 | 1,692,181,524 | 1,488,724,644 | 21.27 | 10.6349% | 0.5000% |
| 6 | 32,818 | 1,685,286,583 | 1,760,161,946 | 1,702,139,449 | 0.84 | 0.8429% | 1.0000% |
| 7 | 32,391 | 1,692,997,189 | 1,766,150,360 | 1,701,462,175 | 1.44 | 0.7209% | 0.5000% |
| 8 | 30,713 | 1,640,949,150 | 1,718,990,453 | 1,657,358,642 | 1.16 | 1.1559% | 1.0000% |
| 9 | 29,912 | 1,646,718,430 | 1,731,959,051 | 1,687,886,391 | 0.63 | 1.5764% | 2.5000% |
| 10 | 28,091 | 1,593,958,944 | 1,680,532,539 | 1,609,898,533 | 1.83 | 1.8314% | 1.0000% |
| 11 | 26,331 | 1,541,185,022 | 1,612,656,891 | 1,558,138,057 | 0.94 | 1.0375% | 1.1000% |
| 12 | 23,985 | 1,431,544,471 | 1,493,606,460 | 1,448,723,005 | 0.61 | 0.7353% | 1.2000% |
| 13 | 21,773 | 1,317,734,239 | 1,383,670,079 | 1,334,864,784 | 1.08 | 1.4037% | 1.3000% |
| 14 | 20,692 | 1,281,913,026 | 1,353,288,654 | 1,320,370,417 | 0.66 | 1.9679% | 3.0000% |
| 15 | 19,966 | 1,239,733,496 | 1,309,969,426 | 1,258,329,498 | 1.38 | 2.0654% | 1.5000% |
| 16 | 18,811 | 1,217,171,804 | 1,286,502,631 | 1,236,646,553 | 1.31 | 2.0961% | 1.6000% |
| 17 | 17,713 | 1,192,721,230 | 1,254,063,738 | 1,212,997,491 | 0.91 | 1.5431% | 1.7000% |
| 18 | 15,826 | 1,091,555,079 | 1,152,075,574 | 1,111,203,070 | 1.08 | 1.9444% | 1.8000% |
| 19 | 8,709 | 574,753,717 | 610,489,036 | 595,444,851 | 0.73 | 2.6175% | 3.6000% |
| 20 | 5,600 | 362,430,558 | 386,216,792 | 369,679,169 | 1.48 | 2.9630% | 2.0000% |
| 21 | 4,341 | 285,451,691 | 302,110,649 | 290,589,821 | 1.24 | 2.2360% | 1.8000% |
| 22 | 3,883 | 256,852,035 | 268,515,143 | 260,961,668 | 0.59 | 0.9408% | 1.6000% |
| 23 | 3,521 | 229,868,030 | 239,536,857 | 233,086,182 | 0.43 | 0.6063% | 1.4000% |
| 24 | 3,118 | 199,986,743 | 208,866,576 | 202,386,584 | 0.70 | 0.8402% | 1.2000% |
| 25 | 2,731 | 177,349,674 | 185,112,540 | 179,123,171 | 0.78 | 0.7772% | 1.0000% |
| 26 | 2,436 | 159,775,986 | 166,765,142 | 161,373,746 | 0.77 | 0.7743% | 1.0000% |
| 27 | 2,254 | 151,150,581 | 157,156,833 | 152,662,087 | 0.37 | 0.3737% | 1.0000% |
| 28 | 1,925 | 132,670,999 | 138,391,902 | 133,997,709 | 0.71 | 0.7121% | 1.0000% |
| 29 | 1,667 | 118,591,667 | 122,628,925 | 119,777,584 | -0.20 | -0.1957% | 1.0000% |
| 30 | 1,413 | 103,573,995 | 108,725,223 | 104,609,735 | 1.37 | 1.3735% | 1.0000% |
| 31 | 1,311 | 96,855,475 | 100,851,940 | 97,824,030 | 0.53 | 0.5262% | 1.0000% |
| 32 | 1,102 | 80,972,430 | 85,157,706 | 81,782,154 | 1.57 | 1.5688% | 1.0000% |
| 33 | 1,008 | 74,596,346 | 77,963,160 | 75,342,309 | 0.91 | 0.9134% | 1.0000% |
| 34 | 792 | 61,306,141 | 64,433,822 | 61,919,202 | 1.50 | 1.5017% | 1.0000% |
| 35 | 598 | 47,132,382 | 49,086,402 | 47,603,706 | 0.55 | 0.5458% | 1.0000% |
| 36 | 414 | 33,872,966 | 35,206,468 | 34,211,696 | 0.34 | 0.3368% | 1.0000% |
| 37 | 291 | 24,140,335 | 25,051,383 | 24,381,738 | 0.17 | 0.1740% | 1.0000% |
| 38 | 165 | 13,694,237 | 14,347,477 | 13,831,179 | 1.17 | 1.1702% | 1.0000% |
| 39 | 92 | 7,986,768 | 8,276,131 | 8,066,636 | 0.02 | 0.0230% | 1.0000% |
| 40 | 35 | 2,897,343 | 3,003,536 | 2,926,316 | 0.07 | 0.0652% | 1.0000% |
| 41 | 5 | 469,601 | 478,038 | 474,297 | -1.80 | -1.8034% | 1.0000% |
| 42 | 2 | 181,982 | 179,708 | 183,802 | -4.85 | -4.8496% | 1.0000% |
| 43 | 1 | 80,817 | 82,239 | 81,625 | -1.84 | -1.8405% | 1.0000% |
| 44 | 12 | 1,141,718 | 1,179,639 | 1,153,135 | -0.28 | -0.2786% | 1.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| Total | 534,820 | 28,309,955,545 | 30,175,710,798 | 29,317,412,442 | 0.84 | 2.9905% | 3.5587% |

NEW YORK CITY POLICE PENSION FUND

Table 11C

Salary Experience of Active Members

Men and Women

| Fiscal Year | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 1989 | 25,919 | 1,072,770,701 | 1,124,500,206 | 1,164,332,421 | 0.56 | 4.8220% | 8.5351% |
| 1990 | 24,317 | 1,042,370,732 | 1,194,521,157 | 1,125,408,408 | 1.83 | 14.5966% | 7.9662% |
| 1991 | 24,360 | 1,160,845,734 | 1,171,259,468 | 1,252,763,632 | 0.11 | 0.8971% | 7.9182% |
| 1992 | 26,433 | 1,207,084,031 | 1,259,852,050 | 1,295,421,952 | 0.60 | 4.3715% | 7.3183% |
| 1993 | 26,229 | 1,230,501,899 | 1,273,218,804 | 1,302,042,783 | 0.60 | 3.4715% | 5.8140% |
| 1994 | 26,583 | 1,246,578,725 | 1,300,544,764 | 1,317,467,921 | 0.76 | 4.3291% | 5.6867% |
| 1995 | 29,321 | 1,339,299,737 | 1,431,587,595 | 1,433,469,524 | 0.98 | 6.8908% | 7.0313% |
| 1996 | 34,926 | 1,665,738,505 | 1,755,670,679 | 1,766,777,961 | 0.89 | 5.3989% | 6.0657% |
| 1997 | 35,540 | 1,748,682,111 | 1,845,195,577 | 1,868,682,947 | 0.80 | 5.5192% | 6.8624% |
| 1998 | 37,053 | 1,863,921,977 | 1,944,587,567 | 1,983,875,676 | 0.67 | 4.3277% | 6.4356% |
| 1999 | 36,957 | 1,912,059,465 | 2,130,668,202 | 2,028,853,260 | 1.87 | 11.4332% | 6.1083% |
| 2000 | 37,608 | 2,115,724,261 | 2,237,607,479 | 2,242,464,982 | 0.96 | 5.7608% | 5.9904% |
| 2001 | 37,504 | 2,153,528,806 | 2,315,816,977 | 2,272,920,893 | 1.36 | 7.5359% | 5.5440% |
| 2002 | 34,769 | 2,102,701,124 | 2,290,356,009 | 2,228,373,111 | 1.49 | 8.9245% | 5.9767% |
| 2003 | 33,088 | 2,135,692,598 | 2,189,012,270 | 2,259,021,815 | 0.43 | 2.4966% | 5.7747% |
| 2004 | 32,468 | 2,083,499,241 | 2,349,343,370 | 2,197,052,684 | 2.34 | 12.7595% | 5.4501% |
| 2005 | 31,745 | 2,228,955,898 | 2,361,968,624 | 2,370,960,875 | 0.94 | 5.9675% | 6.3709% |
| Total | 534,820 | 28,309,955,545 | 30,175,710,798 | 30,109,890,845 | 1.04 | 6.5905% | 6.3580% |

NEW YORK CITY POLICE PENSION FUND

Table 11C

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 1989 | 25,919 | 1,072,770,701 | 1,124,500,206 | 1,136,655,671 | 0.51 | 4.8220% | 9.4551% |
| 1990 | 24,317 | 1,042,370,732 | 1,194,521,157 | 1,096,221,222 | 1.68 | 14.5966% | 8.6662% |
| 1991 | 24,360 | 1,160,845,734 | 1,171,259,468 | 1,220,887,521 | 0.10 | 0.8971% | 8.6722% |
| 1992 | 26,433 | 1,207,084,031 | 1,259,852,050 | 1,263,569,194 | 0.53 | 4.3715% | 8.1795% |
| 1993 | 26,229 | 1,230,501,899 | 1,273,218,804 | 1,268,056,496 | 0.53 | 3.4715% | 6.5520% |
| 1994 | 26,583 | 1,246,578,725 | 1,300,544,764 | 1,283,217,014 | 0.67 | 4.3291% | 6.4391% |
| 1995 | 29,321 | 1,339,299,737 | 1,431,587,595 | 1,398,659,404 | 0.87 | 6.8908% | 7.9321% |
| 1996 | 34,926 | 1,665,738,505 | 1,755,670,679 | 1,720,891,445 | 0.79 | 5.3989% | 6.8110% |
| 1997 | 35,540 | 1,748,682,111 | 1,845,195,577 | 1,819,203,129 | 0.73 | 5.5192% | 7.5328% |
| 1998 | 37,053 | 1,863,921,977 | 1,944,587,567 | 1,931,961,653 | 0.61 | 4.3277% | 7.1504% |
| 1999 | 36,957 | 1,912,059,465 | 2,130,668,202 | 1,974,593,317 | 1.69 | 11.4332% | 6.7705% |
| 2000 | 37,608 | 2,115,724,261 | 2,237,607,479 | 2,181,587,301 | 0.87 | 5.7608% | 6.6130% |
| 2001 | 37,504 | 2,153,528,806 | 2,315,816,977 | 2,210,502,467 | 1.23 | 7.5359% | 6.1456% |
| 2002 | 34,769 | 2,102,701,124 | 2,290,356,009 | 2,168,640,492 | 1.34 | 8.9245% | 6.6359% |
| 2003 | 33,088 | 2,135,692,598 | 2,189,012,270 | 2,196,771,641 | 0.39 | 2.4966% | 6.3599% |
| 2004 | 32,468 | 2,083,499,241 | 2,349,343,370 | 2,138,088,329 | 2.08 | 12.7595% | 6.1201% |
| 2005 | 31,745 | 2,228,955,898 | 2,361,968,624 | 2,307,906,146 | 0.85 | 5.9675% | 7.0420% |
| Total | 534,820 | 28,309,955,545 | 30,175,710,798 | 29,317,412,442 | 0.93 | 6.5905% | 7.0587% |

NEW YORK CITY POLICE PENSION FUND

**Table 12A
Fiscal Years 2002 - 2005**

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Men and Women Increase% | |
|--------------|--------------------|------------------------|----------------------|----------------------|-----------------------------|-------------------------|-----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| | | | | | | | |
| 0 | 699 | 31,188,697 | 3,849,891 | 3,742,644 | 1.03 | 12.3439% | 12.0000% |
| 1 | 6,870 | 289,506,131 | 50,166,111 | 34,740,735 | 1.44 | 17.3282% | 12.0000% |
| 2 | 6,211 | 278,391,953 | 44,111,406 | 33,407,035 | 1.32 | 15.8451% | 12.0000% |
| 3 | 5,774 | 267,761,892 | 45,267,409 | 32,131,426 | 1.41 | 16.9058% | 12.0000% |
| 4 | 6,091 | 309,875,927 | 51,660,049 | 37,185,111 | 1.39 | 16.6712% | 12.0000% |
| 5 | 5,132 | 299,644,097 | 54,585,540 | 35,957,292 | 1.52 | 18.2168% | 12.0000% |
| 6 | 5,865 | 386,785,700 | 66,263,680 | 46,414,282 | 1.43 | 17.1319% | 12.0000% |
| 7 | 6,235 | 412,359,017 | 71,351,139 | 49,483,081 | 1.44 | 17.3032% | 12.0000% |
| 8 | 6,907 | 457,735,005 | 79,408,552 | 54,928,199 | 1.45 | 17.3481% | 12.0000% |
| 9 | 8,063 | 545,806,275 | 93,021,103 | 65,496,750 | 1.42 | 17.0429% | 12.0000% |
| 10 | 7,700 | 535,716,912 | 87,468,627 | 64,286,028 | 1.36 | 16.3274% | 12.0000% |
| 11 | 8,027 | 567,628,553 | 97,339,788 | 68,115,426 | 1.43 | 17.1485% | 12.0000% |
| 12 | 6,697 | 482,188,268 | 77,003,455 | 57,862,591 | 1.33 | 15.9696% | 12.0000% |
| 13 | 5,387 | 392,572,799 | 63,940,268 | 47,108,736 | 1.36 | 16.2875% | 12.0000% |
| 14 | 5,727 | 420,881,813 | 74,530,988 | 50,505,818 | 1.48 | 17.7083% | 12.0000% |
| 15 | 6,095 | 444,177,360 | 84,033,550 | 53,301,282 | 1.58 | 18.9189% | 12.0000% |
| 16 | 7,373 | 545,436,560 | 102,120,180 | 65,452,386 | 1.56 | 18.7227% | 12.0000% |
| 17 | 8,547 | 646,367,341 | 129,271,237 | 77,564,078 | 1.67 | 19.9997% | 12.0000% |
| 18 | 5,002 | 401,958,481 | 82,991,330 | 48,235,017 | 1.72 | 20.6467% | 12.0000% |
| 19 | 2,165 | 184,225,372 | 34,842,367 | 22,107,045 | 1.58 | 18.9129% | 12.0000% |
| 20 | 1,493 | 134,278,776 | 21,431,110 | 16,113,454 | 1.33 | 15.9602% | 12.0000% |
| 21 | 951 | 89,454,382 | 11,412,549 | 10,734,525 | 1.06 | 12.7580% | 12.0000% |
| 22 | 699 | 69,468,468 | 7,767,467 | 8,336,216 | 0.93 | 11.1813% | 12.0000% |
| 23 | 428 | 44,762,626 | 4,239,982 | 5,371,515 | 0.79 | 9.4721% | 12.0000% |
| 24 | 169 | 18,507,373 | 1,481,793 | 2,220,885 | 0.67 | 8.0065% | 12.0000% |
| 25 | 96 | 10,690,708 | 869,858 | 1,282,884 | 0.68 | 8.1366% | 12.0000% |
| 26 | 27 | 2,678,449 | 243,400 | 321,414 | 0.76 | 9.0873% | 12.0000% |
| 27 | 59 | 5,612,450 | 832,930 | 673,494 | 1.24 | 14.8408% | 12.0000% |
| 28 | 132 | 12,985,719 | 1,396,645 | 1,558,286 | 0.90 | 10.7552% | 12.0000% |
| 29 | 104 | 10,462,596 | 1,005,155 | 1,255,511 | 0.80 | 9.6071% | 12.0000% |
| 30 | 98 | 10,406,683 | 1,007,969 | 1,248,803 | 0.81 | 9.6858% | 12.0000% |
| 31 | 94 | 10,429,555 | 798,047 | 1,251,547 | 0.64 | 7.6518% | 12.0000% |
| 32 | 59 | 6,440,084 | 311,938 | 772,810 | 0.40 | 4.8437% | 12.0000% |
| 33 | 99 | 10,476,665 | 747,522 | 1,257,200 | 0.59 | 7.1351% | 12.0000% |
| 34 | 102 | 11,160,717 | 645,469 | 1,339,286 | 0.48 | 5.7834% | 12.0000% |
| 35 | 91 | 9,922,118 | 702,548 | 1,190,655 | 0.59 | 7.0806% | 12.0000% |
| 36 | 91 | 9,739,297 | 756,485 | 1,168,715 | 0.65 | 7.7673% | 12.0000% |
| 37 | 50 | 5,570,370 | 328,283 | 668,444 | 0.49 | 5.8934% | 12.0000% |
| 38 | 28 | 3,130,976 | 174,273 | 375,717 | 0.46 | 5.5661% | 12.0000% |
| 39 | 21 | 2,328,820 | 163,901 | 279,459 | 0.59 | 7.0379% | 12.0000% |
| 40 | 1 | 143,781 | 0 | 17,254 | 0.00 | 0.0000% | 12.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| 44 | 4 | 442,076 | 0 | 53,049 | 0.00 | 0.0000% | 12.0000% |
| Total | 125,463 | 8,379,300,842 | 1,449,543,994 | 1,005,516,085 | 1.44 | 17.2991% | 12.0000% |

NEW YORK CITY POLICE PENSION FUND

**Table 12A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience for All years | | | | | Men and Women | | |
|--|--------------------|------------------------|-------------|------------|-----------------------------|-----------|------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 699 | 31,188,697 | 3,849,891 | 3,742,644 | 1.03 | 12.3439% | 12.0000% |
| 1 | 6,870 | 289,506,131 | 50,166,111 | 34,740,736 | 1.44 | 17.3282% | 12.0000% |
| 2 | 6,211 | 278,391,953 | 44,111,406 | 33,407,034 | 1.32 | 15.8451% | 12.0000% |
| 3 | 5,774 | 267,761,892 | 45,267,409 | 32,131,427 | 1.41 | 16.9058% | 12.0000% |
| 4 | 6,091 | 309,875,927 | 51,660,049 | 37,185,111 | 1.39 | 16.6712% | 12.0000% |
| 5 | 5,132 | 299,644,097 | 54,585,540 | 35,957,292 | 1.52 | 18.2168% | 12.0000% |
| 6 | 5,865 | 386,785,700 | 66,263,680 | 46,414,284 | 1.43 | 17.1319% | 12.0000% |
| 7 | 6,235 | 412,359,017 | 71,351,139 | 49,483,082 | 1.44 | 17.3032% | 12.0000% |
| 8 | 6,907 | 457,735,005 | 79,408,552 | 54,928,201 | 1.45 | 17.3481% | 12.0000% |
| 9 | 8,063 | 545,806,275 | 93,021,103 | 65,496,753 | 1.42 | 17.0429% | 12.0000% |
| 10 | 7,700 | 535,716,912 | 87,468,627 | 64,286,029 | 1.36 | 16.3274% | 12.0000% |
| 11 | 8,027 | 567,628,553 | 97,339,788 | 68,115,426 | 1.43 | 17.1485% | 12.0000% |
| 12 | 6,697 | 482,188,268 | 77,003,455 | 57,862,592 | 1.33 | 15.9696% | 12.0000% |
| 13 | 5,387 | 392,572,799 | 63,940,268 | 47,108,736 | 1.36 | 16.2875% | 12.0000% |
| 14 | 5,727 | 420,881,813 | 74,530,988 | 50,505,818 | 1.48 | 17.7083% | 12.0000% |
| 15 | 6,095 | 444,177,360 | 84,033,550 | 53,301,283 | 1.58 | 18.9189% | 12.0000% |
| 16 | 7,373 | 545,436,560 | 102,120,180 | 65,452,387 | 1.56 | 18.7227% | 12.0000% |
| 17 | 8,547 | 646,367,341 | 129,271,237 | 77,564,081 | 1.67 | 19.9997% | 12.0000% |
| 18 | 5,002 | 401,958,481 | 82,991,330 | 48,235,018 | 1.72 | 20.6467% | 12.0000% |
| 19 | 2,165 | 184,225,372 | 34,842,367 | 22,107,045 | 1.58 | 18.9129% | 12.0000% |
| 20 | 1,493 | 134,278,776 | 21,431,110 | 16,113,453 | 1.33 | 15.9602% | 12.0000% |
| 21 | 951 | 89,454,382 | 11,412,549 | 8,945,438 | 1.28 | 12.7580% | 10.0000% |
| 22 | 699 | 69,468,468 | 7,767,467 | 5,557,477 | 1.40 | 11.1813% | 8.0000% |
| 23 | 428 | 44,762,626 | 4,239,982 | 3,133,384 | 1.35 | 9.4721% | 7.0000% |
| 24 | 169 | 18,507,373 | 1,481,793 | 1,110,442 | 1.33 | 8.0065% | 6.0000% |
| 25 | 96 | 10,690,708 | 869,858 | 641,442 | 1.36 | 8.1366% | 6.0000% |
| 26 | 27 | 2,678,449 | 243,400 | 133,922 | 1.82 | 9.0873% | 5.0000% |
| 27 | 59 | 5,612,450 | 832,930 | 280,623 | 2.97 | 14.8408% | 5.0000% |
| 28 | 132 | 12,985,719 | 1,396,645 | 649,286 | 2.15 | 10.7552% | 5.0000% |
| 29 | 104 | 10,462,596 | 1,005,155 | 523,130 | 1.92 | 9.6071% | 5.0000% |
| 30 | 98 | 10,406,683 | 1,007,969 | 520,334 | 1.94 | 9.6858% | 5.0000% |
| 31 | 94 | 10,429,555 | 798,047 | 521,478 | 1.53 | 7.6518% | 5.0000% |
| 32 | 59 | 6,440,084 | 311,938 | 322,004 | 0.97 | 4.8437% | 5.0000% |
| 33 | 99 | 10,476,665 | 747,522 | 523,833 | 1.43 | 7.1351% | 5.0000% |
| 34 | 102 | 11,160,717 | 645,469 | 558,036 | 1.16 | 5.7834% | 5.0000% |
| 35 | 91 | 9,922,118 | 702,548 | 496,106 | 1.42 | 7.0806% | 5.0000% |
| 36 | 91 | 9,739,297 | 756,485 | 486,965 | 1.55 | 7.7673% | 5.0000% |
| 37 | 50 | 5,570,370 | 328,283 | 278,519 | 1.18 | 5.8934% | 5.0000% |
| 38 | 28 | 3,130,976 | 174,273 | 156,549 | 1.11 | 5.5661% | 5.0000% |
| 39 | 21 | 2,328,820 | 163,901 | 116,441 | 1.41 | 7.0379% | 5.0000% |
| 40 | 1 | 143,781 | 0 | 7,189 | 0.00 | 0.0000% | 5.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 44 | 4 | 442,076 | 0 | 22,104 | 0.00 | 0.0000% | 5.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 12A
Fiscal Years 2002 - 2005

| Over Time Pay Experience for All years | | | | | Men and Women | | |
|---|-----------------------------------|---------------------------------------|-----------------|-----------------|--|---------------------|-----------------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
| | | | Actual | Proposed | | Actual % | Proposed % |
| Total | 125,463 | 8,379,300,842 | 1,449,543,994 | 989,123,134 | 1.47 | 17.2991% | 11.8044% |

NEW YORK CITY POLICE PENSION FUND

**Table 12B
Fiscal Years 1990 - 2005**

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Men and Women Increase% | |
|--------------|--------------------|------------------------|----------------------|----------------------|-----------------------------|-------------------------|-----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| | | | | | | | |
| 0 | 7,089 | 227,721,721 | 13,554,281 | 27,326,606 | 0.50 | 5.9521% | 12.0000% |
| 1 | 28,940 | 1,022,791,632 | 102,731,510 | 122,734,994 | 0.84 | 10.0442% | 12.0000% |
| 2 | 30,002 | 1,143,778,065 | 115,660,436 | 137,253,366 | 0.84 | 10.1121% | 12.0000% |
| 3 | 29,309 | 1,185,541,574 | 122,720,466 | 142,264,985 | 0.86 | 10.3514% | 12.0000% |
| 4 | 29,709 | 1,328,874,692 | 138,443,386 | 159,464,963 | 0.87 | 10.4181% | 12.0000% |
| 5 | 29,848 | 1,493,280,988 | 167,439,943 | 179,193,714 | 0.93 | 11.2129% | 12.0000% |
| 6 | 30,327 | 1,617,178,414 | 180,660,690 | 194,061,403 | 0.93 | 11.1714% | 12.0000% |
| 7 | 30,531 | 1,646,540,875 | 187,467,964 | 197,584,902 | 0.95 | 11.3856% | 12.0000% |
| 8 | 29,905 | 1,640,866,859 | 187,791,046 | 196,904,020 | 0.95 | 11.4446% | 12.0000% |
| 9 | 29,079 | 1,646,781,487 | 188,963,965 | 197,613,773 | 0.96 | 11.4747% | 12.0000% |
| 10 | 27,654 | 1,612,863,057 | 179,222,057 | 193,543,562 | 0.93 | 11.1120% | 12.0000% |
| 11 | 25,919 | 1,554,065,170 | 174,925,834 | 186,487,818 | 0.94 | 11.2560% | 12.0000% |
| 12 | 23,637 | 1,442,774,207 | 152,923,977 | 173,132,904 | 0.88 | 10.5993% | 12.0000% |
| 13 | 21,414 | 1,330,299,938 | 142,513,535 | 159,635,990 | 0.89 | 10.7129% | 12.0000% |
| 14 | 19,924 | 1,279,462,302 | 150,379,658 | 153,535,474 | 0.98 | 11.7533% | 12.0000% |
| 15 | 17,960 | 1,179,520,275 | 150,918,982 | 141,542,431 | 1.07 | 12.7949% | 12.0000% |
| 16 | 18,273 | 1,220,028,731 | 166,045,625 | 146,403,445 | 1.13 | 13.6100% | 12.0000% |
| 17 | 16,917 | 1,176,434,794 | 181,479,213 | 141,172,171 | 1.29 | 15.4262% | 12.0000% |
| 18 | 9,306 | 676,706,090 | 107,811,751 | 81,204,730 | 1.33 | 15.9318% | 12.0000% |
| 19 | 4,706 | 347,099,901 | 48,220,396 | 41,651,989 | 1.16 | 13.8924% | 12.0000% |
| 20 | 3,723 | 270,027,456 | 31,216,073 | 32,403,296 | 0.96 | 11.5603% | 12.0000% |
| 21 | 3,419 | 238,836,317 | 21,016,005 | 28,660,358 | 0.73 | 8.7993% | 12.0000% |
| 22 | 3,047 | 214,541,340 | 16,937,859 | 25,744,961 | 0.66 | 7.8949% | 12.0000% |
| 23 | 2,791 | 193,256,965 | 13,711,580 | 23,190,836 | 0.59 | 7.0950% | 12.0000% |
| 24 | 2,376 | 160,683,050 | 10,103,190 | 19,281,965 | 0.52 | 6.2877% | 12.0000% |
| 25 | 2,103 | 143,427,832 | 8,594,509 | 17,211,341 | 0.50 | 5.9922% | 12.0000% |
| 26 | 1,885 | 128,862,294 | 7,081,365 | 15,463,474 | 0.46 | 5.4953% | 12.0000% |
| 27 | 1,682 | 118,052,208 | 6,626,749 | 14,166,266 | 0.47 | 5.6134% | 12.0000% |
| 28 | 1,540 | 110,319,584 | 5,628,921 | 13,238,351 | 0.43 | 5.1024% | 12.0000% |
| 29 | 1,257 | 92,700,658 | 4,510,744 | 11,124,077 | 0.41 | 4.8659% | 12.0000% |
| 30 | 1,105 | 84,370,981 | 4,287,293 | 10,124,519 | 0.42 | 5.0815% | 12.0000% |
| 31 | 906 | 71,648,141 | 3,612,969 | 8,597,780 | 0.42 | 5.0427% | 12.0000% |
| 32 | 737 | 57,586,672 | 2,588,477 | 6,910,402 | 0.37 | 4.4949% | 12.0000% |
| 33 | 633 | 50,939,617 | 2,343,977 | 6,112,752 | 0.38 | 4.6015% | 12.0000% |
| 34 | 545 | 44,341,765 | 1,907,994 | 5,321,011 | 0.36 | 4.3029% | 12.0000% |
| 35 | 400 | 33,705,421 | 1,458,132 | 4,044,650 | 0.36 | 4.3261% | 12.0000% |
| 36 | 278 | 24,310,611 | 1,188,297 | 2,917,274 | 0.41 | 4.8880% | 12.0000% |
| 37 | 158 | 14,095,838 | 612,039 | 1,691,500 | 0.36 | 4.3420% | 12.0000% |
| 38 | 98 | 8,741,522 | 368,893 | 1,048,982 | 0.35 | 4.2200% | 12.0000% |
| 39 | 43 | 3,996,813 | 227,373 | 479,617 | 0.47 | 5.6889% | 12.0000% |
| 40 | 5 | 528,660 | 0 | 63,439 | 0.00 | 0.0000% | 12.0000% |
| 41 | 2 | 177,901 | 0 | 21,348 | 0.00 | 0.0000% | 12.0000% |
| 42 | 1 | 80,822 | 0 | 9,699 | 0.00 | 0.0000% | 12.0000% |
| 43 | 1 | 81,528 | 0 | 9,783 | 0.00 | 0.0000% | 12.0000% |
| 44 | 12 | 1,160,682 | 0 | 139,282 | 0.00 | 0.0000% | 12.0000% |
| Total | 489,196 | 26,839,085,450 | 3,003,897,154 | 3,220,690,203 | 0.93 | 11.1922% | 12.0000% |

NEW YORK CITY POLICE PENSION FUND

**Table 12B
Fiscal Years 1990 - 2005**

Over Time Pay Experience for All years

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------------|-------------|-------------|-----------------------------|-----------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 7,089 | 227,721,721 | 13,554,281 | 27,326,607 | 0.50 | 5.9521% | 12.0000% |
| 1 | 28,940 | 1,022,791,632 | 102,731,510 | 122,734,996 | 0.84 | 10.0442% | 12.0000% |
| 2 | 30,002 | 1,143,778,065 | 115,660,436 | 137,253,368 | 0.84 | 10.1121% | 12.0000% |
| 3 | 29,309 | 1,185,541,574 | 122,720,466 | 142,264,989 | 0.86 | 10.3514% | 12.0000% |
| 4 | 29,709 | 1,328,874,692 | 138,443,386 | 159,464,963 | 0.87 | 10.4181% | 12.0000% |
| 5 | 29,848 | 1,493,280,988 | 167,439,943 | 179,193,719 | 0.93 | 11.2129% | 12.0000% |
| 6 | 30,327 | 1,617,178,414 | 180,660,690 | 194,061,410 | 0.93 | 11.1714% | 12.0000% |
| 7 | 30,531 | 1,646,540,875 | 187,467,964 | 197,584,905 | 0.95 | 11.3856% | 12.0000% |
| 8 | 29,905 | 1,640,866,859 | 187,791,046 | 196,904,023 | 0.95 | 11.4446% | 12.0000% |
| 9 | 29,079 | 1,646,781,487 | 188,963,965 | 197,613,778 | 0.96 | 11.4747% | 12.0000% |
| 10 | 27,654 | 1,612,863,057 | 179,222,057 | 193,543,567 | 0.93 | 11.1120% | 12.0000% |
| 11 | 25,919 | 1,554,065,170 | 174,925,834 | 186,487,820 | 0.94 | 11.2560% | 12.0000% |
| 12 | 23,637 | 1,442,774,207 | 152,923,977 | 173,132,905 | 0.88 | 10.5993% | 12.0000% |
| 13 | 21,414 | 1,330,299,938 | 142,513,535 | 159,635,993 | 0.89 | 10.7129% | 12.0000% |
| 14 | 19,924 | 1,279,462,302 | 150,379,658 | 153,535,476 | 0.98 | 11.7533% | 12.0000% |
| 15 | 17,960 | 1,179,520,275 | 150,918,982 | 141,542,433 | 1.07 | 12.7949% | 12.0000% |
| 16 | 18,273 | 1,220,028,731 | 166,045,625 | 146,403,448 | 1.13 | 13.6100% | 12.0000% |
| 17 | 16,917 | 1,176,434,794 | 181,479,213 | 141,172,175 | 1.29 | 15.4262% | 12.0000% |
| 18 | 9,306 | 676,706,090 | 107,811,751 | 81,204,731 | 1.33 | 15.9318% | 12.0000% |
| 19 | 4,706 | 347,099,901 | 48,220,396 | 41,651,988 | 1.16 | 13.8924% | 12.0000% |
| 20 | 3,723 | 270,027,456 | 31,216,073 | 32,403,295 | 0.96 | 11.5603% | 12.0000% |
| 21 | 3,419 | 238,836,317 | 21,016,005 | 23,883,632 | 0.88 | 8.7993% | 10.0000% |
| 22 | 3,047 | 214,541,340 | 16,937,859 | 17,163,307 | 0.99 | 7.8949% | 8.0000% |
| 23 | 2,791 | 193,256,965 | 13,711,580 | 13,527,988 | 1.01 | 7.0950% | 7.0000% |
| 24 | 2,376 | 160,683,050 | 10,103,190 | 9,640,983 | 1.05 | 6.2877% | 6.0000% |
| 25 | 2,103 | 143,427,832 | 8,594,509 | 8,605,670 | 1.00 | 5.9922% | 6.0000% |
| 26 | 1,885 | 128,862,294 | 7,081,365 | 6,443,115 | 1.10 | 5.4953% | 5.0000% |
| 27 | 1,682 | 118,052,208 | 6,626,749 | 5,902,610 | 1.12 | 5.6134% | 5.0000% |
| 28 | 1,540 | 110,319,584 | 5,628,921 | 5,515,979 | 1.02 | 5.1024% | 5.0000% |
| 29 | 1,257 | 92,700,658 | 4,510,744 | 4,635,033 | 0.97 | 4.8659% | 5.0000% |
| 30 | 1,105 | 84,370,981 | 4,287,293 | 4,218,549 | 1.02 | 5.0815% | 5.0000% |
| 31 | 906 | 71,648,141 | 3,612,969 | 3,582,407 | 1.01 | 5.0427% | 5.0000% |
| 32 | 737 | 57,586,672 | 2,588,477 | 2,879,334 | 0.90 | 4.4949% | 5.0000% |
| 33 | 633 | 50,939,617 | 2,343,977 | 2,546,981 | 0.92 | 4.6015% | 5.0000% |
| 34 | 545 | 44,341,765 | 1,907,994 | 2,217,088 | 0.86 | 4.3029% | 5.0000% |
| 35 | 400 | 33,705,421 | 1,458,132 | 1,685,271 | 0.87 | 4.3261% | 5.0000% |
| 36 | 278 | 24,310,611 | 1,188,297 | 1,215,531 | 0.98 | 4.8880% | 5.0000% |
| 37 | 158 | 14,095,838 | 612,039 | 704,792 | 0.87 | 4.3420% | 5.0000% |
| 38 | 98 | 8,741,522 | 368,893 | 437,076 | 0.84 | 4.2200% | 5.0000% |
| 39 | 43 | 3,996,813 | 227,373 | 199,841 | 1.14 | 5.6889% | 5.0000% |
| 40 | 5 | 528,660 | 0 | 26,433 | 0.00 | 0.0000% | 5.0000% |
| 41 | 2 | 177,901 | 0 | 8,895 | 0.00 | 0.0000% | 5.0000% |
| 42 | 1 | 80,822 | 0 | 4,041 | 0.00 | 0.0000% | 5.0000% |
| 43 | 1 | 81,528 | 0 | 4,076 | 0.00 | 0.0000% | 5.0000% |
| 44 | 12 | 1,160,682 | 0 | 58,034 | 0.00 | 0.0000% | 5.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 12B

Fiscal Years 1990 - 2005

Over Time Pay Experience for All years

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|---------------|---------------|-----------------------------|-----------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| Total | 489,196 | 26,839,085,450 | 3,003,897,154 | 3,120,223,253 | 0.96 | 11.1922% | 11.6257% |

NEW YORK CITY POLICE PENSION FUND

Table 12C

Over Time Pay Experience for All years

Men and Women

| Year | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|----------------------|----------------------|-----------------------------|-----------------|-----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 1990 | 23,056 | 1,054,830,678 | 93,526,365 | 126,579,679 | 0.74 | 8.8665% | 12.0000% |
| 1991 | 23,570 | 1,122,369,070 | 109,946,550 | 134,684,283 | 0.82 | 9.7959% | 12.0000% |
| 1992 | 25,615 | 1,188,907,020 | 100,850,756 | 142,668,839 | 0.71 | 8.4826% | 12.0000% |
| 1993 | 25,134 | 1,190,371,653 | 101,858,246 | 142,844,596 | 0.71 | 8.5568% | 12.0000% |
| 1994 | 25,601 | 1,216,919,551 | 95,884,018 | 146,030,344 | 0.66 | 7.8792% | 12.0000% |
| 1995 | 28,476 | 1,334,993,477 | 86,431,430 | 160,199,214 | 0.54 | 6.4743% | 12.0000% |
| 1996 | 34,152 | 1,664,047,453 | 101,050,766 | 199,685,692 | 0.51 | 6.0726% | 12.0000% |
| 1997 | 34,895 | 1,756,163,193 | 107,187,771 | 210,739,580 | 0.51 | 6.1035% | 12.0000% |
| 1998 | 36,424 | 1,864,378,106 | 135,927,175 | 223,725,371 | 0.61 | 7.2908% | 12.0000% |
| 1999 | 36,163 | 1,966,483,869 | 145,006,077 | 235,978,060 | 0.61 | 7.3739% | 12.0000% |
| 2000 | 35,805 | 2,052,627,305 | 204,667,423 | 246,315,273 | 0.83 | 9.9710% | 12.0000% |
| 2001 | 34,842 | 2,047,693,233 | 272,016,583 | 245,723,187 | 1.11 | 13.2840% | 12.0000% |
| 2002 | 32,744 | 2,048,531,950 | 491,384,433 | 245,823,830 | 2.00 | 23.9872% | 12.0000% |
| 2003 | 30,908 | 2,001,836,913 | 287,575,955 | 240,220,423 | 1.20 | 14.3656% | 12.0000% |
| 2004 | 30,066 | 2,033,469,707 | 299,686,402 | 244,016,362 | 1.23 | 14.7377% | 12.0000% |
| 2005 | 31,745 | 2,295,462,272 | 370,897,204 | 275,455,470 | 1.35 | 16.1578% | 12.0000% |
| Total | 489,196 | 26,839,085,450 | 3,003,897,154 | 3,220,690,203 | 0.93 | 11.1922% | 12.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 12C

Over Time Pay Experience for All years

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|----------------------|----------------------|-----------------------------|-----------------|-----------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 1990 | 23,056 | 1,054,830,678 | 93,526,365 | 119,532,592 | 0.78 | 8.8665% | 11.3319% |
| 1991 | 23,570 | 1,122,369,070 | 109,946,550 | 126,601,248 | 0.87 | 9.7959% | 11.2798% |
| 1992 | 25,615 | 1,188,907,020 | 100,850,756 | 133,774,277 | 0.75 | 8.4826% | 11.2519% |
| 1993 | 25,134 | 1,190,371,653 | 101,858,246 | 134,168,011 | 0.76 | 8.5568% | 11.2711% |
| 1994 | 25,601 | 1,216,919,551 | 95,884,018 | 138,283,653 | 0.69 | 7.8792% | 11.3634% |
| 1995 | 28,476 | 1,334,993,477 | 86,431,430 | 152,689,772 | 0.57 | 6.4743% | 11.4375% |
| 1996 | 34,152 | 1,664,047,453 | 101,050,766 | 191,176,137 | 0.53 | 6.0726% | 11.4886% |
| 1997 | 34,895 | 1,756,163,193 | 107,187,771 | 202,869,895 | 0.53 | 6.1035% | 11.5519% |
| 1998 | 36,424 | 1,864,378,106 | 135,927,175 | 216,774,856 | 0.63 | 7.2908% | 11.6272% |
| 1999 | 36,163 | 1,966,483,869 | 145,006,077 | 230,489,369 | 0.63 | 7.3739% | 11.7209% |
| 2000 | 35,805 | 2,052,627,305 | 204,667,423 | 242,196,162 | 0.85 | 9.9710% | 11.7993% |
| 2001 | 34,842 | 2,047,693,233 | 272,016,583 | 242,544,146 | 1.12 | 13.2840% | 11.8448% |
| 2002 | 32,744 | 2,048,531,950 | 491,384,433 | 242,902,398 | 2.02 | 23.9872% | 11.8574% |
| 2003 | 30,908 | 2,001,836,913 | 287,575,955 | 236,869,787 | 1.21 | 14.3656% | 11.8326% |
| 2004 | 30,066 | 2,033,469,707 | 299,686,402 | 239,847,346 | 1.25 | 14.7377% | 11.7950% |
| 2005 | 31,745 | 2,295,462,272 | 370,897,204 | 269,503,603 | 1.38 | 16.1578% | 11.7407% |
| Total | 489,196 | 26,839,085,450 | 3,003,897,154 | 3,120,223,253 | 0.96 | 11.1922% | 11.6257% |

NEW YORK CITY POLICE PENSION FUND

**Table 13A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience Before Retirement | | | | | | Men and Women | | |
|--|--------------------|------------------------|--------------------|-------------------|-----------------------------|-----------------|-----------------|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
| | | | Actual | Expected | | Actual % | Expected % | |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 1 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 2 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 3 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 4 | 1 | 61,390 | 32,399 | 9,822 | 3.30 | 52.7757% | 16.0000% | |
| 5 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 6 | 1 | 64,225 | 28,156 | 10,276 | 2.74 | 43.8396% | 16.0000% | |
| 7 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 8 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 9 | 1 | 69,456 | 14,488 | 11,113 | 1.30 | 20.8592% | 16.0000% | |
| 10 | 5 | 344,026 | 75,992 | 55,043 | 1.38 | 22.0890% | 16.0000% | |
| 11 | 4 | 294,047 | 65,225 | 47,047 | 1.39 | 22.1818% | 16.0000% | |
| 12 | 1 | 63,026 | 19,121 | 10,084 | 1.90 | 30.3383% | 16.0000% | |
| 13 | 4 | 301,846 | 65,168 | 48,295 | 1.35 | 21.5898% | 16.0000% | |
| 14 | 6 | 388,287 | 89,490 | 62,126 | 1.44 | 23.0474% | 16.0000% | |
| 15 | 39 | 2,669,160 | 633,721 | 427,065 | 1.48 | 23.7423% | 16.0000% | |
| 16 | 69 | 4,799,731 | 1,241,616 | 767,957 | 1.62 | 25.8684% | 16.0000% | |
| 17 | 143 | 10,176,390 | 2,301,392 | 1,628,222 | 1.41 | 22.6150% | 16.0000% | |
| 18 | 3,408 | 248,547,635 | 61,437,898 | 39,767,621 | 1.54 | 24.7188% | 16.0000% | |
| 19 | 1,030 | 79,866,977 | 24,613,536 | 12,778,716 | 1.93 | 30.8182% | 16.0000% | |
| 20 | 201 | 16,594,234 | 4,345,875 | 2,655,077 | 1.64 | 26.1891% | 16.0000% | |
| 21 | 107 | 9,474,822 | 1,890,015 | 1,515,971 | 1.25 | 19.9478% | 16.0000% | |
| 22 | 57 | 5,243,565 | 1,169,460 | 838,971 | 1.39 | 22.3028% | 16.0000% | |
| 23 | 14 | 1,375,508 | 247,764 | 220,081 | 1.13 | 18.0125% | 16.0000% | |
| 24 | 13 | 1,101,408 | 145,810 | 176,225 | 0.83 | 13.2385% | 16.0000% | |
| 25 | 7 | 667,633 | 63,657 | 106,821 | 0.60 | 9.5347% | 16.0000% | |
| 26 | 1 | 98,709 | 17,475 | 15,793 | 1.11 | 17.7036% | 16.0000% | |
| 27 | 17 | 1,437,526 | 460,535 | 230,004 | 2.00 | 32.0366% | 16.0000% | |
| 28 | 32 | 2,866,355 | 711,793 | 458,616 | 1.55 | 24.8327% | 16.0000% | |
| 29 | 21 | 2,104,481 | 249,233 | 336,717 | 0.74 | 11.8430% | 16.0000% | |
| 30 | 11 | 1,012,542 | 104,376 | 162,007 | 0.64 | 10.3083% | 16.0000% | |
| 31 | 5 | 440,908 | 132,616 | 70,545 | 1.88 | 30.0779% | 16.0000% | |
| 32 | 17 | 1,450,452 | 356,748 | 232,072 | 1.54 | 24.5956% | 16.0000% | |
| 33 | 21 | 1,872,842 | 397,172 | 299,654 | 1.33 | 21.2069% | 16.0000% | |
| 34 | 18 | 1,856,981 | 179,398 | 297,117 | 0.60 | 9.6607% | 16.0000% | |
| 35 | 13 | 1,314,962 | 197,404 | 210,395 | 0.94 | 15.0121% | 16.0000% | |
| 36 | 6 | 610,502 | 43,870 | 97,680 | 0.45 | 7.1859% | 16.0000% | |
| 37 | 11 | 1,159,516 | 87,856 | 185,523 | 0.47 | 7.5770% | 16.0000% | |
| 38 | 8 | 873,422 | 68,127 | 139,747 | 0.49 | 7.8000% | 16.0000% | |
| 39 | 5 | 493,406 | 72,551 | 78,944 | 0.92 | 14.7041% | 16.0000% | |
| 40 | 10 | 969,818 | 141,534 | 155,170 | 0.91 | 14.5939% | 16.0000% | |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| Total | 5,307 | 400,665,788 | 101,701,471 | 64,106,517 | 1.59 | 25.3831% | 16.0000% | |

NEW YORK CITY POLICE PENSION FUND

**Table 13B
Fiscal Years 1990 - 2005**

| Over Time Pay Experience Before Retirement | | | | | | Men and Women | | |
|--|--------------------|------------------------|--------------------|--------------------|-----------------------------|-----------------|-----------------|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
| | | | Actual | Expected | | Actual % | Expected % | |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 1 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 2 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 3 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 4 | 2 | 105,517 | 45,301 | 16,882 | 2.68 | 42.9324% | 16.0000% | |
| 5 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 6 | 2 | 132,587 | 37,868 | 21,214 | 1.79 | 28.5609% | 16.0000% | |
| 7 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 8 | 2 | 101,383 | 5,341 | 16,221 | 0.33 | 5.2681% | 16.0000% | |
| 9 | 5 | 287,650 | 32,668 | 46,024 | 0.71 | 11.3569% | 16.0000% | |
| 10 | 11 | 695,107 | 108,915 | 111,217 | 0.98 | 15.6688% | 16.0000% | |
| 11 | 7 | 467,801 | 83,766 | 74,848 | 1.12 | 17.9063% | 16.0000% | |
| 12 | 7 | 390,785 | 43,528 | 62,525 | 0.70 | 11.1386% | 16.0000% | |
| 13 | 18 | 1,118,270 | 133,218 | 178,922 | 0.74 | 11.9129% | 16.0000% | |
| 14 | 26 | 1,512,583 | 203,230 | 242,012 | 0.84 | 13.4360% | 16.0000% | |
| 15 | 104 | 6,577,121 | 1,093,780 | 1,052,339 | 1.04 | 16.6301% | 16.0000% | |
| 16 | 166 | 10,694,657 | 1,907,809 | 1,711,146 | 1.11 | 17.8389% | 16.0000% | |
| 17 | 369 | 23,710,790 | 4,040,085 | 3,793,725 | 1.06 | 17.0390% | 16.0000% | |
| 18 | 5,793 | 405,291,588 | 85,877,717 | 64,846,654 | 1.32 | 21.1891% | 16.0000% | |
| 19 | 2,478 | 171,685,287 | 36,797,312 | 27,469,645 | 1.34 | 21.4330% | 16.0000% | |
| 20 | 731 | 47,812,551 | 7,746,091 | 7,650,006 | 1.01 | 16.2010% | 16.0000% | |
| 21 | 520 | 33,244,402 | 4,291,273 | 5,319,103 | 0.81 | 12.9083% | 16.0000% | |
| 22 | 376 | 24,417,075 | 2,878,244 | 3,906,732 | 0.74 | 11.7878% | 16.0000% | |
| 23 | 331 | 20,391,437 | 2,000,343 | 3,262,629 | 0.61 | 9.8097% | 16.0000% | |
| 24 | 445 | 27,936,597 | 2,705,150 | 4,469,857 | 0.61 | 9.6832% | 16.0000% | |
| 25 | 333 | 21,807,987 | 2,073,129 | 3,489,277 | 0.59 | 9.5063% | 16.0000% | |
| 26 | 320 | 21,281,311 | 2,250,217 | 3,405,009 | 0.66 | 10.5737% | 16.0000% | |
| 27 | 309 | 21,094,971 | 2,154,794 | 3,375,194 | 0.64 | 10.2147% | 16.0000% | |
| 28 | 263 | 17,889,916 | 1,841,429 | 2,862,386 | 0.64 | 10.2931% | 16.0000% | |
| 29 | 246 | 17,811,236 | 1,313,006 | 2,849,797 | 0.46 | 7.3718% | 16.0000% | |
| 30 | 216 | 16,085,392 | 1,078,351 | 2,573,663 | 0.42 | 6.7039% | 16.0000% | |
| 31 | 182 | 13,692,204 | 1,082,996 | 2,190,752 | 0.49 | 7.9096% | 16.0000% | |
| 32 | 169 | 12,714,724 | 1,165,172 | 2,034,354 | 0.57 | 9.1640% | 16.0000% | |
| 33 | 121 | 9,526,925 | 872,855 | 1,524,305 | 0.57 | 9.1620% | 16.0000% | |
| 34 | 116 | 9,302,873 | 540,727 | 1,488,459 | 0.36 | 5.8125% | 16.0000% | |
| 35 | 81 | 6,336,824 | 524,543 | 1,013,892 | 0.52 | 8.2777% | 16.0000% | |
| 36 | 58 | 4,285,602 | 244,727 | 685,696 | 0.36 | 5.7104% | 16.0000% | |
| 37 | 42 | 3,582,468 | 194,232 | 573,194 | 0.34 | 5.4217% | 16.0000% | |
| 38 | 23 | 2,013,133 | 102,654 | 322,101 | 0.32 | 5.0992% | 16.0000% | |
| 39 | 16 | 1,421,280 | 86,689 | 227,403 | 0.38 | 6.0994% | 16.0000% | |
| 40 | 15 | 1,282,767 | 146,499 | 205,242 | 0.71 | 11.4205% | 16.0000% | |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| Total | 13,903 | 956,702,801 | 165,703,659 | 153,072,425 | 1.08 | 17.3203% | 16.0000% | |

NEW YORK CITY POLICE PENSION FUND

Table 13C

Over Time Pay Experience Before Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|--------------------|--------------------|-----------------------------|-----------------|-----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 1990 | 788 | 39,459,545 | 3,701,564 | 6,313,527 | 0.59 | 9.3807% | 16.0000% |
| 1991 | 370 | 20,687,668 | 2,173,926 | 3,310,026 | 0.66 | 10.5083% | 16.0000% |
| 1992 | 439 | 24,475,661 | 2,200,015 | 3,916,105 | 0.56 | 8.9886% | 16.0000% |
| 1993 | 751 | 42,462,837 | 3,920,639 | 6,794,054 | 0.58 | 9.2331% | 16.0000% |
| 1994 | 572 | 34,269,100 | 3,352,831 | 5,483,057 | 0.61 | 9.7838% | 16.0000% |
| 1995 | 429 | 27,054,124 | 1,556,915 | 4,328,659 | 0.36 | 5.7548% | 16.0000% |
| 1996 | 386 | 25,546,055 | 1,725,160 | 4,087,366 | 0.42 | 6.7531% | 16.0000% |
| 1997 | 320 | 21,700,839 | 1,280,040 | 3,472,132 | 0.37 | 5.8986% | 16.0000% |
| 1998 | 343 | 23,269,143 | 1,676,369 | 3,723,060 | 0.45 | 7.2043% | 16.0000% |
| 1999 | 521 | 37,568,778 | 2,603,967 | 6,011,003 | 0.43 | 6.9312% | 16.0000% |
| 2000 | 1,457 | 101,994,660 | 11,783,108 | 16,319,145 | 0.72 | 11.5527% | 16.0000% |
| 2001 | 2,220 | 157,548,603 | 28,027,654 | 25,207,774 | 1.11 | 17.7898% | 16.0000% |
| 2002 | 1,597 | 118,588,025 | 38,256,807 | 18,974,082 | 2.02 | 32.2603% | 16.0000% |
| 2003 | 1,713 | 128,084,458 | 27,500,266 | 20,493,511 | 1.34 | 21.4704% | 16.0000% |
| 2004 | 1,997 | 153,993,305 | 35,944,398 | 24,638,924 | 1.46 | 23.3415% | 16.0000% |
| 2005 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| Total | 13,903 | 956,702,801 | 165,703,659 | 153,072,425 | 1.08 | 17.3203% | 16.0000% |

NEW YORK CITY POLICE PENSION FUND

**Table 14A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Disabled Retirement Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------------|-----------|----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 1 | 3 | 112,066 | 230 | 6,724 | 0.03 | 0.2052% | 6.0000% |
| 2 | 6 | 277,258 | 1,290 | 16,635 | 0.08 | 0.4653% | 6.0000% |
| 3 | 11 | 501,783 | 22,521 | 30,107 | 0.75 | 4.4882% | 6.0000% |
| 4 | 19 | 914,469 | 49,089 | 54,869 | 0.89 | 5.3680% | 6.0000% |
| 5 | 25 | 1,430,054 | 31,821 | 85,803 | 0.37 | 2.2252% | 6.0000% |
| 6 | 33 | 2,091,858 | 214,520 | 125,511 | 1.71 | 10.2550% | 6.0000% |
| 7 | 56 | 3,538,095 | 147,396 | 212,286 | 0.69 | 4.1660% | 6.0000% |
| 8 | 81 | 5,164,351 | 374,320 | 309,860 | 1.21 | 7.2482% | 6.0000% |
| 9 | 130 | 8,407,879 | 644,619 | 504,473 | 1.28 | 7.6668% | 6.0000% |
| 10 | 113 | 7,457,270 | 424,598 | 447,436 | 0.95 | 5.6937% | 6.0000% |
| 11 | 87 | 5,757,369 | 291,164 | 345,442 | 0.84 | 5.0572% | 6.0000% |
| 12 | 94 | 6,370,044 | 298,888 | 382,203 | 0.78 | 4.6921% | 6.0000% |
| 13 | 64 | 4,452,317 | 429,945 | 267,139 | 1.61 | 9.6567% | 6.0000% |
| 14 | 57 | 3,813,133 | 232,748 | 228,788 | 1.02 | 6.1039% | 6.0000% |
| 15 | 76 | 5,277,977 | 525,843 | 316,678 | 1.66 | 9.9630% | 6.0000% |
| 16 | 93 | 6,581,010 | 746,016 | 394,860 | 1.89 | 11.3359% | 6.0000% |
| 17 | 88 | 6,328,089 | 781,055 | 379,685 | 2.06 | 12.3427% | 6.0000% |
| 18 | 122 | 9,367,819 | 1,753,238 | 562,069 | 3.12 | 18.7155% | 6.0000% |
| 19 | 60 | 4,807,729 | 907,944 | 288,464 | 3.15 | 18.8851% | 6.0000% |
| 20 | 27 | 2,538,506 | 429,150 | 152,310 | 2.82 | 16.9056% | 6.0000% |
| 21 | 17 | 1,646,096 | 244,715 | 98,765 | 2.48 | 14.8664% | 6.0000% |
| 22 | 1 | 134,948 | 0 | 8,097 | 0.00 | 0.0000% | 6.0000% |
| 23 | 2 | 218,417 | 40,478 | 13,105 | 3.09 | 18.5324% | 6.0000% |
| 24 | 1 | 97,429 | 10,676 | 5,846 | 1.83 | 10.9577% | 6.0000% |
| 25 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 26 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 27 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 28 | 3 | 229,398 | 142,430 | 13,764 | 10.35 | 62.0886% | 6.0000% |
| 29 | 4 | 446,107 | 53,284 | 26,767 | 1.99 | 11.9442% | 6.0000% |
| 30 | 1 | 84,587 | 6,902 | 5,075 | 1.36 | 8.1596% | 6.0000% |
| 31 | 1 | 117,585 | 0 | 7,055 | 0.00 | 0.0000% | 6.0000% |
| 32 | 3 | 256,038 | 115,067 | 15,362 | 7.49 | 44.9414% | 6.0000% |
| 33 | 1 | 98,877 | 60,141 | 5,933 | 10.14 | 60.8241% | 6.0000% |
| 34 | 7 | 732,643 | 86,531 | 43,958 | 1.97 | 11.8108% | 6.0000% |
| 35 | 2 | 245,444 | 24,475 | 14,727 | 1.66 | 9.9717% | 6.0000% |
| 36 | 3 | 343,254 | 42,798 | 20,595 | 2.08 | 12.4683% | 6.0000% |
| 37 | 2 | 207,773 | 2,939 | 12,466 | 0.24 | 1.4145% | 6.0000% |
| 38 | 3 | 304,303 | 13,112 | 18,258 | 0.72 | 4.3089% | 6.0000% |
| 39 | 4 | 446,047 | 18,074 | 26,763 | 0.68 | 4.0520% | 6.0000% |
| 40 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 14A
Fiscal Years 2002 - 2005

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|-----------|-----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| Total | 1,300 | 90,798,022 | 9,168,017 | 5,447,878 | 1.68 | 10.0972% | 6.0000% |

NEW YORK CITY POLICE PENSION FUND

**Table 14A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------------|-----------|----------|-----------------------------|-----------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| 1 | 3 | 112,066 | 230 | 2,241 | 0.10 | 0.2052% | 2.0000% |
| 2 | 6 | 277,258 | 1,290 | 5,545 | 0.23 | 0.4653% | 2.0000% |
| 3 | 11 | 501,783 | 22,521 | 10,036 | 2.24 | 4.4882% | 2.0000% |
| 4 | 19 | 914,469 | 49,089 | 18,289 | 2.68 | 5.3680% | 2.0000% |
| 5 | 25 | 1,430,054 | 31,821 | 28,601 | 1.11 | 2.2252% | 2.0000% |
| 6 | 33 | 2,091,858 | 214,520 | 83,674 | 2.56 | 10.2550% | 4.0000% |
| 7 | 56 | 3,538,095 | 147,396 | 141,524 | 1.04 | 4.1660% | 4.0000% |
| 8 | 81 | 5,164,351 | 374,320 | 206,574 | 1.81 | 7.2482% | 4.0000% |
| 9 | 130 | 8,407,879 | 644,619 | 336,315 | 1.92 | 7.6668% | 4.0000% |
| 10 | 113 | 7,457,270 | 424,598 | 298,291 | 1.42 | 5.6937% | 4.0000% |
| 11 | 87 | 5,757,369 | 291,164 | 230,295 | 1.26 | 5.0572% | 4.0000% |
| 12 | 94 | 6,370,044 | 298,888 | 254,802 | 1.17 | 4.6921% | 4.0000% |
| 13 | 64 | 4,452,317 | 429,945 | 178,093 | 2.41 | 9.6567% | 4.0000% |
| 14 | 57 | 3,813,133 | 232,748 | 152,525 | 1.53 | 6.1039% | 4.0000% |
| 15 | 76 | 5,277,977 | 525,843 | 316,679 | 1.66 | 9.9630% | 6.0000% |
| 16 | 93 | 6,581,010 | 746,016 | 394,861 | 1.89 | 11.3359% | 6.0000% |
| 17 | 88 | 6,328,089 | 781,055 | 632,809 | 1.23 | 12.3427% | 10.0000% |
| 18 | 122 | 9,367,819 | 1,753,238 | 936,782 | 1.87 | 18.7155% | 10.0000% |
| 19 | 60 | 4,807,729 | 907,944 | 480,773 | 1.89 | 18.8851% | 10.0000% |
| 20 | 27 | 2,538,506 | 429,150 | 253,851 | 1.69 | 16.9056% | 10.0000% |
| 21 | 17 | 1,646,096 | 244,715 | 164,610 | 1.49 | 14.8664% | 10.0000% |
| 22 | 1 | 134,948 | 0 | 8,097 | 0.00 | 0.0000% | 6.0000% |
| 23 | 2 | 218,417 | 40,478 | 13,105 | 3.09 | 18.5324% | 6.0000% |
| 24 | 1 | 97,429 | 10,676 | 5,846 | 1.83 | 10.9577% | 6.0000% |
| 25 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 26 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 27 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 28 | 3 | 229,398 | 142,430 | 13,764 | 10.35 | 62.0886% | 6.0000% |
| 29 | 4 | 446,107 | 53,284 | 22,305 | 2.39 | 11.9442% | 5.0000% |
| 30 | 1 | 84,587 | 6,902 | 4,229 | 1.63 | 8.1596% | 5.0000% |
| 31 | 1 | 117,585 | 0 | 5,879 | 0.00 | 0.0000% | 5.0000% |
| 32 | 3 | 256,038 | 115,067 | 12,802 | 8.99 | 44.9414% | 5.0000% |
| 33 | 1 | 98,877 | 60,141 | 4,944 | 12.16 | 60.8241% | 5.0000% |
| 34 | 7 | 732,643 | 86,531 | 36,632 | 2.36 | 11.8108% | 5.0000% |
| 35 | 2 | 245,444 | 24,475 | 12,272 | 1.99 | 9.9717% | 5.0000% |
| 36 | 3 | 343,254 | 42,798 | 10,298 | 4.16 | 12.4683% | 3.0000% |
| 37 | 2 | 207,773 | 2,939 | 6,233 | 0.47 | 1.4145% | 3.0000% |
| 38 | 3 | 304,303 | 13,112 | 9,129 | 1.44 | 4.3089% | 3.0000% |
| 39 | 4 | 446,047 | 18,074 | 13,381 | 1.35 | 4.0520% | 3.0000% |
| 40 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 3.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 3.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 3.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 3.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 3.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 3.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 14A
Fiscal Years 2002 - 2005

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------------|------------------------------|-----------|-----------|-----------------------------------|-------------|---------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| Total | 1,300 | 90,798,022 | 9,168,017 | 5,306,085 | 1.73 | 10.0972% | 5.8438% |

NEW YORK CITY POLICE PENSION FUND

**Table 14B
Fiscal Years 1990 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------------|-----------|-----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 1 | 13 | 540,249 | 7,927 | 32,415 | 0.24 | 1.4673% | 6.0000% |
| 2 | 30 | 1,194,245 | 13,456 | 71,655 | 0.19 | 1.1267% | 6.0000% |
| 3 | 104 | 4,320,631 | 100,701 | 259,237 | 0.39 | 2.3307% | 6.0000% |
| 4 | 157 | 6,959,085 | 168,836 | 417,546 | 0.40 | 2.4261% | 6.0000% |
| 5 | 241 | 11,404,953 | 225,765 | 684,297 | 0.33 | 1.9795% | 6.0000% |
| 6 | 281 | 14,159,962 | 519,606 | 849,597 | 0.61 | 3.6695% | 6.0000% |
| 7 | 331 | 16,994,400 | 509,492 | 1,019,665 | 0.50 | 2.9980% | 6.0000% |
| 8 | 349 | 18,705,732 | 736,420 | 1,122,344 | 0.66 | 3.9369% | 6.0000% |
| 9 | 476 | 26,027,852 | 1,112,874 | 1,561,671 | 0.71 | 4.2757% | 6.0000% |
| 10 | 391 | 22,100,441 | 834,493 | 1,326,025 | 0.63 | 3.7759% | 6.0000% |
| 11 | 349 | 19,879,724 | 680,883 | 1,192,784 | 0.57 | 3.4250% | 6.0000% |
| 12 | 289 | 17,174,847 | 625,147 | 1,030,490 | 0.61 | 3.6399% | 6.0000% |
| 13 | 264 | 15,973,094 | 710,282 | 958,386 | 0.74 | 4.4467% | 6.0000% |
| 14 | 212 | 12,923,354 | 479,172 | 775,401 | 0.62 | 3.7078% | 6.0000% |
| 15 | 216 | 13,690,947 | 766,777 | 821,455 | 0.93 | 5.6006% | 6.0000% |
| 16 | 242 | 15,072,870 | 1,106,806 | 904,371 | 1.22 | 7.3430% | 6.0000% |
| 17 | 184 | 12,022,385 | 1,090,932 | 721,343 | 1.51 | 9.0742% | 6.0000% |
| 18 | 268 | 18,662,093 | 2,583,759 | 1,119,725 | 2.31 | 13.8450% | 6.0000% |
| 19 | 155 | 10,855,908 | 1,400,773 | 651,354 | 2.15 | 12.9033% | 6.0000% |
| 20 | 97 | 6,471,798 | 659,150 | 388,308 | 1.70 | 10.1850% | 6.0000% |
| 21 | 95 | 6,276,455 | 513,662 | 376,586 | 1.36 | 8.1840% | 6.0000% |
| 22 | 53 | 3,344,455 | 139,894 | 200,668 | 0.70 | 4.1829% | 6.0000% |
| 23 | 52 | 3,280,977 | 247,078 | 196,858 | 1.26 | 7.5306% | 6.0000% |
| 24 | 66 | 4,109,483 | 238,783 | 246,569 | 0.97 | 5.8105% | 6.0000% |
| 25 | 55 | 3,626,126 | 174,980 | 217,568 | 0.80 | 4.8255% | 6.0000% |
| 26 | 48 | 3,239,803 | 210,982 | 194,390 | 1.09 | 6.5122% | 6.0000% |
| 27 | 49 | 3,446,837 | 233,082 | 206,809 | 1.13 | 6.7622% | 6.0000% |
| 28 | 60 | 4,353,399 | 329,849 | 261,204 | 1.26 | 7.5768% | 6.0000% |
| 29 | 61 | 4,404,734 | 236,050 | 264,284 | 0.89 | 5.3590% | 6.0000% |
| 30 | 48 | 3,342,943 | 144,637 | 200,577 | 0.72 | 4.3266% | 6.0000% |
| 31 | 59 | 4,628,033 | 232,372 | 277,681 | 0.84 | 5.0210% | 6.0000% |
| 32 | 75 | 5,577,316 | 318,315 | 334,637 | 0.95 | 5.7073% | 6.0000% |
| 33 | 86 | 6,213,911 | 328,159 | 372,835 | 0.88 | 5.2810% | 6.0000% |
| 34 | 83 | 6,209,671 | 349,136 | 372,579 | 0.94 | 5.6225% | 6.0000% |
| 35 | 73 | 5,581,592 | 221,769 | 334,895 | 0.66 | 3.9732% | 6.0000% |
| 36 | 59 | 4,763,917 | 176,159 | 285,834 | 0.62 | 3.6978% | 6.0000% |
| 37 | 52 | 4,352,613 | 117,939 | 261,156 | 0.45 | 2.7096% | 6.0000% |
| 38 | 36 | 2,846,059 | 71,104 | 170,764 | 0.42 | 2.4983% | 6.0000% |
| 39 | 29 | 2,479,781 | 111,858 | 148,786 | 0.75 | 4.5108% | 6.0000% |
| 40 | 11 | 875,591 | 19,655 | 52,535 | 0.37 | 2.2448% | 6.0000% |
| 41 | 2 | 221,475 | 0 | 13,289 | 0.00 | 0.0000% | 6.0000% |
| 42 | 1 | 100,023 | 0 | 6,001 | 0.00 | 0.0000% | 6.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 14B
Fiscal Years 1990 - 2005

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|------------|------------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| Total | 5,802 | 348,409,764 | 18,748,714 | 20,904,574 | 0.90 | 5.3812% | 6.0000% |

NEW YORK CITY POLICE PENSION FUND

**Table 14B
Fiscal Years 1990 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------------|-----------|-----------|-----------------------------|-----------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| 1 | 13 | 540,249 | 7,927 | 10,805 | 0.73 | 1.4673% | 2.0000% |
| 2 | 30 | 1,194,245 | 13,456 | 23,885 | 0.56 | 1.1267% | 2.0000% |
| 3 | 104 | 4,320,631 | 100,701 | 86,413 | 1.17 | 2.3307% | 2.0000% |
| 4 | 157 | 6,959,085 | 168,836 | 139,182 | 1.21 | 2.4261% | 2.0000% |
| 5 | 241 | 11,404,953 | 225,765 | 228,099 | 0.99 | 1.9795% | 2.0000% |
| 6 | 281 | 14,159,962 | 519,606 | 566,398 | 0.92 | 3.6695% | 4.0000% |
| 7 | 331 | 16,994,400 | 509,492 | 679,776 | 0.75 | 2.9980% | 4.0000% |
| 8 | 349 | 18,705,732 | 736,420 | 748,229 | 0.98 | 3.9369% | 4.0000% |
| 9 | 476 | 26,027,852 | 1,112,874 | 1,041,114 | 1.07 | 4.2757% | 4.0000% |
| 10 | 391 | 22,100,441 | 834,493 | 884,018 | 0.94 | 3.7759% | 4.0000% |
| 11 | 349 | 19,879,724 | 680,883 | 795,189 | 0.86 | 3.4250% | 4.0000% |
| 12 | 289 | 17,174,847 | 625,147 | 686,994 | 0.91 | 3.6399% | 4.0000% |
| 13 | 264 | 15,973,094 | 710,282 | 638,924 | 1.11 | 4.4467% | 4.0000% |
| 14 | 212 | 12,923,354 | 479,172 | 516,934 | 0.93 | 3.7078% | 4.0000% |
| 15 | 216 | 13,690,947 | 766,777 | 821,457 | 0.93 | 5.6006% | 6.0000% |
| 16 | 242 | 15,072,870 | 1,106,806 | 904,372 | 1.22 | 7.3430% | 6.0000% |
| 17 | 184 | 12,022,385 | 1,090,932 | 1,202,239 | 0.91 | 9.0742% | 10.0000% |
| 18 | 268 | 18,662,093 | 2,583,759 | 1,866,209 | 1.38 | 13.8450% | 10.0000% |
| 19 | 155 | 10,855,908 | 1,400,773 | 1,085,591 | 1.29 | 12.9033% | 10.0000% |
| 20 | 97 | 6,471,798 | 659,150 | 647,180 | 1.02 | 10.1850% | 10.0000% |
| 21 | 95 | 6,276,455 | 513,662 | 627,646 | 0.82 | 8.1840% | 10.0000% |
| 22 | 53 | 3,344,455 | 139,894 | 200,667 | 0.70 | 4.1829% | 6.0000% |
| 23 | 52 | 3,280,977 | 247,078 | 196,859 | 1.26 | 7.5306% | 6.0000% |
| 24 | 66 | 4,109,483 | 238,783 | 246,569 | 0.97 | 5.8105% | 6.0000% |
| 25 | 55 | 3,626,126 | 174,980 | 217,568 | 0.80 | 4.8255% | 6.0000% |
| 26 | 48 | 3,239,803 | 210,982 | 194,388 | 1.09 | 6.5122% | 6.0000% |
| 27 | 49 | 3,446,837 | 233,082 | 206,810 | 1.13 | 6.7622% | 6.0000% |
| 28 | 60 | 4,353,399 | 329,849 | 261,204 | 1.26 | 7.5768% | 6.0000% |
| 29 | 61 | 4,404,734 | 236,050 | 220,237 | 1.07 | 5.3590% | 5.0000% |
| 30 | 48 | 3,342,943 | 144,637 | 167,147 | 0.87 | 4.3266% | 5.0000% |
| 31 | 59 | 4,628,033 | 232,372 | 231,402 | 1.00 | 5.0210% | 5.0000% |
| 32 | 75 | 5,577,316 | 318,315 | 278,866 | 1.14 | 5.7073% | 5.0000% |
| 33 | 86 | 6,213,911 | 328,159 | 310,696 | 1.06 | 5.2810% | 5.0000% |
| 34 | 83 | 6,209,671 | 349,136 | 310,484 | 1.12 | 5.6225% | 5.0000% |
| 35 | 73 | 5,581,592 | 221,769 | 279,080 | 0.79 | 3.9732% | 5.0000% |
| 36 | 59 | 4,763,917 | 176,159 | 142,918 | 1.23 | 3.6978% | 3.0000% |
| 37 | 52 | 4,352,613 | 117,939 | 130,578 | 0.90 | 2.7096% | 3.0000% |
| 38 | 36 | 2,846,059 | 71,104 | 85,382 | 0.83 | 2.4983% | 3.0000% |
| 39 | 29 | 2,479,781 | 111,858 | 74,393 | 1.50 | 4.5108% | 3.0000% |
| 40 | 11 | 875,591 | 19,655 | 26,268 | 0.75 | 2.2448% | 3.0000% |
| 41 | 2 | 221,475 | 0 | 6,644 | 0.00 | 0.0000% | 3.0000% |
| 42 | 1 | 100,023 | 0 | 3,001 | 0.00 | 0.0000% | 3.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 3.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 3.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 3.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 14B

Fiscal Years 1990 - 2005

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------------|------------------------------|------------|------------|-----------------------------------|-------------|---------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| Total | 5,802 | 348,409,764 | 18,748,714 | 17,991,811 | 1.04 | 5.3812% | 5.1640% |

NEW YORK CITY POLICE PENSION FUND

Table 14C

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|-------------------|-------------------|-----------------------------|----------------|----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 1990 | 473 | 24,155,751 | 986,492 | 1,449,343 | 0.68 | 4.0839% | 6.0000% |
| 1991 | 420 | 22,995,887 | 837,840 | 1,379,752 | 0.61 | 3.6434% | 6.0000% |
| 1992 | 379 | 20,085,382 | 769,971 | 1,205,122 | 0.64 | 3.8335% | 6.0000% |
| 1993 | 344 | 19,025,888 | 765,432 | 1,141,549 | 0.67 | 4.0231% | 6.0000% |
| 1994 | 410 | 22,373,117 | 869,372 | 1,342,387 | 0.65 | 3.8858% | 6.0000% |
| 1995 | 416 | 23,396,095 | 612,197 | 1,403,767 | 0.44 | 2.6167% | 6.0000% |
| 1996 | 388 | 21,111,107 | 458,731 | 1,266,667 | 0.36 | 2.1729% | 6.0000% |
| 1997 | 325 | 19,074,829 | 501,093 | 1,144,487 | 0.44 | 2.6270% | 6.0000% |
| 1998 | 286 | 16,607,529 | 424,659 | 996,451 | 0.43 | 2.5570% | 6.0000% |
| 1999 | 273 | 17,311,194 | 452,378 | 1,038,671 | 0.44 | 2.6132% | 6.0000% |
| 2000 | 346 | 22,043,908 | 916,097 | 1,322,636 | 0.69 | 4.1558% | 6.0000% |
| 2001 | 442 | 29,431,055 | 1,986,435 | 1,765,864 | 1.12 | 6.7495% | 6.0000% |
| 2002 | 428 | 29,408,622 | 4,491,967 | 1,764,520 | 2.55 | 15.2743% | 6.0000% |
| 2003 | 467 | 32,431,083 | 2,333,395 | 1,945,862 | 1.20 | 7.1949% | 6.0000% |
| 2004 | 405 | 28,958,317 | 2,342,655 | 1,737,496 | 1.35 | 8.0897% | 6.0000% |
| 2005 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| Total | 5,802 | 348,409,764 | 18,748,714 | 20,904,574 | 0.90 | 5.3812% | 6.0000% |

NEW YORK CITY POLICE PENSION FUND

Table 14C

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|-------------------|-------------------|-----------------------------|----------------|----------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 1990 | 473 | 24,155,751 | 986,492 | 1,219,180 | 0.81 | 4.0839% | 5.0472% |
| 1991 | 420 | 22,995,887 | 837,840 | 1,127,677 | 0.74 | 3.6434% | 4.9038% |
| 1992 | 379 | 20,085,382 | 769,971 | 974,980 | 0.79 | 3.8335% | 4.8542% |
| 1993 | 344 | 19,025,888 | 765,432 | 930,264 | 0.82 | 4.0231% | 4.8895% |
| 1994 | 410 | 22,373,117 | 869,372 | 1,096,485 | 0.79 | 3.8858% | 4.9009% |
| 1995 | 416 | 23,396,095 | 612,197 | 1,086,323 | 0.56 | 2.6167% | 4.6432% |
| 1996 | 388 | 21,111,107 | 458,731 | 899,547 | 0.51 | 2.1729% | 4.2610% |
| 1997 | 325 | 19,074,829 | 501,093 | 832,806 | 0.60 | 2.6270% | 4.3660% |
| 1998 | 286 | 16,607,529 | 424,659 | 754,761 | 0.56 | 2.5570% | 4.5447% |
| 1999 | 273 | 17,311,194 | 452,378 | 854,681 | 0.53 | 2.6132% | 4.9372% |
| 2000 | 346 | 22,043,908 | 916,097 | 1,211,811 | 0.76 | 4.1558% | 5.4973% |
| 2001 | 442 | 29,431,055 | 1,986,435 | 1,697,212 | 1.17 | 6.7495% | 5.7667% |
| 2002 | 428 | 29,408,622 | 4,491,967 | 1,763,898 | 2.55 | 15.2743% | 5.9979% |
| 2003 | 467 | 32,431,083 | 2,333,395 | 1,875,158 | 1.24 | 7.1949% | 5.7820% |
| 2004 | 405 | 28,958,317 | 2,342,655 | 1,667,029 | 1.41 | 8.0897% | 5.7566% |
| 2005 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.0000% |
| Total | 5,802 | 348,409,764 | 18,748,714 | 17,991,811 | 1.04 | 5.3812% | 5.1640% |

NEW YORK CITY FIRE PENSION FUND

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0351% | 0.5102% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0365% | 0.5102% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0379% | 0.5102% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0394% | 0.5102% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0413% | 0.5102% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0432% | 0.5102% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0454% | 0.5102% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0477% | 0.5102% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0504% | 0.5102% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0532% | 0.5102% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0565% | 0.5102% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.5102% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0639% | 0.5102% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0683% | 0.5102% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0730% | 0.5102% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0800% | 0.5102% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0844% | 0.5102% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0898% | 0.5102% |
| 38 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0966% | 0.5102% |
| 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1049% | 0.5102% |
| 40 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1151% | 0.5102% |
| 41 | 10 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.1262% | 0.5102% |
| 42 | 27 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.1373% | 0.5102% |
| 43 | 54 | 1 | 0.1 | 0.3 | 12.49 | 3.63 | 1.8519% | 0.1483% | 0.5102% |
| 44 | 106 | 1 | 0.2 | 0.5 | 5.90 | 1.85 | 0.9397% | 0.1594% | 0.5102% |
| 45 | 200 | 2 | 0.3 | 1.0 | 5.88 | 1.96 | 1.0025% | 0.1706% | 0.5102% |
| 46 | 248 | 2 | 0.5 | 1.3 | 4.44 | 1.58 | 0.8056% | 0.1816% | 0.5102% |
| 47 | 281 | 2 | 0.5 | 1.4 | 3.70 | 1.40 | 0.7128% | 0.1927% | 0.5102% |
| 48 | 278 | 2 | 0.6 | 1.4 | 3.53 | 1.41 | 0.7188% | 0.2038% | 0.5102% |
| 49 | 282 | 3 | 0.6 | 1.4 | 4.95 | 2.09 | 1.0623% | 0.2148% | 0.5102% |
| 50 | 288 | 3 | 0.7 | 1.5 | 4.61 | 2.04 | 1.0417% | 0.2259% | 0.5102% |
| 51 | 323 | 5 | 0.9 | 1.6 | 5.47 | 3.03 | 1.5475% | 0.2828% | 0.5102% |
| 52 | 373 | 3 | 1.3 | 1.9 | 2.37 | 1.58 | 0.8043% | 0.3396% | 0.5102% |
| 53 | 385 | 1 | 1.5 | 2.0 | 0.65 | 0.51 | 0.2596% | 0.3965% | 0.5102% |
| 54 | 437 | 3 | 2.0 | 2.2 | 1.51 | 1.35 | 0.6866% | 0.4534% | 0.5102% |
| 55 | 519 | 5 | 2.6 | 2.6 | 1.89 | 1.89 | 0.9634% | 0.5102% | 0.5102% |
| 56 | 556 | 3 | 3.2 | 3.2 | 0.95 | 0.95 | 0.5397% | 0.5671% | 0.5671% |
| 57 | 597 | 4 | 3.7 | 3.7 | 1.07 | 1.07 | 0.6705% | 0.6239% | 0.6239% |
| 58 | 625 | 4 | 4.3 | 4.3 | 0.94 | 0.94 | 0.6404% | 0.6808% | 0.6808% |
| 59 | 671 | 6 | 5.0 | 4.9 | 1.21 | 1.21 | 0.8937% | 0.7377% | 0.7377% |
| 60 | 742 | 5 | 5.9 | 5.9 | 0.85 | 0.85 | 0.6739% | 0.7945% | 0.7945% |
| 61 | 827 | 4 | 7.0 | 7.0 | 0.57 | 0.57 | 0.4839% | 0.8514% | 0.8514% |
| 62 | 905 | 8 | 8.2 | 8.2 | 0.97 | 0.97 | 0.8841% | 0.9082% | 0.9082% |
| 63 | 962 | 12 | 9.4 | 9.4 | 1.27 | 1.27 | 1.2477% | 0.9802% | 0.9802% |
| 64 | 1,009 | 11 | 10.8 | 10.8 | 1.02 | 1.02 | 1.0906% | 1.0726% | 1.0726% |
| 65 | 1,049 | 8 | 12.3 | 12.3 | 0.65 | 0.65 | 0.7623% | 1.1726% | 1.1726% |
| 66 | 1,056 | 12 | 13.5 | 13.5 | 0.89 | 0.89 | 1.1364% | 1.2825% | 1.2825% |
| 67 | 1,006 | 16 | 14.2 | 14.2 | 1.13 | 1.13 | 1.5902% | 1.4072% | 1.4072% |
| 68 | 971 | 16 | 15.0 | 15.0 | 1.07 | 1.07 | 1.6474% | 1.5420% | 1.5420% |
| 69 | 905 | 20 | 15.0 | 15.0 | 1.33 | 1.33 | 2.2099% | 1.6593% | 1.6593% |
| 70 | 824 | 15 | 15.6 | 15.6 | 0.96 | 0.96 | 1.8209% | 1.8926% | 1.8926% |
| 71 | 760 | 10 | 16.1 | 16.2 | 0.62 | 0.62 | 1.3167% | 2.1261% | 2.1261% |
| 72 | 702 | 12 | 16.6 | 16.6 | 0.72 | 0.72 | 1.7096% | 2.3594% | 2.3594% |
| 73 | 635 | 12 | 16.9 | 16.9 | 0.71 | 0.71 | 1.8890% | 2.6675% | 2.6675% |
| 74 | 625 | 18 | 18.6 | 18.6 | 0.97 | 0.97 | 2.8808% | 2.9756% | 2.9756% |
| 75 | 615 | 21 | 20.2 | 20.2 | 1.04 | 1.04 | 3.4146% | 3.2837% | 3.2837% |
| 76 | 592 | 21 | 21.3 | 21.3 | 0.99 | 0.99 | 3.5468% | 3.5918% | 3.5918% |
| 77 | 585 | 24 | 22.8 | 22.8 | 1.05 | 1.05 | 4.1055% | 3.8999% | 3.8999% |
| 78 | 540 | 29 | 24.1 | 24.1 | 1.20 | 1.20 | 5.3728% | 4.4712% | 4.4712% |
| 79 | 487 | 24 | 24.6 | 24.6 | 0.98 | 0.98 | 4.9264% | 5.0425% | 5.0425% |
| 80 | 445 | 20 | 25.0 | 25.0 | 0.80 | 0.80 | 4.4970% | 5.6138% | 5.6138% |
| 81 | 433 | 31 | 26.8 | 26.8 | 1.16 | 1.16 | 7.1551% | 6.1851% | 6.1851% |
| 82 | 401 | 35 | 27.1 | 27.1 | 1.29 | 1.29 | 8.7191% | 6.7564% | 6.7564% |

NEW YORK CITY FIRE PENSION FUND

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 386 | 36 | 30.3 | 30.3 | 1.19 | 1.19 | 9.3205% | 7.8474% | 7.8474% |
| 84 | 351 | 37 | 31.4 | 31.4 | 1.18 | 1.18 | 10.5411% | 8.9384% | 8.9384% |
| 85 | 334 | 44 | 33.5 | 33.5 | 1.31 | 1.31 | 13.1737% | 10.0295% | 10.0295% |
| 86 | 356 | 39 | 39.6 | 39.6 | 0.98 | 0.99 | 10.9526% | 11.1206% | 11.1206% |
| 87 | 362 | 42 | 44.2 | 44.2 | 0.95 | 0.95 | 11.6129% | 12.2116% | 12.2116% |
| 88 | 365 | 46 | 47.8 | 47.7 | 0.96 | 0.96 | 12.5915% | 13.0740% | 13.0740% |
| 89 | 320 | 46 | 44.6 | 44.6 | 1.03 | 1.03 | 14.3676% | 13.9365% | 13.9365% |
| 90 | 245 | 36 | 36.2 | 36.3 | 0.99 | 0.99 | 14.7188% | 14.7990% | 14.7990% |
| 91 | 182 | 35 | 28.6 | 28.6 | 1.22 | 1.22 | 19.2044% | 15.7070% | 15.7070% |
| 92 | 114 | 17 | 19.0 | 19.0 | 0.89 | 0.90 | 14.8902% | 16.6428% | 16.6428% |
| 93 | 80 | 15 | 15.2 | 15.2 | 0.98 | 0.99 | 18.6528% | 18.9512% | 18.9512% |
| 94 | 55 | 16 | 11.6 | 11.6 | 1.38 | 1.37 | 29.1343% | 21.1760% | 21.1760% |
| 95 | 29 | 10 | 6.7 | 6.8 | 1.50 | 1.48 | 34.9858% | 23.3253% | 23.3253% |
| 96 | 17 | 3 | 4.2 | 4.3 | 0.72 | 0.70 | 18.1818% | 25.3299% | 25.3299% |
| 97 | 10 | 2 | 2.6 | 2.7 | 0.77 | 0.73 | 21.0526% | 27.2620% | 27.2620% |
| 98 | 7 | 2 | 2.1 | 2.0 | 0.97 | 0.98 | 28.2366% | 29.1440% | 29.1440% |
| 99 | 4 | 1 | 1.2 | 1.2 | 0.86 | 0.81 | 26.6667% | 31.0016% | 31.0016% |
| 100 | 2 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 31.5403% | 31.5403% |
| 101 | 1 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 33.2706% | 33.2706% |
| 102 | 2 | 1 | 0.7 | 0.7 | 1.36 | 1.36 | 50.0000% | 36.7152% | 36.7152% |
| 103 | 1 | 1 | 0.5 | 0.4 | 1.98 | 2.47 | 80.0000% | 40.4947% | 40.4947% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 44.8442% | 44.8442% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 49.9036% | 49.9036% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 55.8442% | 55.8442% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 62.8438% | 62.8438% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 71.0868% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 80.7632% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 26,559 | 863 | 815.8 | 823.7 | 1.06 | 1.05 | 3.2494% | 3.0718% | 3.1014% |

NEW YORK CITY FIRE PENSION FUND

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0192% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0205% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0216% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0229% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0243% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0258% |
| 26 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0273% |
| 27 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0289% |
| 28 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0307% |
| 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0326% |
| 30 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0348% |
| 31 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0371% |
| 32 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0395% |
| 33 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0422% |
| 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0451% |
| 35 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0485% |
| 36 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0511% |
| 37 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0546% |
| 38 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0584% |
| 39 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0629% |
| 40 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0677% |
| 41 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0736% |
| 42 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0817% |
| 43 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0917% |
| 44 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1039% |
| 45 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1185% |
| 46 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1355% |
| 47 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1545% |
| 48 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1752% |
| 49 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1973% |
| 50 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2205% |
| 51 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2486% |
| 52 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2788% |
| 53 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3113% |
| 54 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3463% |
| 55 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3840% |
| 56 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.4417% |
| 57 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.5040% |
| 58 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.5705% |
| 59 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.6407% |
| 60 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.7143% |
| 61 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.8067% |
| 62 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.8895% |
| 63 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.9737% |
| 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.0654% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.1649% |
| 66 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.2739% |
| 67 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.3978% |
| 68 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.5317% |
| 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.6379% |
| 70 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.7416% |
| 71 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.9535% |
| 72 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.1653% |
| 73 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.3772% |
| 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.5890% |
| 75 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8009% |
| 76 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.1635% |
| 77 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.5260% |
| 78 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.8886% |
| 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 4.2512% |
| 80 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 4.6138% |
| 81 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 5.1332% |
| 82 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 5.6527% |

NEW YORK CITY FIRE PENSION FUND

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 83 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 6.1721% |
| 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 6.6915% |
| 85 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 7.2110% |
| 86 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 8.2234% |
| 87 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 9.2358% |
| 88 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 10.2481% |
| 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 11.2605% |
| 90 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 12.2729% |
| 91 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 13.7083% |
| 92 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 15.1220% |
| 93 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.5350% |
| 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 17.9368% |
| 95 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 19.4640% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.1361% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 22.8306% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6045% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.5343% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 28.6331% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.5468% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8130% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 38.3968% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 42.5209% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 47.3182% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 52.9509% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 59.5880% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 67.4038% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 76.5790% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | <i>0</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 35 - 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 40 - 44 | 199 | 2 | 0.3 | 1.0 | 6.64 | 1.98 | 1.0055% | 0.1514% | 0.5079% |
| 45 - 49 | 1,289 | 11 | 2.5 | 6.6 | 4.39 | 1.67 | 0.8534% | 0.1944% | 0.5102% |
| 50 - 54 | 1,806 | 15 | 6.3 | 9.2 | 2.37 | 1.63 | 0.8304% | 0.3510% | 0.5101% |
| 55 - 59 | 2,967 | 22 | 18.7 | 18.7 | 1.17 | 1.17 | 0.7414% | 0.6311% | 0.6312% |
| 60 - 64 | 4,444 | 40 | 41.4 | 41.4 | 0.97 | 0.97 | 0.9001% | 0.9315% | 0.9318% |
| 65 - 69 | 4,988 | 72 | 70.0 | 70.0 | 1.03 | 1.03 | 1.4435% | 1.4034% | 1.4032% |
| 70 - 74 | 3,545 | 67 | 83.8 | 83.9 | 0.80 | 0.80 | 1.8899% | 2.3648% | 2.3652% |
| 75 - 79 | 2,819 | 119 | 113.0 | 113.0 | 1.05 | 1.05 | 4.2220% | 4.0076% | 4.0082% |
| 80 - 84 | 2,017 | 159 | 140.6 | 140.5 | 1.13 | 1.13 | 7.8843% | 6.9704% | 6.9680% |
| 85 - 89 | 1,737 | 217 | 209.6 | 209.6 | 1.04 | 1.04 | 12.4911% | 12.0677% | 12.0657% |
| 90 - 94 | 676 | 119 | 110.7 | 110.6 | 1.08 | 1.08 | 17.5947% | 16.3664% | 16.3564% |
| 95 - 99 | 65 | 18 | 16.7 | 17.1 | 1.08 | 1.05 | 27.5162% | 25.4727% | 26.1049% |
| 100&Over | 6 | 2 | 2.2 | 2.1 | 0.91 | 0.95 | 32.0000% | 35.2640% | 33.6442% |
| Total | 26,559 | 863 | 815.8 | 823.7 | 1.06 | 1.05 | 3.2494% | 3.0718% | 3.1014% |

NEW YORK CITY FIRE PENSION FUND

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 - 44 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 - 49 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 - 54 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 - 59 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 - 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 - 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 85 - 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 90 - 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 95 - 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | <i>0</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 1 | 1 | 0.0 | 0.0 | 2,849.00 | 196.00 | 100.0000% | 0.0351% | 0.5102% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0365% | 0.5102% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0379% | 0.5102% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0394% | 0.5102% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0413% | 0.5102% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0432% | 0.5102% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0454% | 0.5102% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0477% | 0.5102% |
| 28 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0504% | 0.5102% |
| 29 | 1 | 1 | 0.0 | 0.0 | 1,610.31 | 196.00 | 85.6898% | 0.0532% | 0.5102% |
| 30 | 1 | 1 | 0.0 | 0.0 | 1,769.91 | 196.00 | 100.0000% | 0.0565% | 0.5102% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.5102% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0639% | 0.5102% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0683% | 0.5102% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0730% | 0.5102% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0800% | 0.5102% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0844% | 0.5102% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0898% | 0.5102% |
| 38 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0966% | 0.5102% |
| 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1049% | 0.5102% |
| 40 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1151% | 0.5102% |
| 41 | 16 | 1 | 0.0 | 0.1 | 48.51 | 12.25 | 6.1222% | 0.1262% | 0.5102% |
| 42 | 59 | 1 | 0.1 | 0.3 | 12.43 | 3.32 | 1.7070% | 0.1373% | 0.5102% |
| 43 | 121 | 1 | 0.2 | 0.6 | 5.59 | 1.62 | 0.8293% | 0.1483% | 0.5102% |
| 44 | 227 | 2 | 0.4 | 1.2 | 5.52 | 1.73 | 0.8804% | 0.1594% | 0.5102% |
| 45 | 379 | 2 | 0.6 | 1.9 | 3.09 | 1.03 | 0.5274% | 0.1706% | 0.5102% |
| 46 | 526 | 4 | 1.0 | 2.7 | 4.18 | 1.49 | 0.7599% | 0.1816% | 0.5102% |
| 47 | 675 | 8 | 1.3 | 3.4 | 6.15 | 2.32 | 1.1849% | 0.1927% | 0.5102% |
| 48 | 805 | 5 | 1.6 | 4.1 | 3.05 | 1.22 | 0.6214% | 0.2038% | 0.5102% |
| 49 | 948 | 9 | 2.0 | 4.8 | 4.42 | 1.86 | 0.9496% | 0.2148% | 0.5102% |
| 50 | 1,136 | 7 | 2.6 | 5.8 | 2.73 | 1.21 | 0.6161% | 0.2259% | 0.5102% |
| 51 | 1,403 | 10 | 4.0 | 7.2 | 2.52 | 1.40 | 0.7130% | 0.2828% | 0.5102% |
| 52 | 1,658 | 10 | 5.6 | 8.5 | 1.78 | 1.18 | 0.6032% | 0.3396% | 0.5102% |
| 53 | 1,881 | 12 | 7.5 | 9.6 | 1.61 | 1.25 | 0.6380% | 0.3965% | 0.5102% |
| 54 | 2,148 | 8 | 9.7 | 11.0 | 0.82 | 0.73 | 0.3724% | 0.4534% | 0.5102% |
| 55 | 2,416 | 15 | 12.3 | 12.3 | 1.22 | 1.22 | 0.6209% | 0.5102% | 0.5102% |
| 56 | 2,658 | 17 | 15.1 | 15.1 | 1.13 | 1.13 | 0.6395% | 0.5671% | 0.5671% |
| 57 | 2,884 | 16 | 18.0 | 18.0 | 0.89 | 0.89 | 0.5547% | 0.6239% | 0.6239% |
| 58 | 3,051 | 21 | 20.8 | 20.8 | 1.01 | 1.01 | 0.6884% | 0.6808% | 0.6808% |
| 59 | 3,158 | 24 | 23.3 | 23.3 | 1.03 | 1.03 | 0.7599% | 0.7377% | 0.7377% |
| 60 | 3,263 | 21 | 25.9 | 25.9 | 0.81 | 0.81 | 0.6436% | 0.7945% | 0.7945% |
| 61 | 3,361 | 25 | 28.6 | 28.6 | 0.87 | 0.87 | 0.7439% | 0.8514% | 0.8514% |
| 62 | 3,407 | 30 | 30.9 | 30.9 | 0.97 | 0.97 | 0.8805% | 0.9082% | 0.9082% |
| 63 | 3,406 | 38 | 33.4 | 33.4 | 1.14 | 1.14 | 1.1156% | 0.9802% | 0.9802% |
| 64 | 3,379 | 42 | 36.2 | 36.2 | 1.16 | 1.16 | 1.2429% | 1.0726% | 1.0726% |
| 65 | 3,291 | 27 | 38.6 | 38.6 | 0.70 | 0.70 | 0.8203% | 1.1726% | 1.1726% |
| 66 | 3,213 | 37 | 41.2 | 41.2 | 0.90 | 0.90 | 1.1516% | 1.2825% | 1.2825% |
| 67 | 3,076 | 47 | 43.3 | 43.3 | 1.09 | 1.09 | 1.5278% | 1.4072% | 1.4072% |
| 68 | 2,940 | 51 | 45.3 | 45.3 | 1.13 | 1.12 | 1.7348% | 1.5420% | 1.5420% |
| 69 | 2,787 | 60 | 46.2 | 46.2 | 1.30 | 1.30 | 2.1527% | 1.6593% | 1.6593% |
| 70 | 2,660 | 52 | 50.3 | 50.3 | 1.03 | 1.03 | 1.9550% | 1.8926% | 1.8926% |
| 71 | 2,545 | 47 | 54.1 | 54.1 | 0.87 | 0.87 | 1.8468% | 2.1261% | 2.1261% |
| 72 | 2,433 | 64 | 57.4 | 57.4 | 1.11 | 1.11 | 2.6301% | 2.3594% | 2.3594% |
| 73 | 2,306 | 72 | 61.5 | 61.5 | 1.17 | 1.17 | 3.1217% | 2.6675% | 2.6675% |
| 74 | 2,263 | 61 | 67.3 | 67.3 | 0.91 | 0.91 | 2.6954% | 2.9756% | 2.9756% |
| 75 | 2,301 | 79 | 75.6 | 75.6 | 1.05 | 1.05 | 3.4326% | 3.2837% | 3.2837% |
| 76 | 2,305 | 99 | 82.8 | 82.8 | 1.20 | 1.20 | 4.2956% | 3.5918% | 3.5918% |
| 77 | 2,306 | 97 | 89.9 | 89.9 | 1.08 | 1.08 | 4.2064% | 3.8999% | 3.8999% |
| 78 | 2,239 | 108 | 100.1 | 100.1 | 1.08 | 1.08 | 4.8234% | 4.4712% | 4.4712% |
| 79 | 2,167 | 122 | 109.3 | 109.3 | 1.12 | 1.12 | 5.6290% | 5.0425% | 5.0425% |
| 80 | 2,032 | 116 | 114.1 | 114.1 | 1.02 | 1.02 | 5.7075% | 5.6138% | 5.6138% |
| 81 | 1,898 | 129 | 117.4 | 117.4 | 1.10 | 1.10 | 6.7960% | 6.1851% | 6.1851% |
| 82 | 1,757 | 134 | 118.7 | 118.7 | 1.13 | 1.13 | 7.6263% | 6.7564% | 6.7564% |

NEW YORK CITY FIRE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 1,601 | 128 | 125.7 | 125.6 | 1.02 | 1.02 | 7.9938% | 7.8474% | 7.8474% |
| 84 | 1,426 | 123 | 127.5 | 127.5 | 0.96 | 0.96 | 8.6255% | 8.9384% | 8.9384% |
| 85 | 1,232 | 130 | 123.6 | 123.6 | 1.05 | 1.05 | 10.5491% | 10.0295% | 10.0295% |
| 86 | 1,057 | 112 | 117.6 | 117.5 | 0.95 | 0.95 | 10.5944% | 11.1206% | 11.1206% |
| 87 | 909 | 127 | 111.0 | 111.0 | 1.14 | 1.14 | 13.9766% | 12.2116% | 12.2116% |
| 88 | 744 | 93 | 97.3 | 97.3 | 0.96 | 0.96 | 12.4916% | 13.0740% | 13.0740% |
| 89 | 592 | 93 | 82.4 | 82.5 | 1.13 | 1.13 | 15.7206% | 13.9365% | 13.9365% |
| 90 | 429 | 71 | 63.4 | 63.5 | 1.12 | 1.12 | 16.5661% | 14.7990% | 14.7990% |
| 91 | 303 | 61 | 47.6 | 47.6 | 1.28 | 1.28 | 20.1485% | 15.7070% | 15.7070% |
| 92 | 196 | 28 | 32.7 | 32.6 | 0.86 | 0.86 | 14.2615% | 16.6428% | 16.6428% |
| 93 | 144 | 27 | 27.3 | 27.3 | 0.99 | 0.99 | 18.7718% | 18.9512% | 18.9512% |
| 94 | 96 | 20 | 20.3 | 20.3 | 0.99 | 0.98 | 20.8696% | 21.1760% | 21.1760% |
| 95 | 62 | 18 | 14.5 | 14.5 | 1.24 | 1.24 | 28.9547% | 23.3253% | 23.3253% |
| 96 | 46 | 13 | 11.7 | 11.7 | 1.11 | 1.12 | 28.1586% | 25.3299% | 25.3299% |
| 97 | 30 | 11 | 8.1 | 8.2 | 1.36 | 1.34 | 36.9748% | 27.2620% | 27.2620% |
| 98 | 18 | 6 | 5.3 | 5.2 | 1.13 | 1.14 | 32.8785% | 29.1440% | 29.1440% |
| 99 | 11 | 4 | 3.3 | 3.4 | 1.23 | 1.17 | 38.0952% | 31.0016% | 31.0016% |
| 100 | 6 | 1 | 1.9 | 1.9 | 0.53 | 0.53 | 16.6667% | 31.5403% | 31.5403% |
| 101 | 3 | 0 | 1.0 | 1.0 | 0.00 | 0.00 | 0.0000% | 33.2706% | 33.2706% |
| 102 | 3 | 1 | 1.0 | 1.1 | 1.02 | 0.91 | 37.4953% | 36.7152% | 36.7152% |
| 103 | 2 | 2 | 0.9 | 0.8 | 2.20 | 2.47 | 88.8889% | 40.4947% | 40.4947% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 44.8442% | 44.8442% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 49.9036% | 49.9036% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 55.8442% | 55.8442% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 62.8438% | 62.8438% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 71.0868% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 80.7632% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 96,404 | 2,803 | 2,618.3 | 2,643.0 | 1.07 | 1.06 | 2.9076% | 2.7160% | 2.7416% |

NEW YORK CITY FIRE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0192% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0205% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0216% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0229% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0243% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0258% |
| 26 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0273% |
| 27 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0289% |
| 28 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0307% |
| 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0326% |
| 30 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0348% |
| 31 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0371% |
| 32 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0395% |
| 33 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0422% |
| 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0451% |
| 35 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0485% |
| 36 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0511% |
| 37 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0546% |
| 38 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0584% |
| 39 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0629% |
| 40 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0677% |
| 41 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0736% |
| 42 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0817% |
| 43 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0917% |
| 44 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1039% |
| 45 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1185% |
| 46 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1355% |
| 47 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1545% |
| 48 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1752% |
| 49 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1973% |
| 50 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2205% |
| 51 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2486% |
| 52 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2788% |
| 53 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3113% |
| 54 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3463% |
| 55 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3840% |
| 56 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.4417% |
| 57 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.5040% |
| 58 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.5705% |
| 59 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.6407% |
| 60 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.7143% |
| 61 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.8067% |
| 62 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.8895% |
| 63 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.9737% |
| 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.0654% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.1649% |
| 66 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.2739% |
| 67 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.3978% |
| 68 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.5317% |
| 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.6379% |
| 70 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.7416% |
| 71 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.9535% |
| 72 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.1653% |
| 73 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.3772% |
| 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.5890% |
| 75 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8009% |
| 76 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.1635% |
| 77 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.5260% |
| 78 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.8886% |
| 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 4.2512% |
| 80 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 4.6138% |

NEW YORK CITY FIRE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 5.1332% |
| 82 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 5.6527% |
| 83 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 6.1721% |
| 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 6.6915% |
| 85 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 7.2110% |
| 86 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 8.2234% |
| 87 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 9.2358% |
| 88 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 10.2481% |
| 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 11.2605% |
| 90 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 12.2729% |
| 91 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 13.7083% |
| 92 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 15.1220% |
| 93 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.5350% |
| 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 17.9368% |
| 95 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 19.4640% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.1361% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 22.8306% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6045% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.5343% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 28.6331% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.5468% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8130% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 38.3968% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 42.5209% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 47.3182% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 52.9509% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 59.5880% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 67.4038% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 76.5790% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | <i>0</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0351% | 0.5102% |
| 25 - 29 | 2 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 50.0000% | 0.0521% | 0.5102% |
| 30 - 34 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0565% | 0.5102% |
| 35 - 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1048% | 0.0000% |
| 40 - 44 | 425 | 5 | 0.6 | 2.2 | 7.76 | 2.31 | 1.1765% | 0.1517% | 0.5102% |
| 45 - 49 | 3,333 | 28 | 6.6 | 17.0 | 4.26 | 1.65 | 0.8400% | 0.1974% | 0.5102% |
| 50 - 54 | 8,226 | 47 | 29.4 | 42.0 | 1.60 | 1.12 | 0.5714% | 0.3569% | 0.5102% |
| 55 - 59 | 14,168 | 93 | 89.5 | 89.5 | 1.04 | 1.04 | 0.6564% | 0.6315% | 0.6314% |
| 60 - 64 | 16,816 | 156 | 155.1 | 155.1 | 1.01 | 1.01 | 0.9277% | 0.9224% | 0.9224% |
| 65 - 69 | 15,308 | 222 | 214.7 | 214.7 | 1.03 | 1.03 | 1.4502% | 1.4024% | 1.4023% |
| 70 - 74 | 12,208 | 296 | 290.7 | 290.7 | 1.02 | 1.02 | 2.4247% | 2.3815% | 2.3813% |
| 75 - 79 | 11,319 | 505 | 457.7 | 457.7 | 1.10 | 1.10 | 4.4617% | 4.0437% | 4.0435% |
| 80 - 84 | 8,715 | 630 | 603.3 | 603.3 | 1.04 | 1.04 | 7.2290% | 6.9230% | 6.9223% |
| 85 - 89 | 4,534 | 555 | 531.9 | 531.9 | 1.04 | 1.04 | 12.2402% | 11.7308% | 11.7305% |
| 90 - 94 | 1,167 | 207 | 191.2 | 191.3 | 1.08 | 1.08 | 17.7327% | 16.3797% | 16.3893% |
| 95 - 99 | 167 | 52 | 42.9 | 42.9 | 1.21 | 1.21 | 31.1691% | 25.7016% | 25.7433% |
| 100&Over | 14 | 4 | 4.8 | 4.8 | 0.84 | 0.83 | 28.9143% | 34.3592% | 34.7108% |
| Total | 96,404 | 2,803 | 2,618.3 | 2,643.0 | 1.07 | 1.06 | 2.9076% | 2.7160% | 2.7416% |

NEW YORK CITY FIRE PENSION FUND

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 - 44 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 - 49 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 - 54 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 - 59 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 - 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 - 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 85 - 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 90 - 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 95 - 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | <i>0</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 1C

Mortality Experience of Service Retirees

Men

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1991 | 6,219 | 212 | 133.8 | 136.3 | 1.58 | 1.56 | 3.4089% | 2.1518% | 2.1912% |
| 1992 | 6,365 | 171 | 138.4 | 140.8 | 1.24 | 1.21 | 2.6866% | 2.1741% | 2.2117% |
| 1993 | 6,311 | 175 | 143.8 | 145.8 | 1.22 | 1.20 | 2.7729% | 2.2787% | 2.3109% |
| 1994 | 6,250 | 165 | 150.1 | 151.8 | 1.10 | 1.09 | 2.6400% | 2.4018% | 2.4287% |
| 1995 | 6,352 | 170 | 157.1 | 158.7 | 1.08 | 1.07 | 2.6763% | 2.4734% | 2.4986% |
| 1996 | 6,423 | 174 | 164.4 | 165.9 | 1.06 | 1.05 | 2.7090% | 2.5600% | 2.5827% |
| 1997 | 6,414 | 156 | 170.6 | 171.9 | 0.91 | 0.91 | 2.4322% | 2.6606% | 2.6802% |
| 1998 | 6,421 | 187 | 177.4 | 178.5 | 1.05 | 1.05 | 2.9123% | 2.7632% | 2.7801% |
| 1999 | 6,350 | 172 | 182.8 | 183.7 | 0.94 | 0.94 | 2.7089% | 2.8784% | 2.8938% |
| 2000 | 6,365 | 175 | 188.9 | 189.8 | 0.93 | 0.92 | 2.7494% | 2.9671% | 2.9826% |
| 2001 | 6,375 | 183 | 195.1 | 196.1 | 0.94 | 0.93 | 2.8706% | 3.0608% | 3.0764% |
| 2002 | 6,376 | 218 | 200.9 | 202.0 | 1.08 | 1.08 | 3.4191% | 3.1514% | 3.1677% |
| 2003 | 6,455 | 224 | 203.1 | 204.5 | 1.10 | 1.10 | 3.4704% | 3.1466% | 3.1689% |
| 2004 | 6,840 | 237 | 206.8 | 209.2 | 1.15 | 1.13 | 3.4652% | 3.0232% | 3.0586% |
| 2005 | 6,889 | 184 | 205.0 | 207.8 | 0.90 | 0.89 | 2.6709% | 2.9763% | 3.0163% |
| Total | 96,404 | 2,803 | 2,618.3 | 2,642.9 | 1.07 | 1.06 | 2.9076% | 2.7160% | 2.7415% |

NEW YORK CITY FIRE PENSION FUND

Table 1C

Mortality Experience of Service Retirees Women

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1991 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1992 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1993 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1994 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1995 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1996 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1997 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1998 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1999 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2000 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2001 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2002 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2003 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2004 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2005 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | <i>0</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0379% | 0.5102% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0394% | 0.5102% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0413% | 0.5102% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0432% | 0.5102% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0454% | 0.5102% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0477% | 0.5102% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0504% | 0.5102% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0532% | 0.5102% |
| 28 | 2 | 2 | 0.0 | 0.0 | 1,769.91 | 196.00 | 100.0000% | 0.0565% | 0.5102% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.5102% |
| 30 | 4 | 1 | 0.0 | 0.0 | 436.68 | 49.00 | 27.9096% | 0.0639% | 0.5102% |
| 31 | 8 | 3 | 0.0 | 0.0 | 532.39 | 73.50 | 36.3636% | 0.0683% | 0.5102% |
| 32 | 11 | 2 | 0.0 | 0.1 | 250.97 | 35.64 | 18.3201% | 0.0730% | 0.5102% |
| 33 | 15 | 2 | 0.0 | 0.1 | 166.68 | 26.13 | 13.3342% | 0.0800% | 0.5102% |
| 34 | 23 | 3 | 0.0 | 0.1 | 153.44 | 25.57 | 12.9500% | 0.0844% | 0.5102% |
| 35 | 29 | 2 | 0.0 | 0.1 | 76.14 | 13.52 | 6.8374% | 0.0898% | 0.5102% |
| 36 | 46 | 4 | 0.0 | 0.2 | 89.85 | 17.04 | 8.6798% | 0.0966% | 0.5102% |
| 37 | 68 | 3 | 0.1 | 0.3 | 42.37 | 8.65 | 4.4442% | 0.1049% | 0.5102% |
| 38 | 106 | 4 | 0.1 | 0.5 | 32.92 | 7.40 | 3.7886% | 0.1151% | 0.5102% |
| 39 | 141 | 1 | 0.2 | 0.7 | 5.61 | 1.39 | 0.7084% | 0.1262% | 0.5102% |
| 40 | 181 | 0 | 0.2 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.1373% | 0.5102% |
| 41 | 210 | 0 | 0.3 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.1483% | 0.5102% |
| 42 | 268 | 0 | 0.4 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.1594% | 0.5102% |
| 43 | 364 | 4 | 0.6 | 1.9 | 6.44 | 2.15 | 1.0987% | 0.1706% | 0.5102% |
| 44 | 452 | 4 | 0.8 | 2.3 | 4.87 | 1.73 | 0.8843% | 0.1816% | 0.5102% |
| 45 | 568 | 2 | 1.1 | 2.9 | 1.83 | 0.69 | 0.3519% | 0.1927% | 0.5102% |
| 46 | 637 | 1 | 1.3 | 3.2 | 0.77 | 0.31 | 0.1570% | 0.2038% | 0.5102% |
| 47 | 645 | 3 | 1.4 | 3.3 | 2.17 | 0.91 | 0.4651% | 0.2148% | 0.5102% |
| 48 | 613 | 3 | 1.4 | 3.1 | 2.16 | 0.96 | 0.4891% | 0.2259% | 0.5102% |
| 49 | 569 | 5 | 1.6 | 2.9 | 3.11 | 1.72 | 0.8792% | 0.2828% | 0.5102% |
| 50 | 543 | 3 | 1.8 | 2.8 | 1.63 | 1.08 | 0.5522% | 0.3396% | 0.5102% |
| 51 | 514 | 3 | 2.0 | 2.6 | 1.47 | 1.14 | 0.5836% | 0.3965% | 0.5102% |
| 52 | 511 | 2 | 2.3 | 2.6 | 0.86 | 0.77 | 0.3911% | 0.4534% | 0.5102% |
| 53 | 522 | 2 | 2.7 | 2.7 | 0.75 | 0.75 | 0.3832% | 0.5102% | 0.5102% |
| 54 | 552 | 6 | 3.1 | 3.1 | 1.92 | 1.92 | 1.0871% | 0.5671% | 0.5671% |
| 55 | 603 | 5 | 3.8 | 3.8 | 1.33 | 1.33 | 0.8287% | 0.6239% | 0.6239% |
| 56 | 641 | 3 | 4.4 | 4.4 | 0.69 | 0.69 | 0.4680% | 0.6808% | 0.6808% |
| 57 | 679 | 8 | 5.0 | 5.0 | 1.60 | 1.60 | 1.1786% | 0.7377% | 0.7377% |
| 58 | 712 | 9 | 5.7 | 5.7 | 1.59 | 1.59 | 1.2641% | 0.7945% | 0.7945% |
| 59 | 770 | 7 | 6.6 | 6.6 | 1.07 | 1.07 | 0.9086% | 0.8514% | 0.8514% |
| 60 | 837 | 7 | 7.6 | 7.6 | 0.92 | 0.92 | 0.8367% | 0.9082% | 0.9082% |
| 61 | 939 | 5 | 9.2 | 9.2 | 0.54 | 0.54 | 0.5323% | 0.9802% | 0.9802% |
| 62 | 1,030 | 9 | 11.0 | 11.0 | 0.81 | 0.81 | 0.8739% | 1.0726% | 1.0726% |
| 63 | 1,095 | 12 | 12.8 | 12.8 | 0.94 | 0.93 | 1.0964% | 1.1726% | 1.1726% |
| 64 | 1,157 | 15 | 14.8 | 14.8 | 1.01 | 1.01 | 1.2967% | 1.2825% | 1.2825% |
| 65 | 1,210 | 21 | 17.0 | 17.0 | 1.23 | 1.23 | 1.7353% | 1.4072% | 1.4072% |
| 66 | 1,251 | 19 | 19.3 | 19.3 | 0.98 | 0.98 | 1.5185% | 1.5420% | 1.5420% |
| 67 | 1,197 | 24 | 19.9 | 19.9 | 1.21 | 1.21 | 2.0043% | 1.6593% | 1.6593% |
| 68 | 1,128 | 19 | 21.3 | 21.3 | 0.89 | 0.89 | 1.6848% | 1.8926% | 1.8926% |
| 69 | 1,091 | 20 | 23.2 | 23.2 | 0.86 | 0.86 | 1.8333% | 2.1261% | 2.1261% |
| 70 | 1,008 | 21 | 23.8 | 23.8 | 0.88 | 0.88 | 2.0828% | 2.3594% | 2.3594% |
| 71 | 951 | 19 | 25.4 | 25.4 | 0.75 | 0.75 | 1.9984% | 2.6675% | 2.6675% |
| 72 | 861 | 24 | 25.6 | 25.6 | 0.94 | 0.94 | 2.7885% | 2.9756% | 2.9756% |
| 73 | 742 | 32 | 24.4 | 24.4 | 1.31 | 1.31 | 4.3122% | 3.2837% | 3.2837% |
| 74 | 701 | 26 | 25.2 | 25.2 | 1.03 | 1.03 | 3.7077% | 3.5918% | 3.5918% |
| 75 | 669 | 24 | 26.1 | 26.1 | 0.92 | 0.92 | 3.5865% | 3.8999% | 3.8999% |
| 76 | 669 | 32 | 29.9 | 29.9 | 1.07 | 1.07 | 4.7833% | 4.4712% | 4.4712% |
| 77 | 663 | 25 | 33.4 | 33.4 | 0.75 | 0.75 | 3.7731% | 5.0425% | 5.0425% |
| 78 | 581 | 24 | 32.6 | 32.6 | 0.74 | 0.74 | 4.1278% | 5.6138% | 5.6138% |
| 79 | 511 | 25 | 31.6 | 31.6 | 0.79 | 0.79 | 4.8924% | 6.1851% | 6.1851% |
| 80 | 469 | 35 | 31.7 | 31.7 | 1.10 | 1.10 | 7.4653% | 6.7564% | 6.7564% |
| 81 | 411 | 25 | 32.3 | 32.3 | 0.77 | 0.78 | 6.0754% | 7.8474% | 7.8474% |
| 82 | 378 | 28 | 33.8 | 33.8 | 0.83 | 0.83 | 7.3994% | 8.9384% | 8.9384% |

NEW YORK CITY FIRE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 350 | 29 | 35.1 | 35.1 | 0.83 | 0.83 | 8.2896% | 10.0295% | 10.0295% |
| 84 | 295 | 19 | 32.8 | 32.8 | 0.58 | 0.58 | 6.4334% | 11.1206% | 11.1206% |
| 85 | 266 | 36 | 32.5 | 32.5 | 1.11 | 1.11 | 13.5466% | 12.2116% | 12.2116% |
| 86 | 228 | 28 | 29.8 | 29.8 | 0.94 | 0.94 | 12.2851% | 13.0740% | 13.0740% |
| 87 | 194 | 26 | 27.1 | 27.0 | 0.96 | 0.96 | 13.3788% | 13.9365% | 13.9365% |
| 88 | 172 | 27 | 25.5 | 25.5 | 1.06 | 1.06 | 15.6748% | 14.7990% | 14.7990% |
| 89 | 130 | 16 | 20.4 | 20.4 | 0.79 | 0.78 | 12.3392% | 15.7070% | 15.7070% |
| 90 | 92 | 12 | 15.3 | 15.3 | 0.79 | 0.78 | 13.0790% | 16.6428% | 16.6428% |
| 91 | 68 | 11 | 12.8 | 12.9 | 0.86 | 0.85 | 16.2765% | 18.9512% | 18.9512% |
| 92 | 48 | 10 | 10.1 | 10.2 | 0.99 | 0.98 | 21.0155% | 21.1760% | 21.1760% |
| 93 | 26 | 7 | 6.0 | 6.1 | 1.16 | 1.15 | 27.0971% | 23.3253% | 23.3253% |
| 94 | 15 | 4 | 3.7 | 3.8 | 1.07 | 1.05 | 27.1186% | 25.3299% | 25.3299% |
| 95 | 6 | 1 | 1.6 | 1.6 | 0.62 | 0.61 | 16.9033% | 27.2620% | 27.2620% |
| 96 | 3 | 1 | 1.0 | 0.9 | 1.00 | 1.14 | 29.2654% | 29.1440% | 29.1440% |
| 97 | 1 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 31.0016% | 31.0016% |
| 98 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 31.5403% | 31.5403% |
| 99 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 33.2706% | 33.2706% |
| 100 | 1 | 1 | 0.4 | 0.4 | 2.72 | 2.72 | 100.0000% | 36.7152% | 36.7152% |
| 101 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.4947% | 40.4947% |
| 102 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 44.8442% | 44.8442% |
| 103 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 49.9036% | 49.9036% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 55.8442% | 55.8442% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 62.8438% | 62.8438% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 71.0868% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 80.7632% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 32,453 | 816 | 833.4 | 850.9 | 0.98 | 0.96 | 2.5144% | 2.5681% | 2.6220% |

NEW YORK CITY FIRE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0216% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0229% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0243% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0258% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0273% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0289% |
| 26 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0307% |
| 27 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0326% |
| 28 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0348% |
| 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0371% |
| 30 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0395% |
| 31 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0422% |
| 32 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0451% |
| 33 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0485% |
| 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0511% |
| 35 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0546% |
| 36 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0584% |
| 37 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0629% |
| 38 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0677% |
| 39 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0736% |
| 40 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0817% |
| 41 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0917% |
| 42 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1039% |
| 43 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1185% |
| 44 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1355% |
| 45 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1545% |
| 46 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1752% |
| 47 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1973% |
| 48 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2205% |
| 49 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2486% |
| 50 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2788% |
| 51 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3113% |
| 52 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3463% |
| 53 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3840% |
| 54 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.4417% |
| 55 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.5040% |
| 56 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.5705% |
| 57 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.6407% |
| 58 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.7143% |
| 59 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.8067% |
| 60 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.8895% |
| 61 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.9737% |
| 62 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.0654% |
| 63 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.1649% |
| 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.2739% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.3978% |
| 66 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.5317% |
| 67 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.6379% |
| 68 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.7416% |
| 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.9535% |
| 70 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.1653% |
| 71 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.3772% |
| 72 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.5890% |
| 73 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8009% |
| 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.1635% |
| 75 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.5260% |
| 76 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.8886% |
| 77 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 4.2512% |
| 78 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 4.6138% |
| 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 5.1332% |
| 80 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 5.6527% |

NEW YORK CITY FIRE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 6.1721% |
| 82 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 6.6915% |
| 83 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 7.2110% |
| 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 8.2234% |
| 85 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 9.2358% |
| 86 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 10.2481% |
| 87 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 11.2605% |
| 88 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 12.2729% |
| 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 13.7083% |
| 90 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 15.1220% |
| 91 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.5350% |
| 92 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 17.9368% |
| 93 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 19.4640% |
| 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.1361% |
| 95 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 22.8306% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6045% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.5343% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 28.6331% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.5468% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8130% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 38.3968% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 42.5209% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 47.3182% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 52.9509% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 59.5880% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 67.4038% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 76.5790% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | <i>0</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 2 | 2 | 0.0 | 0.0 | 0.00 | 0.00 | 82.7472% | 0.0571% | 0.4222% |
| 30 - 34 | 61 | 11 | 0.0 | 0.3 | 0.00 | 35.34 | 18.0579% | 0.0779% | 0.5109% |
| 35 - 39 | 390 | 14 | 0.4 | 2.0 | 31.73 | 7.04 | 3.5935% | 0.1133% | 0.5107% |
| 40 - 44 | 1,476 | 8 | 2.4 | 7.5 | 3.29 | 1.06 | 0.5419% | 0.1647% | 0.5098% |
| 45 - 49 | 3,032 | 14 | 6.8 | 15.5 | 2.07 | 0.91 | 0.4617% | 0.2233% | 0.5101% |
| 50 - 54 | 2,643 | 16 | 12.0 | 13.8 | 1.33 | 1.16 | 0.6055% | 0.4539% | 0.5220% |
| 55 - 59 | 3,405 | 32 | 25.4 | 25.3 | 1.26 | 1.26 | 0.9397% | 0.7444% | 0.7443% |
| 60 - 64 | 5,057 | 48 | 55.5 | 55.5 | 0.86 | 0.86 | 0.9492% | 1.0979% | 1.0981% |
| 65 - 69 | 5,878 | 103 | 100.7 | 100.7 | 1.02 | 1.02 | 1.7524% | 1.7138% | 1.7137% |
| 70 - 74 | 4,263 | 122 | 124.3 | 124.3 | 0.98 | 0.98 | 2.8618% | 2.9161% | 2.9161% |
| 75 - 79 | 3,093 | 130 | 153.7 | 153.7 | 0.85 | 0.85 | 4.2028% | 4.9679% | 4.9676% |
| 80 - 84 | 1,904 | 136 | 165.7 | 165.6 | 0.82 | 0.82 | 7.1432% | 8.7043% | 8.6998% |
| 85 - 89 | 990 | 133 | 135.2 | 135.2 | 0.98 | 0.98 | 13.4354% | 13.6569% | 13.6578% |
| 90 - 94 | 247 | 44 | 47.9 | 48.2 | 0.92 | 0.91 | 17.7778% | 19.3599% | 19.4856% |
| 95 - 99 | 10 | 2 | 2.9 | 2.8 | 0.68 | 0.71 | 19.1994% | 28.2685% | 27.0717% |
| 100&Over | 1 | 1 | 0.4 | 0.4 | 2.72 | 2.72 | 100.0000% | 36.7152% | 36.7152% |
| Total | 32,453 | 816 | 833.4 | 850.9 | 0.98 | 0.96 | 2.5144% | 2.5681% | 2.6220% |

NEW YORK CITY FIRE PENSION FUND

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 - 44 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 - 49 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 - 54 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 - 59 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 - 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 - 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 85 - 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 90 - 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 95 - 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | <i>0</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0379% | 0.5102% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0394% | 0.5102% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0413% | 0.5102% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0432% | 0.5102% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0454% | 0.5102% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0477% | 0.5102% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0504% | 0.5102% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0532% | 0.5102% |
| 28 | 3 | 2 | 0.0 | 0.0 | 1,117.94 | 130.67 | 63.1512% | 0.0565% | 0.5102% |
| 29 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.5102% |
| 30 | 14 | 1 | 0.0 | 0.1 | 113.82 | 14.00 | 7.2727% | 0.0639% | 0.5102% |
| 31 | 32 | 3 | 0.0 | 0.2 | 137.26 | 18.38 | 9.3750% | 0.0683% | 0.5102% |
| 32 | 57 | 2 | 0.0 | 0.3 | 48.28 | 6.88 | 3.5243% | 0.0730% | 0.5102% |
| 33 | 106 | 2 | 0.1 | 0.5 | 23.70 | 3.70 | 1.8957% | 0.0800% | 0.5102% |
| 34 | 161 | 3 | 0.1 | 0.8 | 22.09 | 3.65 | 1.8643% | 0.0844% | 0.5102% |
| 35 | 213 | 2 | 0.2 | 1.1 | 10.44 | 1.84 | 0.9379% | 0.0898% | 0.5102% |
| 36 | 275 | 5 | 0.3 | 1.4 | 18.80 | 3.56 | 1.8160% | 0.0966% | 0.5102% |
| 37 | 354 | 5 | 0.4 | 1.8 | 13.48 | 2.77 | 1.4141% | 0.1049% | 0.5102% |
| 38 | 446 | 5 | 0.5 | 2.3 | 9.75 | 2.20 | 1.1219% | 0.1151% | 0.5102% |
| 39 | 535 | 1 | 0.7 | 2.7 | 1.48 | 0.37 | 0.1869% | 0.1262% | 0.5102% |
| 40 | 632 | 3 | 0.9 | 3.2 | 3.46 | 0.93 | 0.4745% | 0.1373% | 0.5102% |
| 41 | 735 | 2 | 1.1 | 3.7 | 1.84 | 0.53 | 0.2723% | 0.1483% | 0.5102% |
| 42 | 849 | 4 | 1.4 | 4.3 | 2.96 | 0.92 | 0.4711% | 0.1594% | 0.5102% |
| 43 | 1,005 | 9 | 1.7 | 5.1 | 5.25 | 1.76 | 0.8952% | 0.1706% | 0.5102% |
| 44 | 1,140 | 7 | 2.1 | 5.8 | 3.38 | 1.20 | 0.6140% | 0.1816% | 0.5102% |
| 45 | 1,298 | 6 | 2.5 | 6.6 | 2.40 | 0.91 | 0.4621% | 0.1927% | 0.5102% |
| 46 | 1,414 | 11 | 2.9 | 7.2 | 3.82 | 1.52 | 0.7777% | 0.2038% | 0.5102% |
| 47 | 1,501 | 10 | 3.2 | 7.7 | 3.10 | 1.31 | 0.6664% | 0.2148% | 0.5102% |
| 48 | 1,577 | 8 | 3.6 | 8.0 | 2.25 | 0.99 | 0.5073% | 0.2259% | 0.5102% |
| 49 | 1,643 | 7 | 4.6 | 8.4 | 1.51 | 0.84 | 0.4260% | 0.2828% | 0.5102% |
| 50 | 1,768 | 8 | 6.0 | 9.0 | 1.33 | 0.89 | 0.4526% | 0.3396% | 0.5102% |
| 51 | 1,895 | 9 | 7.5 | 9.7 | 1.20 | 0.93 | 0.4749% | 0.3965% | 0.5102% |
| 52 | 2,096 | 9 | 9.5 | 10.7 | 0.95 | 0.84 | 0.4294% | 0.4534% | 0.5102% |
| 53 | 2,299 | 16 | 11.7 | 11.7 | 1.36 | 1.36 | 0.6961% | 0.5102% | 0.5102% |
| 54 | 2,506 | 16 | 14.2 | 14.2 | 1.13 | 1.13 | 0.6385% | 0.5671% | 0.5671% |
| 55 | 2,761 | 26 | 17.2 | 17.2 | 1.51 | 1.51 | 0.9416% | 0.6239% | 0.6239% |
| 56 | 2,982 | 17 | 20.3 | 20.3 | 0.84 | 0.84 | 0.5701% | 0.6808% | 0.6808% |
| 57 | 3,206 | 20 | 23.6 | 23.7 | 0.85 | 0.85 | 0.6239% | 0.7377% | 0.7377% |
| 58 | 3,426 | 27 | 27.2 | 27.2 | 0.99 | 0.99 | 0.7880% | 0.7945% | 0.7945% |
| 59 | 3,623 | 40 | 30.8 | 30.8 | 1.30 | 1.30 | 1.1041% | 0.8514% | 0.8514% |
| 60 | 3,771 | 41 | 34.3 | 34.2 | 1.20 | 1.20 | 1.0871% | 0.9082% | 0.9082% |
| 61 | 3,885 | 46 | 38.1 | 38.1 | 1.21 | 1.21 | 1.1841% | 0.9802% | 0.9802% |
| 62 | 3,945 | 50 | 42.3 | 42.3 | 1.18 | 1.18 | 1.2675% | 1.0726% | 1.0726% |
| 63 | 3,998 | 60 | 46.9 | 46.9 | 1.28 | 1.28 | 1.5007% | 1.1726% | 1.1726% |
| 64 | 4,010 | 71 | 51.4 | 51.4 | 1.38 | 1.38 | 1.7706% | 1.2825% | 1.2825% |
| 65 | 3,995 | 75 | 56.2 | 56.2 | 1.33 | 1.33 | 1.8773% | 1.4072% | 1.4072% |
| 66 | 3,917 | 87 | 60.4 | 60.4 | 1.44 | 1.44 | 2.2209% | 1.5420% | 1.5420% |
| 67 | 3,702 | 78 | 61.4 | 61.4 | 1.27 | 1.27 | 2.1069% | 1.6593% | 1.6593% |
| 68 | 3,485 | 67 | 66.0 | 66.0 | 1.02 | 1.02 | 1.9227% | 1.8926% | 1.8926% |
| 69 | 3,301 | 75 | 70.2 | 70.2 | 1.07 | 1.07 | 2.2717% | 2.1261% | 2.1261% |
| 70 | 3,107 | 84 | 73.3 | 73.3 | 1.15 | 1.15 | 2.7037% | 2.3594% | 2.3594% |
| 71 | 2,922 | 94 | 78.0 | 77.9 | 1.21 | 1.21 | 3.2165% | 2.6675% | 2.6675% |
| 72 | 2,724 | 71 | 81.1 | 81.1 | 0.88 | 0.88 | 2.6065% | 2.9756% | 2.9756% |
| 73 | 2,530 | 106 | 83.1 | 83.1 | 1.28 | 1.28 | 4.1904% | 3.2837% | 3.2837% |
| 74 | 2,341 | 96 | 84.1 | 84.1 | 1.14 | 1.14 | 4.1007% | 3.5918% | 3.5918% |
| 75 | 2,175 | 74 | 84.8 | 84.8 | 0.87 | 0.87 | 3.4026% | 3.8999% | 3.8999% |
| 76 | 2,065 | 82 | 92.3 | 92.3 | 0.89 | 0.89 | 3.9709% | 4.4712% | 4.4712% |
| 77 | 1,939 | 79 | 97.8 | 97.8 | 0.81 | 0.81 | 4.0739% | 5.0425% | 5.0425% |
| 78 | 1,752 | 88 | 98.4 | 98.4 | 0.89 | 0.89 | 5.0221% | 5.6138% | 5.6138% |
| 79 | 1,565 | 81 | 96.8 | 96.8 | 0.84 | 0.84 | 5.1771% | 6.1851% | 6.1851% |
| 80 | 1,398 | 95 | 94.4 | 94.5 | 1.01 | 1.01 | 6.7975% | 6.7564% | 6.7564% |
| 81 | 1,214 | 83 | 95.3 | 95.3 | 0.87 | 0.87 | 6.8350% | 7.8474% | 7.8474% |
| 82 | 1,063 | 82 | 95.0 | 95.0 | 0.86 | 0.86 | 7.7134% | 8.9384% | 8.9384% |

NEW YORK CITY FIRE PENSION FUND

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 918 | 82 | 92.1 | 92.1 | 0.89 | 0.89 | 8.9333% | 10.0295% | 10.0295% |
| 84 | 755 | 50 | 84.0 | 84.0 | 0.60 | 0.60 | 6.6225% | 11.1206% | 11.1206% |
| 85 | 630 | 75 | 77.0 | 76.9 | 0.97 | 0.97 | 11.8969% | 12.2116% | 12.2116% |
| 86 | 491 | 61 | 64.2 | 64.2 | 0.95 | 0.95 | 12.4319% | 13.0740% | 13.0740% |
| 87 | 384 | 55 | 53.4 | 53.5 | 1.03 | 1.03 | 14.3414% | 13.9365% | 13.9365% |
| 88 | 299 | 49 | 44.2 | 44.2 | 1.11 | 1.11 | 16.4108% | 14.7990% | 14.7990% |
| 89 | 212 | 29 | 33.3 | 33.3 | 0.87 | 0.87 | 13.6845% | 15.7070% | 15.7070% |
| 90 | 148 | 24 | 24.7 | 24.6 | 0.97 | 0.97 | 16.1707% | 16.6428% | 16.6428% |
| 91 | 103 | 19 | 19.5 | 19.5 | 0.97 | 0.97 | 18.4767% | 18.9512% | 18.9512% |
| 92 | 65 | 13 | 13.8 | 13.8 | 0.94 | 0.94 | 19.8978% | 21.1760% | 21.1760% |
| 93 | 40 | 9 | 9.3 | 9.3 | 0.97 | 0.96 | 22.5938% | 23.3253% | 23.3253% |
| 94 | 26 | 9 | 6.6 | 6.6 | 1.36 | 1.37 | 34.5052% | 25.3299% | 25.3299% |
| 95 | 10 | 1 | 2.7 | 2.7 | 0.37 | 0.37 | 10.0847% | 27.2620% | 27.2620% |
| 96 | 7 | 1 | 1.9 | 2.0 | 0.52 | 0.49 | 15.1883% | 29.1440% | 29.1440% |
| 97 | 4 | 2 | 1.4 | 1.2 | 1.46 | 1.61 | 45.2796% | 31.0016% | 31.0016% |
| 98 | 1 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 31.5403% | 31.5403% |
| 99 | 1 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 33.2706% | 33.2706% |
| 100 | 1 | 1 | 0.4 | 0.4 | 2.72 | 2.72 | 100.0000% | 36.7152% | 36.7152% |
| 101 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.4947% | 40.4947% |
| 102 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 44.8442% | 44.8442% |
| 103 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 49.9036% | 49.9036% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 55.8442% | 55.8442% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 62.8438% | 62.8438% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 71.0868% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 80.7632% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 109,455 | 2,531 | 2,404.8 | 2,456.5 | 1.05 | 1.03 | 2.3124% | 2.1970% | 2.2443% |

NEW YORK CITY FIRE PENSION FUND

Table 2B Fiscal Years 1991 - 2005
Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0216% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0229% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0243% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0258% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0273% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0289% |
| 26 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0307% |
| 27 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0326% |
| 28 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0348% |
| 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0371% |
| 30 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0395% |
| 31 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0422% |
| 32 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0451% |
| 33 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0485% |
| 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0511% |
| 35 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0546% |
| 36 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0584% |
| 37 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0629% |
| 38 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0677% |
| 39 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0736% |
| 40 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0817% |
| 41 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0917% |
| 42 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1039% |
| 43 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1185% |
| 44 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1355% |
| 45 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1545% |
| 46 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1752% |
| 47 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.1973% |
| 48 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2205% |
| 49 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2486% |
| 50 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.2788% |
| 51 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3113% |
| 52 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3463% |
| 53 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.3840% |
| 54 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.4417% |
| 55 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.5040% |
| 56 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.5705% |
| 57 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.6407% |
| 58 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.7143% |
| 59 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.8067% |
| 60 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.8895% |
| 61 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.9737% |
| 62 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.0654% |
| 63 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.1649% |
| 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.2739% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.3978% |
| 66 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.5317% |
| 67 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.6379% |
| 68 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.7416% |
| 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.9535% |
| 70 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.1653% |
| 71 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.3772% |
| 72 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.5890% |
| 73 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8009% |
| 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.1635% |
| 75 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.5260% |
| 76 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.8886% |
| 77 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 4.2512% |
| 78 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 4.6138% |
| 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 5.1332% |
| 80 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 5.6527% |

NEW YORK CITY FIRE PENSION FUND

Table 2B Fiscal Years 1991 - 2005
Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 6.1721% |
| 82 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 6.6915% |
| 83 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 7.2110% |
| 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 8.2234% |
| 85 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 9.2358% |
| 86 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 10.2481% |
| 87 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 11.2605% |
| 88 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 12.2729% |
| 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 13.7083% |
| 90 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 15.1220% |
| 91 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.5350% |
| 92 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 17.9368% |
| 93 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 19.4640% |
| 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.1361% |
| 95 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 22.8306% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6045% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.5343% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 28.6331% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.5468% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8130% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 38.3968% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 42.5209% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 47.3182% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 52.9509% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 59.5880% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 67.4038% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 76.5790% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | <i>0</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 8 | 2 | 0.0 | 0.0 | 0.00 | 0.00 | 25.8031% | 0.0583% | 0.4608% |
| 30 - 34 | 369 | 11 | 0.3 | 1.9 | 37.63 | 5.83 | 2.9817% | 0.0792% | 0.5117% |
| 35 - 39 | 1,823 | 18 | 2.0 | 9.3 | 8.93 | 1.94 | 0.9874% | 0.1106% | 0.5102% |
| 40 - 44 | 4,361 | 25 | 7.1 | 22.2 | 3.52 | 1.12 | 0.5732% | 0.1627% | 0.5102% |
| 45 - 49 | 7,434 | 42 | 16.8 | 37.9 | 2.50 | 1.11 | 0.5650% | 0.2262% | 0.5102% |
| 50 - 54 | 10,564 | 58 | 49.0 | 55.3 | 1.18 | 1.05 | 0.5491% | 0.4635% | 0.5237% |
| 55 - 59 | 15,998 | 130 | 119.2 | 119.2 | 1.09 | 1.09 | 0.8126% | 0.7454% | 0.7454% |
| 60 - 64 | 19,609 | 268 | 213.0 | 213.0 | 1.26 | 1.26 | 1.3667% | 1.0860% | 1.0860% |
| 65 - 69 | 18,401 | 382 | 314.2 | 314.2 | 1.22 | 1.22 | 2.0760% | 1.7075% | 1.7074% |
| 70 - 74 | 13,624 | 451 | 399.5 | 399.5 | 1.13 | 1.13 | 3.3104% | 2.9321% | 2.9321% |
| 75 - 79 | 9,496 | 404 | 470.1 | 470.1 | 0.86 | 0.86 | 4.2545% | 4.9503% | 4.9504% |
| 80 - 84 | 5,348 | 392 | 460.8 | 460.8 | 0.85 | 0.85 | 7.3300% | 8.6158% | 8.6159% |
| 85 - 89 | 2,015 | 269 | 272.1 | 272.2 | 0.99 | 0.99 | 13.3492% | 13.5008% | 13.5076% |
| 90 - 94 | 383 | 74 | 73.9 | 73.8 | 1.00 | 1.00 | 19.3464% | 19.3260% | 19.3023% |
| 95 - 99 | 23 | 4 | 6.6 | 6.7 | 0.61 | 0.60 | 17.6468% | 28.9249% | 29.3574% |
| 100&Over | 1 | 1 | 0.4 | 0.4 | 2.72 | 2.72 | 100.0000% | 36.7152% | 36.7152% |
| Total | 109,455 | 2,531 | 2,404.8 | 2,456.5 | 1.05 | 1.03 | 2.3124% | 2.1970% | 2.2443% |

NEW YORK CITY FIRE PENSION FUND

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 - 44 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 - 49 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 - 54 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 - 59 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 - 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 - 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 85 - 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 90 - 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 95 - 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | <i>0</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

NEW YORK CITY FIRE PENSION FUND**Table 2C****Mortality Experience of Disability Retirees****Men**

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1991 | 6,318 | 144 | 99.6 | 102.9 | 1.45 | 1.40 | 2.2792% | 1.5758% | 1.6289% |
| 1992 | 6,532 | 119 | 107.9 | 111.1 | 1.10 | 1.07 | 1.8218% | 1.6514% | 1.7005% |
| 1993 | 6,673 | 128 | 116.5 | 119.6 | 1.10 | 1.07 | 1.9182% | 1.7454% | 1.7925% |
| 1994 | 6,745 | 146 | 124.4 | 127.4 | 1.17 | 1.15 | 2.1646% | 1.8444% | 1.8894% |
| 1995 | 6,886 | 146 | 133.9 | 136.7 | 1.09 | 1.07 | 2.1202% | 1.9445% | 1.9857% |
| 1996 | 7,074 | 158 | 142.6 | 145.6 | 1.11 | 1.09 | 2.2335% | 2.0163% | 2.0580% |
| 1997 | 7,193 | 158 | 152.5 | 155.5 | 1.04 | 1.02 | 2.1966% | 2.1199% | 2.1619% |
| 1998 | 7,302 | 161 | 160.8 | 163.9 | 1.00 | 0.98 | 2.2049% | 2.2022% | 2.2443% |
| 1999 | 7,335 | 166 | 169.7 | 172.7 | 0.98 | 0.96 | 2.2631% | 2.3131% | 2.3547% |
| 2000 | 7,410 | 194 | 177.5 | 180.6 | 1.09 | 1.07 | 2.6181% | 2.3949% | 2.4375% |
| 2001 | 7,534 | 195 | 186.1 | 189.4 | 1.05 | 1.03 | 2.5883% | 2.4703% | 2.5140% |
| 2002 | 7,675 | 183 | 195.3 | 198.9 | 0.94 | 0.92 | 2.3844% | 2.5447% | 2.5911% |
| 2003 | 7,981 | 256 | 205.1 | 209.2 | 1.25 | 1.22 | 3.2076% | 2.5694% | 2.6216% |
| 2004 | 8,383 | 205 | 213.0 | 217.8 | 0.96 | 0.94 | 2.4454% | 2.5407% | 2.5982% |
| 2005 | 8,414 | 172 | 220.1 | 224.9 | 0.78 | 0.76 | 2.0442% | 2.6153% | 2.6732% |
| Total | 109,455 | 2,531 | 2,404.8 | 2,456.3 | 1.05 | 1.03 | 2.3124% | 2.1970% | 2.2441% |

NEW YORK CITY FIRE PENSION FUND

Table 2C

Mortality Experience of Disability Retirees Women

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1991 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1992 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1993 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1994 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1995 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1996 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1997 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1998 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1999 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2000 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2001 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2002 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2003 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2004 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2005 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | <i>0</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 3A
Fiscal Years 2002 - 2005

Withdrawal Experience of Active Members Men and Women

| Service | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|--------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 0 | 2,131 | 46 | 21.3 | 21.3 | 2.16 | 2.16 | 2.1586% | 1.0000% | 1.0000% |
| 1 | 2,380 | 20 | 16.7 | 14.3 | 1.20 | 1.40 | 0.8405% | 0.7000% | 0.6000% |
| 2 | 2,131 | 17 | 10.7 | 8.5 | 1.60 | 1.99 | 0.7977% | 0.5000% | 0.4000% |
| 3 | 1,862 | 10 | 5.6 | 5.6 | 1.79 | 1.79 | 0.5371% | 0.3000% | 0.3000% |
| 4 | 1,654 | 9 | 3.3 | 3.3 | 2.72 | 2.72 | 0.5441% | 0.2000% | 0.2000% |
| 5 | 1,662 | 6 | 3.3 | 3.3 | 1.81 | 1.81 | 0.3611% | 0.2000% | 0.2000% |
| 6 | 1,643 | 7 | 3.3 | 3.3 | 2.13 | 2.13 | 0.4262% | 0.2000% | 0.2000% |
| 7 | 1,662 | 12 | 3.3 | 3.3 | 3.61 | 3.61 | 0.7222% | 0.2000% | 0.2000% |
| 8 | 1,661 | 7 | 3.3 | 3.3 | 2.11 | 2.11 | 0.4216% | 0.2000% | 0.2000% |
| 9 | 1,544 | 9 | 3.1 | 3.1 | 2.91 | 2.91 | 0.5829% | 0.2000% | 0.2000% |
| 10 | 1,408 | 9 | 2.8 | 2.8 | 3.20 | 3.20 | 0.6394% | 0.2000% | 0.2000% |
| 11 | 1,554 | 5 | 3.1 | 3.1 | 1.61 | 1.61 | 0.3218% | 0.2000% | 0.2000% |
| 12 | 1,541 | 5 | 3.1 | 3.1 | 1.62 | 1.62 | 0.3245% | 0.2000% | 0.2000% |
| 13 | 1,591 | 5 | 3.2 | 3.2 | 1.57 | 1.57 | 0.3144% | 0.2000% | 0.2000% |
| 14 | 1,632 | 14 | 3.3 | 3.3 | 4.29 | 4.29 | 0.8581% | 0.2000% | 0.2000% |
| 15 | 1,388 | 4 | 2.8 | 2.8 | 1.44 | 1.44 | 0.2883% | 0.2000% | 0.2000% |
| 16 | 1,463 | 7 | 2.9 | 2.9 | 2.39 | 2.39 | 0.4785% | 0.2000% | 0.2000% |
| 17 | 1,714 | 8 | 3.4 | 1.7 | 2.33 | 4.67 | 0.4669% | 0.2000% | 0.1000% |
| 18 | 1,806 | 1 | 3.6 | 1.8 | 0.28 | 0.55 | 0.0554% | 0.2000% | 0.1000% |
| 19 | 1,858 | 1 | 3.7 | 1.9 | 0.27 | 0.54 | 0.0538% | 0.2000% | 0.1000% |
| 20 | 7 | 7 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0000% | 0.0000% |
| Total | 34,287 | 209 | 105.8 | 95.9 | 1.98 | 2.18 | 0.6096% | 0.3085% | 0.2797% |

NEW YORK CITY FIRE PENSION FUND

Table 3B
Fiscal Years 1989 - 2005

Withdrawal Experience of Active Members Men and Women

| Service | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 0 | 4,879 | 74 | 48.8 | 48.8 | 1.52 | 1.52 | 1.5169% | 1.0000% | 1.0000% |
| 1 | 8,126 | 57 | 56.9 | 48.8 | 1.00 | 1.17 | 0.7015% | 0.7000% | 0.6000% |
| 2 | 7,542 | 30 | 37.7 | 30.2 | 0.80 | 0.99 | 0.3978% | 0.5000% | 0.4000% |
| 3 | 7,308 | 25 | 21.9 | 21.9 | 1.14 | 1.14 | 0.3421% | 0.3000% | 0.3000% |
| 4 | 7,292 | 21 | 14.6 | 14.6 | 1.44 | 1.44 | 0.2880% | 0.2000% | 0.2000% |
| 5 | 7,603 | 21 | 15.2 | 15.2 | 1.38 | 1.38 | 0.2762% | 0.2000% | 0.2000% |
| 6 | 7,810 | 23 | 15.6 | 15.6 | 1.47 | 1.47 | 0.2945% | 0.2000% | 0.2000% |
| 7 | 8,198 | 30 | 16.4 | 16.4 | 1.83 | 1.83 | 0.3659% | 0.2000% | 0.2000% |
| 8 | 7,846 | 15 | 15.7 | 15.7 | 0.96 | 0.96 | 0.1912% | 0.2000% | 0.2000% |
| 9 | 8,236 | 18 | 16.5 | 16.5 | 1.09 | 1.09 | 0.2186% | 0.2000% | 0.2000% |
| 10 | 7,987 | 19 | 16.0 | 16.0 | 1.19 | 1.19 | 0.2379% | 0.2000% | 0.2000% |
| 11 | 8,075 | 13 | 16.1 | 16.2 | 0.81 | 0.80 | 0.1610% | 0.2000% | 0.2000% |
| 12 | 7,692 | 18 | 15.4 | 15.4 | 1.17 | 1.17 | 0.2340% | 0.2000% | 0.2000% |
| 13 | 7,402 | 10 | 14.8 | 14.8 | 0.68 | 0.68 | 0.1351% | 0.2000% | 0.2000% |
| 14 | 7,279 | 23 | 14.6 | 14.6 | 1.58 | 1.58 | 0.3160% | 0.2000% | 0.2000% |
| 15 | 6,994 | 16 | 14.0 | 14.0 | 1.14 | 1.14 | 0.2288% | 0.2000% | 0.2000% |
| 16 | 6,631 | 14 | 13.3 | 13.3 | 1.06 | 1.06 | 0.2111% | 0.2000% | 0.2000% |
| 17 | 6,295 | 10 | 12.6 | 6.3 | 0.79 | 1.59 | 0.1589% | 0.2000% | 0.1000% |
| 18 | 6,327 | 6 | 12.7 | 6.3 | 0.47 | 0.95 | 0.0948% | 0.2000% | 0.1000% |
| 19 | 6,188 | 3 | 12.4 | 6.2 | 0.24 | 0.48 | 0.0485% | 0.2000% | 0.1000% |
| 20 | 12 | 12 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0000% | 0.0000% |
| Total | 145,717 | 458 | 401.0 | 366.5 | 1.14 | 1.25 | 0.3143% | 0.2752% | 0.2515% |

NEW YORK CITY FIRE PENSION FUND

Table 3C

Withdrawal Experience of Active Members Men and Women

| Year | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 8,136 | 19 | 20.7 | 18.8 | 0.92 | 1.01 | 0.2335% | 0.2538% | 0.2309% |
| 1990 | 7,977 | 51 | 20.5 | 19.1 | 2.48 | 2.68 | 0.6393% | 0.2573% | 0.2389% |
| 1991 | 8,040 | 16 | 22.7 | 21.3 | 0.71 | 0.75 | 0.1990% | 0.2818% | 0.2645% |
| 1992 | 8,463 | 14 | 23.8 | 22.0 | 0.59 | 0.64 | 0.1654% | 0.2816% | 0.2597% |
| 1993 | 8,490 | 16 | 21.6 | 19.8 | 0.74 | 0.81 | 0.1885% | 0.2546% | 0.2332% |
| 1994 | 8,188 | 23 | 20.2 | 19.4 | 1.14 | 1.19 | 0.2809% | 0.2462% | 0.2369% |
| 1995 | 8,514 | 18 | 22.5 | 21.3 | 0.80 | 0.85 | 0.2114% | 0.2637% | 0.2500% |
| 1996 | 8,805 | 13 | 23.2 | 21.3 | 0.56 | 0.61 | 0.1477% | 0.2631% | 0.2417% |
| 1997 | 9,308 | 20 | 25.4 | 22.6 | 0.79 | 0.88 | 0.2149% | 0.2730% | 0.2429% |
| 1998 | 8,994 | 16 | 24.0 | 22.0 | 0.67 | 0.73 | 0.1779% | 0.2671% | 0.2445% |
| 1999 | 8,831 | 15 | 22.4 | 20.0 | 0.67 | 0.75 | 0.1699% | 0.2533% | 0.2270% |
| 2000 | 8,709 | 8 | 23.8 | 21.5 | 0.34 | 0.37 | 0.0919% | 0.2738% | 0.2474% |
| 2001 | 8,978 | 20 | 24.6 | 21.6 | 0.81 | 0.93 | 0.2228% | 0.2735% | 0.2407% |
| 2002 | 8,240 | 17 | 22.2 | 19.7 | 0.77 | 0.86 | 0.2063% | 0.2695% | 0.2388% |
| 2003 | 8,449 | 25 | 26.0 | 23.7 | 0.96 | 1.06 | 0.2959% | 0.3073% | 0.2800% |
| 2004 | 8,643 | 43 | 27.7 | 25.2 | 1.55 | 1.71 | 0.4975% | 0.3201% | 0.2911% |
| 2005 | 8,956 | 124 | 29.9 | 27.4 | 4.14 | 4.53 | 1.3846% | 0.3342% | 0.3057% |
| Total | 145,717 | 458 | 401.0 | 366.5 | 1.14 | 1.25 | 0.3143% | 0.2752% | 0.2515% |

NEW YORK CITY FIRE PENSION FUND

Table 4A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 66 | 25 | 9.9 | 16.5 | 2.53 | 1.52 | 37.8788% | 15.0000% | 25.0000% |
| 41 | 94 | 18 | 14.1 | 14.1 | 1.28 | 1.28 | 19.1489% | 15.0000% | 15.0000% |
| 42 | 184 | 29 | 27.6 | 27.6 | 1.05 | 1.05 | 15.7609% | 15.0000% | 15.0000% |
| 43 | 230 | 35 | 34.5 | 34.5 | 1.01 | 1.01 | 15.2174% | 15.0000% | 15.0000% |
| 44 | 303 | 54 | 45.5 | 45.5 | 1.19 | 1.19 | 17.8218% | 15.0000% | 15.0000% |
| 45 | 294 | 49 | 44.1 | 44.1 | 1.11 | 1.11 | 16.6667% | 15.0000% | 15.0000% |
| 46 | 294 | 56 | 44.1 | 44.1 | 1.27 | 1.27 | 19.0476% | 15.0000% | 15.0000% |
| 47 | 232 | 60 | 34.8 | 34.8 | 1.72 | 1.72 | 25.8621% | 15.0000% | 15.0000% |
| 48 | 217 | 43 | 32.6 | 32.6 | 1.32 | 1.32 | 19.8157% | 15.0000% | 15.0000% |
| 49 | 145 | 21 | 21.8 | 21.8 | 0.96 | 0.97 | 14.4828% | 15.0000% | 15.0000% |
| 50 | 106 | 31 | 15.9 | 21.2 | 1.95 | 1.46 | 29.2453% | 15.0000% | 20.0000% |
| 51 | 62 | 23 | 9.9 | 12.4 | 2.32 | 1.85 | 37.0968% | 16.0000% | 20.0000% |
| 52 | 47 | 12 | 8.0 | 9.4 | 1.50 | 1.28 | 25.5319% | 17.0000% | 20.0000% |
| 53 | 33 | 12 | 5.9 | 6.6 | 2.03 | 1.82 | 36.3636% | 18.0000% | 20.0000% |
| 54 | 13 | 4 | 2.5 | 2.6 | 1.60 | 1.54 | 30.7692% | 19.0000% | 20.0000% |
| 55 | 4 | 0 | 0.8 | 0.8 | 0.00 | 0.00 | 0.0000% | 20.0000% | 20.0000% |
| 56 | 2 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 21.0000% | 21.0000% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 22.0000% | 22.0000% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 23.0000% | 23.0000% |
| 59 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 24.0000% | 24.0000% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 25.0000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 30.0000% | 30.0000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 2,326 | 472 | 352.4 | 368.9 | 1.34 | 1.28 | 20.2923% | 15.1505% | 15.8586% |

NEW YORK CITY FIRE PENSION FUND

Table 4B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 94 | 27 | 14.0 | 23.5 | 1.93 | 1.15 | 28.7234% | 15.0000% | 25.0000% |
| 41 | 435 | 59 | 65.3 | 65.3 | 0.90 | 0.90 | 13.5632% | 15.0000% | 15.0000% |
| 42 | 542 | 70 | 81.3 | 81.3 | 0.86 | 0.86 | 12.9151% | 15.0000% | 15.0000% |
| 43 | 629 | 76 | 94.4 | 94.4 | 0.81 | 0.81 | 12.0827% | 15.0000% | 15.0000% |
| 44 | 841 | 103 | 126.2 | 126.2 | 0.82 | 0.82 | 12.2473% | 15.0000% | 15.0000% |
| 45 | 842 | 107 | 126.3 | 126.3 | 0.85 | 0.85 | 12.7078% | 15.0000% | 15.0000% |
| 46 | 796 | 118 | 119.4 | 119.4 | 0.99 | 0.99 | 14.8241% | 15.0000% | 15.0000% |
| 47 | 703 | 104 | 105.5 | 105.5 | 0.99 | 0.99 | 14.7937% | 15.0000% | 15.0000% |
| 48 | 537 | 78 | 80.6 | 80.6 | 0.97 | 0.97 | 14.5251% | 15.0000% | 15.0000% |
| 49 | 373 | 55 | 56.0 | 56.0 | 0.98 | 0.98 | 14.7453% | 15.0000% | 15.0000% |
| 50 | 304 | 66 | 45.6 | 60.8 | 1.45 | 1.09 | 21.7105% | 15.0000% | 20.0000% |
| 51 | 195 | 41 | 31.2 | 39.0 | 1.31 | 1.05 | 21.0256% | 16.0000% | 20.0000% |
| 52 | 117 | 20 | 19.9 | 23.4 | 1.01 | 0.85 | 17.0940% | 17.0000% | 20.0000% |
| 53 | 73 | 18 | 13.1 | 14.6 | 1.37 | 1.23 | 24.6575% | 18.0000% | 20.0000% |
| 54 | 42 | 9 | 8.0 | 8.4 | 1.13 | 1.07 | 21.4286% | 19.0000% | 20.0000% |
| 55 | 20 | 4 | 4.0 | 4.0 | 1.00 | 1.00 | 20.0000% | 20.0000% | 20.0000% |
| 56 | 4 | 0 | 0.8 | 0.8 | 0.00 | 0.00 | 0.0000% | 21.0000% | 21.0000% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 22.0000% | 22.0000% |
| 58 | 2 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 23.0000% | 23.0000% |
| 59 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 24.0000% | 24.0000% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 25.0000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 30.0000% | 30.0000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 70 & Over | 1 | 0 | 1.0 | 1.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 6,550 | 955 | 993.1 | 1,030.7 | 0.96 | 0.93 | 14.5802% | 15.1618% | 15.7359% |

NEW YORK CITY FIRE PENSION FUND

Table 4C

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 674 | 73 | 102.1 | 105.0 | 0.71 | 0.70 | 10.8309% | 15.1543% | 15.5742% |
| 1990 | 532 | 107 | 80.0 | 81.7 | 1.34 | 1.31 | 20.1128% | 15.0414% | 15.3477% |
| 1991 | 452 | 59 | 68.7 | 70.9 | 0.86 | 0.83 | 13.0531% | 15.1881% | 15.6858% |
| 1992 | 73 | 8 | 11.2 | 11.8 | 0.72 | 0.68 | 10.9589% | 15.3014% | 16.1370% |
| 1993 | 70 | 16 | 10.6 | 11.1 | 1.52 | 1.44 | 22.8571% | 15.0857% | 15.8571% |
| 1994 | 504 | 40 | 76.0 | 78.3 | 0.53 | 0.51 | 7.9365% | 15.0754% | 15.5258% |
| 1995 | 138 | 6 | 20.9 | 22.0 | 0.29 | 0.27 | 4.3478% | 15.1739% | 15.9058% |
| 1996 | 10 | 1 | 1.5 | 1.5 | 0.67 | 0.67 | 10.0000% | 15.0000% | 15.0000% |
| 1997 | 9 | 2 | 1.4 | 1.6 | 1.48 | 1.29 | 22.2222% | 15.0000% | 17.2222% |
| 1998 | 591 | 55 | 91.2 | 96.2 | 0.60 | 0.57 | 9.3063% | 15.4247% | 16.2826% |
| 1999 | 338 | 38 | 50.8 | 52.4 | 0.75 | 0.73 | 11.2426% | 15.0325% | 15.5030% |
| 2000 | 687 | 47 | 103.5 | 105.9 | 0.45 | 0.44 | 6.8413% | 15.0670% | 15.4148% |
| 2001 | 144 | 31 | 21.7 | 22.4 | 1.43 | 1.38 | 21.5278% | 15.0556% | 15.5556% |
| 2002 | 855 | 118 | 129.2 | 132.6 | 0.91 | 0.89 | 13.8012% | 15.1076% | 15.5088% |
| 2003 | 521 | 122 | 78.9 | 82.3 | 1.55 | 1.48 | 23.4165% | 15.1440% | 15.7985% |
| 2004 | 500 | 139 | 75.8 | 80.6 | 1.83 | 1.73 | 27.8000% | 15.1500% | 16.1100% |
| 2005 | 450 | 93 | 68.5 | 73.4 | 1.36 | 1.27 | 20.6667% | 15.2156% | 16.3133% |
| Total | 6,548 | 955 | 991.8 | 1,029.5 | 0.96 | 0.93 | 14.5846% | 15.1460% | 15.7216% |

NEW YORK CITY FIRE PENSION FUND

**Table 5A
Fiscal Years 2002 - 2005**

Retirement Experience of Active Members In Second Year Eligible Men and Women

| Age | Life Years Exposed | Number of Retirements | | Ratio of Actual to Expected | Retirement Rate | |
|--------------|--------------------|-----------------------|--------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 40 & Under | 7 | 0 | 0.4 | 0.00 | 0.0000% | 6.0000% |
| 41 | 19 | 0 | 1.1 | 0.00 | 0.0000% | 6.0000% |
| 42 | 69 | 5 | 4.1 | 1.21 | 7.2464% | 6.0000% |
| 43 | 103 | 10 | 6.2 | 1.62 | 9.7087% | 6.0000% |
| 44 | 156 | 24 | 9.4 | 2.56 | 15.3846% | 6.0000% |
| 45 | 208 | 28 | 12.5 | 2.24 | 13.4615% | 6.0000% |
| 46 | 186 | 27 | 11.2 | 2.42 | 14.5161% | 6.0000% |
| 47 | 180 | 15 | 12.6 | 1.19 | 8.3333% | 7.0000% |
| 48 | 134 | 18 | 10.7 | 1.68 | 13.4328% | 8.0000% |
| 49 | 128 | 17 | 11.5 | 1.48 | 13.2813% | 9.0000% |
| 50 | 88 | 13 | 8.8 | 1.48 | 14.7727% | 10.0000% |
| 51 | 62 | 12 | 6.8 | 1.76 | 19.3548% | 11.0000% |
| 52 | 29 | 3 | 3.5 | 0.86 | 10.3448% | 12.0000% |
| 53 | 22 | 2 | 2.9 | 0.70 | 9.0909% | 13.0000% |
| 54 | 11 | 2 | 1.5 | 1.30 | 18.1818% | 14.0000% |
| 55 | 5 | 1 | 0.8 | 1.33 | 20.0000% | 15.0000% |
| 56 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.0000% |
| 57 | 1 | 0 | 0.2 | 0.00 | 0.0000% | 17.0000% |
| 58 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 18.0000% |
| 59 | 1 | 0 | 0.2 | 0.00 | 0.0000% | 19.0000% |
| 60 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 20.0000% |
| 61 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 25.0000% |
| 62 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 40.0000% |
| 63 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 66 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 67 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 68 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 1,409 | 177 | 104.3 | 1.70 | 12.5621% | 7.4045% |

NEW YORK CITY FIRE PENSION FUND

Table 5B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Age | Life Years Exposed | Number of Retirements | | Ratio of Actual to Expected | Retirement Rate | |
|--------------|--------------------|-----------------------|--------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 40 & Under | 22 | 0 | 1.3 | 0.00 | 0.0000% | 6.0000% |
| 41 | 32 | 1 | 1.9 | 0.52 | 3.1250% | 6.0000% |
| 42 | 331 | 9 | 19.9 | 0.45 | 2.7190% | 6.0000% |
| 43 | 405 | 24 | 24.3 | 0.99 | 5.9259% | 6.0000% |
| 44 | 494 | 38 | 29.6 | 1.28 | 7.6923% | 6.0000% |
| 45 | 674 | 60 | 40.4 | 1.48 | 8.9021% | 6.0000% |
| 46 | 676 | 56 | 40.6 | 1.38 | 8.2840% | 6.0000% |
| 47 | 612 | 41 | 42.8 | 0.96 | 6.6993% | 7.0000% |
| 48 | 557 | 37 | 44.6 | 0.83 | 6.6427% | 8.0000% |
| 49 | 417 | 32 | 37.5 | 0.85 | 7.6739% | 9.0000% |
| 50 | 286 | 27 | 28.6 | 0.94 | 9.4406% | 10.0000% |
| 51 | 230 | 23 | 25.3 | 0.91 | 10.0000% | 11.0000% |
| 52 | 149 | 15 | 17.9 | 0.84 | 10.0671% | 12.0000% |
| 53 | 91 | 4 | 11.8 | 0.34 | 4.3956% | 13.0000% |
| 54 | 50 | 6 | 7.0 | 0.86 | 12.0000% | 14.0000% |
| 55 | 35 | 4 | 5.3 | 0.76 | 11.4286% | 15.0000% |
| 56 | 11 | 2 | 1.8 | 1.14 | 18.1818% | 16.0000% |
| 57 | 4 | 0 | 0.7 | 0.00 | 0.0000% | 17.0000% |
| 58 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 18.0000% |
| 59 | 2 | 0 | 0.4 | 0.00 | 0.0000% | 19.0000% |
| 60 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 20.0000% |
| 61 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 25.0000% |
| 62 | 1 | 0 | 0.4 | 0.00 | 0.0000% | 40.0000% |
| 63 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 64 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 66 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 67 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 68 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| 70 & Over | 1 | 0 | 1.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 5,080 | 379 | 383.0 | 0.99 | 7.4606% | 7.5392% |

NEW YORK CITY FIRE PENSION FUND

Table 5C

Retirement Experience of Active Members In Second Year Eligible Men and Women

| Fiscal Year | Life Years Exposed | Number of Retirements | | Ratio of Actual to Expected | Retirement Rate | |
|--------------------|---------------------------|------------------------------|-----------------|------------------------------------|------------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1989 | 176 | 9 | 16.0 | 0.56 | 5.1136% | 9.0625% |
| 1990 | 592 | 61 | 44.2 | 1.38 | 10.3041% | 7.4628% |
| 1991 | 411 | 32 | 29.6 | 1.08 | 7.7859% | 7.2044% |
| 1992 | 374 | 10 | 28.9 | 0.35 | 2.6738% | 7.7139% |
| 1993 | 62 | 0 | 5.8 | 0.00 | 0.0000% | 9.3871% |
| 1994 | 56 | 2 | 3.6 | 0.56 | 3.5714% | 6.3750% |
| 1995 | 448 | 26 | 33.1 | 0.79 | 5.8036% | 7.3839% |
| 1996 | 124 | 3 | 9.3 | 0.32 | 2.4194% | 7.5161% |
| 1997 | 9 | 1 | 0.6 | 1.64 | 11.1111% | 6.7778% |
| 1998 | 7 | 0 | 0.4 | 0.00 | 0.0000% | 6.0000% |
| 1999 | 503 | 23 | 44.2 | 0.52 | 4.5726% | 8.7813% |
| 2000 | 291 | 8 | 20.3 | 0.39 | 2.7491% | 6.9725% |
| 2001 | 618 | 27 | 42.8 | 0.63 | 4.3689% | 6.9239% |
| 2002 | 110 | 6 | 7.2 | 0.83 | 5.4545% | 6.5727% |
| 2003 | 614 | 112 | 45.0 | 2.49 | 18.2410% | 7.3339% |
| 2004 | 333 | 29 | 25.0 | 1.16 | 8.7087% | 7.5195% |
| 2005 | 352 | 30 | 27.0 | 1.11 | 8.5227% | 7.6790% |
| Total | 5,080 | 379 | 383.0 | 0.99 | 7.4606% | 7.5392% |

NEW YORK CITY FIRE PENSION FUND

Table 6A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 2 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 5.0000% | 5.0000% |
| 41 | 5 | 1 | 0.3 | 0.3 | 3.33 | 4.00 | 20.0000% | 5.0000% | 5.0000% |
| 42 | 14 | 0 | 0.7 | 0.7 | 0.00 | 0.00 | 0.0000% | 5.0000% | 5.0000% |
| 43 | 139 | 9 | 7.0 | 7.0 | 1.29 | 1.29 | 6.4748% | 5.0000% | 5.0000% |
| 44 | 278 | 19 | 13.9 | 13.9 | 1.37 | 1.37 | 6.8345% | 5.0000% | 5.0000% |
| 45 | 457 | 39 | 22.9 | 22.9 | 1.70 | 1.71 | 8.5339% | 5.0000% | 5.0000% |
| 46 | 520 | 46 | 26.0 | 26.0 | 1.77 | 1.77 | 8.8462% | 5.0000% | 5.0000% |
| 47 | 528 | 37 | 26.4 | 26.4 | 1.40 | 1.40 | 7.0076% | 5.0000% | 5.0000% |
| 48 | 550 | 47 | 27.5 | 27.5 | 1.71 | 1.71 | 8.5455% | 5.0000% | 5.0000% |
| 49 | 574 | 65 | 28.7 | 28.7 | 2.26 | 2.26 | 11.3240% | 5.0000% | 5.0000% |
| 50 | 570 | 61 | 28.5 | 28.5 | 2.14 | 2.14 | 10.7018% | 5.0000% | 5.0000% |
| 51 | 511 | 63 | 30.7 | 30.7 | 2.05 | 2.05 | 12.3288% | 6.0000% | 6.0000% |
| 52 | 445 | 68 | 31.1 | 31.2 | 2.19 | 2.18 | 15.2809% | 7.0000% | 7.0000% |
| 53 | 366 | 60 | 29.3 | 29.3 | 2.05 | 2.05 | 16.3934% | 8.0000% | 8.0000% |
| 54 | 315 | 40 | 28.4 | 28.4 | 1.41 | 1.41 | 12.6984% | 9.0000% | 9.0000% |
| 55 | 298 | 54 | 29.8 | 29.8 | 1.81 | 1.81 | 18.1208% | 10.0000% | 10.0000% |
| 56 | 243 | 38 | 26.7 | 26.7 | 1.42 | 1.42 | 15.6379% | 11.0000% | 11.0000% |
| 57 | 181 | 26 | 21.7 | 21.7 | 1.20 | 1.20 | 14.3646% | 12.0000% | 12.0000% |
| 58 | 139 | 29 | 18.1 | 18.1 | 1.60 | 1.60 | 20.8633% | 13.0000% | 13.0000% |
| 59 | 119 | 20 | 16.7 | 16.7 | 1.20 | 1.20 | 16.8067% | 14.0000% | 14.0000% |
| 60 | 103 | 13 | 15.5 | 15.5 | 0.84 | 0.84 | 12.6214% | 15.0000% | 15.0000% |
| 61 | 76 | 15 | 15.2 | 15.2 | 0.99 | 0.99 | 19.7368% | 20.0000% | 20.0000% |
| 62 | 46 | 9 | 18.4 | 11.5 | 0.49 | 0.78 | 19.5652% | 40.0000% | 25.0000% |
| 63 | 32 | 4 | 32.0 | 16.0 | 0.13 | 0.25 | 12.5000% | 100.0000% | 50.0000% |
| 64 | 23 | 1 | 23.0 | 11.5 | 0.04 | 0.09 | 4.3478% | 100.0000% | 50.0000% |
| 65 | 3 | 1 | 3.0 | 3.0 | 0.33 | 0.33 | 33.3333% | 100.0000% | 100.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 70 & Over | 4 | 1 | 4.0 | 4.0 | 0.25 | 0.25 | 25.0000% | 100.0000% | 100.0000% |
| Total | 6,541 | 766 | 525.6 | 490.9 | 1.46 | 1.56 | 11.7107% | 8.0355% | 7.5053% |

NEW YORK CITY FIRE PENSION FUND

Table 6B
Fiscal Years 1989-2005

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 13 | 0 | 0.4 | 0.7 | 0.00 | 0.00 | 0.0000% | 5.0000% | 5.0000% |
| 41 | 30 | 2 | 1.5 | 1.5 | 1.33 | 1.33 | 6.6667% | 5.0000% | 5.0000% |
| 42 | 49 | 2 | 2.5 | 2.5 | 0.80 | 0.82 | 4.0816% | 5.0000% | 5.0000% |
| 43 | 345 | 13 | 17.3 | 17.3 | 0.75 | 0.75 | 3.7681% | 5.0000% | 5.0000% |
| 44 | 662 | 32 | 33.1 | 33.1 | 0.97 | 0.97 | 4.8338% | 5.0000% | 5.0000% |
| 45 | 1,030 | 55 | 51.5 | 51.5 | 1.07 | 1.07 | 5.3398% | 5.0000% | 5.0000% |
| 46 | 1,493 | 70 | 74.7 | 74.7 | 0.94 | 0.94 | 4.6885% | 5.0000% | 5.0000% |
| 47 | 1,910 | 83 | 95.5 | 95.5 | 0.87 | 0.87 | 4.3455% | 5.0000% | 5.0000% |
| 48 | 2,308 | 126 | 115.4 | 115.4 | 1.09 | 1.09 | 5.4593% | 5.0000% | 5.0000% |
| 49 | 2,628 | 168 | 131.4 | 131.4 | 1.28 | 1.28 | 6.3927% | 5.0000% | 5.0000% |
| 50 | 2,841 | 193 | 142.1 | 142.1 | 1.36 | 1.36 | 6.7934% | 5.0000% | 5.0000% |
| 51 | 2,863 | 196 | 171.8 | 171.8 | 1.14 | 1.14 | 6.8460% | 6.0000% | 6.0000% |
| 52 | 2,859 | 216 | 200.1 | 200.1 | 1.08 | 1.08 | 7.5551% | 7.0000% | 7.0000% |
| 53 | 2,762 | 248 | 221.0 | 221.0 | 1.12 | 1.12 | 8.9790% | 8.0000% | 8.0000% |
| 54 | 2,556 | 232 | 230.0 | 230.0 | 1.01 | 1.01 | 9.0767% | 9.0000% | 9.0000% |
| 55 | 2,321 | 238 | 232.1 | 232.1 | 1.03 | 1.03 | 10.2542% | 10.0000% | 10.0000% |
| 56 | 2,047 | 220 | 225.2 | 225.2 | 0.98 | 0.98 | 10.7474% | 11.0000% | 11.0000% |
| 57 | 1,766 | 181 | 211.9 | 211.9 | 0.85 | 0.85 | 10.2492% | 12.0000% | 12.0000% |
| 58 | 1,492 | 175 | 194.0 | 194.0 | 0.90 | 0.90 | 11.7292% | 13.0000% | 13.0000% |
| 59 | 1,191 | 121 | 166.7 | 166.7 | 0.73 | 0.73 | 10.1595% | 14.0000% | 14.0000% |
| 60 | 955 | 135 | 143.3 | 143.3 | 0.94 | 0.94 | 14.1361% | 15.0000% | 15.0000% |
| 61 | 694 | 122 | 138.8 | 138.8 | 0.88 | 0.88 | 17.5793% | 20.0000% | 20.0000% |
| 62 | 481 | 62 | 192.4 | 120.3 | 0.32 | 0.52 | 12.8898% | 40.0000% | 25.0000% |
| 63 | 322 | 38 | 322.0 | 161.0 | 0.12 | 0.24 | 11.8012% | 100.0000% | 50.0000% |
| 64 | 199 | 28 | 199.0 | 99.5 | 0.14 | 0.28 | 14.0704% | 100.0000% | 50.0000% |
| 65 | 73 | 19 | 73.0 | 73.0 | 0.26 | 0.26 | 26.0274% | 100.0000% | 100.0000% |
| 66 | 11 | 0 | 11.0 | 11.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 67 | 9 | 4 | 9.0 | 9.0 | 0.44 | 0.44 | 44.4444% | 100.0000% | 100.0000% |
| 68 | 3 | 0 | 3.0 | 3.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 69 | 2 | 0 | 2.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| 70 & Over | 23 | 1 | 9.0 | 23.0 | 0.11 | 0.04 | 4.3478% | 100.0000% | 100.0000% |
| Total | 35,938 | 2,980 | 3,620.7 | 3,302.1 | 0.82 | 0.90 | 8.2921% | 10.0749% | 9.1882% |

NEW YORK CITY FIRE PENSION FUND

Table 6C

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 3,038 | 115 | 350.0 | 311.0 | 0.33 | 0.37 | 3.7854% | 11.5194% | 10.2373% |
| 1990 | 2,957 | 457 | 356.2 | 311.4 | 1.28 | 1.47 | 15.4549% | 12.0457% | 10.5323% |
| 1991 | 2,746 | 261 | 291.3 | 263.4 | 0.90 | 0.99 | 9.5047% | 10.6078% | 9.5936% |
| 1992 | 2,596 | 95 | 254.6 | 236.4 | 0.37 | 0.40 | 3.6595% | 9.8055% | 9.1063% |
| 1993 | 2,702 | 97 | 261.8 | 243.4 | 0.37 | 0.40 | 3.5899% | 9.6876% | 9.0085% |
| 1994 | 2,564 | 215 | 268.8 | 243.9 | 0.80 | 0.88 | 8.3853% | 10.4821% | 9.5129% |
| 1995 | 2,167 | 207 | 236.1 | 212.5 | 0.88 | 0.97 | 9.5524% | 10.8939% | 9.8048% |
| 1996 | 2,155 | 161 | 217.2 | 200.3 | 0.74 | 0.80 | 7.4710% | 10.0780% | 9.2961% |
| 1997 | 1,935 | 158 | 198.5 | 183.0 | 0.80 | 0.86 | 8.1654% | 10.2605% | 9.4594% |
| 1998 | 1,616 | 70 | 169.3 | 153.4 | 0.41 | 0.46 | 4.3317% | 10.4740% | 9.4901% |
| 1999 | 1,499 | 134 | 161.2 | 146.5 | 0.83 | 0.91 | 8.9393% | 10.7545% | 9.7738% |
| 2000 | 1,726 | 125 | 171.0 | 158.7 | 0.73 | 0.79 | 7.2422% | 9.9085% | 9.1929% |
| 2001 | 1,692 | 119 | 159.3 | 146.9 | 0.75 | 0.81 | 7.0331% | 9.4173% | 8.6844% |
| 2002 | 1,978 | 165 | 171.6 | 157.7 | 0.96 | 1.05 | 8.3418% | 8.6775% | 7.9722% |
| 2003 | 1,652 | 372 | 139.9 | 131.3 | 2.66 | 2.83 | 22.5182% | 8.4685% | 7.9449% |
| 2004 | 1,395 | 114 | 101.0 | 96.9 | 1.13 | 1.18 | 8.1720% | 7.2401% | 6.9427% |
| 2005 | 1,516 | 115 | 112.8 | 105.1 | 1.02 | 1.09 | 7.5858% | 7.4393% | 6.9347% |
| Total | 35,934 | 2,980 | 3,620.5 | 3,301.9 | 0.82 | 0.90 | 8.2930% | 10.0753% | 9.1887% |

NEW YORK CITY FIRE PENSION FUND

Table 7A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|-------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0200% |
| 21 | 13 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0320% | 0.0213% |
| 22 | 79 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0340% | 0.0227% |
| 23 | 220 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0360% | 0.0240% |
| 24 | 455 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0380% | 0.0253% |
| 25 | 598 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0267% |
| 26 | 708 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0420% | 0.0280% |
| 27 | 826 | 0 | 0.4 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0440% | 0.0293% |
| 28 | 946 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0460% | 0.0307% |
| 29 | 1,109 | 1 | 0.5 | 0.4 | 1.88 | 2.82 | 0.0901% | 0.0480% | 0.0320% |
| 30 | 1,329 | 1 | 0.7 | 0.4 | 1.51 | 2.26 | 0.0753% | 0.0500% | 0.0333% |
| 31 | 1,509 | 0 | 0.8 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0520% | 0.0347% |
| 32 | 1,685 | 0 | 0.9 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0540% | 0.0360% |
| 33 | 1,785 | 1 | 1.0 | 0.7 | 1.00 | 1.50 | 0.0560% | 0.0560% | 0.0373% |
| 34 | 1,815 | 0 | 1.1 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0580% | 0.0387% |
| 35 | 1,790 | 0 | 1.1 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0400% |
| 36 | 1,858 | 0 | 1.2 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0640% | 0.0427% |
| 37 | 1,962 | 2 | 1.3 | 0.9 | 1.50 | 2.25 | 0.1019% | 0.0680% | 0.0453% |
| 38 | 2,046 | 0 | 1.5 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.0720% | 0.0480% |
| 39 | 2,056 | 0 | 1.6 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.0760% | 0.0507% |
| 40 | 1,974 | 1 | 1.6 | 1.1 | 0.63 | 0.95 | 0.0507% | 0.0800% | 0.0533% |
| 41 | 1,835 | 0 | 1.7 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.0940% | 0.0627% |
| 42 | 1,773 | 0 | 1.9 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.1080% | 0.0720% |
| 43 | 1,813 | 0 | 2.2 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.1220% | 0.0813% |
| 44 | 1,847 | 0 | 2.5 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.1360% | 0.0907% |
| 45 | 1,805 | 0 | 2.7 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.1500% | 0.1000% |
| 46 | 1,670 | 0 | 2.8 | 1.9 | 0.00 | 0.00 | 0.0000% | 0.1700% | 0.1133% |
| 47 | 1,473 | 0 | 2.8 | 1.9 | 0.00 | 0.00 | 0.0000% | 0.1900% | 0.1267% |
| 48 | 1,258 | 0 | 2.6 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.1400% |
| 49 | 1,060 | 0 | 2.4 | 1.6 | 0.00 | 0.00 | 0.0000% | 0.2300% | 0.1533% |
| 50 | 863 | 0 | 2.2 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.1667% |
| 51 | 655 | 0 | 1.8 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.2800% | 0.1867% |
| 52 | 494 | 0 | 1.5 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2067% |
| 53 | 378 | 1 | 1.3 | 0.9 | 0.78 | 1.17 | 0.2646% | 0.3400% | 0.2267% |
| 54 | 302 | 0 | 1.1 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.3700% | 0.2467% |
| 55 | 261 | 0 | 1.0 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.2667% |
| 56 | 203 | 0 | 0.9 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.4400% | 0.2933% |
| 57 | 152 | 0 | 0.7 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.4800% | 0.3200% |
| 58 | 115 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.5200% | 0.3467% |
| 59 | 96 | 0 | 0.5 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.5600% | 0.3733% |
| 60 | 84 | 0 | 0.5 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.6000% | 0.4000% |
| 61 | 58 | 0 | 0.4 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.6400% | 0.4267% |
| 62 | 37 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.6800% | 0.4533% |
| 63 | 27 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.4800% |
| 64 | 15 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.5067% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 71 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 72 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 73 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 74 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 76 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 77 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 78 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 79 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 43,043 | 7 | 49.4 | 33.2 | 0.14 | 0.21 | 0.0163% | 0.1148% | 0.0770% |

NEW YORK CITY FIRE PENSION FUND

Table 7A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|------------|------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0150% | 0.0100% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0160% | 0.0107% |
| 22 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0170% | 0.0113% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0180% | 0.0120% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0190% | 0.0127% |
| 25 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0133% |
| 26 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0210% | 0.0140% |
| 27 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0220% | 0.0147% |
| 28 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0230% | 0.0153% |
| 29 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0240% | 0.0160% |
| 30 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0250% | 0.0167% |
| 31 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0260% | 0.0173% |
| 32 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0270% | 0.0180% |
| 33 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0280% | 0.0187% |
| 34 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0290% | 0.0193% |
| 35 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0200% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0320% | 0.0213% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0340% | 0.0227% |
| 38 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0360% | 0.0240% |
| 39 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0380% | 0.0253% |
| 40 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0267% |
| 41 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0470% | 0.0313% |
| 42 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0540% | 0.0360% |
| 43 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0610% | 0.0407% |
| 44 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0680% | 0.0453% |
| 45 | 8 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0750% | 0.0500% |
| 46 | 7 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0850% | 0.0567% |
| 47 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0950% | 0.0633% |
| 48 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1050% | 0.0700% |
| 49 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1150% | 0.0767% |
| 50 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1250% | 0.0833% |
| 51 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1400% | 0.0933% |
| 52 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1550% | 0.1033% |
| 53 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1700% | 0.1133% |
| 54 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1850% | 0.1233% |
| 55 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2000% | 0.1333% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2200% | 0.1467% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2400% | 0.1600% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2600% | 0.1733% |
| 59 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2800% | 0.1867% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.3000% | 0.2000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.3200% | 0.2133% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.3400% | 0.2267% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.2400% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.2533% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 71 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 72 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 73 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 74 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 76 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 77 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 78 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 79 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 98 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0750% | 0.0512% |

NEW YORK CITY FIRE PENSION FUND

Table 7A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|-------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 771 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0369% | 0.0246% |
| 25 - 29 | 4,188 | 1 | 1.9 | 1.2 | 0.54 | 0.80 | 0.0239% | 0.0446% | 0.0297% |
| 30 - 34 | 8,123 | 2 | 4.4 | 2.9 | 0.45 | 0.68 | 0.0246% | 0.0543% | 0.0362% |
| 35 - 39 | 9,711 | 2 | 6.6 | 4.4 | 0.30 | 0.45 | 0.0206% | 0.0683% | 0.0455% |
| 40 - 44 | 9,241 | 1 | 9.9 | 6.6 | 0.10 | 0.15 | 0.0108% | 0.1076% | 0.0717% |
| 45 - 49 | 7,266 | 0 | 13.4 | 9.0 | 0.00 | 0.00 | 0.0000% | 0.1848% | 0.1232% |
| 50 - 54 | 2,692 | 1 | 7.9 | 5.3 | 0.13 | 0.19 | 0.0371% | 0.2944% | 0.1962% |
| 55 - 59 | 827 | 0 | 3.8 | 2.5 | 0.00 | 0.00 | 0.0000% | 0.4599% | 0.3066% |
| 60 - 64 | 220 | 0 | 1.1 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.5099% | 0.4342% |
| 65 - 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 - 74 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 43,043 | 7 | 49.4 | 33.2 | 0.14 | 0.21 | 0.0163% | 0.1148% | 0.0770% |

NEW YORK CITY FIRE PENSION FUND

Table 7A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|------------|------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0170% | 0.0097% |
| 25 - 29 | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0219% | 0.0155% |
| 30 - 34 | 23 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0270% | 0.0186% |
| 35 - 39 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0333% | 0.0199% |
| 40 - 44 | 11 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0412% |
| 45 - 49 | 28 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0909% | 0.0597% |
| 50 - 54 | 20 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1525% | 0.1044% |
| 55 - 59 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2000% | 0.2667% |
| 60 - 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 - 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 - 74 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 98 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0750% | 0.0512% |

NEW YORK CITY FIRE PENSION FUND

Table 7B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 7 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0200% |
| 21 | 18 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0320% | 0.0213% |
| 22 | 125 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0340% | 0.0227% |
| 23 | 372 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0360% | 0.0240% |
| 24 | 851 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0380% | 0.0253% |
| 25 | 1,459 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0267% |
| 26 | 2,244 | 0 | 0.9 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0420% | 0.0280% |
| 27 | 3,136 | 2 | 1.4 | 0.9 | 1.45 | 2.17 | 0.0638% | 0.0440% | 0.0293% |
| 28 | 3,984 | 3 | 1.8 | 1.2 | 1.64 | 2.46 | 0.0753% | 0.0460% | 0.0307% |
| 29 | 5,021 | 2 | 2.4 | 1.6 | 0.83 | 1.24 | 0.0398% | 0.0480% | 0.0320% |
| 30 | 6,185 | 4 | 3.1 | 2.1 | 1.29 | 1.94 | 0.0647% | 0.0500% | 0.0333% |
| 31 | 7,254 | 4 | 3.8 | 2.5 | 1.06 | 1.59 | 0.0551% | 0.0520% | 0.0347% |
| 32 | 8,128 | 2 | 4.4 | 2.9 | 0.46 | 0.68 | 0.0246% | 0.0540% | 0.0360% |
| 33 | 8,685 | 5 | 4.9 | 3.2 | 1.03 | 1.54 | 0.0576% | 0.0560% | 0.0373% |
| 34 | 8,991 | 3 | 5.2 | 3.5 | 0.58 | 0.86 | 0.0334% | 0.0580% | 0.0387% |
| 35 | 9,088 | 5 | 5.5 | 3.6 | 0.92 | 1.38 | 0.0550% | 0.0600% | 0.0400% |
| 36 | 9,141 | 5 | 5.9 | 3.9 | 0.85 | 1.28 | 0.0547% | 0.0640% | 0.0427% |
| 37 | 9,016 | 8 | 6.1 | 4.1 | 1.30 | 1.96 | 0.0887% | 0.0680% | 0.0453% |
| 38 | 8,744 | 2 | 6.3 | 4.2 | 0.32 | 0.48 | 0.0229% | 0.0720% | 0.0480% |
| 39 | 8,493 | 5 | 6.5 | 4.3 | 0.77 | 1.16 | 0.0589% | 0.0760% | 0.0507% |
| 40 | 8,147 | 5 | 6.5 | 4.3 | 0.77 | 1.15 | 0.0614% | 0.0800% | 0.0533% |
| 41 | 7,773 | 6 | 7.3 | 4.9 | 0.82 | 1.23 | 0.0772% | 0.0940% | 0.0627% |
| 42 | 7,347 | 6 | 7.9 | 5.3 | 0.76 | 1.13 | 0.0817% | 0.1080% | 0.0720% |
| 43 | 6,931 | 8 | 8.5 | 5.6 | 0.95 | 1.42 | 0.1154% | 0.1220% | 0.0813% |
| 44 | 6,475 | 9 | 8.8 | 5.9 | 1.02 | 1.53 | 0.1390% | 0.1360% | 0.0907% |
| 45 | 6,001 | 2 | 9.0 | 6.0 | 0.22 | 0.33 | 0.0333% | 0.1500% | 0.1000% |
| 46 | 5,524 | 3 | 9.4 | 6.3 | 0.32 | 0.48 | 0.0543% | 0.1700% | 0.1133% |
| 47 | 5,000 | 2 | 9.5 | 6.3 | 0.21 | 0.32 | 0.0400% | 0.1900% | 0.1267% |
| 48 | 4,554 | 5 | 9.6 | 6.4 | 0.52 | 0.78 | 0.1098% | 0.2100% | 0.1400% |
| 49 | 4,123 | 3 | 9.5 | 6.3 | 0.32 | 0.47 | 0.0728% | 0.2300% | 0.1533% |
| 50 | 3,745 | 1 | 9.4 | 6.2 | 0.11 | 0.16 | 0.0267% | 0.2500% | 0.1667% |
| 51 | 3,365 | 4 | 9.4 | 6.3 | 0.42 | 0.64 | 0.1189% | 0.2800% | 0.1867% |
| 52 | 3,067 | 3 | 9.5 | 6.3 | 0.32 | 0.47 | 0.0978% | 0.3100% | 0.2067% |
| 53 | 2,782 | 4 | 9.5 | 6.3 | 0.42 | 0.63 | 0.1438% | 0.3400% | 0.2267% |
| 54 | 2,479 | 5 | 9.2 | 6.1 | 0.55 | 0.82 | 0.2017% | 0.3700% | 0.2467% |
| 55 | 2,166 | 1 | 8.7 | 5.8 | 0.12 | 0.17 | 0.0462% | 0.4000% | 0.2667% |
| 56 | 1,871 | 2 | 8.2 | 5.5 | 0.24 | 0.36 | 0.1069% | 0.4400% | 0.2933% |
| 57 | 1,599 | 1 | 7.7 | 5.1 | 0.13 | 0.20 | 0.0626% | 0.4800% | 0.3200% |
| 58 | 1,309 | 3 | 6.8 | 4.5 | 0.44 | 0.66 | 0.2292% | 0.5200% | 0.3467% |
| 59 | 1,054 | 1 | 5.9 | 3.9 | 0.17 | 0.25 | 0.0949% | 0.5600% | 0.3733% |
| 60 | 799 | 1 | 4.8 | 3.2 | 0.21 | 0.31 | 0.1252% | 0.6000% | 0.4000% |
| 61 | 578 | 2 | 3.7 | 2.5 | 0.54 | 0.81 | 0.3461% | 0.6400% | 0.4267% |
| 62 | 380 | 1 | 2.6 | 1.7 | 0.39 | 0.58 | 0.2630% | 0.6800% | 0.4533% |
| 63 | 250 | 0 | 0.0 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.4800% |
| 64 | 145 | 2 | 0.0 | 0.7 | 0.00 | 2.72 | 1.3746% | 0.0000% | 0.5067% |
| 65 | 29 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 10 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 71 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 72 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 73 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 74 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 76 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 77 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 78 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 79 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 | 15 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 188,491 | 130 | 240.4 | 162.2 | 0.54 | 0.80 | 0.0690% | 0.1275% | 0.0861% |

NEW YORK CITY FIRE PENSION FUND

Table 7B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|------------|------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0150% | 0.0100% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0160% | 0.0107% |
| 22 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0170% | 0.0113% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0180% | 0.0120% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0190% | 0.0127% |
| 25 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0133% |
| 26 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0210% | 0.0140% |
| 27 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0220% | 0.0147% |
| 28 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0230% | 0.0153% |
| 29 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0240% | 0.0160% |
| 30 | 10 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0250% | 0.0167% |
| 31 | 14 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0260% | 0.0173% |
| 32 | 20 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0270% | 0.0180% |
| 33 | 23 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0280% | 0.0187% |
| 34 | 22 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0290% | 0.0193% |
| 35 | 23 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0200% |
| 36 | 23 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0320% | 0.0213% |
| 37 | 26 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0340% | 0.0227% |
| 38 | 31 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0360% | 0.0240% |
| 39 | 34 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0380% | 0.0253% |
| 40 | 35 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0267% |
| 41 | 33 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0470% | 0.0313% |
| 42 | 31 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0540% | 0.0360% |
| 43 | 30 | 1 | 0.0 | 0.0 | 54.50 | 81.97 | 3.3241% | 0.0610% | 0.0407% |
| 44 | 29 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0680% | 0.0453% |
| 45 | 26 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0750% | 0.0500% |
| 46 | 21 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0850% | 0.0567% |
| 47 | 17 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0950% | 0.0633% |
| 48 | 15 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1050% | 0.0700% |
| 49 | 13 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1150% | 0.0767% |
| 50 | 10 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1250% | 0.0833% |
| 51 | 7 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1400% | 0.0933% |
| 52 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1550% | 0.1033% |
| 53 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1700% | 0.1133% |
| 54 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1850% | 0.1233% |
| 55 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2000% | 0.1333% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2200% | 0.1467% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2400% | 0.1600% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2600% | 0.1733% |
| 59 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2800% | 0.1867% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.3000% | 0.2000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.3200% | 0.2133% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.3400% | 0.2267% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.2400% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.2533% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 71 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 72 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 73 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 74 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 76 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 77 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 78 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 79 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 524 | 1 | 0.3 | 0.2 | 3.45 | 5.18 | 0.1910% | 0.0554% | 0.0368% |

NEW YORK CITY FIRE PENSION FUND

Table 7B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1,373 | 0 | 0.5 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0370% | 0.0246% |
| 25 - 29 | 15,844 | 7 | 7.1 | 4.8 | 0.98 | 1.47 | 0.0442% | 0.0451% | 0.0301% |
| 30 - 34 | 39,243 | 18 | 21.3 | 14.2 | 0.84 | 1.27 | 0.0459% | 0.0544% | 0.0362% |
| 35 - 39 | 44,482 | 25 | 30.2 | 20.1 | 0.83 | 1.24 | 0.0562% | 0.0679% | 0.0452% |
| 40 - 44 | 36,674 | 34 | 39.0 | 26.0 | 0.87 | 1.31 | 0.0927% | 0.1064% | 0.0709% |
| 45 - 49 | 25,202 | 15 | 46.9 | 31.3 | 0.32 | 0.48 | 0.0595% | 0.1862% | 0.1242% |
| 50 - 54 | 15,438 | 17 | 46.9 | 31.3 | 0.36 | 0.54 | 0.1101% | 0.3039% | 0.2026% |
| 55 - 59 | 7,999 | 8 | 37.3 | 24.9 | 0.21 | 0.32 | 0.1000% | 0.4661% | 0.3107% |
| 60 - 64 | 2,152 | 6 | 11.1 | 9.3 | 0.54 | 0.64 | 0.2788% | 0.5146% | 0.4330% |
| 65 - 69 | 55 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 - 74 | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 - 79 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 - 84 | 15 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 188,491 | 130 | 240.4 | 162.2 | 0.54 | 0.80 | 0.0690% | 0.1275% | 0.0861% |

NEW YORK CITY FIRE PENSION FUND

Table 7B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|------------|------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0170% | 0.0097% |
| 25 - 29 | 15 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0225% | 0.0154% |
| 30 - 34 | 89 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0274% | 0.0182% |
| 35 - 39 | 138 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0344% | 0.0229% |
| 40 - 44 | 157 | 1 | 0.1 | 0.1 | 0.00 | 0.00 | 0.6369% | 0.0534% | 0.0358% |
| 45 - 49 | 93 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0917% | 0.0605% |
| 50 - 54 | 31 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1460% | 0.0947% |
| 55 - 59 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2000% | 0.2667% |
| 60 - 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 - 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 - 74 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 524 | 1 | 0.3 | 0.2 | 3.45 | 5.18 | 0.1910% | 0.0554% | 0.0368% |

NEW YORK CITY FIRE PENSION FUND

Table 7C

Mortality Experience of Active Members Women

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|------------|------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 34 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0348% | 0.0232% |
| 1990 | 34 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0343% | 0.0229% |
| 1991 | 34 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0343% | 0.0229% |
| 1992 | 34 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0371% | 0.0247% |
| 1993 | 33 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0405% | 0.0270% |
| 1994 | 33 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0443% | 0.0295% |
| 1995 | 33 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0484% | 0.0323% |
| 1996 | 34 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 2.9412% | 0.0524% | 0.0350% |
| 1997 | 33 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0570% | 0.0380% |
| 1998 | 32 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0629% | 0.0420% |
| 1999 | 33 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0686% | 0.0457% |
| 2000 | 33 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0751% | 0.0501% |
| 2001 | 28 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0798% | 0.0532% |
| 2002 | 25 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0730% | 0.0487% |
| 2003 | 21 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0792% | 0.0528% |
| 2004 | 23 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0813% | 0.0542% |
| 2005 | 30 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0688% | 0.0459% |
| Total | 524 | 1 | 0.3 | 0.2 | 3.45 | 5.17 | 0.1910% | 0.0554% | 0.0369% |

NEW YORK CITY FIRE PENSION FUND

Table 8A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 5 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 21 | 13 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 22 | 79 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 23 | 220 | 1 | 0.0 | 22.71 | 0.4542% | 0.0200% |
| 24 | 455 | 1 | 0.1 | 10.98 | 0.2196% | 0.0200% |
| 25 | 602 | 3 | 0.1 | 24.92 | 0.4983% | 0.0200% |
| 26 | 711 | 2 | 0.1 | 14.07 | 0.2813% | 0.0200% |
| 27 | 828 | 3 | 0.2 | 18.12 | 0.3624% | 0.0200% |
| 28 | 951 | 7 | 0.2 | 36.79 | 0.7359% | 0.0200% |
| 29 | 1,117 | 9 | 0.2 | 40.30 | 0.8060% | 0.0200% |
| 30 | 1,337 | 11 | 0.3 | 41.14 | 0.8227% | 0.0200% |
| 31 | 1,516 | 6 | 0.3 | 19.79 | 0.3957% | 0.0200% |
| 32 | 1,697 | 12 | 0.3 | 35.35 | 0.7071% | 0.0200% |
| 33 | 1,792 | 5 | 0.4 | 13.95 | 0.2791% | 0.0200% |
| 34 | 1,827 | 17 | 0.4 | 46.53 | 0.9306% | 0.0200% |
| 35 | 1,800 | 13 | 0.4 | 36.12 | 0.7224% | 0.0200% |
| 36 | 1,866 | 18 | 0.4 | 48.22 | 0.9645% | 0.0200% |
| 37 | 1,971 | 22 | 0.4 | 55.81 | 1.1162% | 0.0200% |
| 38 | 2,058 | 18 | 0.6 | 29.15 | 0.8745% | 0.0300% |
| 39 | 2,059 | 8 | 0.8 | 9.71 | 0.3886% | 0.0400% |
| 40 | 1,981 | 11 | 1.0 | 11.10 | 0.5552% | 0.0500% |
| 41 | 1,838 | 7 | 1.1 | 6.35 | 0.3808% | 0.0600% |
| 42 | 1,779 | 13 | 1.2 | 10.44 | 0.7306% | 0.0700% |
| 43 | 1,827 | 20 | 1.5 | 13.68 | 1.0945% | 0.0800% |
| 44 | 1,859 | 15 | 1.7 | 8.97 | 0.8070% | 0.0900% |
| 45 | 1,820 | 15 | 1.8 | 8.24 | 0.8244% | 0.1000% |
| 46 | 1,686 | 17 | 1.9 | 9.16 | 1.0080% | 0.1100% |
| 47 | 1,484 | 10 | 1.8 | 5.62 | 0.6740% | 0.1200% |
| 48 | 1,267 | 7 | 1.6 | 4.25 | 0.5526% | 0.1300% |
| 49 | 1,067 | 6 | 1.5 | 4.02 | 0.5625% | 0.1400% |
| 50 | 868 | 4 | 1.3 | 3.07 | 0.4608% | 0.1500% |
| 51 | 663 | 8 | 1.1 | 7.54 | 1.2059% | 0.1600% |
| 52 | 502 | 3 | 0.9 | 3.52 | 0.5979% | 0.1700% |
| 53 | 383 | 3 | 0.7 | 4.36 | 0.7842% | 0.1800% |
| 54 | 307 | 6 | 0.6 | 10.28 | 1.9528% | 0.1900% |
| 55 | 264 | 4 | 0.5 | 7.59 | 1.5171% | 0.2000% |
| 56 | 203 | 0 | 0.4 | 0.00 | 0.0000% | 0.2100% |
| 57 | 153 | 1 | 0.4 | 2.84 | 0.6543% | 0.2300% |
| 58 | 115 | 1 | 0.3 | 3.33 | 0.8664% | 0.2600% |
| 59 | 96 | 0 | 0.3 | 0.00 | 0.0000% | 0.3000% |
| 60 | 84 | 1 | 0.3 | 3.39 | 1.1881% | 0.3500% |
| 61 | 58 | 0 | 0.2 | 0.00 | 0.0000% | 0.4200% |
| 62 | 37 | 1 | 0.2 | 5.39 | 2.6968% | 0.5000% |
| 63 | 27 | 1 | 0.0 | 0.00 | 3.6921% | 0.0000% |
| 64 | 16 | 1 | 0.0 | 0.00 | 6.3492% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 2 | 1 | 0.0 | 0.00 | 50.0000% | 0.0000% |
| 73 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 8A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------------|------------------|----------|-----------------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| Total | 43,293 | 312 | 27.4 | 11.40 | 0.7207% | 0.0632% |

NEW YORK CITY FIRE PENSION FUND

Table 8A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 773 | 2 | 0.2 | 12.94 | 0.2588% | 0.0200% |
| 25 - 29 | 4,209 | 24 | 0.8 | 28.51 | 0.5703% | 0.0200% |
| 30 - 34 | 8,169 | 51 | 1.6 | 31.22 | 0.6243% | 0.0200% |
| 35 - 39 | 9,754 | 79 | 2.6 | 30.76 | 0.8099% | 0.0400% |
| 40 - 44 | 9,285 | 66 | 6.5 | 10.19 | 0.7108% | 0.0900% |
| 45 - 49 | 7,323 | 55 | 8.6 | 6.40 | 0.7510% | 0.1400% |
| 50 - 54 | 2,723 | 24 | 4.5 | 5.35 | 0.8814% | 0.1900% |
| 55 - 59 | 831 | 6 | 1.9 | 3.17 | 0.7220% | 0.3000% |
| 60 - 64 | 222 | 4 | 0.7 | 5.52 | 1.7990% | 0.5000% |
| 65 - 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 4 | 1 | 0.0 | 0.00 | 28.5714% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 43,293 | 312 | 27.4 | 11.40 | 0.7207% | 0.0632% |

NEW YORK CITY FIRE PENSION FUND

Table 8B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 7 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 21 | 19 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 22 | 125 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 23 | 373 | 1 | 0.1 | 13.42 | 0.2684% | 0.0200% |
| 24 | 852 | 2 | 0.2 | 11.73 | 0.2347% | 0.0200% |
| 25 | 1,463 | 4 | 0.3 | 13.67 | 0.2733% | 0.0200% |
| 26 | 2,247 | 2 | 0.4 | 4.45 | 0.0890% | 0.0200% |
| 27 | 3,137 | 4 | 0.6 | 6.37 | 0.1275% | 0.0200% |
| 28 | 3,989 | 7 | 0.8 | 8.77 | 0.1755% | 0.0200% |
| 29 | 5,031 | 9 | 1.0 | 8.94 | 0.1789% | 0.0200% |
| 30 | 6,200 | 14 | 1.2 | 11.29 | 0.2258% | 0.0200% |
| 31 | 7,269 | 7 | 1.5 | 4.81 | 0.0963% | 0.0200% |
| 32 | 8,154 | 12 | 1.6 | 7.36 | 0.1472% | 0.0200% |
| 33 | 8,708 | 8 | 1.7 | 4.59 | 0.0919% | 0.0200% |
| 34 | 9,021 | 20 | 1.8 | 11.08 | 0.2217% | 0.0200% |
| 35 | 9,119 | 17 | 1.8 | 9.32 | 0.1864% | 0.0200% |
| 36 | 9,170 | 18 | 1.8 | 9.81 | 0.1963% | 0.0200% |
| 37 | 9,048 | 24 | 1.8 | 13.26 | 0.2653% | 0.0200% |
| 38 | 8,788 | 20 | 2.6 | 7.59 | 0.2276% | 0.0300% |
| 39 | 8,528 | 11 | 3.4 | 3.22 | 0.1290% | 0.0400% |
| 40 | 8,188 | 12 | 4.1 | 2.93 | 0.1466% | 0.0500% |
| 41 | 7,805 | 8 | 4.7 | 1.71 | 0.1025% | 0.0600% |
| 42 | 7,383 | 16 | 5.2 | 3.10 | 0.2167% | 0.0700% |
| 43 | 6,969 | 23 | 5.6 | 4.13 | 0.3300% | 0.0800% |
| 44 | 6,507 | 18 | 5.9 | 3.07 | 0.2766% | 0.0900% |
| 45 | 6,035 | 18 | 6.0 | 2.98 | 0.2983% | 0.1000% |
| 46 | 5,553 | 18 | 6.1 | 2.95 | 0.3241% | 0.1100% |
| 47 | 5,022 | 12 | 6.0 | 1.99 | 0.2389% | 0.1200% |
| 48 | 4,572 | 12 | 5.9 | 2.02 | 0.2624% | 0.1300% |
| 49 | 4,142 | 14 | 5.8 | 2.41 | 0.3380% | 0.1400% |
| 50 | 3,760 | 10 | 5.6 | 1.77 | 0.2659% | 0.1500% |
| 51 | 3,376 | 12 | 5.4 | 2.22 | 0.3554% | 0.1600% |
| 52 | 3,076 | 7 | 5.2 | 1.34 | 0.2276% | 0.1700% |
| 53 | 2,788 | 7 | 5.0 | 1.39 | 0.2511% | 0.1800% |
| 54 | 2,483 | 9 | 4.7 | 1.91 | 0.3624% | 0.1900% |
| 55 | 2,170 | 6 | 4.3 | 1.38 | 0.2765% | 0.2000% |
| 56 | 1,870 | 1 | 3.9 | 0.25 | 0.0535% | 0.2100% |
| 57 | 1,602 | 6 | 3.7 | 1.63 | 0.3746% | 0.2300% |
| 58 | 1,310 | 7 | 3.4 | 2.06 | 0.5345% | 0.2600% |
| 59 | 1,056 | 4 | 3.2 | 1.26 | 0.3787% | 0.3000% |
| 60 | 801 | 5 | 2.8 | 1.78 | 0.6242% | 0.3500% |
| 61 | 578 | 1 | 2.4 | 0.41 | 0.1731% | 0.4200% |
| 62 | 380 | 2 | 1.9 | 1.05 | 0.5262% | 0.5000% |
| 63 | 251 | 2 | 0.0 | 0.00 | 0.7971% | 0.0000% |
| 64 | 146 | 3 | 0.0 | 0.00 | 2.0490% | 0.0000% |
| 65 | 30 | 1 | 0.0 | 0.00 | 3.3707% | 0.0000% |
| 66 | 10 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 9 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 4 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 2 | 1 | 0.0 | 0.00 | 50.0000% | 0.0000% |
| 73 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 18 | 7 | 0.0 | 0.00 | 38.8889% | 0.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 8B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------------|------------------|--------------|-----------------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| Total | <i>189,160</i> | <i>422</i> | <i>129.8</i> | <i>3.25</i> | <i>0.2231%</i> | <i>0.0686%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 8B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|--------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 1,376 | 3 | 0.3 | 10.90 | 0.2181% | 0.0200% |
| 25 - 29 | 15,868 | 26 | 3.2 | 8.19 | 0.1639% | 0.0200% |
| 30 - 34 | 39,352 | 61 | 7.9 | 7.75 | 0.1550% | 0.0200% |
| 35 - 39 | 44,652 | 90 | 11.5 | 7.82 | 0.2016% | 0.0258% |
| 40 - 44 | 36,852 | 77 | 25.4 | 3.03 | 0.2089% | 0.0689% |
| 45 - 49 | 25,325 | 74 | 29.9 | 2.47 | 0.2922% | 0.1181% |
| 50 - 54 | 15,484 | 45 | 26.0 | 1.73 | 0.2906% | 0.1680% |
| 55 - 59 | 8,008 | 24 | 18.5 | 1.30 | 0.2997% | 0.2313% |
| 60 - 64 | 2,156 | 13 | 7.1 | 1.82 | 0.6029% | 0.3307% |
| 65 - 69 | 55 | 1 | 0.0 | 0.00 | 1.8045% | 0.0000% |
| 70 - 74 | 9 | 1 | 0.0 | 0.00 | 11.0096% | 0.0000% |
| 75 - 79 | 5 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 18 | 7 | 0.0 | 0.00 | 38.8889% | 0.0000% |
| Total | <i>189,160</i> | <i>422</i> | <i>129.8</i> | <i>3.25</i> | <i>0.2231%</i> | <i>0.0686%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 8C

Accidental Death Experience of Active Members Men and Women

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1989 | 11,841 | 3 | 9.4 | 0.32 | 0.0253% | 0.0791% |
| 1990 | 11,556 | 9 | 8.8 | 1.02 | 0.0779% | 0.0765% |
| 1991 | 11,325 | 6 | 8.0 | 0.75 | 0.0530% | 0.0708% |
| 1992 | 11,364 | 8 | 7.8 | 1.02 | 0.0704% | 0.0689% |
| 1993 | 11,192 | 7 | 7.9 | 0.88 | 0.0625% | 0.0707% |
| 1994 | 11,044 | 4 | 7.8 | 0.51 | 0.0362% | 0.0705% |
| 1995 | 11,026 | 13 | 7.5 | 1.74 | 0.1179% | 0.0679% |
| 1996 | 10,920 | 12 | 7.3 | 1.64 | 0.1099% | 0.0670% |
| 1997 | 11,091 | 10 | 7.3 | 1.36 | 0.0902% | 0.0661% |
| 1998 | 11,078 | 9 | 7.5 | 1.20 | 0.0812% | 0.0675% |
| 1999 | 10,991 | 15 | 7.6 | 1.97 | 0.1365% | 0.0693% |
| 2000 | 11,210 | 6 | 7.7 | 0.78 | 0.0535% | 0.0687% |
| 2001 | 11,232 | 8 | 7.7 | 1.04 | 0.0712% | 0.0688% |
| 2002 | 10,956 | 303 | 7.6 | 40.02 | 2.7656% | 0.0691% |
| 2003 | 10,667 | 0 | 6.8 | 0.00 | 0.0000% | 0.0640% |
| 2004 | 10,624 | 6 | 6.4 | 0.94 | 0.0565% | 0.0602% |
| 2005 | 11,046 | 3 | 6.6 | 0.46 | 0.0272% | 0.0595% |
| Total | <i>189,160</i> | <i>422</i> | <i>129.8</i> | <i>3.25</i> | <i>0.2231%</i> | <i>0.0686%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 9A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 21 | 13 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 22 | 79 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 23 | 220 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 24 | 455 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 25 | 601 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 26 | 710 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 27 | 827 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 28 | 947 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0300% |
| 29 | 1,112 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 30 | 1,332 | 1 | 0.7 | 0.7 | 1.50 | 1.50 | 0.0751% | 0.0500% | 0.0500% |
| 31 | 1,514 | 0 | 0.9 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0600% |
| 32 | 1,690 | 0 | 1.2 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0700% |
| 33 | 1,791 | 0 | 1.4 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.0800% | 0.0800% |
| 34 | 1,819 | 1 | 1.6 | 1.6 | 0.61 | 0.61 | 0.0550% | 0.0900% | 0.0900% |
| 35 | 1,792 | 0 | 1.8 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.1000% |
| 36 | 1,858 | 0 | 2.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 0.1100% | 0.1100% |
| 37 | 1,962 | 1 | 2.4 | 2.4 | 0.42 | 0.42 | 0.0510% | 0.1200% | 0.1200% |
| 38 | 2,049 | 4 | 2.7 | 2.7 | 1.50 | 1.50 | 0.1952% | 0.1300% | 0.1300% |
| 39 | 2,057 | 0 | 2.9 | 2.9 | 0.00 | 0.00 | 0.0000% | 0.1400% | 0.1400% |
| 40 | 1,974 | 0 | 3.0 | 3.0 | 0.00 | 0.00 | 0.0000% | 0.1500% | 0.1500% |
| 41 | 1,836 | 1 | 2.8 | 2.8 | 0.36 | 0.36 | 0.0545% | 0.1500% | 0.1500% |
| 42 | 1,774 | 0 | 2.7 | 2.7 | 0.00 | 0.00 | 0.0000% | 0.1500% | 0.1500% |
| 43 | 1,815 | 0 | 2.7 | 2.7 | 0.00 | 0.00 | 0.0000% | 0.1500% | 0.1500% |
| 44 | 1,852 | 1 | 2.8 | 2.8 | 0.36 | 0.36 | 0.0540% | 0.1500% | 0.1500% |
| 45 | 1,813 | 1 | 2.7 | 2.7 | 0.37 | 0.37 | 0.0551% | 0.1500% | 0.1500% |
| 46 | 1,678 | 1 | 2.7 | 2.5 | 0.37 | 0.40 | 0.0596% | 0.1600% | 0.1500% |
| 47 | 1,479 | 0 | 2.5 | 2.2 | 0.00 | 0.00 | 0.0000% | 0.1700% | 0.1500% |
| 48 | 1,263 | 0 | 2.3 | 1.9 | 0.00 | 0.00 | 0.0000% | 0.1800% | 0.1500% |
| 49 | 1,064 | 0 | 2.0 | 1.6 | 0.00 | 0.00 | 0.0000% | 0.1900% | 0.1500% |
| 50 | 867 | 2 | 1.7 | 1.3 | 1.15 | 1.54 | 0.2306% | 0.2000% | 0.1500% |
| 51 | 659 | 0 | 2.4 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.3600% | 0.2000% |
| 52 | 499 | 0 | 2.6 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.5200% | 0.3000% |
| 53 | 382 | 1 | 2.6 | 1.9 | 0.38 | 0.52 | 0.2615% | 0.6800% | 0.5000% |
| 54 | 304 | 1 | 2.6 | 2.4 | 0.39 | 0.41 | 0.3289% | 0.8400% | 0.8000% |
| 55 | 265 | 8 | 2.7 | 5.3 | 3.01 | 1.51 | 3.0141% | 1.0000% | 2.0000% |
| 56 | 206 | 6 | 4.1 | 6.2 | 1.46 | 0.97 | 2.9127% | 2.0000% | 3.0000% |
| 57 | 156 | 6 | 4.7 | 6.2 | 1.28 | 0.96 | 3.8523% | 3.0000% | 4.0000% |
| 58 | 115 | 1 | 4.6 | 5.8 | 0.22 | 0.17 | 0.8715% | 4.0000% | 5.0000% |
| 59 | 99 | 7 | 5.0 | 5.9 | 1.41 | 1.18 | 7.0413% | 5.0000% | 6.0000% |
| 60 | 87 | 6 | 5.2 | 6.1 | 1.15 | 0.99 | 6.9296% | 6.0000% | 7.0000% |
| 61 | 62 | 5 | 4.9 | 6.2 | 1.01 | 0.81 | 8.0855% | 8.0000% | 10.0000% |
| 62 | 37 | 2 | 3.7 | 5.9 | 0.54 | 0.34 | 5.3694% | 10.0000% | 16.0000% |
| 63 | 29 | 3 | 0.0 | 5.8 | 0.00 | 0.52 | 10.4646% | 0.0000% | 20.0000% |
| 64 | 17 | 3 | 0.0 | 3.4 | 0.00 | 0.88 | 18.1818% | 0.0000% | 20.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 71 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 72 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 73 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 74 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 76 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 77 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 78 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 79 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 43,168 | 62 | 91.5 | 108.8 | 0.68 | 0.57 | 0.1436% | 0.2119% | 0.2520% |

NEW YORK CITY FIRE PENSION FUND

Table 9A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 772 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 25 - 29 | 4,197 | 0 | 1.0 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.0244% | 0.0244% |
| 30 - 34 | 8,146 | 2 | 5.8 | 5.8 | 0.34 | 0.34 | 0.0246% | 0.0715% | 0.0715% |
| 35 - 39 | 9,717 | 5 | 11.7 | 11.7 | 0.43 | 0.43 | 0.0515% | 0.1207% | 0.1208% |
| 40 - 44 | 9,252 | 2 | 13.9 | 13.9 | 0.14 | 0.14 | 0.0216% | 0.1500% | 0.1500% |
| 45 - 49 | 7,296 | 2 | 12.2 | 10.9 | 0.16 | 0.18 | 0.0274% | 0.1674% | 0.1500% |
| 50 - 54 | 2,713 | 4 | 11.9 | 8.5 | 0.34 | 0.47 | 0.1475% | 0.4372% | 0.3118% |
| 55 - 59 | 841 | 28 | 21.0 | 29.4 | 1.33 | 0.95 | 3.3281% | 2.4969% | 3.4957% |
| 60 - 64 | 231 | 19 | 13.9 | 27.4 | 1.37 | 0.69 | 8.2308% | 6.0072% | 11.8740% |
| 65 - 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 - 74 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 43,168 | 62 | 91.5 | 108.8 | 0.68 | 0.57 | 0.1436% | 0.2119% | 0.2520% |

NEW YORK CITY FIRE PENSION FUND

Table 9B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 7 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 21 | 19 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 22 | 126 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 23 | 372 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 24 | 851 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 25 | 1,462 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 26 | 2,246 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 27 | 3,136 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 28 | 3,984 | 0 | 1.2 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0300% |
| 29 | 5,027 | 1 | 2.0 | 2.0 | 0.50 | 0.50 | 0.0199% | 0.0400% | 0.0400% |
| 30 | 6,195 | 5 | 3.1 | 3.1 | 1.61 | 1.61 | 0.0807% | 0.0500% | 0.0500% |
| 31 | 7,268 | 2 | 4.4 | 4.4 | 0.46 | 0.46 | 0.0275% | 0.0600% | 0.0600% |
| 32 | 8,149 | 3 | 5.7 | 5.7 | 0.53 | 0.53 | 0.0368% | 0.0700% | 0.0700% |
| 33 | 8,708 | 7 | 7.0 | 7.0 | 1.00 | 1.00 | 0.0804% | 0.0800% | 0.0800% |
| 34 | 9,015 | 7 | 8.1 | 8.1 | 0.86 | 0.86 | 0.0777% | 0.0900% | 0.0900% |
| 35 | 9,111 | 4 | 9.1 | 9.1 | 0.44 | 0.44 | 0.0439% | 0.1000% | 0.1000% |
| 36 | 9,166 | 7 | 10.1 | 10.1 | 0.69 | 0.69 | 0.0764% | 0.1100% | 0.1100% |
| 37 | 9,044 | 12 | 10.9 | 10.9 | 1.11 | 1.11 | 0.1327% | 0.1200% | 0.1200% |
| 38 | 8,780 | 12 | 11.4 | 11.4 | 1.05 | 1.05 | 0.1367% | 0.1300% | 0.1300% |
| 39 | 8,529 | 9 | 11.9 | 11.9 | 0.75 | 0.75 | 0.1055% | 0.1400% | 0.1400% |
| 40 | 8,184 | 8 | 12.3 | 12.3 | 0.65 | 0.65 | 0.0977% | 0.1500% | 0.1500% |
| 41 | 7,810 | 17 | 11.7 | 11.7 | 1.45 | 1.45 | 0.2177% | 0.1500% | 0.1500% |
| 42 | 7,385 | 16 | 11.1 | 11.1 | 1.44 | 1.44 | 0.2166% | 0.1500% | 0.1500% |
| 43 | 6,958 | 6 | 10.4 | 10.4 | 0.57 | 0.57 | 0.0862% | 0.1500% | 0.1500% |
| 44 | 6,505 | 11 | 9.8 | 9.8 | 1.13 | 1.13 | 0.1691% | 0.1500% | 0.1500% |
| 45 | 6,031 | 8 | 9.0 | 9.0 | 0.88 | 0.88 | 0.1326% | 0.1500% | 0.1500% |
| 46 | 5,545 | 4 | 8.9 | 8.3 | 0.45 | 0.48 | 0.0721% | 0.1600% | 0.1500% |
| 47 | 5,017 | 2 | 8.5 | 7.5 | 0.23 | 0.27 | 0.0399% | 0.1700% | 0.1500% |
| 48 | 4,568 | 3 | 8.2 | 6.9 | 0.36 | 0.44 | 0.0657% | 0.1800% | 0.1500% |
| 49 | 4,137 | 5 | 7.9 | 6.2 | 0.64 | 0.81 | 0.1209% | 0.1900% | 0.1500% |
| 50 | 3,757 | 4 | 7.5 | 5.6 | 0.53 | 0.71 | 0.1065% | 0.2000% | 0.1500% |
| 51 | 3,373 | 5 | 12.1 | 6.7 | 0.41 | 0.74 | 0.1482% | 0.3600% | 0.2000% |
| 52 | 3,076 | 9 | 16.0 | 9.2 | 0.56 | 0.98 | 0.2926% | 0.5200% | 0.3000% |
| 53 | 2,796 | 23 | 19.0 | 14.0 | 1.21 | 1.65 | 0.8227% | 0.6800% | 0.5000% |
| 54 | 2,486 | 19 | 20.9 | 19.9 | 0.91 | 0.96 | 0.7644% | 0.8400% | 0.8000% |
| 55 | 2,192 | 52 | 21.9 | 43.8 | 2.37 | 1.19 | 2.3724% | 1.0000% | 2.0000% |
| 56 | 1,893 | 44 | 37.9 | 56.8 | 1.16 | 0.77 | 2.3241% | 2.0000% | 3.0000% |
| 57 | 1,621 | 52 | 48.6 | 64.8 | 1.07 | 0.80 | 3.2075% | 3.0000% | 4.0000% |
| 58 | 1,339 | 64 | 53.6 | 67.0 | 1.19 | 0.96 | 4.7785% | 4.0000% | 5.0000% |
| 59 | 1,088 | 66 | 54.4 | 65.3 | 1.21 | 1.01 | 6.0685% | 5.0000% | 6.0000% |
| 60 | 829 | 59 | 49.7 | 58.0 | 1.19 | 1.02 | 7.1184% | 6.0000% | 7.0000% |
| 61 | 605 | 62 | 48.4 | 60.5 | 1.28 | 1.02 | 10.2479% | 8.0000% | 10.0000% |
| 62 | 418 | 72 | 41.8 | 66.9 | 1.72 | 1.08 | 17.2250% | 10.0000% | 16.0000% |
| 63 | 271 | 38 | 0.0 | 54.2 | 0.00 | 0.70 | 14.0048% | 0.0000% | 20.0000% |
| 64 | 168 | 48 | 0.0 | 33.6 | 0.00 | 1.43 | 28.5436% | 0.0000% | 20.0000% |
| 65 | 40 | 15 | 0.0 | 0.0 | 0.00 | 0.00 | 37.8951% | 0.0000% | 0.0000% |
| 66 | 12 | 3 | 0.0 | 0.0 | 0.00 | 0.00 | 25.5319% | 0.0000% | 0.0000% |
| 67 | 9 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 10.8108% | 0.0000% | 0.0000% |
| 68 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 71 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 72 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 73 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 74 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 76 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 77 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 78 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 79 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 | 15 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 189,341 | 785 | 615.6 | 805.6 | 1.28 | 0.97 | 0.4146% | 0.3251% | 0.4255% |

NEW YORK CITY FIRE PENSION FUND

Table 9B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1,374 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 25 - 29 | 15,855 | 1 | 4.2 | 4.2 | 0.24 | 0.24 | 0.0063% | 0.0265% | 0.0265% |
| 30 - 34 | 39,334 | 24 | 28.2 | 28.2 | 0.85 | 0.85 | 0.0610% | 0.0718% | 0.0718% |
| 35 - 39 | 44,629 | 44 | 53.4 | 53.4 | 0.82 | 0.82 | 0.0986% | 0.1197% | 0.1197% |
| 40 - 44 | 36,843 | 58 | 55.3 | 55.3 | 1.05 | 1.05 | 0.1574% | 0.1500% | 0.1500% |
| 45 - 49 | 25,298 | 22 | 42.5 | 37.9 | 0.52 | 0.58 | 0.0870% | 0.1681% | 0.1500% |
| 50 - 54 | 15,487 | 60 | 75.5 | 55.5 | 0.79 | 1.08 | 0.3874% | 0.4878% | 0.3582% |
| 55 - 59 | 8,133 | 278 | 216.4 | 297.7 | 1.28 | 0.93 | 3.4181% | 2.6604% | 3.6604% |
| 60 - 64 | 2,291 | 279 | 139.9 | 273.2 | 1.99 | 1.02 | 12.1763% | 6.1069% | 11.9236% |
| 65 - 69 | 68 | 19 | 0.0 | 0.0 | 0.00 | 0.00 | 28.0791% | 0.0000% | 0.0000% |
| 70 - 74 | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 75 - 79 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 80 - 84 | 15 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 189,341 | 785 | 615.6 | 805.6 | 1.28 | 0.97 | 0.4146% | 0.3251% | 0.4255% |

NEW YORK CITY FIRE PENSION FUND

Table 9C

Ordinary Disability Experience of Active Members Men and Women

| Year | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 11,869 | 58 | 54.3 | 77.4 | 1.07 | 0.75 | 0.4887% | 0.4575% | 0.6525% |
| 1990 | 11,601 | 99 | 51.1 | 73.7 | 1.94 | 1.34 | 0.8534% | 0.4406% | 0.6353% |
| 1991 | 11,371 | 98 | 44.2 | 61.2 | 2.22 | 1.60 | 0.8619% | 0.3887% | 0.5382% |
| 1992 | 11,384 | 49 | 42.9 | 55.6 | 1.14 | 0.88 | 0.4304% | 0.3768% | 0.4888% |
| 1993 | 11,204 | 30 | 44.6 | 58.5 | 0.67 | 0.51 | 0.2678% | 0.3982% | 0.5220% |
| 1994 | 11,079 | 74 | 44.3 | 59.5 | 1.67 | 1.24 | 0.6680% | 0.4003% | 0.5370% |
| 1995 | 11,058 | 76 | 40.1 | 54.0 | 1.89 | 1.41 | 0.6873% | 0.3631% | 0.4881% |
| 1996 | 10,944 | 59 | 37.3 | 48.5 | 1.58 | 1.22 | 0.5391% | 0.3406% | 0.4428% |
| 1997 | 11,116 | 61 | 35.0 | 45.1 | 1.74 | 1.35 | 0.5488% | 0.3151% | 0.4056% |
| 1998 | 11,087 | 26 | 33.6 | 43.0 | 0.77 | 0.60 | 0.2345% | 0.3034% | 0.3878% |
| 1999 | 10,997 | 27 | 33.4 | 42.6 | 0.81 | 0.63 | 0.2455% | 0.3034% | 0.3874% |
| 2000 | 11,227 | 40 | 32.6 | 40.2 | 1.23 | 0.99 | 0.3563% | 0.2907% | 0.3584% |
| 2001 | 11,241 | 26 | 30.6 | 37.8 | 0.85 | 0.69 | 0.2313% | 0.2720% | 0.3359% |
| 2002 | 10,818 | 26 | 27.8 | 35.0 | 0.94 | 0.74 | 0.2404% | 0.2570% | 0.3234% |
| 2003 | 10,683 | 32 | 23.6 | 27.7 | 1.36 | 1.16 | 0.2995% | 0.2207% | 0.2593% |
| 2004 | 10,622 | 3 | 19.9 | 22.2 | 0.15 | 0.13 | 0.0282% | 0.1875% | 0.2094% |
| 2005 | 11,045 | 1 | 20.2 | 23.7 | 0.05 | 0.04 | 0.0091% | 0.1827% | 0.2143% |
| Total | 189,341 | 785 | 615.6 | 805.7 | 1.28 | 0.97 | 0.4146% | 0.3251% | 0.4255% |

NEW YORK CITY FIRE PENSION FUND

Table 10A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|--------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 5 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 21 | 13 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 22 | 79 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 23 | 220 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 24 | 455 | 0 | 0.1 | 0.00 | 0.0000% | 0.0200% |
| 25 | 601 | 0 | 0.1 | 0.00 | 0.0000% | 0.0200% |
| 26 | 710 | 0 | 0.2 | 0.00 | 0.0000% | 0.0300% |
| 27 | 828 | 2 | 0.3 | 6.04 | 0.2414% | 0.0400% |
| 28 | 946 | 0 | 0.5 | 0.00 | 0.0000% | 0.0500% |
| 29 | 1,114 | 4 | 0.8 | 5.13 | 0.3591% | 0.0700% |
| 30 | 1,335 | 6 | 1.3 | 4.50 | 0.4496% | 0.1000% |
| 31 | 1,518 | 7 | 2.7 | 2.56 | 0.4612% | 0.1800% |
| 32 | 1,694 | 8 | 4.6 | 1.75 | 0.4723% | 0.2700% |
| 33 | 1,795 | 12 | 6.6 | 1.81 | 0.6684% | 0.3700% |
| 34 | 1,828 | 17 | 8.8 | 1.94 | 0.9302% | 0.4800% |
| 35 | 1,801 | 21 | 10.8 | 1.94 | 1.1659% | 0.6000% |
| 36 | 1,871 | 28 | 13.5 | 2.08 | 1.4963% | 0.7200% |
| 37 | 1,979 | 34 | 16.8 | 2.02 | 1.7181% | 0.8500% |
| 38 | 2,059 | 31 | 20.4 | 1.52 | 1.5052% | 0.9900% |
| 39 | 2,081 | 48 | 23.7 | 2.02 | 2.3067% | 1.1400% |
| 40 | 1,996 | 48 | 26.0 | 1.85 | 2.4044% | 1.3000% |
| 41 | 1,864 | 56 | 27.6 | 2.03 | 3.0051% | 1.4800% |
| 42 | 1,807 | 71 | 30.2 | 2.35 | 3.9286% | 1.6700% |
| 43 | 1,850 | 70 | 34.6 | 2.02 | 3.7834% | 1.8700% |
| 44 | 1,897 | 98 | 39.5 | 2.48 | 5.1658% | 2.0800% |
| 45 | 1,878 | 122 | 43.2 | 2.82 | 6.4957% | 2.3000% |
| 46 | 1,724 | 90 | 44.8 | 2.01 | 5.2209% | 2.6000% |
| 47 | 1,520 | 91 | 44.4 | 2.05 | 5.9849% | 2.9200% |
| 48 | 1,309 | 88 | 42.7 | 2.06 | 6.7210% | 3.2600% |
| 49 | 1,107 | 82 | 40.1 | 2.05 | 7.4085% | 3.6200% |
| 50 | 900 | 66 | 36.0 | 1.83 | 7.3367% | 4.0000% |
| 51 | 683 | 52 | 30.7 | 1.69 | 7.6098% | 4.5000% |
| 52 | 531 | 56 | 27.1 | 2.07 | 10.5476% | 5.1000% |
| 53 | 404 | 45 | 23.4 | 1.92 | 11.1480% | 5.8000% |
| 54 | 329 | 47 | 21.7 | 2.16 | 14.2713% | 6.6000% |
| 55 | 276 | 34 | 20.7 | 1.64 | 12.3301% | 7.5000% |
| 56 | 225 | 41 | 19.1 | 2.14 | 18.2292% | 8.5000% |
| 57 | 170 | 32 | 16.5 | 1.94 | 18.8601% | 9.7000% |
| 58 | 128 | 24 | 14.2 | 1.69 | 18.7870% | 11.1000% |
| 59 | 104 | 16 | 13.2 | 1.21 | 15.4097% | 12.7000% |
| 60 | 97 | 24 | 14.0 | 1.71 | 24.7844% | 14.5000% |
| 61 | 65 | 14 | 10.7 | 1.31 | 21.5923% | 16.5000% |
| 62 | 42 | 9 | 8.0 | 1.12 | 21.3028% | 19.0000% |
| 63 | 28 | 4 | 0.0 | 0.00 | 14.1578% | 0.0000% |
| 64 | 21 | 12 | 0.0 | 0.00 | 56.2535% | 0.0000% |
| 65 | 2 | 2 | 0.0 | 0.00 | 92.3361% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 43,893 | 1,512 | 739.6 | 2.04 | 3.4448% | 1.6851% |

NEW YORK CITY FIRE PENSION FUND

Table 10A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|--------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 772 | 0 | 0.2 | 0.00 | 0.0000% | 0.0200% |
| 25 - 29 | 4,199 | 6 | 1.9 | 3.13 | 0.1429% | 0.0457% |
| 30 - 34 | 8,169 | 50 | 24.1 | 2.08 | 0.6121% | 0.2945% |
| 35 - 39 | 9,792 | 162 | 85.2 | 1.90 | 1.6544% | 0.8702% |
| 40 - 44 | 9,414 | 343 | 157.8 | 2.17 | 3.6434% | 1.6759% |
| 45 - 49 | 7,539 | 473 | 215.2 | 2.20 | 6.2743% | 2.8542% |
| 50 - 54 | 2,847 | 266 | 139.0 | 1.91 | 9.3437% | 4.8812% |
| 55 - 59 | 902 | 147 | 83.6 | 1.76 | 16.2987% | 9.2718% |
| 60 - 64 | 254 | 63 | 32.8 | 1.92 | 24.8515% | 12.9253% |
| 65 - 69 | 2 | 2 | 0.0 | 0.00 | 92.3361% | 0.0000% |
| 70 - 74 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 43,893 | 1,512 | 739.6 | 2.04 | 3.4448% | 1.6851% |

NEW YORK CITY FIRE PENSION FUND

Table 10B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|-----|--------------------|------------------------|----------|-----------------------------|-----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 7 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 21 | 19 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 22 | 126 | 0 | 0.0 | 0.00 | 0.0000% | 0.0200% |
| 23 | 372 | 0 | 0.1 | 0.00 | 0.0000% | 0.0200% |
| 24 | 851 | 0 | 0.2 | 0.00 | 0.0000% | 0.0200% |
| 25 | 1,462 | 0 | 0.3 | 0.00 | 0.0000% | 0.0200% |
| 26 | 2,246 | 0 | 0.7 | 0.00 | 0.0000% | 0.0300% |
| 27 | 3,138 | 3 | 1.3 | 2.39 | 0.0956% | 0.0400% |
| 28 | 3,985 | 3 | 2.0 | 1.51 | 0.0753% | 0.0500% |
| 29 | 5,030 | 8 | 3.5 | 2.27 | 0.1591% | 0.0700% |
| 30 | 6,201 | 16 | 6.2 | 2.58 | 0.2580% | 0.1000% |
| 31 | 7,278 | 27 | 13.1 | 2.06 | 0.3710% | 0.1800% |
| 32 | 8,167 | 43 | 22.1 | 1.95 | 0.5265% | 0.2700% |
| 33 | 8,734 | 57 | 32.3 | 1.76 | 0.6526% | 0.3700% |
| 34 | 9,039 | 55 | 43.4 | 1.27 | 0.6085% | 0.4800% |
| 35 | 9,140 | 68 | 54.8 | 1.24 | 0.7440% | 0.6000% |
| 36 | 9,202 | 85 | 66.3 | 1.28 | 0.9237% | 0.7200% |
| 37 | 9,090 | 104 | 77.3 | 1.35 | 1.1441% | 0.8500% |
| 38 | 8,825 | 98 | 87.4 | 1.12 | 1.1105% | 0.9900% |
| 39 | 8,580 | 120 | 97.8 | 1.23 | 1.3987% | 1.1400% |
| 40 | 8,245 | 130 | 107.2 | 1.21 | 1.5766% | 1.3000% |
| 41 | 7,875 | 153 | 116.5 | 1.31 | 1.9429% | 1.4800% |
| 42 | 7,457 | 165 | 124.5 | 1.32 | 2.2127% | 1.6700% |
| 43 | 7,036 | 163 | 131.6 | 1.24 | 2.3167% | 1.8700% |
| 44 | 6,593 | 189 | 137.1 | 1.38 | 2.8668% | 2.0800% |
| 45 | 6,128 | 203 | 140.9 | 1.44 | 3.3126% | 2.3000% |
| 46 | 5,639 | 189 | 146.6 | 1.29 | 3.3515% | 2.6000% |
| 47 | 5,108 | 183 | 149.2 | 1.23 | 3.5824% | 2.9200% |
| 48 | 4,655 | 176 | 151.7 | 1.16 | 3.7811% | 3.2600% |
| 49 | 4,231 | 184 | 153.2 | 1.20 | 4.3484% | 3.6200% |
| 50 | 3,836 | 166 | 153.4 | 1.08 | 4.3279% | 4.0000% |
| 51 | 3,456 | 171 | 155.5 | 1.10 | 4.9485% | 4.5000% |
| 52 | 3,157 | 162 | 161.0 | 1.01 | 5.1321% | 5.1000% |
| 53 | 2,853 | 144 | 165.5 | 0.87 | 5.0475% | 5.8000% |
| 54 | 2,564 | 169 | 169.2 | 1.00 | 6.5906% | 6.6000% |
| 55 | 2,254 | 177 | 169.0 | 1.05 | 7.8533% | 7.5000% |
| 56 | 1,949 | 156 | 165.7 | 0.94 | 8.0037% | 8.5000% |
| 57 | 1,672 | 145 | 162.1 | 0.89 | 8.6743% | 9.7000% |
| 58 | 1,386 | 146 | 153.8 | 0.95 | 10.5365% | 11.1000% |
| 59 | 1,103 | 106 | 140.1 | 0.76 | 9.6065% | 12.7000% |
| 60 | 864 | 120 | 125.3 | 0.96 | 13.8889% | 14.5000% |
| 61 | 621 | 89 | 102.5 | 0.87 | 14.3221% | 16.5000% |
| 62 | 411 | 62 | 78.1 | 0.79 | 15.0882% | 19.0000% |
| 63 | 281 | 57 | 0.0 | 0.00 | 20.2727% | 0.0000% |
| 64 | 170 | 55 | 0.0 | 0.00 | 32.4012% | 0.0000% |
| 65 | 50 | 28 | 0.0 | 0.00 | 56.5645% | 0.0000% |
| 66 | 11 | 1 | 0.0 | 0.00 | 9.3747% | 0.0000% |
| 67 | 9 | 1 | 0.0 | 0.00 | 11.4286% | 0.0000% |
| 68 | 6 | 2 | 0.0 | 0.00 | 34.7826% | 0.0000% |
| 69 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 10B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|----------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 70 | 3 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 1 | 1 | 0.0 | 0.00 | 80.0000% | 0.0000% |
| 80 | 15 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | <i>191,139</i> | <i>4,380</i> | <i>3,768.5</i> | <i>1.16</i> | <i>2.2915%</i> | <i>1.9716%</i> |

NEW YORK CITY FIRE PENSION FUND

Table 10B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|----------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 1,374 | 0 | 0.3 | 0.00 | 0.0000% | 0.0200% |
| 25 - 29 | 15,860 | 14 | 7.7 | 1.81 | 0.0883% | 0.0488% |
| 30 - 34 | 39,419 | 198 | 117.1 | 1.69 | 0.5023% | 0.2970% |
| 35 - 39 | 44,837 | 475 | 383.5 | 1.24 | 1.0594% | 0.8554% |
| 40 - 44 | 37,206 | 800 | 617.0 | 1.30 | 2.1502% | 1.6583% |
| 45 - 49 | 25,762 | 935 | 741.7 | 1.26 | 3.6294% | 2.8789% |
| 50 - 54 | 15,865 | 812 | 804.6 | 1.01 | 5.1182% | 5.0717% |
| 55 - 59 | 8,364 | 730 | 790.8 | 0.92 | 8.7283% | 9.4552% |
| 60 - 64 | 2,347 | 383 | 305.9 | 1.25 | 16.3170% | 13.0318% |
| 65 - 69 | 78 | 32 | 0.0 | 0.00 | 41.2010% | 0.0000% |
| 70 - 74 | 9 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 5 | 1 | 0.0 | 0.00 | 19.0476% | 0.0000% |
| 80 - 84 | 15 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 191,139 | 4,380 | 3,768.5 | 1.16 | 2.2915% | 1.9716% |

NEW YORK CITY FIRE PENSION FUND

Table 10C

Accidental Disability Experience of Active Members Men and Women

| Fiscal Year | Life Years Exposed | Number of Disabilities | | Ratio of Actual to Expected | Disability Rate | |
|--------------|--------------------|------------------------|----------------|-----------------------------|-----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 1989 | 11,907 | 134 | 280.5 | 0.48 | 1.1254% | 2.3558% |
| 1990 | 11,685 | 268 | 269.0 | 1.00 | 2.2935% | 2.3019% |
| 1991 | 11,448 | 252 | 242.1 | 1.04 | 2.2014% | 2.1151% |
| 1992 | 11,459 | 199 | 234.0 | 0.85 | 1.7366% | 2.0417% |
| 1993 | 11,272 | 167 | 239.7 | 0.70 | 1.4815% | 2.1267% |
| 1994 | 11,148 | 213 | 239.0 | 0.89 | 1.9107% | 2.1440% |
| 1995 | 11,148 | 257 | 226.0 | 1.14 | 2.3053% | 2.0275% |
| 1996 | 11,023 | 217 | 217.3 | 1.00 | 1.9687% | 1.9710% |
| 1997 | 11,188 | 204 | 213.1 | 0.96 | 1.8235% | 1.9047% |
| 1998 | 11,155 | 163 | 213.4 | 0.76 | 1.4612% | 1.9129% |
| 1999 | 11,090 | 213 | 217.3 | 0.98 | 1.9206% | 1.9597% |
| 2000 | 11,345 | 276 | 219.6 | 1.26 | 2.4328% | 1.9360% |
| 2001 | 11,380 | 305 | 217.9 | 1.40 | 2.6801% | 1.9146% |
| 2002 | 11,036 | 462 | 212.4 | 2.18 | 4.1865% | 1.9248% |
| 2003 | 10,980 | 625 | 192.4 | 3.25 | 5.6924% | 1.7526% |
| 2004 | 10,737 | 232 | 166.2 | 1.40 | 2.1609% | 1.5481% |
| 2005 | 11,141 | 193 | 168.6 | 1.14 | 1.7323% | 1.5132% |
| Total | 191,139 | 4,380 | 3,768.5 | 1.16 | 2.2915% | 1.9716% |

NEW YORK CITY FIRE PENSION FUND

Table 11A Fiscal Years 2002 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 0 | 2,071 | 84,582,086 | 98,976,189 | 91,348,657 | 2.13 | 17.0179% | 8.0000% |
| 1 | 2,342 | 100,092,935 | 110,350,576 | 108,100,376 | 1.28 | 10.2481% | 8.0000% |
| 2 | 2,094 | 93,493,798 | 102,352,604 | 100,973,304 | 1.18 | 9.4753% | 8.0000% |
| 3 | 1,833 | 84,842,114 | 92,759,052 | 91,629,486 | 1.17 | 9.3314% | 8.0000% |
| 4 | 1,633 | 79,502,508 | 98,049,717 | 102,558,232 | 0.80 | 23.3291% | 29.0000% |
| 5 | 1,633 | 93,890,599 | 108,474,643 | 97,176,768 | 4.44 | 15.5330% | 3.5000% |
| 6 | 1,609 | 102,510,743 | 106,156,471 | 106,201,134 | 0.99 | 3.5564% | 3.6000% |
| 7 | 1,613 | 101,923,440 | 105,743,377 | 105,694,602 | 1.01 | 3.7478% | 3.7000% |
| 8 | 1,624 | 103,499,391 | 108,833,931 | 107,432,368 | 1.36 | 5.1542% | 3.8000% |
| 9 | 1,518 | 98,625,550 | 105,203,843 | 104,148,578 | 1.19 | 6.6700% | 5.6000% |
| 10 | 1,374 | 90,886,367 | 96,344,599 | 94,521,820 | 1.50 | 6.0056% | 4.0000% |
| 11 | 1,524 | 100,807,917 | 105,682,542 | 104,941,042 | 1.18 | 4.8356% | 4.1000% |
| 12 | 1,515 | 101,002,871 | 105,945,334 | 105,244,998 | 1.17 | 4.8934% | 4.2000% |
| 13 | 1,561 | 106,114,742 | 113,020,134 | 110,677,672 | 1.51 | 6.5075% | 4.3000% |
| 14 | 1,580 | 110,185,695 | 116,434,861 | 116,907,018 | 0.93 | 5.6715% | 6.1000% |
| 15 | 1,354 | 93,942,099 | 99,129,709 | 98,169,490 | 1.23 | 5.5221% | 4.5000% |
| 16 | 1,425 | 100,473,397 | 105,575,165 | 105,095,174 | 1.10 | 5.0777% | 4.6000% |
| 17 | 1,665 | 118,495,027 | 124,171,751 | 124,064,298 | 1.02 | 4.7907% | 4.7000% |
| 18 | 1,756 | 125,476,773 | 131,216,231 | 131,499,654 | 0.95 | 4.5741% | 4.8000% |
| 19 | 1,720 | 124,159,559 | 130,982,010 | 132,354,086 | 0.83 | 5.4949% | 6.6000% |
| 20 | 1,640 | 122,391,898 | 129,369,184 | 128,511,488 | 1.14 | 5.7008% | 5.0000% |
| 21 | 1,100 | 85,887,114 | 90,252,108 | 90,095,587 | 1.04 | 5.0822% | 4.9000% |
| 22 | 1,201 | 96,595,629 | 103,086,867 | 101,232,219 | 1.40 | 6.7200% | 4.8000% |
| 23 | 1,044 | 88,232,905 | 91,700,828 | 92,379,856 | 0.84 | 3.9304% | 4.7000% |
| 24 | 723 | 61,517,949 | 65,705,855 | 64,347,774 | 1.48 | 6.8076% | 4.6000% |
| 25 | 536 | 49,812,370 | 52,740,210 | 52,053,925 | 1.31 | 5.8777% | 4.5000% |
| 26 | 249 | 23,203,891 | 24,726,720 | 24,224,863 | 1.49 | 6.5628% | 4.4000% |
| 27 | 184 | 16,012,766 | 16,674,070 | 16,701,315 | 0.96 | 4.1299% | 4.3000% |
| 28 | 228 | 19,418,766 | 20,342,741 | 20,234,356 | 1.13 | 4.7582% | 4.2000% |
| 29 | 130 | 12,451,775 | 12,990,153 | 12,962,298 | 1.05 | 4.3237% | 4.1000% |
| 30 | 108 | 10,644,047 | 11,393,971 | 11,069,809 | 1.76 | 7.0455% | 4.0000% |
| 31 | 108 | 10,034,269 | 10,438,320 | 10,435,640 | 1.01 | 4.0267% | 4.0000% |
| 32 | 101 | 9,275,189 | 9,644,946 | 9,646,197 | 1.00 | 3.9865% | 4.0000% |
| 33 | 131 | 12,653,142 | 13,514,560 | 13,159,268 | 1.70 | 6.8079% | 4.0000% |
| 34 | 80 | 8,286,863 | 8,599,916 | 8,618,338 | 0.94 | 3.7777% | 4.0000% |
| 35 | 56 | 5,707,130 | 6,084,587 | 5,935,416 | 1.65 | 6.6138% | 4.0000% |
| 36 | 45 | 4,898,713 | 5,176,609 | 5,094,661 | 1.42 | 5.6728% | 4.0000% |
| 37 | 34 | 3,605,120 | 3,780,746 | 3,749,324 | 1.22 | 4.8716% | 4.0000% |
| 38 | 35 | 3,644,025 | 3,846,270 | 3,789,786 | 1.39 | 5.5500% | 4.0000% |
| 39 | 24 | 2,686,063 | 2,788,984 | 2,793,505 | 0.96 | 3.8317% | 4.0000% |
| 40 | 13 | 1,467,717 | 1,585,877 | 1,526,426 | 2.01 | 8.0506% | 4.0000% |
| 41 | 9 | 1,140,297 | 1,161,940 | 1,185,909 | 0.47 | 1.8980% | 4.0000% |
| 42 | 2 | 248,419 | 272,144 | 258,356 | 2.39 | 9.5504% | 4.0000% |
| 43 | 1 | 146,908 | 151,315 | 152,784 | 0.75 | 2.9998% | 4.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.0000% |
| Total | 41,226 | 2,664,470,576 | 2,851,431,660 | 2,818,897,857 | 1.21 | 7.0168% | 5.7958% |

NEW YORK CITY FIRE PENSION FUND

Table 11A Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 0 | 2,071 | 84,582,086 | 98,976,189 | 93,040,295 | 1.26 | 17.0179% | 13.5000% |
| 1 | 2,342 | 100,092,935 | 110,350,576 | 105,097,582 | 1.21 | 10.2481% | 8.5000% |
| 2 | 2,094 | 93,493,798 | 102,352,604 | 98,168,488 | 1.11 | 9.4753% | 8.5000% |
| 3 | 1,833 | 84,842,114 | 92,759,052 | 89,084,220 | 1.10 | 9.3314% | 8.5000% |
| 4 | 1,633 | 79,502,508 | 98,049,717 | 100,173,160 | 0.79 | 23.3291% | 29.5000% |
| 5 | 1,633 | 93,890,599 | 108,474,643 | 94,360,052 | 3.88 | 15.5330% | 4.0000% |
| 6 | 1,609 | 102,510,743 | 106,156,471 | 103,125,807 | 0.87 | 3.5564% | 4.1000% |
| 7 | 1,613 | 101,923,440 | 105,743,377 | 102,636,904 | 0.89 | 3.7478% | 4.2000% |
| 8 | 1,624 | 103,499,391 | 108,833,931 | 104,327,386 | 1.20 | 5.1542% | 4.3000% |
| 9 | 1,518 | 98,625,550 | 105,203,843 | 101,189,814 | 1.09 | 6.6700% | 6.1000% |
| 10 | 1,374 | 90,886,367 | 96,344,599 | 91,795,231 | 1.33 | 6.0056% | 4.5000% |
| 11 | 1,524 | 100,807,917 | 105,682,542 | 101,916,804 | 1.05 | 4.8356% | 4.6000% |
| 12 | 1,515 | 101,002,871 | 105,945,334 | 102,214,905 | 1.04 | 4.8934% | 4.7000% |
| 13 | 1,561 | 106,114,742 | 113,020,134 | 107,494,234 | 1.36 | 6.5075% | 4.8000% |
| 14 | 1,580 | 110,185,695 | 116,434,861 | 113,601,452 | 0.86 | 5.6715% | 6.6000% |
| 15 | 1,354 | 93,942,099 | 99,129,709 | 95,351,230 | 1.10 | 5.5221% | 5.0000% |
| 16 | 1,425 | 100,473,397 | 105,575,165 | 102,080,971 | 1.00 | 5.0777% | 5.1000% |
| 17 | 1,665 | 118,495,027 | 124,171,751 | 120,390,947 | 0.94 | 4.7907% | 5.1000% |
| 18 | 1,756 | 125,476,773 | 131,216,231 | 127,484,401 | 0.90 | 4.5741% | 5.1000% |
| 19 | 1,720 | 124,159,559 | 130,982,010 | 128,629,303 | 0.77 | 5.4949% | 7.1000% |
| 20 | 1,640 | 122,391,898 | 129,369,184 | 124,350,168 | 1.12 | 5.7008% | 5.1000% |
| 21 | 1,100 | 85,887,114 | 90,252,108 | 87,261,308 | 1.00 | 5.0822% | 5.1000% |
| 22 | 1,201 | 96,595,629 | 103,086,867 | 98,141,159 | 1.32 | 6.7200% | 5.1000% |
| 23 | 1,044 | 88,232,905 | 91,700,828 | 89,644,631 | 0.77 | 3.9304% | 5.1000% |
| 24 | 723 | 61,517,949 | 65,705,855 | 62,502,236 | 1.33 | 6.8076% | 5.1000% |
| 25 | 536 | 49,812,370 | 52,740,210 | 50,310,494 | 1.31 | 5.8777% | 4.5000% |
| 26 | 249 | 23,203,891 | 24,726,720 | 23,435,930 | 1.46 | 6.5628% | 4.5000% |
| 27 | 184 | 16,012,766 | 16,674,070 | 16,172,894 | 0.92 | 4.1299% | 4.5000% |
| 28 | 228 | 19,418,766 | 20,342,741 | 19,612,954 | 1.06 | 4.7582% | 4.5000% |
| 29 | 130 | 12,451,775 | 12,990,153 | 12,576,293 | 0.96 | 4.3237% | 4.5000% |
| 30 | 108 | 10,644,047 | 11,393,971 | 10,750,487 | 1.57 | 7.0455% | 4.5000% |
| 31 | 108 | 10,034,269 | 10,438,320 | 10,134,612 | 0.89 | 4.0267% | 4.5000% |
| 32 | 101 | 9,275,189 | 9,644,946 | 9,367,941 | 0.89 | 3.9865% | 4.5000% |
| 33 | 131 | 12,653,142 | 13,514,560 | 12,779,673 | 1.51 | 6.8079% | 4.5000% |
| 34 | 80 | 8,286,863 | 8,599,916 | 8,369,732 | 0.84 | 3.7777% | 4.5000% |
| 35 | 56 | 5,707,130 | 6,084,587 | 5,764,201 | 1.47 | 6.6138% | 4.5000% |
| 36 | 45 | 4,898,713 | 5,176,609 | 4,947,700 | 1.26 | 5.6728% | 4.5000% |
| 37 | 34 | 3,605,120 | 3,780,746 | 3,641,171 | 1.08 | 4.8716% | 4.5000% |
| 38 | 35 | 3,644,025 | 3,846,270 | 3,680,465 | 1.23 | 5.5500% | 4.5000% |
| 39 | 24 | 2,686,063 | 2,788,984 | 2,712,924 | 0.85 | 3.8317% | 4.5000% |
| 40 | 13 | 1,467,717 | 1,585,877 | 1,482,394 | 1.79 | 8.0506% | 4.5000% |
| 41 | 9 | 1,140,297 | 1,161,940 | 1,151,700 | 0.42 | 1.8980% | 4.5000% |
| 42 | 2 | 248,419 | 272,144 | 250,903 | 2.12 | 9.5504% | 4.5000% |
| 43 | 1 | 146,908 | 151,315 | 148,377 | 0.67 | 2.9998% | 4.5000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| Total | 41,226 | 2,664,470,576 | 2,851,431,660 | 2,741,353,535 | 1.10 | 7.0168% | 6.3855% |

NEW YORK CITY FIRE PENSION FUND

Table 11A Merit Only Fiscal Years 2002 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 0 | 2,071 | 84,582,086 | 98,976,189 | 91,348,657 | 2.53 | 12.6579% | 5.0000% |
| 1 | 2,342 | 100,092,935 | 110,350,576 | 108,100,376 | 1.18 | 5.8881% | 5.0000% |
| 2 | 2,094 | 93,493,798 | 102,352,604 | 100,973,304 | 1.02 | 5.1153% | 5.0000% |
| 3 | 1,833 | 84,842,114 | 92,759,052 | 91,629,486 | 0.99 | 4.9714% | 5.0000% |
| 4 | 1,633 | 79,502,508 | 98,049,717 | 102,558,232 | 0.73 | 18.9691% | 26.0000% |
| 5 | 1,633 | 93,890,599 | 108,474,643 | 97,176,768 | 22.35 | 11.1730% | 0.5000% |
| 6 | 1,609 | 102,510,743 | 106,156,471 | 106,201,134 | -1.34 | -0.8036% | 0.6000% |
| 7 | 1,613 | 101,923,440 | 105,743,377 | 105,694,602 | -0.87 | -0.6122% | 0.7000% |
| 8 | 1,624 | 103,499,391 | 108,833,931 | 107,432,368 | 0.99 | 0.7942% | 0.8000% |
| 9 | 1,518 | 98,625,550 | 105,203,843 | 104,148,578 | 0.89 | 2.3100% | 2.6000% |
| 10 | 1,374 | 90,886,367 | 96,344,599 | 94,521,820 | 1.65 | 1.6456% | 1.0000% |
| 11 | 1,524 | 100,807,917 | 105,682,542 | 104,941,042 | 0.43 | 0.4756% | 1.1000% |
| 12 | 1,515 | 101,002,871 | 105,945,334 | 105,244,998 | 0.44 | 0.5334% | 1.2000% |
| 13 | 1,561 | 106,114,742 | 113,020,134 | 110,677,672 | 1.65 | 2.1475% | 1.3000% |
| 14 | 1,580 | 110,185,695 | 116,434,861 | 116,907,018 | 0.42 | 1.3115% | 3.1000% |
| 15 | 1,354 | 93,942,099 | 99,129,709 | 98,169,490 | 0.77 | 1.1621% | 1.5000% |
| 16 | 1,425 | 100,473,397 | 105,575,165 | 105,095,174 | 0.45 | 0.7177% | 1.6000% |
| 17 | 1,665 | 118,495,027 | 124,171,751 | 124,064,298 | 0.25 | 0.4307% | 1.7000% |
| 18 | 1,756 | 125,476,773 | 131,216,231 | 131,499,654 | 0.12 | 0.2141% | 1.8000% |
| 19 | 1,720 | 124,159,559 | 130,982,010 | 132,354,086 | 0.32 | 1.1349% | 3.6000% |
| 20 | 1,640 | 122,391,898 | 129,369,184 | 128,511,488 | 0.67 | 1.3408% | 2.0000% |
| 21 | 1,100 | 85,887,114 | 90,252,108 | 90,095,587 | 0.38 | 0.7222% | 1.9000% |
| 22 | 1,201 | 96,595,629 | 103,086,867 | 101,232,219 | 1.31 | 2.3600% | 1.8000% |
| 23 | 1,044 | 88,232,905 | 91,700,828 | 92,379,856 | -0.25 | -0.4296% | 1.7000% |
| 24 | 723 | 61,517,949 | 65,705,855 | 64,347,774 | 1.53 | 2.4476% | 1.6000% |
| 25 | 536 | 49,812,370 | 52,740,210 | 52,053,925 | 1.01 | 1.5177% | 1.5000% |
| 26 | 249 | 23,203,891 | 24,726,720 | 24,224,863 | 1.57 | 2.2028% | 1.4000% |
| 27 | 184 | 16,012,766 | 16,674,070 | 16,701,315 | -0.18 | -0.2301% | 1.3000% |
| 28 | 228 | 19,418,766 | 20,342,741 | 20,234,356 | 0.33 | 0.3982% | 1.2000% |
| 29 | 130 | 12,451,775 | 12,990,153 | 12,962,298 | -0.03 | -0.0363% | 1.1000% |
| 30 | 108 | 10,644,047 | 11,393,971 | 11,069,809 | 2.69 | 2.6855% | 1.0000% |
| 31 | 108 | 10,034,269 | 10,438,320 | 10,435,640 | -0.33 | -0.3333% | 1.0000% |
| 32 | 101 | 9,275,189 | 9,644,946 | 9,646,197 | -0.37 | -0.3735% | 1.0000% |
| 33 | 131 | 12,653,142 | 13,514,560 | 13,159,268 | 2.45 | 2.4479% | 1.0000% |
| 34 | 80 | 8,286,863 | 8,599,916 | 8,618,338 | -0.58 | -0.5823% | 1.0000% |
| 35 | 56 | 5,707,130 | 6,084,587 | 5,935,416 | 2.25 | 2.2538% | 1.0000% |
| 36 | 45 | 4,898,713 | 5,176,609 | 5,094,661 | 1.31 | 1.3128% | 1.0000% |
| 37 | 34 | 3,605,120 | 3,780,746 | 3,749,324 | 0.51 | 0.5116% | 1.0000% |
| 38 | 35 | 3,644,025 | 3,846,270 | 3,789,786 | 1.19 | 1.1900% | 1.0000% |
| 39 | 24 | 2,686,063 | 2,788,984 | 2,793,505 | -0.53 | -0.5283% | 1.0000% |
| 40 | 13 | 1,467,717 | 1,585,877 | 1,526,426 | 3.69 | 3.6906% | 1.0000% |
| 41 | 9 | 1,140,297 | 1,161,940 | 1,185,909 | -2.46 | -2.4620% | 1.0000% |
| 42 | 2 | 248,419 | 272,144 | 258,356 | 5.19 | 5.1904% | 1.0000% |
| 43 | 1 | 146,908 | 151,315 | 152,784 | -1.36 | -1.3602% | 1.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| Total | 41,226 | 2,664,470,576 | 2,851,431,660 | 2,818,897,857 | 0.95 | 2.6568% | 2.7958% |

NEW YORK CITY FIRE PENSION FUND

Table 11A Merit Only Fiscal Years 2002 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 0 | 2,071 | 84,582,086 | 98,976,189 | 93,040,295 | 1.27 | 12.6579% | 10.0000% |
| 1 | 2,342 | 100,092,935 | 110,350,576 | 105,097,582 | 1.18 | 5.8881% | 5.0000% |
| 2 | 2,094 | 93,493,798 | 102,352,604 | 98,168,488 | 1.02 | 5.1153% | 5.0000% |
| 3 | 1,833 | 84,842,114 | 92,759,052 | 89,084,220 | 0.99 | 4.9714% | 5.0000% |
| 4 | 1,633 | 79,502,508 | 98,049,717 | 100,173,160 | 0.73 | 18.9691% | 26.0000% |
| 5 | 1,633 | 93,890,599 | 108,474,643 | 94,360,052 | 22.35 | 11.1730% | 0.5000% |
| 6 | 1,609 | 102,510,743 | 106,156,471 | 103,125,807 | -1.34 | -0.8036% | 0.6000% |
| 7 | 1,613 | 101,923,440 | 105,743,377 | 102,636,904 | -0.87 | -0.6122% | 0.7000% |
| 8 | 1,624 | 103,499,391 | 108,833,931 | 104,327,386 | 0.99 | 0.7942% | 0.8000% |
| 9 | 1,518 | 98,625,550 | 105,203,843 | 101,189,814 | 0.89 | 2.3100% | 2.6000% |
| 10 | 1,374 | 90,886,367 | 96,344,599 | 91,795,231 | 1.65 | 1.6456% | 1.0000% |
| 11 | 1,524 | 100,807,917 | 105,682,542 | 101,916,804 | 0.43 | 0.4756% | 1.1000% |
| 12 | 1,515 | 101,002,871 | 105,945,334 | 102,214,905 | 0.44 | 0.5334% | 1.2000% |
| 13 | 1,561 | 106,114,742 | 113,020,134 | 107,494,234 | 1.65 | 2.1475% | 1.3000% |
| 14 | 1,580 | 110,185,695 | 116,434,861 | 113,601,452 | 0.42 | 1.3115% | 3.1000% |
| 15 | 1,354 | 93,942,099 | 99,129,709 | 95,351,230 | 0.77 | 1.1621% | 1.5000% |
| 16 | 1,425 | 100,473,397 | 105,575,165 | 102,080,971 | 0.45 | 0.7177% | 1.6000% |
| 17 | 1,665 | 118,495,027 | 124,171,751 | 120,390,947 | 0.27 | 0.4307% | 1.6000% |
| 18 | 1,756 | 125,476,773 | 131,216,231 | 127,484,401 | 0.13 | 0.2141% | 1.6000% |
| 19 | 1,720 | 124,159,559 | 130,982,010 | 128,629,303 | 0.32 | 1.1349% | 3.6000% |
| 20 | 1,640 | 122,391,898 | 129,369,184 | 124,350,168 | 0.84 | 1.3408% | 1.6000% |
| 21 | 1,100 | 85,887,114 | 90,252,108 | 87,261,308 | 0.45 | 0.7222% | 1.6000% |
| 22 | 1,201 | 96,595,629 | 103,086,867 | 98,141,159 | 1.48 | 2.3600% | 1.6000% |
| 23 | 1,044 | 88,232,905 | 91,700,828 | 89,644,631 | -0.27 | -0.4296% | 1.6000% |
| 24 | 723 | 61,517,949 | 65,705,855 | 62,502,236 | 1.53 | 2.4476% | 1.6000% |
| 25 | 536 | 49,812,370 | 52,740,210 | 50,310,494 | 1.52 | 1.5177% | 1.0000% |
| 26 | 249 | 23,203,891 | 24,726,720 | 23,435,930 | 2.20 | 2.2028% | 1.0000% |
| 27 | 184 | 16,012,766 | 16,674,070 | 16,172,894 | -0.23 | -0.2301% | 1.0000% |
| 28 | 228 | 19,418,766 | 20,342,741 | 19,612,954 | 0.40 | 0.3982% | 1.0000% |
| 29 | 130 | 12,451,775 | 12,990,153 | 12,576,293 | -0.04 | -0.0363% | 1.0000% |
| 30 | 108 | 10,644,047 | 11,393,971 | 10,750,487 | 2.69 | 2.6855% | 1.0000% |
| 31 | 108 | 10,034,269 | 10,438,320 | 10,134,612 | -0.33 | -0.3333% | 1.0000% |
| 32 | 101 | 9,275,189 | 9,644,946 | 9,367,941 | -0.37 | -0.3735% | 1.0000% |
| 33 | 131 | 12,653,142 | 13,514,560 | 12,779,673 | 2.45 | 2.4479% | 1.0000% |
| 34 | 80 | 8,286,863 | 8,599,916 | 8,369,732 | -0.58 | -0.5823% | 1.0000% |
| 35 | 56 | 5,707,130 | 6,084,587 | 5,764,201 | 2.25 | 2.2538% | 1.0000% |
| 36 | 45 | 4,898,713 | 5,176,609 | 4,947,700 | 1.31 | 1.3128% | 1.0000% |
| 37 | 34 | 3,605,120 | 3,780,746 | 3,641,171 | 0.51 | 0.5116% | 1.0000% |
| 38 | 35 | 3,644,025 | 3,846,270 | 3,680,465 | 1.19 | 1.1900% | 1.0000% |
| 39 | 24 | 2,686,063 | 2,788,984 | 2,712,924 | -0.53 | -0.5283% | 1.0000% |
| 40 | 13 | 1,467,717 | 1,585,877 | 1,482,394 | 3.69 | 3.6906% | 1.0000% |
| 41 | 9 | 1,140,297 | 1,161,940 | 1,151,700 | -2.46 | -2.4620% | 1.0000% |
| 42 | 2 | 248,419 | 272,144 | 250,903 | 5.19 | 5.1904% | 1.0000% |
| 43 | 1 | 146,908 | 151,315 | 148,377 | -1.36 | -1.3602% | 1.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| Total | 41,226 | 2,664,470,576 | 2,851,431,660 | 2,741,353,535 | 0.92 | 2.6568% | 2.8855% |

NEW YORK CITY FIRE PENSION FUND

Table 11B Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 0 | 4,787 | 172,953,754 | 200,306,312 | 186,790,064 | 1.98 | 15.8150% | 8.0000% |
| 1 | 8,045 | 293,060,988 | 321,148,880 | 316,505,880 | 1.20 | 9.5843% | 8.0000% |
| 2 | 7,485 | 288,873,725 | 313,577,001 | 311,983,633 | 1.07 | 8.5516% | 8.0000% |
| 3 | 7,253 | 293,447,086 | 315,633,921 | 316,922,866 | 0.95 | 7.5608% | 8.0000% |
| 4 | 7,250 | 306,328,908 | 352,114,250 | 395,164,282 | 0.52 | 14.9465% | 29.0000% |
| 5 | 7,542 | 354,043,140 | 399,903,065 | 366,434,636 | 3.70 | 12.9532% | 3.5000% |
| 6 | 7,742 | 392,403,886 | 407,708,536 | 406,530,434 | 1.08 | 3.9002% | 3.6000% |
| 7 | 8,110 | 406,755,200 | 421,990,031 | 421,805,115 | 1.01 | 3.7455% | 3.7000% |
| 8 | 7,771 | 397,265,115 | 415,758,604 | 412,361,185 | 1.23 | 4.6552% | 3.8000% |
| 9 | 8,163 | 420,551,425 | 437,036,386 | 444,102,300 | 0.70 | 3.9198% | 5.6000% |
| 10 | 7,887 | 408,518,723 | 435,922,563 | 424,859,455 | 1.68 | 6.7081% | 4.0000% |
| 11 | 7,985 | 422,553,244 | 439,196,481 | 439,877,935 | 0.96 | 3.9387% | 4.1000% |
| 12 | 7,602 | 411,446,167 | 431,867,120 | 428,726,931 | 1.18 | 4.9632% | 4.2000% |
| 13 | 7,312 | 410,595,011 | 428,275,036 | 428,250,585 | 1.00 | 4.3060% | 4.3000% |
| 14 | 7,171 | 410,768,374 | 429,477,837 | 435,825,236 | 0.75 | 4.5547% | 6.1000% |
| 15 | 6,895 | 392,697,220 | 415,308,564 | 410,368,577 | 1.28 | 5.7580% | 4.5000% |
| 16 | 6,533 | 386,875,681 | 407,414,136 | 404,671,968 | 1.15 | 5.3088% | 4.6000% |
| 17 | 6,193 | 379,875,258 | 397,048,304 | 397,729,410 | 0.96 | 4.5207% | 4.7000% |
| 18 | 6,222 | 382,417,327 | 397,819,435 | 400,773,353 | 0.84 | 4.0276% | 4.8000% |
| 19 | 5,950 | 365,180,117 | 387,251,885 | 389,281,995 | 0.92 | 6.0441% | 6.6000% |
| 20 | 5,246 | 326,428,945 | 344,815,111 | 342,750,382 | 1.13 | 5.6325% | 5.0000% |
| 21 | 4,451 | 283,880,866 | 301,510,579 | 297,791,039 | 1.27 | 6.2103% | 4.9000% |
| 22 | 4,057 | 267,695,139 | 279,785,407 | 280,544,502 | 0.94 | 4.5164% | 4.8000% |
| 23 | 3,431 | 226,961,696 | 235,771,813 | 237,628,907 | 0.83 | 3.8818% | 4.7000% |
| 24 | 2,948 | 190,748,076 | 200,192,149 | 199,522,491 | 1.08 | 4.9511% | 4.6000% |
| 25 | 2,852 | 186,067,274 | 194,822,872 | 194,440,295 | 1.05 | 4.7056% | 4.5000% |
| 26 | 2,693 | 168,447,746 | 176,989,913 | 175,859,454 | 1.15 | 5.0711% | 4.4000% |
| 27 | 2,344 | 148,629,699 | 155,528,459 | 155,020,773 | 1.08 | 4.6416% | 4.3000% |
| 28 | 2,194 | 137,954,516 | 142,138,747 | 143,748,617 | 0.72 | 3.0331% | 4.2000% |
| 29 | 1,977 | 126,384,202 | 131,754,870 | 131,565,957 | 1.04 | 4.2495% | 4.1000% |
| 30 | 1,628 | 108,851,642 | 113,354,187 | 113,205,706 | 1.03 | 4.1364% | 4.0000% |
| 31 | 1,488 | 99,183,491 | 102,824,613 | 103,150,828 | 0.92 | 3.6711% | 4.0000% |
| 32 | 1,194 | 82,792,591 | 86,685,672 | 86,104,295 | 1.18 | 4.7022% | 4.0000% |
| 33 | 968 | 69,568,040 | 71,977,336 | 72,350,760 | 0.87 | 3.4632% | 4.0000% |
| 34 | 725 | 54,340,959 | 56,526,097 | 56,514,596 | 1.01 | 4.0212% | 4.0000% |
| 35 | 526 | 40,973,813 | 42,465,584 | 42,612,767 | 0.91 | 3.6408% | 4.0000% |
| 36 | 354 | 29,335,054 | 30,509,718 | 30,508,456 | 1.00 | 4.0043% | 4.0000% |
| 37 | 241 | 20,227,665 | 21,039,300 | 21,036,770 | 1.00 | 4.0125% | 4.0000% |
| 38 | 141 | 12,092,243 | 12,560,257 | 12,575,934 | 0.97 | 3.8704% | 4.0000% |
| 39 | 80 | 7,269,487 | 7,558,570 | 7,560,267 | 0.99 | 3.9767% | 4.0000% |
| 40 | 38 | 3,719,377 | 3,910,227 | 3,868,152 | 1.28 | 5.1312% | 4.0000% |
| 41 | 22 | 2,289,886 | 2,344,939 | 2,381,481 | 0.60 | 2.4042% | 4.0000% |
| 42 | 5 | 523,318 | 554,727 | 544,251 | 1.50 | 6.0019% | 4.0000% |
| 43 | 2 | 247,078 | 254,922 | 256,961 | 0.79 | 3.1747% | 4.0000% |
| 44 | 1 | 99,999 | 99,992 | 103,999 | 0.00 | -0.0070% | 4.0000% |
| Total | 183,504 | 9,891,323,151 | 10,470,734,408 | 10,450,613,480 | 1.04 | 5.8578% | 5.6544% |

NEW YORK CITY FIRE PENSION FUND

Table 11B Fiscal Years 1989 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 0 | 4,787 | 172,953,754 | 200,306,312 | 190,249,129 | 1.17 | 15.8150% | 13.5000% |
| 1 | 8,045 | 293,060,988 | 321,148,880 | 307,714,037 | 1.13 | 9.5843% | 8.5000% |
| 2 | 7,485 | 288,873,725 | 313,577,001 | 303,317,411 | 1.01 | 8.5516% | 8.5000% |
| 3 | 7,253 | 293,447,086 | 315,633,921 | 308,119,440 | 0.89 | 7.5608% | 8.5000% |
| 4 | 7,250 | 306,328,908 | 352,114,250 | 385,974,424 | 0.51 | 14.9465% | 29.5000% |
| 5 | 7,542 | 354,043,140 | 399,903,065 | 355,813,356 | 3.24 | 12.9532% | 4.0000% |
| 6 | 7,742 | 392,403,886 | 407,708,536 | 394,758,309 | 0.95 | 3.9002% | 4.1000% |
| 7 | 8,110 | 406,755,200 | 421,990,031 | 409,602,486 | 0.89 | 3.7455% | 4.2000% |
| 8 | 7,771 | 397,265,115 | 415,758,604 | 400,443,236 | 1.08 | 4.6552% | 4.3000% |
| 9 | 8,163 | 420,551,425 | 437,036,386 | 431,485,762 | 0.64 | 3.9198% | 6.1000% |
| 10 | 7,887 | 408,518,723 | 435,922,563 | 412,603,910 | 1.49 | 6.7081% | 4.5000% |
| 11 | 7,985 | 422,553,244 | 439,196,481 | 427,201,330 | 0.86 | 3.9387% | 4.6000% |
| 12 | 7,602 | 411,446,167 | 431,867,120 | 416,383,521 | 1.06 | 4.9632% | 4.7000% |
| 13 | 7,312 | 410,595,011 | 428,275,036 | 415,932,746 | 0.90 | 4.3060% | 4.8000% |
| 14 | 7,171 | 410,768,374 | 429,477,837 | 423,502,194 | 0.69 | 4.5547% | 6.6000% |
| 15 | 6,895 | 392,697,220 | 415,308,564 | 398,587,678 | 1.15 | 5.7580% | 5.0000% |
| 16 | 6,533 | 386,875,681 | 407,414,136 | 393,065,692 | 1.04 | 5.3088% | 5.1000% |
| 17 | 6,193 | 379,875,258 | 397,048,304 | 385,953,262 | 0.89 | 4.5207% | 5.1000% |
| 18 | 6,222 | 382,417,327 | 397,819,435 | 388,536,004 | 0.79 | 4.0276% | 5.1000% |
| 19 | 5,950 | 365,180,117 | 387,251,885 | 378,326,601 | 0.85 | 6.0441% | 7.1000% |
| 20 | 5,246 | 326,428,945 | 344,815,111 | 331,651,808 | 1.10 | 5.6325% | 5.1000% |
| 21 | 4,451 | 283,880,866 | 301,510,579 | 288,422,960 | 1.22 | 6.2103% | 5.1000% |
| 22 | 4,057 | 267,695,139 | 279,785,407 | 271,978,261 | 0.89 | 4.5164% | 5.1000% |
| 23 | 3,431 | 226,961,696 | 235,771,813 | 230,593,083 | 0.76 | 3.8818% | 5.1000% |
| 24 | 2,948 | 190,748,076 | 200,192,149 | 193,800,045 | 0.97 | 4.9511% | 5.1000% |
| 25 | 2,852 | 186,067,274 | 194,822,872 | 187,927,947 | 1.05 | 4.7056% | 4.5000% |
| 26 | 2,693 | 168,447,746 | 176,989,913 | 170,132,223 | 1.13 | 5.0711% | 4.5000% |
| 27 | 2,344 | 148,629,699 | 155,528,459 | 150,115,996 | 1.03 | 4.6416% | 4.5000% |
| 28 | 2,194 | 137,954,516 | 142,138,747 | 139,334,061 | 0.67 | 3.0331% | 4.5000% |
| 29 | 1,977 | 126,384,202 | 131,754,870 | 127,648,044 | 0.94 | 4.2495% | 4.5000% |
| 30 | 1,628 | 108,851,642 | 113,354,187 | 109,940,158 | 0.92 | 4.1364% | 4.5000% |
| 31 | 1,488 | 99,183,491 | 102,824,613 | 100,175,326 | 0.82 | 3.6711% | 4.5000% |
| 32 | 1,194 | 82,792,591 | 86,685,672 | 83,620,517 | 1.04 | 4.7022% | 4.5000% |
| 33 | 968 | 69,568,040 | 71,977,336 | 70,263,720 | 0.77 | 3.4632% | 4.5000% |
| 34 | 725 | 54,340,959 | 56,526,097 | 54,884,369 | 0.89 | 4.0212% | 4.5000% |
| 35 | 526 | 40,973,813 | 42,465,584 | 41,383,551 | 0.81 | 3.6408% | 4.5000% |
| 36 | 354 | 29,335,054 | 30,509,718 | 29,628,405 | 0.89 | 4.0043% | 4.5000% |
| 37 | 241 | 20,227,665 | 21,039,300 | 20,429,942 | 0.89 | 4.0125% | 4.5000% |
| 38 | 141 | 12,092,243 | 12,560,257 | 12,213,165 | 0.86 | 3.8704% | 4.5000% |
| 39 | 80 | 7,269,487 | 7,558,570 | 7,342,182 | 0.88 | 3.9767% | 4.5000% |
| 40 | 38 | 3,719,377 | 3,910,227 | 3,756,571 | 1.14 | 5.1312% | 4.5000% |
| 41 | 22 | 2,289,886 | 2,344,939 | 2,312,785 | 0.53 | 2.4042% | 4.5000% |
| 42 | 5 | 523,318 | 554,727 | 528,551 | 1.33 | 6.0019% | 4.5000% |
| 43 | 2 | 247,078 | 254,922 | 249,549 | 0.71 | 3.1747% | 4.5000% |
| 44 | 1 | 99,999 | 99,992 | 100,999 | 0.00 | -0.0070% | 4.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| Total | 183,504 | 9,891,323,151 | 10,470,734,408 | 10,156,004,749 | 0.95 | 5.8578% | 6.1759% |

NEW YORK CITY FIRE PENSION FUND

Table 11B Merit Only Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 0 | 4,787 | 172,953,754 | 200,306,312 | 186,790,064 | 2.57 | 12.8350% | 5.0000% |
| 1 | 8,045 | 293,060,988 | 321,148,880 | 316,505,880 | 1.32 | 6.6043% | 5.0000% |
| 2 | 7,485 | 288,873,725 | 313,577,001 | 311,983,633 | 1.11 | 5.5716% | 5.0000% |
| 3 | 7,253 | 293,447,086 | 315,633,921 | 316,922,866 | 0.92 | 4.5808% | 5.0000% |
| 4 | 7,250 | 306,328,908 | 352,114,250 | 395,164,282 | 0.46 | 11.9665% | 26.0000% |
| 5 | 7,542 | 354,043,140 | 399,903,065 | 366,434,636 | 19.95 | 9.9732% | 0.5000% |
| 6 | 7,742 | 392,403,886 | 407,708,536 | 406,530,434 | 1.53 | 0.9202% | 0.6000% |
| 7 | 8,110 | 406,755,200 | 421,990,031 | 421,805,115 | 1.09 | 0.7655% | 0.7000% |
| 8 | 7,771 | 397,265,115 | 415,758,604 | 412,361,185 | 2.09 | 1.6752% | 0.8000% |
| 9 | 8,163 | 420,551,425 | 437,036,386 | 444,102,300 | 0.36 | 0.9398% | 2.6000% |
| 10 | 7,887 | 408,518,723 | 435,922,563 | 424,859,455 | 3.73 | 3.7281% | 1.0000% |
| 11 | 7,985 | 422,553,244 | 439,196,481 | 439,877,935 | 0.87 | 0.9587% | 1.1000% |
| 12 | 7,602 | 411,446,167 | 431,867,120 | 428,726,931 | 1.65 | 1.9832% | 1.2000% |
| 13 | 7,312 | 410,595,011 | 428,275,036 | 428,250,585 | 1.02 | 1.3260% | 1.3000% |
| 14 | 7,171 | 410,768,374 | 429,477,837 | 435,825,236 | 0.51 | 1.5747% | 3.1000% |
| 15 | 6,895 | 392,697,220 | 415,308,564 | 410,368,577 | 1.85 | 2.7780% | 1.5000% |
| 16 | 6,533 | 386,875,681 | 407,414,136 | 404,671,968 | 1.46 | 2.3288% | 1.6000% |
| 17 | 6,193 | 379,875,258 | 397,048,304 | 397,729,410 | 0.91 | 1.5407% | 1.7000% |
| 18 | 6,222 | 382,417,327 | 397,819,435 | 400,773,353 | 0.58 | 1.0476% | 1.8000% |
| 19 | 5,950 | 365,180,117 | 387,251,885 | 389,281,995 | 0.85 | 3.0641% | 3.6000% |
| 20 | 5,246 | 326,428,945 | 344,815,111 | 342,750,382 | 1.33 | 2.6525% | 2.0000% |
| 21 | 4,451 | 283,880,866 | 301,510,579 | 297,791,039 | 1.70 | 3.2303% | 1.9000% |
| 22 | 4,057 | 267,695,139 | 279,785,407 | 280,544,502 | 0.85 | 1.5364% | 1.8000% |
| 23 | 3,431 | 226,961,696 | 235,771,813 | 237,628,907 | 0.53 | 0.9018% | 1.7000% |
| 24 | 2,948 | 190,748,076 | 200,192,149 | 199,522,491 | 1.23 | 1.9711% | 1.6000% |
| 25 | 2,852 | 186,067,274 | 194,822,872 | 194,440,295 | 1.15 | 1.7256% | 1.5000% |
| 26 | 2,693 | 168,447,746 | 176,989,913 | 175,859,454 | 1.49 | 2.0911% | 1.4000% |
| 27 | 2,344 | 148,629,699 | 155,528,459 | 155,020,773 | 1.28 | 1.6616% | 1.3000% |
| 28 | 2,194 | 137,954,516 | 142,138,747 | 143,748,617 | 0.04 | 0.0531% | 1.2000% |
| 29 | 1,977 | 126,384,202 | 131,754,870 | 131,565,957 | 1.15 | 1.2695% | 1.1000% |
| 30 | 1,628 | 108,851,642 | 113,354,187 | 113,205,706 | 1.16 | 1.1564% | 1.0000% |
| 31 | 1,488 | 99,183,491 | 102,824,613 | 103,150,828 | 0.69 | 0.6911% | 1.0000% |
| 32 | 1,194 | 82,792,591 | 86,685,672 | 86,104,295 | 1.72 | 1.7222% | 1.0000% |
| 33 | 968 | 69,568,040 | 71,977,336 | 72,350,760 | 0.48 | 0.4832% | 1.0000% |
| 34 | 725 | 54,340,959 | 56,526,097 | 56,514,596 | 1.04 | 1.0412% | 1.0000% |
| 35 | 526 | 40,973,813 | 42,465,584 | 42,612,767 | 0.66 | 0.6608% | 1.0000% |
| 36 | 354 | 29,335,054 | 30,509,718 | 30,508,456 | 1.02 | 1.0243% | 1.0000% |
| 37 | 241 | 20,227,665 | 21,039,300 | 21,036,770 | 1.03 | 1.0325% | 1.0000% |
| 38 | 141 | 12,092,243 | 12,560,257 | 12,575,934 | 0.89 | 0.8904% | 1.0000% |
| 39 | 80 | 7,269,487 | 7,558,570 | 7,560,267 | 1.00 | 0.9967% | 1.0000% |
| 40 | 38 | 3,719,377 | 3,910,227 | 3,868,152 | 2.15 | 2.1512% | 1.0000% |
| 41 | 22 | 2,289,886 | 2,344,939 | 2,381,481 | -0.58 | -0.5758% | 1.0000% |
| 42 | 5 | 523,318 | 554,727 | 544,251 | 3.02 | 3.0219% | 1.0000% |
| 43 | 2 | 247,078 | 254,922 | 256,961 | 0.19 | 0.1947% | 1.0000% |
| 44 | 1 | 99,999 | 99,992 | 103,999 | -2.99 | -2.9870% | 1.0000% |
| Total | 183,504 | 9,891,323,151 | 10,470,734,408 | 10,450,613,480 | 1.08 | 2.8778% | 2.6544% |

NEW YORK CITY FIRE PENSION FUND

Table 11B Merit Only Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 0 | 4,787 | 172,953,754 | 200,306,312 | 190,249,129 | 1.28 | 12.8350% | 10.0000% |
| 1 | 8,045 | 293,060,988 | 321,148,880 | 307,714,037 | 1.32 | 6.6043% | 5.0000% |
| 2 | 7,485 | 288,873,725 | 313,577,001 | 303,317,411 | 1.11 | 5.5716% | 5.0000% |
| 3 | 7,253 | 293,447,086 | 315,633,921 | 308,119,440 | 0.92 | 4.5808% | 5.0000% |
| 4 | 7,250 | 306,328,908 | 352,114,250 | 385,974,424 | 0.46 | 11.9665% | 26.0000% |
| 5 | 7,542 | 354,043,140 | 399,903,065 | 355,813,356 | 19.95 | 9.9732% | 0.5000% |
| 6 | 7,742 | 392,403,886 | 407,708,536 | 394,758,309 | 1.53 | 0.9202% | 0.6000% |
| 7 | 8,110 | 406,755,200 | 421,990,031 | 409,602,486 | 1.09 | 0.7655% | 0.7000% |
| 8 | 7,771 | 397,265,115 | 415,758,604 | 400,443,236 | 2.09 | 1.6752% | 0.8000% |
| 9 | 8,163 | 420,551,425 | 437,036,386 | 431,485,762 | 0.36 | 0.9398% | 2.6000% |
| 10 | 7,887 | 408,518,723 | 435,922,563 | 412,603,910 | 3.73 | 3.7281% | 1.0000% |
| 11 | 7,985 | 422,553,244 | 439,196,481 | 427,201,330 | 0.87 | 0.9587% | 1.1000% |
| 12 | 7,602 | 411,446,167 | 431,867,120 | 416,383,521 | 1.65 | 1.9832% | 1.2000% |
| 13 | 7,312 | 410,595,011 | 428,275,036 | 415,932,746 | 1.02 | 1.3260% | 1.3000% |
| 14 | 7,171 | 410,768,374 | 429,477,837 | 423,502,194 | 0.51 | 1.5747% | 3.1000% |
| 15 | 6,895 | 392,697,220 | 415,308,564 | 398,587,678 | 1.85 | 2.7780% | 1.5000% |
| 16 | 6,533 | 386,875,681 | 407,414,136 | 393,065,692 | 1.46 | 2.3288% | 1.6000% |
| 17 | 6,193 | 379,875,258 | 397,048,304 | 385,953,262 | 0.96 | 1.5407% | 1.6000% |
| 18 | 6,222 | 382,417,327 | 397,819,435 | 388,536,004 | 0.65 | 1.0476% | 1.6000% |
| 19 | 5,950 | 365,180,117 | 387,251,885 | 378,326,601 | 0.85 | 3.0641% | 3.6000% |
| 20 | 5,246 | 326,428,945 | 344,815,111 | 331,651,808 | 1.66 | 2.6525% | 1.6000% |
| 21 | 4,451 | 283,880,866 | 301,510,579 | 288,422,960 | 2.02 | 3.2303% | 1.6000% |
| 22 | 4,057 | 267,695,139 | 279,785,407 | 271,978,261 | 0.96 | 1.5364% | 1.6000% |
| 23 | 3,431 | 226,961,696 | 235,771,813 | 230,593,083 | 0.56 | 0.9018% | 1.6000% |
| 24 | 2,948 | 190,748,076 | 200,192,149 | 193,800,045 | 1.23 | 1.9711% | 1.6000% |
| 25 | 2,852 | 186,067,274 | 194,822,872 | 187,927,947 | 1.73 | 1.7256% | 1.0000% |
| 26 | 2,693 | 168,447,746 | 176,989,913 | 170,132,223 | 2.09 | 2.0911% | 1.0000% |
| 27 | 2,344 | 148,629,699 | 155,528,459 | 150,115,996 | 1.66 | 1.6616% | 1.0000% |
| 28 | 2,194 | 137,954,516 | 142,138,747 | 139,334,061 | 0.05 | 0.0531% | 1.0000% |
| 29 | 1,977 | 126,384,202 | 131,754,870 | 127,648,044 | 1.27 | 1.2695% | 1.0000% |
| 30 | 1,628 | 108,851,642 | 113,354,187 | 109,940,158 | 1.16 | 1.1564% | 1.0000% |
| 31 | 1,488 | 99,183,491 | 102,824,613 | 100,175,326 | 0.69 | 0.6911% | 1.0000% |
| 32 | 1,194 | 82,792,591 | 86,685,672 | 83,620,517 | 1.72 | 1.7222% | 1.0000% |
| 33 | 968 | 69,568,040 | 71,977,336 | 70,263,720 | 0.48 | 0.4832% | 1.0000% |
| 34 | 725 | 54,340,959 | 56,526,097 | 54,884,369 | 1.04 | 1.0412% | 1.0000% |
| 35 | 526 | 40,973,813 | 42,465,584 | 41,383,551 | 0.66 | 0.6608% | 1.0000% |
| 36 | 354 | 29,335,054 | 30,509,718 | 29,628,405 | 1.02 | 1.0243% | 1.0000% |
| 37 | 241 | 20,227,665 | 21,039,300 | 20,429,942 | 1.03 | 1.0325% | 1.0000% |
| 38 | 141 | 12,092,243 | 12,560,257 | 12,213,165 | 0.89 | 0.8904% | 1.0000% |
| 39 | 80 | 7,269,487 | 7,558,570 | 7,342,182 | 1.00 | 0.9967% | 1.0000% |
| 40 | 38 | 3,719,377 | 3,910,227 | 3,756,571 | 2.15 | 2.1512% | 1.0000% |
| 41 | 22 | 2,289,886 | 2,344,939 | 2,312,785 | -0.58 | -0.5758% | 1.0000% |
| 42 | 5 | 523,318 | 554,727 | 528,551 | 3.02 | 3.0219% | 1.0000% |
| 43 | 2 | 247,078 | 254,922 | 249,549 | 0.19 | 0.1947% | 1.0000% |
| 44 | 1 | 99,999 | 99,992 | 100,999 | -2.99 | -2.9870% | 1.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| Total | 183,504 | 9,891,323,151 | 10,470,734,408 | 10,156,004,749 | 1.08 | 2.8778% | 2.6759% |

NEW YORK CITY FIRE PENSION FUND

Table 11C

Salary Experience of Active Members

Men and Women

| Fiscal Year | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 1989 | 11,628 | 504,597,685 | 516,701,826 | 534,322,111 | 0.41 | 2.3988% | 5.8907% |
| 1990 | 11,014 | 481,198,954 | 570,023,845 | 509,093,297 | 3.18 | 18.4591% | 5.7968% |
| 1991 | 10,952 | 551,107,719 | 534,924,433 | 580,875,010 | -0.54 | -2.9365% | 5.4014% |
| 1992 | 11,163 | 532,726,552 | 550,239,967 | 563,585,380 | 0.57 | 3.2875% | 5.7926% |
| 1993 | 11,017 | 537,701,311 | 550,211,439 | 567,110,680 | 0.43 | 2.3266% | 5.4695% |
| 1994 | 10,752 | 526,469,417 | 545,045,365 | 555,226,491 | 0.65 | 3.5284% | 5.4622% |
| 1995 | 10,711 | 527,237,103 | 572,505,703 | 558,664,922 | 1.44 | 8.5860% | 5.9609% |
| 1996 | 10,677 | 558,722,019 | 570,934,206 | 589,000,381 | 0.40 | 2.1857% | 5.4192% |
| 1997 | 10,850 | 563,664,989 | 590,364,971 | 593,518,889 | 0.89 | 4.7369% | 5.2964% |
| 1998 | 10,901 | 582,853,183 | 606,939,310 | 614,873,593 | 0.75 | 4.1325% | 5.4937% |
| 1999 | 10,745 | 589,647,586 | 640,037,019 | 623,497,566 | 1.49 | 8.5457% | 5.7407% |
| 2000 | 10,936 | 630,668,381 | 656,910,767 | 666,421,024 | 0.73 | 4.1610% | 5.6690% |
| 2001 | 10,932 | 640,257,676 | 714,463,897 | 675,526,279 | 2.10 | 11.5901% | 5.5085% |
| 2002 | 10,203 | 651,558,306 | 679,086,008 | 686,615,085 | 0.79 | 4.2249% | 5.3805% |
| 2003 | 9,984 | 626,637,524 | 650,033,811 | 663,147,708 | 0.64 | 3.7336% | 5.8264% |
| 2004 | 10,297 | 646,408,435 | 736,598,319 | 685,663,801 | 2.30 | 13.9525% | 6.0728% |
| 2005 | 10,742 | 739,866,311 | 785,713,522 | 783,471,263 | 1.05 | 6.1967% | 5.8936% |
| Total | 183,504 | 9,891,323,151 | 10,470,734,408 | 10,450,613,480 | 1.04 | 5.8578% | 5.6544% |

NEW YORK CITY FIRE PENSION FUND

Table 11C

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 1989 | 11,628 | 504,597,685 | 516,701,826 | 518,825,764 | 0.38 | 2.3988% | 6.3197% |
| 1990 | 11,014 | 481,198,954 | 570,023,845 | 494,449,218 | 2.95 | 18.4591% | 6.2536% |
| 1991 | 10,952 | 551,107,719 | 534,924,433 | 564,547,827 | -0.49 | -2.9365% | 5.9387% |
| 1992 | 11,163 | 532,726,552 | 550,239,967 | 547,597,638 | 0.52 | 3.2875% | 6.2915% |
| 1993 | 11,017 | 537,701,311 | 550,211,439 | 550,788,213 | 0.39 | 2.3266% | 5.9339% |
| 1994 | 10,752 | 526,469,417 | 545,045,365 | 539,268,715 | 0.59 | 3.5284% | 5.9312% |
| 1995 | 10,711 | 527,237,103 | 572,505,703 | 543,040,911 | 1.32 | 8.5860% | 6.4975% |
| 1996 | 10,677 | 558,722,019 | 570,934,206 | 572,112,153 | 0.37 | 2.1857% | 5.8966% |
| 1997 | 10,850 | 563,664,989 | 590,364,971 | 576,674,577 | 0.82 | 4.7369% | 5.8080% |
| 1998 | 10,901 | 582,853,183 | 606,939,310 | 597,420,464 | 0.69 | 4.1325% | 5.9993% |
| 1999 | 10,745 | 589,647,586 | 640,037,019 | 605,832,670 | 1.37 | 8.5457% | 6.2449% |
| 2000 | 10,936 | 630,668,381 | 656,910,767 | 647,656,866 | 0.67 | 4.1610% | 6.1937% |
| 2001 | 10,932 | 640,257,676 | 714,463,897 | 656,436,199 | 1.92 | 11.5901% | 6.0269% |
| 2002 | 10,203 | 651,558,306 | 679,086,008 | 667,047,154 | 0.72 | 4.2249% | 5.8772% |
| 2003 | 9,984 | 626,637,524 | 650,033,811 | 645,093,744 | 0.58 | 3.7336% | 6.4453% |
| 2004 | 10,297 | 646,408,435 | 736,598,319 | 667,003,615 | 2.09 | 13.9525% | 6.6861% |
| 2005 | 10,742 | 739,866,311 | 785,713,522 | 762,209,021 | 0.95 | 6.1967% | 6.5198% |
| Total | 183,504 | 9,891,323,151 | 10,470,734,408 | 10,156,004,749 | 0.95 | 5.8578% | 6.1759% |

NEW YORK CITY FIRE PENSION FUND

**Table 12A
Fiscal Years 2002 - 2005**

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|--------------------|--------------------|-----------------------------|-----------------|-----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| | | | | | | | |
| 0 | 2,070 | 91,718,365 | 16,287,646 | 11,006,203 | 1.48 | 17.7583% | 12.0000% |
| 1 | 2,341 | 105,179,984 | 19,741,394 | 12,621,597 | 1.56 | 18.7692% | 12.0000% |
| 2 | 2,089 | 97,685,481 | 19,690,230 | 11,722,258 | 1.68 | 20.1568% | 12.0000% |
| 3 | 1,831 | 88,706,621 | 18,725,984 | 10,644,795 | 1.76 | 21.1100% | 12.0000% |
| 4 | 1,624 | 88,299,898 | 17,257,511 | 10,595,988 | 1.63 | 19.5442% | 12.0000% |
| 5 | 1,626 | 100,780,168 | 20,959,263 | 12,093,620 | 1.73 | 20.7970% | 12.0000% |
| 6 | 1,589 | 103,076,650 | 21,877,823 | 12,369,198 | 1.77 | 21.2248% | 12.0000% |
| 7 | 1,582 | 101,910,958 | 21,801,857 | 12,229,315 | 1.78 | 21.3930% | 12.0000% |
| 8 | 1,605 | 104,969,168 | 21,671,101 | 12,596,301 | 1.72 | 20.6452% | 12.0000% |
| 9 | 1,495 | 100,444,433 | 19,970,191 | 12,053,332 | 1.66 | 19.8818% | 12.0000% |
| 10 | 1,356 | 92,456,051 | 18,870,463 | 11,094,726 | 1.70 | 20.4102% | 12.0000% |
| 11 | 1,498 | 101,557,132 | 23,110,712 | 12,186,855 | 1.90 | 22.7564% | 12.0000% |
| 12 | 1,493 | 101,991,724 | 22,486,733 | 12,239,007 | 1.84 | 22.0476% | 12.0000% |
| 13 | 1,525 | 107,193,356 | 22,038,183 | 12,863,203 | 1.71 | 20.5593% | 12.0000% |
| 14 | 1,545 | 110,937,450 | 23,160,720 | 13,312,495 | 1.74 | 20.8773% | 12.0000% |
| 15 | 1,321 | 94,225,076 | 20,626,664 | 11,307,010 | 1.82 | 21.8908% | 12.0000% |
| 16 | 1,382 | 99,992,226 | 21,736,210 | 11,999,067 | 1.81 | 21.7379% | 12.0000% |
| 17 | 1,594 | 116,367,567 | 25,699,048 | 13,964,108 | 1.84 | 22.0844% | 12.0000% |
| 18 | 1,577 | 116,257,331 | 25,955,066 | 13,950,880 | 1.86 | 22.3255% | 12.0000% |
| 19 | 1,343 | 101,630,035 | 22,633,296 | 12,195,604 | 1.86 | 22.2703% | 12.0000% |
| 20 | 1,390 | 108,107,464 | 23,092,775 | 12,972,896 | 1.78 | 21.3609% | 12.0000% |
| 21 | 1,011 | 81,715,500 | 15,720,745 | 9,805,860 | 1.60 | 19.2384% | 12.0000% |
| 22 | 1,010 | 85,443,071 | 15,839,987 | 10,253,170 | 1.54 | 18.5386% | 12.0000% |
| 23 | 882 | 77,736,267 | 12,550,346 | 9,328,352 | 1.35 | 16.1448% | 12.0000% |
| 24 | 583 | 52,850,496 | 7,143,429 | 6,342,059 | 1.13 | 13.5163% | 12.0000% |
| 25 | 498 | 48,294,135 | 5,686,828 | 5,795,296 | 0.98 | 11.7754% | 12.0000% |
| 26 | 235 | 22,793,622 | 2,699,191 | 2,735,235 | 0.99 | 11.8419% | 12.0000% |
| 27 | 141 | 13,103,680 | 1,796,166 | 1,572,442 | 1.14 | 13.7073% | 12.0000% |
| 28 | 135 | 12,442,727 | 1,606,165 | 1,493,128 | 1.08 | 12.9085% | 12.0000% |
| 29 | 111 | 10,964,320 | 1,293,831 | 1,315,718 | 0.98 | 11.8004% | 12.0000% |
| 30 | 92 | 9,430,513 | 1,005,415 | 1,131,661 | 0.89 | 10.6613% | 12.0000% |
| 31 | 82 | 8,259,991 | 810,556 | 991,199 | 0.82 | 9.8130% | 12.0000% |
| 32 | 64 | 6,181,650 | 678,038 | 741,798 | 0.91 | 10.9686% | 12.0000% |
| 33 | 72 | 7,524,956 | 594,701 | 902,994 | 0.66 | 7.9030% | 12.0000% |
| 34 | 65 | 6,903,219 | 581,032 | 828,385 | 0.70 | 8.4168% | 12.0000% |
| 35 | 45 | 4,864,027 | 303,507 | 583,684 | 0.52 | 6.2398% | 12.0000% |
| 36 | 32 | 3,813,248 | 171,599 | 457,590 | 0.38 | 4.5001% | 12.0000% |
| 37 | 24 | 2,683,921 | 187,603 | 322,070 | 0.58 | 6.9899% | 12.0000% |
| 38 | 23 | 2,603,430 | 125,211 | 312,412 | 0.40 | 4.8095% | 12.0000% |
| 39 | 14 | 1,658,075 | 82,210 | 198,969 | 0.41 | 4.9582% | 12.0000% |
| 40 | 10 | 1,220,068 | 56,697 | 146,408 | 0.39 | 4.6470% | 12.0000% |
| 41 | 9 | 1,151,119 | 16,613 | 138,135 | 0.12 | 1.4432% | 12.0000% |
| 42 | 1 | 139,980 | 0 | 16,798 | 0.00 | 0.0000% | 12.0000% |
| 43 | 1 | 149,112 | 0 | 17,893 | 0.00 | 0.0000% | 12.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| Total | 39,016 | 2,595,414,265 | 516,342,740 | 311,449,714 | 1.66 | 19.8944% | 12.0000% |

NEW YORK CITY FIRE PENSION FUND

**Table 12A
Fiscal Years 2002 - 2005**

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Men and Women Increase% | |
|---------|--------------------|------------------------|------------|------------|-----------------------------|-------------------------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| | | | | | | | |
| 1 | 2,341 | 105,179,984 | 19,741,394 | 14,725,198 | 1.34 | 18.7692% | 14.0000% |
| 2 | 2,089 | 97,685,481 | 19,690,230 | 13,675,967 | 1.44 | 20.1568% | 14.0000% |
| 3 | 1,831 | 88,706,621 | 18,725,984 | 12,418,927 | 1.51 | 21.1100% | 14.0000% |
| 4 | 1,624 | 88,299,898 | 17,257,511 | 12,361,986 | 1.40 | 19.5442% | 14.0000% |
| 5 | 1,626 | 100,780,168 | 20,959,263 | 14,109,224 | 1.49 | 20.7970% | 14.0000% |
| 6 | 1,589 | 103,076,650 | 21,877,823 | 14,430,731 | 1.52 | 21.2248% | 14.0000% |
| 7 | 1,582 | 101,910,958 | 21,801,857 | 14,267,534 | 1.53 | 21.3930% | 14.0000% |
| 8 | 1,605 | 104,969,168 | 21,671,101 | 14,695,684 | 1.47 | 20.6452% | 14.0000% |
| 9 | 1,495 | 100,444,433 | 19,970,191 | 14,062,221 | 1.42 | 19.8818% | 14.0000% |
| 10 | 1,356 | 92,456,051 | 18,870,463 | 12,943,847 | 1.46 | 20.4102% | 14.0000% |
| 11 | 1,498 | 101,557,132 | 23,110,712 | 14,217,998 | 1.63 | 22.7564% | 14.0000% |
| 12 | 1,493 | 101,991,724 | 22,486,733 | 14,278,841 | 1.57 | 22.0476% | 14.0000% |
| 13 | 1,525 | 107,193,356 | 22,038,183 | 15,007,070 | 1.47 | 20.5593% | 14.0000% |
| 14 | 1,545 | 110,937,450 | 23,160,720 | 15,531,243 | 1.49 | 20.8773% | 14.0000% |
| 15 | 1,321 | 94,225,076 | 20,626,664 | 13,191,511 | 1.56 | 21.8908% | 14.0000% |
| 16 | 1,382 | 99,992,226 | 21,736,210 | 13,998,912 | 1.55 | 21.7379% | 14.0000% |
| 17 | 1,594 | 116,367,567 | 25,699,048 | 16,291,459 | 1.58 | 22.0844% | 14.0000% |
| 18 | 1,577 | 116,257,331 | 25,955,066 | 16,276,026 | 1.59 | 22.3255% | 14.0000% |
| 19 | 1,343 | 101,630,035 | 22,633,296 | 14,228,205 | 1.59 | 22.2703% | 14.0000% |
| 20 | 1,390 | 108,107,464 | 23,092,775 | 15,135,045 | 1.53 | 21.3609% | 14.0000% |
| 21 | 1,011 | 81,715,500 | 15,720,745 | 10,623,015 | 1.48 | 19.2384% | 13.0000% |
| 22 | 1,010 | 85,443,071 | 15,839,987 | 11,107,599 | 1.43 | 18.5386% | 13.0000% |
| 23 | 882 | 77,736,267 | 12,550,346 | 9,328,352 | 1.35 | 16.1448% | 12.0000% |
| 24 | 583 | 52,850,496 | 7,143,429 | 6,342,060 | 1.13 | 13.5163% | 12.0000% |
| 25 | 498 | 48,294,135 | 5,686,828 | 5,312,355 | 1.07 | 11.7754% | 11.0000% |
| 26 | 235 | 22,793,622 | 2,699,191 | 2,279,362 | 1.18 | 11.8419% | 10.0000% |
| 27 | 141 | 13,103,680 | 1,796,166 | 1,179,331 | 1.52 | 13.7073% | 9.0000% |
| 28 | 135 | 12,442,727 | 1,606,165 | 995,418 | 1.61 | 12.9085% | 8.0000% |
| 29 | 111 | 10,964,320 | 1,293,831 | 877,146 | 1.48 | 11.8004% | 8.0000% |
| 30 | 92 | 9,430,513 | 1,005,415 | 754,441 | 1.33 | 10.6613% | 8.0000% |
| 31 | 82 | 8,259,991 | 810,556 | 578,199 | 1.40 | 9.8130% | 7.0000% |
| 32 | 64 | 6,181,650 | 678,038 | 432,716 | 1.57 | 10.9686% | 7.0000% |
| 33 | 72 | 7,524,956 | 594,701 | 451,497 | 1.32 | 7.9030% | 6.0000% |
| 34 | 65 | 6,903,219 | 581,032 | 414,193 | 1.40 | 8.4168% | 6.0000% |
| 35 | 45 | 4,864,027 | 303,507 | 243,201 | 1.25 | 6.2398% | 5.0000% |
| 36 | 32 | 3,813,248 | 171,599 | 190,662 | 0.90 | 4.5001% | 5.0000% |
| 37 | 24 | 2,683,921 | 187,603 | 134,196 | 1.40 | 6.9899% | 5.0000% |
| 38 | 23 | 2,603,430 | 125,211 | 130,172 | 0.96 | 4.8095% | 5.0000% |
| 39 | 14 | 1,658,075 | 82,210 | 82,904 | 0.99 | 4.9582% | 5.0000% |
| 40 | 10 | 1,220,068 | 56,697 | 61,003 | 0.93 | 4.6470% | 5.0000% |
| 41 | 9 | 1,151,119 | 16,613 | 57,556 | 0.29 | 1.4432% | 5.0000% |
| 42 | 1 | 139,980 | 0 | 6,999 | 0.00 | 0.0000% | 5.0000% |
| 43 | 1 | 149,112 | 0 | 7,456 | 0.00 | 0.0000% | 5.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |

NEW YORK CITY FIRE PENSION FUND

**Table 12A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience for All years | | | | | Men and Women | | |
|---|-----------------------------------|---------------------------------------|-----------------|-----------------|--|---------------------|-----------------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
| | | | Actual | Proposed | | Actual % | Proposed % |
| Total | 39,016 | 2,595,414,265 | 516,342,740 | 350,278,033 | 1.47 | 19.8944% | 13.4960% |

NEW YORK CITY FIRE PENSION FUND

**Table 12B
Fiscal Years 1990 - 2005**

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Men and Women Increase% | |
|--------------|--------------------|------------------------|----------------------|----------------------|-----------------------------|-------------------------|-----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| | | | | | | | |
| 0 | 4,723 | 184,332,423 | 27,313,918 | 22,119,890 | 1.23 | 14.8178% | 12.0000% |
| 1 | 7,559 | 289,372,400 | 43,888,406 | 34,724,689 | 1.26 | 15.1668% | 12.0000% |
| 2 | 7,155 | 288,562,181 | 46,385,192 | 34,627,463 | 1.34 | 16.0746% | 12.0000% |
| 3 | 6,687 | 282,456,995 | 46,106,658 | 33,894,839 | 1.36 | 16.3234% | 12.0000% |
| 4 | 6,655 | 305,380,227 | 45,898,142 | 36,645,628 | 1.25 | 15.0298% | 12.0000% |
| 5 | 6,849 | 348,625,486 | 55,641,646 | 41,835,058 | 1.33 | 15.9603% | 12.0000% |
| 6 | 6,969 | 367,811,246 | 57,552,308 | 44,137,351 | 1.30 | 15.6472% | 12.0000% |
| 7 | 7,098 | 372,061,944 | 58,472,493 | 44,647,432 | 1.31 | 15.7158% | 12.0000% |
| 8 | 7,592 | 398,277,651 | 61,415,254 | 47,793,318 | 1.29 | 15.4202% | 12.0000% |
| 9 | 7,244 | 389,045,731 | 57,545,299 | 46,685,487 | 1.23 | 14.7914% | 12.0000% |
| 10 | 7,420 | 401,326,196 | 60,442,155 | 48,159,143 | 1.26 | 15.0606% | 12.0000% |
| 11 | 7,155 | 394,497,311 | 61,595,376 | 47,339,677 | 1.30 | 15.6136% | 12.0000% |
| 12 | 7,466 | 414,418,326 | 64,612,465 | 49,730,199 | 1.30 | 15.5911% | 12.0000% |
| 13 | 7,170 | 411,472,233 | 60,535,903 | 49,376,668 | 1.23 | 14.7120% | 12.0000% |
| 14 | 6,867 | 405,287,420 | 63,059,705 | 48,634,491 | 1.30 | 15.5593% | 12.0000% |
| 15 | 6,229 | 372,298,082 | 58,310,677 | 44,675,772 | 1.31 | 15.6624% | 12.0000% |
| 16 | 6,321 | 385,387,380 | 61,376,424 | 46,246,487 | 1.33 | 15.9259% | 12.0000% |
| 17 | 5,972 | 375,756,605 | 58,350,608 | 45,090,792 | 1.29 | 15.5288% | 12.0000% |
| 18 | 5,348 | 344,308,917 | 53,532,686 | 41,317,070 | 1.30 | 15.5479% | 12.0000% |
| 19 | 4,566 | 297,771,473 | 46,506,701 | 35,732,577 | 1.30 | 15.6183% | 12.0000% |
| 20 | 4,151 | 275,246,983 | 43,835,850 | 33,029,639 | 1.33 | 15.9260% | 12.0000% |
| 21 | 3,948 | 263,537,788 | 35,688,446 | 31,624,536 | 1.13 | 13.5421% | 12.0000% |
| 22 | 3,531 | 241,113,259 | 32,091,336 | 28,933,593 | 1.11 | 13.3097% | 12.0000% |
| 23 | 2,884 | 198,916,931 | 25,759,994 | 23,870,033 | 1.08 | 12.9501% | 12.0000% |
| 24 | 2,379 | 161,773,408 | 19,872,088 | 19,412,808 | 1.02 | 12.2839% | 12.0000% |
| 25 | 2,191 | 155,167,498 | 17,903,763 | 18,620,100 | 0.96 | 11.5383% | 12.0000% |
| 26 | 1,946 | 132,969,885 | 14,033,691 | 15,956,386 | 0.88 | 10.5540% | 12.0000% |
| 27 | 1,806 | 120,641,459 | 11,831,354 | 14,476,977 | 0.82 | 9.8070% | 12.0000% |
| 28 | 1,488 | 99,962,976 | 9,399,419 | 11,995,558 | 0.78 | 9.4029% | 12.0000% |
| 29 | 1,390 | 94,968,072 | 8,315,912 | 11,396,167 | 0.73 | 8.7565% | 12.0000% |
| 30 | 1,215 | 85,298,749 | 6,842,699 | 10,235,850 | 0.67 | 8.0220% | 12.0000% |
| 31 | 983 | 71,132,547 | 5,132,527 | 8,535,906 | 0.60 | 7.2154% | 12.0000% |
| 32 | 855 | 62,451,844 | 4,298,004 | 7,494,221 | 0.57 | 6.8821% | 12.0000% |
| 33 | 603 | 46,130,372 | 2,891,169 | 5,535,644 | 0.52 | 6.2674% | 12.0000% |
| 34 | 479 | 38,162,616 | 2,228,728 | 4,579,513 | 0.49 | 5.8401% | 12.0000% |
| 35 | 353 | 29,248,882 | 1,333,986 | 3,509,867 | 0.38 | 4.5608% | 12.0000% |
| 36 | 236 | 20,484,935 | 875,482 | 2,458,193 | 0.36 | 4.2738% | 12.0000% |
| 37 | 139 | 12,035,681 | 601,892 | 1,444,282 | 0.42 | 5.0009% | 12.0000% |
| 38 | 78 | 7,296,739 | 324,192 | 875,610 | 0.37 | 4.4430% | 12.0000% |
| 39 | 40 | 4,025,441 | 159,002 | 483,053 | 0.33 | 3.9499% | 12.0000% |
| 40 | 20 | 2,197,294 | 62,769 | 263,675 | 0.24 | 2.8567% | 12.0000% |
| 41 | 14 | 1,674,913 | 16,613 | 200,991 | 0.08 | 0.9919% | 12.0000% |
| 42 | 2 | 239,917 | 0 | 28,790 | 0.00 | 0.0000% | 12.0000% |
| 43 | 1 | 149,112 | 0 | 17,893 | 0.00 | 0.0000% | 12.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| Total | 163,777 | 9,153,277,528 | 1,332,040,932 | 1,098,393,316 | 1.21 | 14.5526% | 12.0000% |

NEW YORK CITY FIRE PENSION FUND

**Table 12B
Fiscal Years 1990 - 2005**

Over Time Pay Experience for All years

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------------|------------|------------|-----------------------------|-----------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 4,723 | 184,332,423 | 27,313,918 | 25,806,539 | 1.06 | 14.8178% | 14.0000% |
| 1 | 7,559 | 289,372,400 | 43,888,406 | 40,512,136 | 1.08 | 15.1668% | 14.0000% |
| 2 | 7,155 | 288,562,181 | 46,385,192 | 40,398,705 | 1.15 | 16.0746% | 14.0000% |
| 3 | 6,687 | 282,456,995 | 46,106,658 | 39,543,979 | 1.17 | 16.3234% | 14.0000% |
| 4 | 6,655 | 305,380,227 | 45,898,142 | 42,753,232 | 1.07 | 15.0298% | 14.0000% |
| 5 | 6,849 | 348,625,486 | 55,641,646 | 48,807,568 | 1.14 | 15.9603% | 14.0000% |
| 6 | 6,969 | 367,811,246 | 57,552,308 | 51,493,574 | 1.12 | 15.6472% | 14.0000% |
| 7 | 7,098 | 372,061,944 | 58,472,493 | 52,088,672 | 1.12 | 15.7158% | 14.0000% |
| 8 | 7,592 | 398,277,651 | 61,415,254 | 55,758,871 | 1.10 | 15.4202% | 14.0000% |
| 9 | 7,244 | 389,045,731 | 57,545,299 | 54,466,402 | 1.06 | 14.7914% | 14.0000% |
| 10 | 7,420 | 401,326,196 | 60,442,155 | 56,185,667 | 1.08 | 15.0606% | 14.0000% |
| 11 | 7,155 | 394,497,311 | 61,595,376 | 55,229,624 | 1.12 | 15.6136% | 14.0000% |
| 12 | 7,466 | 414,418,326 | 64,612,465 | 58,018,566 | 1.11 | 15.5911% | 14.0000% |
| 13 | 7,170 | 411,472,233 | 60,535,903 | 57,606,113 | 1.05 | 14.7120% | 14.0000% |
| 14 | 6,867 | 405,287,420 | 63,059,705 | 56,740,239 | 1.11 | 15.5593% | 14.0000% |
| 15 | 6,229 | 372,298,082 | 58,310,677 | 52,121,731 | 1.12 | 15.6624% | 14.0000% |
| 16 | 6,321 | 385,387,380 | 61,376,424 | 53,954,233 | 1.14 | 15.9259% | 14.0000% |
| 17 | 5,972 | 375,756,605 | 58,350,608 | 52,605,925 | 1.11 | 15.5288% | 14.0000% |
| 18 | 5,348 | 344,308,917 | 53,532,686 | 48,203,248 | 1.11 | 15.5479% | 14.0000% |
| 19 | 4,566 | 297,771,473 | 46,506,701 | 41,688,006 | 1.12 | 15.6183% | 14.0000% |
| 20 | 4,151 | 275,246,983 | 43,835,850 | 38,534,578 | 1.14 | 15.9260% | 14.0000% |
| 21 | 3,948 | 263,537,788 | 35,688,446 | 34,259,912 | 1.04 | 13.5421% | 13.0000% |
| 22 | 3,531 | 241,113,259 | 32,091,336 | 31,344,724 | 1.02 | 13.3097% | 13.0000% |
| 23 | 2,884 | 198,916,931 | 25,759,994 | 23,870,032 | 1.08 | 12.9501% | 12.0000% |
| 24 | 2,379 | 161,773,408 | 19,872,088 | 19,412,809 | 1.02 | 12.2839% | 12.0000% |
| 25 | 2,191 | 155,167,498 | 17,903,763 | 17,068,425 | 1.05 | 11.5383% | 11.0000% |
| 26 | 1,946 | 132,969,885 | 14,033,691 | 13,296,989 | 1.06 | 10.5540% | 10.0000% |
| 27 | 1,806 | 120,641,459 | 11,831,354 | 10,857,731 | 1.09 | 9.8070% | 9.0000% |
| 28 | 1,488 | 99,962,976 | 9,399,419 | 7,997,038 | 1.18 | 9.4029% | 8.0000% |
| 29 | 1,390 | 94,968,072 | 8,315,912 | 7,597,446 | 1.09 | 8.7565% | 8.0000% |
| 30 | 1,215 | 85,298,749 | 6,842,699 | 6,823,900 | 1.00 | 8.0220% | 8.0000% |
| 31 | 983 | 71,132,547 | 5,132,527 | 4,979,278 | 1.03 | 7.2154% | 7.0000% |
| 32 | 855 | 62,451,844 | 4,298,004 | 4,371,629 | 0.98 | 6.8821% | 7.0000% |
| 33 | 603 | 46,130,372 | 2,891,169 | 2,767,822 | 1.04 | 6.2674% | 6.0000% |
| 34 | 479 | 38,162,616 | 2,228,728 | 2,289,757 | 0.97 | 5.8401% | 6.0000% |
| 35 | 353 | 29,248,882 | 1,333,986 | 1,462,444 | 0.91 | 4.5608% | 5.0000% |
| 36 | 236 | 20,484,935 | 875,482 | 1,024,247 | 0.85 | 4.2738% | 5.0000% |
| 37 | 139 | 12,035,681 | 601,892 | 601,784 | 1.00 | 5.0009% | 5.0000% |
| 38 | 78 | 7,296,739 | 324,192 | 364,837 | 0.89 | 4.4430% | 5.0000% |
| 39 | 40 | 4,025,441 | 159,002 | 201,272 | 0.79 | 3.9499% | 5.0000% |
| 40 | 20 | 2,197,294 | 62,769 | 109,865 | 0.57 | 2.8567% | 5.0000% |
| 41 | 14 | 1,674,913 | 16,613 | 83,746 | 0.20 | 0.9919% | 5.0000% |
| 42 | 2 | 239,917 | 0 | 11,996 | 0.00 | 0.0000% | 5.0000% |
| 43 | 1 | 149,112 | 0 | 7,456 | 0.00 | 0.0000% | 5.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 12B
Fiscal Years 1990 - 2005

Over Time Pay Experience for All years

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|---------------|---------------|-----------------------------|-----------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| Total | 163,777 | 9,153,277,528 | 1,332,040,932 | 1,213,322,747 | 1.10 | 14.5526% | 13.2556% |

NEW YORK CITY FIRE PENSION FUND

Table 12C

Over Time Pay Experience for All years

Men and Women

| Year | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|----------------------|----------------------|-----------------------------|-----------------|-----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 1990 | 10,312 | 489,740,060 | 70,728,752 | 58,768,807 | 1.20 | 14.4421% | 12.0000% |
| 1991 | 10,591 | 523,151,313 | 47,516,340 | 62,778,156 | 0.76 | 9.0827% | 12.0000% |
| 1992 | 10,853 | 524,885,804 | 43,021,599 | 62,986,299 | 0.68 | 8.1964% | 12.0000% |
| 1993 | 10,470 | 512,294,284 | 56,284,055 | 61,475,314 | 0.92 | 10.9867% | 12.0000% |
| 1994 | 10,180 | 503,091,201 | 81,949,595 | 60,370,944 | 1.36 | 16.2892% | 12.0000% |
| 1995 | 10,270 | 523,828,738 | 65,697,234 | 62,859,450 | 1.05 | 12.5417% | 12.0000% |
| 1996 | 10,250 | 538,857,056 | 72,468,216 | 64,662,848 | 1.12 | 13.4485% | 12.0000% |
| 1997 | 10,536 | 558,301,881 | 73,121,941 | 66,996,223 | 1.09 | 13.0972% | 12.0000% |
| 1998 | 10,465 | 569,105,244 | 80,739,198 | 68,292,631 | 1.18 | 14.1870% | 12.0000% |
| 1999 | 10,248 | 581,458,153 | 80,823,780 | 69,774,983 | 1.16 | 13.9002% | 12.0000% |
| 2000 | 10,429 | 609,680,256 | 73,758,350 | 73,161,629 | 1.01 | 12.0979% | 12.0000% |
| 2001 | 10,157 | 623,469,273 | 69,589,132 | 74,816,318 | 0.93 | 11.1616% | 12.0000% |
| 2002 | 8,942 | 572,195,073 | 147,511,745 | 68,663,409 | 2.15 | 25.7800% | 12.0000% |
| 2003 | 9,467 | 601,777,801 | 131,369,230 | 72,213,339 | 1.82 | 21.8302% | 12.0000% |
| 2004 | 9,865 | 658,651,464 | 113,863,363 | 79,038,176 | 1.44 | 17.2873% | 12.0000% |
| 2005 | 10,742 | 762,789,927 | 123,598,402 | 91,534,790 | 1.35 | 16.2035% | 12.0000% |
| Total | 163,777 | 9,153,277,528 | 1,332,040,932 | 1,098,393,316 | 1.21 | 14.5526% | 12.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 12C

Over Time Pay Experience for All years

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|----------------------|----------------------|-----------------------------|-----------------|-----------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 1990 | 10,312 | 489,740,060 | 70,728,752 | 63,636,682 | 1.11 | 14.4421% | 12.9940% |
| 1991 | 10,591 | 523,151,313 | 47,516,340 | 67,849,526 | 0.70 | 9.0827% | 12.9694% |
| 1992 | 10,853 | 524,885,804 | 43,021,599 | 67,787,073 | 0.63 | 8.1964% | 12.9146% |
| 1993 | 10,470 | 512,294,284 | 56,284,055 | 66,736,286 | 0.84 | 10.9867% | 13.0269% |
| 1994 | 10,180 | 503,091,201 | 81,949,595 | 65,810,226 | 1.25 | 16.2892% | 13.0812% |
| 1995 | 10,270 | 523,828,738 | 65,697,234 | 68,779,499 | 0.96 | 12.5417% | 13.1301% |
| 1996 | 10,250 | 538,857,056 | 72,468,216 | 71,093,960 | 1.02 | 13.4485% | 13.1935% |
| 1997 | 10,536 | 558,301,881 | 73,121,941 | 73,625,780 | 0.99 | 13.0972% | 13.1874% |
| 1998 | 10,465 | 569,105,244 | 80,739,198 | 75,416,586 | 1.07 | 14.1870% | 13.2518% |
| 1999 | 10,248 | 581,458,153 | 80,823,780 | 77,388,191 | 1.04 | 13.9002% | 13.3093% |
| 2000 | 10,429 | 609,680,256 | 73,758,350 | 81,450,199 | 0.91 | 12.0979% | 13.3595% |
| 2001 | 10,157 | 623,469,273 | 69,589,132 | 83,470,707 | 0.83 | 11.1616% | 13.3881% |
| 2002 | 8,942 | 572,195,073 | 147,511,745 | 77,708,329 | 1.90 | 25.7800% | 13.5807% |
| 2003 | 9,467 | 601,777,801 | 131,369,230 | 81,394,749 | 1.61 | 21.8302% | 13.5257% |
| 2004 | 9,865 | 658,651,464 | 113,863,363 | 88,999,518 | 1.28 | 17.2873% | 13.5124% |
| 2005 | 10,742 | 762,789,927 | 123,598,402 | 102,175,437 | 1.21 | 16.2035% | 13.3950% |
| Total | 163,777 | 9,153,277,528 | 1,332,040,932 | 1,213,322,747 | 1.10 | 14.5526% | 13.2556% |

NEW YORK CITY FIRE PENSION FUND

**Table 13A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience Before Retirement | | | | | | Men and Women | | |
|---|---------------------------|-------------------------------|-------------------|-------------------|------------------------------------|----------------------|-------------------|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
| | | | Actual | Expected | | Actual % | Expected % | |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 1 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 2 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 3 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 4 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 5 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 6 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 7 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 8 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 9 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 10 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 11 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 12 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 13 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 14 | 1 | 65,978 | 0 | 10,556 | 0.00 | 0.0000% | 16.0000% | |
| 15 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 16 | 3 | 219,458 | 35,738 | 35,113 | 1.02 | 16.2847% | 16.0000% | |
| 17 | 18 | 1,213,153 | 309,183 | 194,104 | 1.59 | 25.4859% | 16.0000% | |
| 18 | 111 | 7,561,413 | 2,282,262 | 1,209,826 | 1.89 | 30.1830% | 16.0000% | |
| 19 | 240 | 16,406,688 | 5,316,444 | 2,625,070 | 2.03 | 32.4041% | 16.0000% | |
| 20 | 166 | 11,738,277 | 4,033,695 | 1,878,124 | 2.15 | 34.3636% | 16.0000% | |
| 21 | 60 | 4,323,774 | 1,404,702 | 691,804 | 2.03 | 32.4879% | 16.0000% | |
| 22 | 117 | 8,577,979 | 2,786,792 | 1,372,477 | 2.03 | 32.4877% | 16.0000% | |
| 23 | 95 | 7,025,187 | 2,507,491 | 1,124,029 | 2.23 | 35.6929% | 16.0000% | |
| 24 | 98 | 7,326,755 | 2,324,644 | 1,172,280 | 1.98 | 31.7282% | 16.0000% | |
| 25 | 29 | 2,291,986 | 579,259 | 366,718 | 1.58 | 25.2732% | 16.0000% | |
| 26 | 14 | 1,171,685 | 236,583 | 187,470 | 1.26 | 20.1917% | 16.0000% | |
| 27 | 26 | 1,948,129 | 721,965 | 311,700 | 2.32 | 37.0594% | 16.0000% | |
| 28 | 51 | 3,887,110 | 1,163,719 | 621,937 | 1.87 | 29.9379% | 16.0000% | |
| 29 | 10 | 897,020 | 157,874 | 143,523 | 1.10 | 17.5998% | 16.0000% | |
| 30 | 9 | 849,857 | 169,112 | 135,978 | 1.24 | 19.8989% | 16.0000% | |
| 31 | 12 | 904,301 | 283,664 | 144,688 | 1.96 | 31.3683% | 16.0000% | |
| 32 | 17 | 1,440,199 | 383,644 | 230,431 | 1.66 | 26.6383% | 16.0000% | |
| 33 | 21 | 1,851,827 | 430,446 | 296,292 | 1.45 | 23.2444% | 16.0000% | |
| 34 | 5 | 402,950 | 119,219 | 64,472 | 1.85 | 29.5865% | 16.0000% | |
| 35 | 4 | 346,247 | 62,229 | 55,399 | 1.12 | 17.9724% | 16.0000% | |
| 36 | 7 | 619,682 | 124,154 | 99,149 | 1.25 | 20.0351% | 16.0000% | |
| 37 | 3 | 293,547 | 25,847 | 46,968 | 0.55 | 8.8051% | 16.0000% | |
| 38 | 4 | 403,415 | 40,904 | 64,546 | 0.63 | 10.1394% | 16.0000% | |
| 39 | 3 | 355,646 | 29,325 | 56,903 | 0.52 | 8.2456% | 16.0000% | |
| 40 | 1 | 105,573 | 0 | 16,892 | 0.00 | 0.0000% | 16.0000% | |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| Total | 1,125 | 82,227,836 | 25,528,895 | 13,156,449 | 1.94 | 31.0465% | 16.0000% | |

NEW YORK CITY FIRE PENSION FUND

**Table 13A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience Before Retirement | | | | Men and Women | | | |
|--|--------------------|------------------------|-----------|---------------|-----------------------------|-----------|------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 1 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 2 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 3 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 4 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 5 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 6 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 7 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 8 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 9 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 10 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 11 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 12 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 13 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 14 | 1 | 65,978 | 0 | 9,237 | 0.00 | 0.0000% | 14.0000% |
| 15 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 16 | 3 | 219,458 | 35,738 | 30,724 | 1.16 | 16.2847% | 14.0000% |
| 17 | 18 | 1,213,153 | 309,183 | 242,631 | 1.27 | 25.4859% | 20.0000% |
| 18 | 111 | 7,561,413 | 2,282,262 | 1,512,283 | 1.51 | 30.1830% | 20.0000% |
| 19 | 240 | 16,406,688 | 5,316,444 | 3,281,338 | 1.62 | 32.4041% | 20.0000% |
| 20 | 166 | 11,738,277 | 4,033,695 | 2,347,655 | 1.72 | 34.3636% | 20.0000% |
| 21 | 60 | 4,323,774 | 1,404,702 | 864,755 | 1.62 | 32.4879% | 20.0000% |
| 22 | 117 | 8,577,979 | 2,786,792 | 1,715,596 | 1.62 | 32.4877% | 20.0000% |
| 23 | 95 | 7,025,187 | 2,507,491 | 1,405,037 | 1.78 | 35.6929% | 20.0000% |
| 24 | 98 | 7,326,755 | 2,324,644 | 1,465,351 | 1.59 | 31.7282% | 20.0000% |
| 25 | 29 | 2,291,986 | 579,259 | 458,397 | 1.26 | 25.2732% | 20.0000% |
| 26 | 14 | 1,171,685 | 236,583 | 175,753 | 1.35 | 20.1917% | 15.0000% |
| 27 | 26 | 1,948,129 | 721,965 | 292,219 | 2.47 | 37.0594% | 15.0000% |
| 28 | 51 | 3,887,110 | 1,163,719 | 583,067 | 2.00 | 29.9379% | 15.0000% |
| 29 | 10 | 897,020 | 157,874 | 134,553 | 1.17 | 17.5998% | 15.0000% |
| 30 | 9 | 849,857 | 169,112 | 127,479 | 1.33 | 19.8989% | 15.0000% |
| 31 | 12 | 904,301 | 283,664 | 135,645 | 2.09 | 31.3683% | 15.0000% |
| 32 | 17 | 1,440,199 | 383,644 | 216,030 | 1.78 | 26.6383% | 15.0000% |
| 33 | 21 | 1,851,827 | 430,446 | 277,774 | 1.55 | 23.2444% | 15.0000% |
| 34 | 5 | 402,950 | 119,219 | 40,295 | 2.96 | 29.5865% | 10.0000% |
| 35 | 4 | 346,247 | 62,229 | 34,625 | 1.80 | 17.9724% | 10.0000% |
| 36 | 7 | 619,682 | 124,154 | 61,968 | 2.00 | 20.0351% | 10.0000% |
| 37 | 3 | 293,547 | 25,847 | 29,355 | 0.88 | 8.8051% | 10.0000% |
| 38 | 4 | 403,415 | 40,904 | 40,342 | 1.01 | 10.1394% | 10.0000% |
| 39 | 3 | 355,646 | 29,325 | 35,565 | 0.82 | 8.2456% | 10.0000% |
| 40 | 1 | 105,573 | 0 | 10,557 | 0.00 | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 10.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 13A
Fiscal Years 2002 - 2005

| Over Time Pay Experience Before Retirement | | | Men and Women | | | | |
|---|-----------------------------------|---------------------------------------|----------------------|-----------------|--|---------------------|-----------------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
| | | | Actual | Proposed | | Actual % | Proposed % |
| Total | 1,125 | 82,227,836 | 25,528,895 | 15,528,229 | 1.64 | 31.0465% | 18.8844% |

NEW YORK CITY FIRE PENSION FUND

**Table 13B
Fiscal Years 1990 - 2005**

| Over Time Pay Experience Before Retirement | | | | | | Men and Women | | |
|--|--------------------|------------------------|-------------------|-------------------|-----------------------------|-----------------|-----------------|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
| | | | Actual | Expected | | Actual % | Expected % | |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 1 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 2 | 1 | 35,233 | 6,590 | 5,637 | 1.17 | 18.7041% | 16.0000% | |
| 3 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 4 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 5 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 6 | 1 | 53,881 | 3,502 | 8,621 | 0.41 | 6.4995% | 16.0000% | |
| 7 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 8 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 9 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 10 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 11 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 12 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 13 | 2 | 103,906 | 14,368 | 16,625 | 0.86 | 13.8279% | 16.0000% | |
| 14 | 1 | 65,978 | 0 | 10,556 | 0.00 | 0.0000% | 16.0000% | |
| 15 | 6 | 329,591 | 34,317 | 52,734 | 0.65 | 10.4120% | 16.0000% | |
| 16 | 6 | 381,919 | 56,486 | 61,106 | 0.92 | 14.7900% | 16.0000% | |
| 17 | 26 | 1,646,687 | 372,931 | 263,469 | 1.42 | 22.6474% | 16.0000% | |
| 18 | 211 | 13,400,075 | 3,058,875 | 2,144,010 | 1.43 | 22.8273% | 16.0000% | |
| 19 | 554 | 34,220,239 | 8,035,552 | 5,475,240 | 1.47 | 23.4819% | 16.0000% | |
| 20 | 303 | 19,444,179 | 5,159,441 | 3,111,069 | 1.66 | 26.5346% | 16.0000% | |
| 21 | 196 | 12,449,739 | 2,532,878 | 1,991,959 | 1.27 | 20.3448% | 16.0000% | |
| 22 | 229 | 15,179,196 | 3,744,183 | 2,428,673 | 1.54 | 24.6665% | 16.0000% | |
| 23 | 195 | 12,625,695 | 3,432,796 | 2,020,110 | 1.70 | 27.1890% | 16.0000% | |
| 24 | 245 | 15,500,041 | 3,602,093 | 2,480,004 | 1.45 | 23.2392% | 16.0000% | |
| 25 | 186 | 11,222,906 | 2,138,237 | 1,795,664 | 1.19 | 19.0524% | 16.0000% | |
| 26 | 166 | 9,883,616 | 1,617,807 | 1,581,379 | 1.02 | 16.3686% | 16.0000% | |
| 27 | 205 | 12,543,653 | 2,431,844 | 2,006,985 | 1.21 | 19.3870% | 16.0000% | |
| 28 | 194 | 12,138,589 | 2,419,211 | 1,942,173 | 1.25 | 19.9299% | 16.0000% | |
| 29 | 185 | 10,965,721 | 1,725,026 | 1,754,514 | 0.98 | 15.7311% | 16.0000% | |
| 30 | 154 | 9,741,590 | 1,520,897 | 1,558,656 | 0.98 | 15.6124% | 16.0000% | |
| 31 | 106 | 6,605,893 | 1,117,710 | 1,056,943 | 1.06 | 16.9199% | 16.0000% | |
| 32 | 101 | 6,282,335 | 1,027,157 | 1,005,173 | 1.02 | 16.3499% | 16.0000% | |
| 33 | 81 | 5,448,513 | 901,892 | 871,763 | 1.03 | 16.5530% | 16.0000% | |
| 34 | 48 | 2,980,455 | 404,516 | 476,873 | 0.85 | 13.5723% | 16.0000% | |
| 35 | 34 | 2,346,013 | 297,944 | 375,360 | 0.79 | 12.7000% | 16.0000% | |
| 36 | 29 | 2,164,910 | 283,783 | 346,385 | 0.82 | 13.1083% | 16.0000% | |
| 37 | 18 | 1,527,873 | 108,679 | 244,460 | 0.44 | 7.1131% | 16.0000% | |
| 38 | 8 | 719,097 | 60,142 | 115,054 | 0.52 | 8.3635% | 16.0000% | |
| 39 | 4 | 414,226 | 35,283 | 66,276 | 0.53 | 8.5178% | 16.0000% | |
| 40 | 3 | 272,624 | 11,737 | 43,620 | 0.27 | 4.3052% | 16.0000% | |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 16.0000% | |
| Total | 3,498 | 220,694,373 | 46,155,877 | 35,311,091 | 1.31 | 20.9139% | 16.0000% | |

NEW YORK CITY FIRE PENSION FUND

**Table 13B
Fiscal Years 1990 - 2005**

| Over Time Pay Experience Before Retirement | | | | | Men and Women | | |
|--|--------------------|------------------------|-----------|-----------|-----------------------------|-----------|------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 1 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 2 | 1 | 35,233 | 6,590 | 4,933 | 1.34 | 18.7041% | 14.0000% |
| 3 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 4 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 5 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 6 | 1 | 53,881 | 3,502 | 7,543 | 0.46 | 6.4995% | 14.0000% |
| 7 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 8 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 9 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 10 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 11 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 12 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 14.0000% |
| 13 | 2 | 103,906 | 14,368 | 14,547 | 0.99 | 13.8279% | 14.0000% |
| 14 | 1 | 65,978 | 0 | 9,237 | 0.00 | 0.0000% | 14.0000% |
| 15 | 6 | 329,591 | 34,317 | 46,143 | 0.74 | 10.4120% | 14.0000% |
| 16 | 6 | 381,919 | 56,486 | 53,469 | 1.06 | 14.7900% | 14.0000% |
| 17 | 26 | 1,646,687 | 372,931 | 329,337 | 1.13 | 22.6474% | 20.0000% |
| 18 | 211 | 13,400,075 | 3,058,875 | 2,680,015 | 1.14 | 22.8273% | 20.0000% |
| 19 | 554 | 34,220,239 | 8,035,552 | 6,844,048 | 1.17 | 23.4819% | 20.0000% |
| 20 | 303 | 19,444,179 | 5,159,441 | 3,888,836 | 1.33 | 26.5346% | 20.0000% |
| 21 | 196 | 12,449,739 | 2,532,878 | 2,489,948 | 1.02 | 20.3448% | 20.0000% |
| 22 | 229 | 15,179,196 | 3,744,183 | 3,035,839 | 1.23 | 24.6665% | 20.0000% |
| 23 | 195 | 12,625,695 | 3,432,796 | 2,525,139 | 1.36 | 27.1890% | 20.0000% |
| 24 | 245 | 15,500,041 | 3,602,093 | 3,100,008 | 1.16 | 23.2392% | 20.0000% |
| 25 | 186 | 11,222,906 | 2,138,237 | 2,244,581 | 0.95 | 19.0524% | 20.0000% |
| 26 | 166 | 9,883,616 | 1,617,807 | 1,482,542 | 1.09 | 16.3686% | 15.0000% |
| 27 | 205 | 12,543,653 | 2,431,844 | 1,881,548 | 1.29 | 19.3870% | 15.0000% |
| 28 | 194 | 12,138,589 | 2,419,211 | 1,820,788 | 1.33 | 19.9299% | 15.0000% |
| 29 | 185 | 10,965,721 | 1,725,026 | 1,644,858 | 1.05 | 15.7311% | 15.0000% |
| 30 | 154 | 9,741,590 | 1,520,897 | 1,461,239 | 1.04 | 15.6124% | 15.0000% |
| 31 | 106 | 6,605,893 | 1,117,710 | 990,884 | 1.13 | 16.9199% | 15.0000% |
| 32 | 101 | 6,282,335 | 1,027,157 | 942,350 | 1.09 | 16.3499% | 15.0000% |
| 33 | 81 | 5,448,513 | 901,892 | 817,277 | 1.10 | 16.5530% | 15.0000% |
| 34 | 48 | 2,980,455 | 404,516 | 298,046 | 1.36 | 13.5723% | 10.0000% |
| 35 | 34 | 2,346,013 | 297,944 | 234,601 | 1.27 | 12.7000% | 10.0000% |
| 36 | 29 | 2,164,910 | 283,783 | 216,491 | 1.31 | 13.1083% | 10.0000% |
| 37 | 18 | 1,527,873 | 108,679 | 152,787 | 0.71 | 7.1131% | 10.0000% |
| 38 | 8 | 719,097 | 60,142 | 71,910 | 0.84 | 8.3635% | 10.0000% |
| 39 | 4 | 414,226 | 35,283 | 41,423 | 0.85 | 8.5178% | 10.0000% |
| 40 | 3 | 272,624 | 11,737 | 27,262 | 0.43 | 4.3052% | 10.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 10.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 13B
Fiscal Years 1990 - 2005

| Over Time Pay Experience Before Retirement | | | Men and Women | | | | |
|--|--------------------------|------------------------------|---------------|------------|-----------------------------------|-------------|---------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
| | | | Actual | Proposed | | Actual % | Proposed % |
| Total | 3,498 | 220,694,373 | 46,155,877 | 39,357,629 | 1.17 | 20.9139% | 17.8335% |

NEW YORK CITY FIRE PENSION FUND

Table 13C

Over Time Pay Experience Before Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|-------------------|-------------------|-----------------------------|-----------------|-----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 1990 | 352 | 17,350,974 | 3,038,895 | 2,776,154 | 1.09 | 17.5143% | 16.0000% |
| 1991 | 113 | 6,211,407 | 597,681 | 993,825 | 0.60 | 9.6223% | 16.0000% |
| 1992 | 113 | 6,067,275 | 499,901 | 970,761 | 0.51 | 8.2393% | 16.0000% |
| 1993 | 260 | 14,645,412 | 2,176,960 | 2,343,266 | 0.93 | 14.8645% | 16.0000% |
| 1994 | 239 | 13,490,449 | 2,434,333 | 2,158,471 | 1.13 | 18.0449% | 16.0000% |
| 1995 | 165 | 9,391,247 | 1,423,514 | 1,502,600 | 0.95 | 15.1579% | 16.0000% |
| 1996 | 162 | 9,552,758 | 1,644,322 | 1,528,440 | 1.08 | 17.2131% | 16.0000% |
| 1997 | 125 | 7,261,876 | 1,105,643 | 1,161,900 | 0.95 | 15.2253% | 16.0000% |
| 1998 | 196 | 11,358,672 | 1,787,459 | 1,817,388 | 0.98 | 15.7365% | 16.0000% |
| 1999 | 181 | 11,514,230 | 1,707,564 | 1,842,279 | 0.93 | 14.8300% | 16.0000% |
| 2000 | 177 | 11,727,019 | 1,594,468 | 1,876,324 | 0.85 | 13.5965% | 16.0000% |
| 2001 | 290 | 19,895,218 | 2,616,242 | 3,183,234 | 0.82 | 13.1501% | 16.0000% |
| 2002 | 605 | 43,609,986 | 15,150,577 | 6,977,597 | 2.17 | 34.7411% | 16.0000% |
| 2003 | 282 | 19,947,103 | 6,066,258 | 3,191,536 | 1.90 | 30.4117% | 16.0000% |
| 2004 | 238 | 18,670,747 | 4,312,060 | 2,987,316 | 1.44 | 23.0953% | 16.0000% |
| 2005 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| Total | 3,498 | 220,694,373 | 46,155,877 | 35,311,091 | 1.31 | 20.9139% | 16.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 13C

| Over Time Pay Experience Before Retirement | | | Men and Women | | | | |
|--|--------------------|------------------------|-------------------|-------------------|-----------------------------|-----------------|-----------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
| | | | Actual | Proposed | | Actual % | Proposed % |
| 1990 | 352 | 17,350,974 | 3,038,895 | 3,002,842 | 1.01 | 17.5143% | 17.3065% |
| 1991 | 113 | 6,211,407 | 597,681 | 1,029,617 | 0.58 | 9.6223% | 16.5762% |
| 1992 | 113 | 6,067,275 | 499,901 | 1,017,007 | 0.49 | 8.2393% | 16.7622% |
| 1993 | 260 | 14,645,412 | 2,176,960 | 2,508,061 | 0.87 | 14.8645% | 17.1252% |
| 1994 | 239 | 13,490,449 | 2,434,333 | 2,289,920 | 1.06 | 18.0449% | 16.9744% |
| 1995 | 165 | 9,391,247 | 1,423,514 | 1,545,356 | 0.92 | 15.1579% | 16.4553% |
| 1996 | 162 | 9,552,758 | 1,644,322 | 1,556,276 | 1.06 | 17.2131% | 16.2914% |
| 1997 | 125 | 7,261,876 | 1,105,643 | 1,254,925 | 0.88 | 15.2253% | 17.2810% |
| 1998 | 196 | 11,358,672 | 1,787,459 | 1,938,115 | 0.92 | 15.7365% | 17.0629% |
| 1999 | 181 | 11,514,230 | 1,707,564 | 1,982,397 | 0.86 | 14.8300% | 17.2169% |
| 2000 | 177 | 11,727,019 | 1,594,468 | 2,084,718 | 0.76 | 13.5965% | 17.7770% |
| 2001 | 290 | 19,895,218 | 2,616,242 | 3,620,166 | 0.72 | 13.1501% | 18.1962% |
| 2002 | 605 | 43,609,986 | 15,150,577 | 8,224,258 | 1.84 | 34.7411% | 18.8587% |
| 2003 | 282 | 19,947,103 | 6,066,258 | 3,798,896 | 1.60 | 30.4117% | 19.0448% |
| 2004 | 238 | 18,670,747 | 4,312,060 | 3,505,075 | 1.23 | 23.0953% | 18.7731% |
| 2005 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| Total | 3,498 | 220,694,373 | 46,155,877 | 39,357,629 | 1.17 | 20.9139% | 17.8335% |

NEW YORK CITY FIRE PENSION FUND

**Table 14A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Disabled Retirement Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------------|-----------|----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 0 | 1 | 60,773 | 0 | 3,646 | 0.00 | 0.0000% | 6.0000% |
| 1 | 1 | 41,772 | 11,405 | 2,506 | 4.55 | 27.3030% | 6.0000% |
| 2 | 5 | 237,721 | 34,416 | 14,264 | 2.41 | 14.4775% | 6.0000% |
| 3 | 2 | 93,963 | 21,419 | 5,638 | 3.80 | 22.7951% | 6.0000% |
| 4 | 9 | 476,215 | 73,457 | 28,573 | 2.57 | 15.4252% | 6.0000% |
| 5 | 7 | 402,455 | 82,491 | 24,147 | 3.42 | 20.4969% | 6.0000% |
| 6 | 20 | 1,256,958 | 264,100 | 75,418 | 3.50 | 21.0110% | 6.0000% |
| 7 | 31 | 1,922,452 | 309,589 | 115,347 | 2.68 | 16.1039% | 6.0000% |
| 8 | 19 | 1,197,495 | 223,275 | 71,849 | 3.11 | 18.6452% | 6.0000% |
| 9 | 23 | 1,470,265 | 257,879 | 88,216 | 2.92 | 17.5396% | 6.0000% |
| 10 | 18 | 1,159,434 | 263,735 | 69,565 | 3.79 | 22.7469% | 6.0000% |
| 11 | 26 | 1,688,100 | 319,092 | 101,286 | 3.15 | 18.9024% | 6.0000% |
| 12 | 22 | 1,482,380 | 297,169 | 88,942 | 3.34 | 20.0467% | 6.0000% |
| 13 | 36 | 2,374,083 | 537,550 | 142,444 | 3.77 | 22.6424% | 6.0000% |
| 14 | 34 | 2,306,853 | 411,044 | 138,411 | 2.97 | 17.8184% | 6.0000% |
| 15 | 33 | 2,310,830 | 431,562 | 138,650 | 3.11 | 18.6756% | 6.0000% |
| 16 | 40 | 2,812,599 | 648,329 | 168,756 | 3.84 | 23.0509% | 6.0000% |
| 17 | 53 | 3,752,670 | 830,098 | 225,160 | 3.69 | 22.1202% | 6.0000% |
| 18 | 68 | 4,527,761 | 1,077,228 | 271,666 | 3.97 | 23.7916% | 6.0000% |
| 19 | 137 | 9,534,064 | 2,743,476 | 572,044 | 4.80 | 28.7755% | 6.0000% |
| 20 | 84 | 6,034,802 | 1,840,768 | 362,088 | 5.08 | 30.5025% | 6.0000% |
| 21 | 29 | 2,030,342 | 534,594 | 121,820 | 4.39 | 26.3302% | 6.0000% |
| 22 | 74 | 5,820,200 | 1,587,938 | 349,211 | 4.55 | 27.2832% | 6.0000% |
| 23 | 67 | 5,205,414 | 1,578,454 | 312,324 | 5.05 | 30.3233% | 6.0000% |
| 24 | 42 | 3,434,653 | 896,273 | 206,079 | 4.35 | 26.0950% | 6.0000% |
| 25 | 9 | 690,172 | 125,838 | 41,411 | 3.04 | 18.2328% | 6.0000% |
| 26 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 27 | 17 | 1,291,611 | 425,455 | 77,497 | 5.49 | 32.9399% | 6.0000% |
| 28 | 42 | 3,550,918 | 1,009,462 | 213,055 | 4.74 | 28.4282% | 6.0000% |
| 29 | 9 | 859,627 | 71,130 | 51,578 | 1.38 | 8.2745% | 6.0000% |
| 30 | 7 | 738,640 | 86,061 | 44,318 | 1.94 | 11.6513% | 6.0000% |
| 31 | 14 | 1,072,004 | 345,887 | 64,321 | 5.38 | 32.2655% | 6.0000% |
| 32 | 20 | 1,838,221 | 521,530 | 110,294 | 4.73 | 28.3715% | 6.0000% |
| 33 | 38 | 3,707,070 | 640,232 | 222,424 | 2.88 | 17.2706% | 6.0000% |
| 34 | 10 | 1,137,223 | 14,658 | 68,234 | 0.21 | 1.2889% | 6.0000% |
| 35 | 7 | 685,587 | 118,766 | 41,135 | 2.89 | 17.3233% | 6.0000% |
| 36 | 6 | 604,732 | 33,466 | 36,284 | 0.92 | 5.5340% | 6.0000% |
| 37 | 7 | 715,467 | 122,712 | 42,928 | 2.86 | 17.1513% | 6.0000% |
| 38 | 8 | 738,304 | 88,929 | 44,298 | 2.01 | 12.0450% | 6.0000% |
| 39 | 7 | 723,804 | 86,975 | 43,428 | 2.00 | 12.0164% | 6.0000% |
| 40 | 2 | 201,157 | 28,434 | 12,069 | 2.36 | 14.1352% | 6.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 42 | 1 | 120,302 | 0 | 7,218 | 0.00 | 0.0000% | 6.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |

NEW YORK CITY FIRE PENSION FUND

**Table 14A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|------------|-----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| Total | 1,085 | 80,309,093 | 18,994,876 | 4,818,542 | 3.94 | 23.6522% | 6.0000% |

NEW YORK CITY FIRE PENSION FUND

**Table 14A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------------|-----------|-----------|-----------------------------|-----------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 1 | 60,773 | 0 | 6,077 | 0.00 | 0.0000% | 10.0000% |
| 1 | 1 | 41,772 | 11,405 | 4,177 | 2.73 | 27.3030% | 10.0000% |
| 2 | 5 | 237,721 | 34,416 | 23,772 | 1.45 | 14.4775% | 10.0000% |
| 3 | 2 | 93,963 | 21,419 | 9,396 | 2.28 | 22.7951% | 10.0000% |
| 4 | 9 | 476,215 | 73,457 | 47,622 | 1.54 | 15.4252% | 10.0000% |
| 5 | 7 | 402,455 | 82,491 | 40,246 | 2.05 | 20.4969% | 10.0000% |
| 6 | 20 | 1,256,958 | 264,100 | 125,696 | 2.10 | 21.0110% | 10.0000% |
| 7 | 31 | 1,922,452 | 309,589 | 192,245 | 1.61 | 16.1039% | 10.0000% |
| 8 | 19 | 1,197,495 | 223,275 | 119,750 | 1.86 | 18.6452% | 10.0000% |
| 9 | 23 | 1,470,265 | 257,879 | 147,027 | 1.75 | 17.5396% | 10.0000% |
| 10 | 18 | 1,159,434 | 263,735 | 115,943 | 2.27 | 22.7469% | 10.0000% |
| 11 | 26 | 1,688,100 | 319,092 | 168,810 | 1.89 | 18.9024% | 10.0000% |
| 12 | 22 | 1,482,380 | 297,169 | 148,238 | 2.00 | 20.0467% | 10.0000% |
| 13 | 36 | 2,374,083 | 537,550 | 237,408 | 2.26 | 22.6424% | 10.0000% |
| 14 | 34 | 2,306,853 | 411,044 | 230,685 | 1.78 | 17.8184% | 10.0000% |
| 15 | 33 | 2,310,830 | 431,562 | 231,083 | 1.87 | 18.6756% | 10.0000% |
| 16 | 40 | 2,812,599 | 648,329 | 281,260 | 2.31 | 23.0509% | 10.0000% |
| 17 | 53 | 3,752,670 | 830,098 | 600,427 | 1.38 | 22.1202% | 16.0000% |
| 18 | 68 | 4,527,761 | 1,077,228 | 724,442 | 1.49 | 23.7916% | 16.0000% |
| 19 | 137 | 9,534,064 | 2,743,476 | 1,525,450 | 1.80 | 28.7755% | 16.0000% |
| 20 | 84 | 6,034,802 | 1,840,768 | 965,568 | 1.91 | 30.5025% | 16.0000% |
| 21 | 29 | 2,030,342 | 534,594 | 324,855 | 1.65 | 26.3302% | 16.0000% |
| 22 | 74 | 5,820,200 | 1,587,938 | 931,232 | 1.71 | 27.2832% | 16.0000% |
| 23 | 67 | 5,205,414 | 1,578,454 | 832,866 | 1.90 | 30.3233% | 16.0000% |
| 24 | 42 | 3,434,653 | 896,273 | 549,544 | 1.63 | 26.0950% | 16.0000% |
| 25 | 9 | 690,172 | 125,838 | 110,428 | 1.14 | 18.2328% | 16.0000% |
| 26 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 11.0000% |
| 27 | 17 | 1,291,611 | 425,455 | 142,077 | 2.99 | 32.9399% | 11.0000% |
| 28 | 42 | 3,550,918 | 1,009,462 | 390,601 | 2.58 | 28.4282% | 11.0000% |
| 29 | 9 | 859,627 | 71,130 | 94,559 | 0.75 | 8.2745% | 11.0000% |
| 30 | 7 | 738,640 | 86,061 | 81,250 | 1.06 | 11.6513% | 11.0000% |
| 31 | 14 | 1,072,004 | 345,887 | 117,920 | 2.93 | 32.2655% | 11.0000% |
| 32 | 20 | 1,838,221 | 521,530 | 202,204 | 2.58 | 28.3715% | 11.0000% |
| 33 | 38 | 3,707,070 | 640,232 | 407,778 | 1.57 | 17.2706% | 11.0000% |
| 34 | 10 | 1,137,223 | 14,658 | 68,233 | 0.21 | 1.2889% | 6.0000% |
| 35 | 7 | 685,587 | 118,766 | 41,135 | 2.89 | 17.3233% | 6.0000% |
| 36 | 6 | 604,732 | 33,466 | 36,284 | 0.92 | 5.5340% | 6.0000% |
| 37 | 7 | 715,467 | 122,712 | 42,928 | 2.86 | 17.1513% | 6.0000% |
| 38 | 8 | 738,304 | 88,929 | 44,298 | 2.01 | 12.0450% | 6.0000% |
| 39 | 7 | 723,804 | 86,975 | 43,428 | 2.00 | 12.0164% | 6.0000% |
| 40 | 2 | 201,157 | 28,434 | 12,069 | 2.36 | 14.1352% | 6.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 42 | 1 | 120,302 | 0 | 7,218 | 0.00 | 0.0000% | 6.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 14A
Fiscal Years 2002 - 2005

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|------------|------------|-----------------------------|-----------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| Total | 1,085 | 80,309,093 | 18,994,876 | 10,426,232 | 1.82 | 23.6522% | 12.9826% |

NEW YORK CITY FIRE PENSION FUND

**Table 14B
Fiscal Years 1990 - 2005**

Over Time Pay Experience Before Disabled Retirement Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------------|-----------|-----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 0 | 4 | 198,550 | 12,712 | 11,913 | 1.07 | 6.4024% | 6.0000% |
| 1 | 7 | 269,323 | 30,748 | 16,160 | 1.90 | 11.4168% | 6.0000% |
| 2 | 18 | 782,883 | 66,488 | 46,974 | 1.42 | 8.4927% | 6.0000% |
| 3 | 10 | 413,716 | 43,289 | 24,824 | 1.74 | 10.4635% | 6.0000% |
| 4 | 31 | 1,472,501 | 147,335 | 88,351 | 1.67 | 10.0058% | 6.0000% |
| 5 | 36 | 1,835,252 | 247,214 | 110,115 | 2.25 | 13.4703% | 6.0000% |
| 6 | 64 | 3,486,719 | 440,343 | 209,204 | 2.10 | 12.6292% | 6.0000% |
| 7 | 78 | 4,264,589 | 489,655 | 255,875 | 1.91 | 11.4819% | 6.0000% |
| 8 | 79 | 4,139,762 | 429,478 | 248,385 | 1.73 | 10.3745% | 6.0000% |
| 9 | 134 | 7,062,272 | 763,017 | 423,736 | 1.80 | 10.8041% | 6.0000% |
| 10 | 111 | 5,822,752 | 637,153 | 349,363 | 1.82 | 10.9425% | 6.0000% |
| 11 | 112 | 6,058,324 | 696,666 | 363,501 | 1.92 | 11.4993% | 6.0000% |
| 12 | 128 | 6,883,001 | 759,700 | 412,980 | 1.84 | 11.0373% | 6.0000% |
| 13 | 128 | 7,322,621 | 1,006,798 | 439,357 | 2.29 | 13.7491% | 6.0000% |
| 14 | 127 | 7,200,422 | 893,904 | 432,026 | 2.07 | 12.4146% | 6.0000% |
| 15 | 119 | 7,124,849 | 868,874 | 427,490 | 2.03 | 12.1950% | 6.0000% |
| 16 | 147 | 8,759,100 | 1,199,685 | 525,547 | 2.28 | 13.6964% | 6.0000% |
| 17 | 123 | 7,788,326 | 1,242,722 | 467,300 | 2.66 | 15.9562% | 6.0000% |
| 18 | 165 | 10,339,137 | 1,751,701 | 620,349 | 2.82 | 16.9424% | 6.0000% |
| 19 | 342 | 21,932,719 | 4,291,807 | 1,315,964 | 3.26 | 19.5681% | 6.0000% |
| 20 | 200 | 12,692,218 | 2,627,617 | 761,531 | 3.45 | 20.7026% | 6.0000% |
| 21 | 144 | 9,100,132 | 1,330,339 | 546,007 | 2.44 | 14.6189% | 6.0000% |
| 22 | 163 | 11,395,391 | 2,175,225 | 683,722 | 3.18 | 19.0886% | 6.0000% |
| 23 | 143 | 9,887,455 | 2,164,041 | 593,245 | 3.65 | 21.8867% | 6.0000% |
| 24 | 116 | 7,684,805 | 1,288,077 | 461,089 | 2.79 | 16.7613% | 6.0000% |
| 25 | 110 | 6,813,548 | 852,614 | 408,811 | 2.09 | 12.5135% | 6.0000% |
| 26 | 100 | 6,157,584 | 590,416 | 369,456 | 1.60 | 9.5884% | 6.0000% |
| 27 | 166 | 10,658,087 | 1,563,761 | 639,485 | 2.45 | 14.6721% | 6.0000% |
| 28 | 141 | 9,584,766 | 1,702,401 | 575,086 | 2.96 | 17.7615% | 6.0000% |
| 29 | 165 | 10,518,565 | 1,083,412 | 631,114 | 1.72 | 10.3000% | 6.0000% |
| 30 | 168 | 11,341,892 | 1,264,441 | 680,512 | 1.86 | 11.1484% | 6.0000% |
| 31 | 149 | 10,172,898 | 1,228,602 | 610,374 | 2.01 | 12.0772% | 6.0000% |
| 32 | 188 | 13,302,981 | 1,593,822 | 798,179 | 2.00 | 11.9809% | 6.0000% |
| 33 | 185 | 13,756,227 | 1,556,917 | 825,372 | 1.89 | 11.3179% | 6.0000% |
| 34 | 142 | 10,650,983 | 774,728 | 639,058 | 1.21 | 7.2738% | 6.0000% |
| 35 | 102 | 7,919,285 | 590,758 | 475,157 | 1.24 | 7.4597% | 6.0000% |
| 36 | 84 | 6,859,802 | 365,349 | 411,589 | 0.89 | 5.3259% | 6.0000% |
| 37 | 69 | 6,028,096 | 339,057 | 361,685 | 0.94 | 5.6246% | 6.0000% |
| 38 | 49 | 3,926,988 | 268,100 | 235,617 | 1.14 | 6.8271% | 6.0000% |
| 39 | 32 | 2,713,206 | 215,605 | 162,792 | 1.32 | 7.9465% | 6.0000% |
| 40 | 14 | 1,300,112 | 78,886 | 78,005 | 1.01 | 6.0676% | 6.0000% |
| 41 | 4 | 384,561 | 13,960 | 23,073 | 0.61 | 3.6301% | 6.0000% |
| 42 | 3 | 299,106 | 0 | 17,946 | 0.00 | 0.0000% | 6.0000% |
| 43 | 1 | 101,889 | 0 | 6,113 | 0.00 | 0.0000% | 6.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 14B
Fiscal Years 1990 - 2005

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|------------|------------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| Total | 4,601 | 296,407,395 | 39,687,417 | 17,784,432 | 2.23 | 13.3895% | 6.0000% |

NEW YORK CITY FIRE PENSION FUND

**Table 14B
Fiscal Years 1990 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------------|-----------|-----------|-----------------------------|-----------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 4 | 198,550 | 12,712 | 19,855 | 0.64 | 6.4024% | 10.0000% |
| 1 | 7 | 269,323 | 30,748 | 26,932 | 1.14 | 11.4168% | 10.0000% |
| 2 | 18 | 782,883 | 66,488 | 78,288 | 0.85 | 8.4927% | 10.0000% |
| 3 | 10 | 413,716 | 43,289 | 41,372 | 1.05 | 10.4635% | 10.0000% |
| 4 | 31 | 1,472,501 | 147,335 | 147,250 | 1.00 | 10.0058% | 10.0000% |
| 5 | 36 | 1,835,252 | 247,214 | 183,525 | 1.35 | 13.4703% | 10.0000% |
| 6 | 64 | 3,486,719 | 440,343 | 348,672 | 1.26 | 12.6292% | 10.0000% |
| 7 | 78 | 4,264,589 | 489,655 | 426,459 | 1.15 | 11.4819% | 10.0000% |
| 8 | 79 | 4,139,762 | 429,478 | 413,976 | 1.04 | 10.3745% | 10.0000% |
| 9 | 134 | 7,062,272 | 763,017 | 706,227 | 1.08 | 10.8041% | 10.0000% |
| 10 | 111 | 5,822,752 | 637,153 | 582,275 | 1.09 | 10.9425% | 10.0000% |
| 11 | 112 | 6,058,324 | 696,666 | 605,832 | 1.15 | 11.4993% | 10.0000% |
| 12 | 128 | 6,883,001 | 759,700 | 688,300 | 1.10 | 11.0373% | 10.0000% |
| 13 | 128 | 7,322,621 | 1,006,798 | 732,262 | 1.37 | 13.7491% | 10.0000% |
| 14 | 127 | 7,200,422 | 893,904 | 720,042 | 1.24 | 12.4146% | 10.0000% |
| 15 | 119 | 7,124,849 | 868,874 | 712,485 | 1.22 | 12.1950% | 10.0000% |
| 16 | 147 | 8,759,100 | 1,199,685 | 875,910 | 1.37 | 13.6964% | 10.0000% |
| 17 | 123 | 7,788,326 | 1,242,722 | 1,246,132 | 1.00 | 15.9562% | 16.0000% |
| 18 | 165 | 10,339,137 | 1,751,701 | 1,654,262 | 1.06 | 16.9424% | 16.0000% |
| 19 | 342 | 21,932,719 | 4,291,807 | 3,509,235 | 1.22 | 19.5681% | 16.0000% |
| 20 | 200 | 12,692,218 | 2,627,617 | 2,030,755 | 1.29 | 20.7026% | 16.0000% |
| 21 | 144 | 9,100,132 | 1,330,339 | 1,456,021 | 0.91 | 14.6189% | 16.0000% |
| 22 | 163 | 11,395,391 | 2,175,225 | 1,823,263 | 1.19 | 19.0886% | 16.0000% |
| 23 | 143 | 9,887,455 | 2,164,041 | 1,581,993 | 1.37 | 21.8867% | 16.0000% |
| 24 | 116 | 7,684,805 | 1,288,077 | 1,229,569 | 1.05 | 16.7613% | 16.0000% |
| 25 | 110 | 6,813,548 | 852,614 | 1,090,168 | 0.78 | 12.5135% | 16.0000% |
| 26 | 100 | 6,157,584 | 590,416 | 677,334 | 0.87 | 9.5884% | 11.0000% |
| 27 | 166 | 10,658,087 | 1,563,761 | 1,172,390 | 1.33 | 14.6721% | 11.0000% |
| 28 | 141 | 9,584,766 | 1,702,401 | 1,054,324 | 1.61 | 17.7615% | 11.0000% |
| 29 | 165 | 10,518,565 | 1,083,412 | 1,157,042 | 0.94 | 10.3000% | 11.0000% |
| 30 | 168 | 11,341,892 | 1,264,441 | 1,247,608 | 1.01 | 11.1484% | 11.0000% |
| 31 | 149 | 10,172,898 | 1,228,602 | 1,119,019 | 1.10 | 12.0772% | 11.0000% |
| 32 | 188 | 13,302,981 | 1,593,822 | 1,463,328 | 1.09 | 11.9809% | 11.0000% |
| 33 | 185 | 13,756,227 | 1,556,917 | 1,513,185 | 1.03 | 11.3179% | 11.0000% |
| 34 | 142 | 10,650,983 | 774,728 | 639,059 | 1.21 | 7.2738% | 6.0000% |
| 35 | 102 | 7,919,285 | 590,758 | 475,157 | 1.24 | 7.4597% | 6.0000% |
| 36 | 84 | 6,859,802 | 365,349 | 411,588 | 0.89 | 5.3259% | 6.0000% |
| 37 | 69 | 6,028,096 | 339,057 | 361,686 | 0.94 | 5.6246% | 6.0000% |
| 38 | 49 | 3,926,988 | 268,100 | 235,619 | 1.14 | 6.8271% | 6.0000% |
| 39 | 32 | 2,713,206 | 215,605 | 162,792 | 1.32 | 7.9465% | 6.0000% |
| 40 | 14 | 1,300,112 | 78,886 | 78,007 | 1.01 | 6.0676% | 6.0000% |
| 41 | 4 | 384,561 | 13,960 | 23,074 | 0.61 | 3.6301% | 6.0000% |
| 42 | 3 | 299,106 | 0 | 17,946 | 0.00 | 0.0000% | 6.0000% |
| 43 | 1 | 101,889 | 0 | 6,113 | 0.00 | 0.0000% | 6.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 6.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 14B
Fiscal Years 1990 - 2005

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------------|------------------------------|------------|------------|-----------------------------------|-------------|---------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| Total | 4,601 | 296,407,395 | 39,687,417 | 34,746,332 | 1.14 | 13.3895% | 11.7225% |

NEW YORK CITY FIRE PENSION FUND

Table 14C

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|-------------------|-------------------|-----------------------------|-----------------|----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 1990 | 350 | 18,520,393 | 1,536,988 | 1,111,225 | 1.38 | 8.2989% | 6.0000% |
| 1991 | 248 | 13,653,377 | 871,727 | 819,204 | 1.06 | 6.3847% | 6.0000% |
| 1992 | 197 | 10,530,207 | 475,168 | 631,816 | 0.75 | 4.5124% | 6.0000% |
| 1993 | 287 | 17,016,704 | 1,764,124 | 1,021,000 | 1.73 | 10.3670% | 6.0000% |
| 1994 | 333 | 19,175,763 | 2,112,338 | 1,150,544 | 1.84 | 11.0157% | 6.0000% |
| 1995 | 276 | 16,651,438 | 1,518,100 | 999,087 | 1.52 | 9.1169% | 6.0000% |
| 1996 | 265 | 16,418,317 | 1,647,049 | 985,100 | 1.67 | 10.0318% | 6.0000% |
| 1997 | 189 | 11,451,245 | 1,305,792 | 687,070 | 1.90 | 11.4031% | 6.0000% |
| 1998 | 240 | 14,432,336 | 1,570,514 | 865,938 | 1.81 | 10.8819% | 6.0000% |
| 1999 | 316 | 21,869,923 | 1,970,627 | 1,312,195 | 1.50 | 9.0107% | 6.0000% |
| 2000 | 330 | 22,382,300 | 2,266,554 | 1,342,937 | 1.69 | 10.1265% | 6.0000% |
| 2001 | 485 | 33,996,299 | 3,653,560 | 2,039,774 | 1.79 | 10.7469% | 6.0000% |
| 2002 | 656 | 49,517,118 | 13,130,909 | 2,971,026 | 4.42 | 26.5179% | 6.0000% |
| 2003 | 235 | 16,610,787 | 3,402,827 | 996,647 | 3.41 | 20.4856% | 6.0000% |
| 2004 | 194 | 14,181,188 | 2,461,140 | 850,869 | 2.89 | 17.3550% | 6.0000% |
| 2005 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| Total | 4,601 | 296,407,395 | 39,687,417 | 17,784,432 | 2.23 | 13.3895% | 6.0000% |

NEW YORK CITY FIRE PENSION FUND

Table 14C

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|-------------------|-------------------|-----------------------------|-----------------|-----------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 1990 | 350 | 18,520,393 | 1,536,988 | 2,032,791 | 0.76 | 8.2989% | 10.9760% |
| 1991 | 248 | 13,653,377 | 871,727 | 1,513,421 | 0.58 | 6.3847% | 11.0846% |
| 1992 | 197 | 10,530,207 | 475,168 | 1,157,102 | 0.41 | 4.5124% | 10.9884% |
| 1993 | 287 | 17,016,704 | 1,764,124 | 1,887,914 | 0.93 | 10.3670% | 11.0945% |
| 1994 | 333 | 19,175,763 | 2,112,338 | 2,097,122 | 1.01 | 11.0157% | 10.9363% |
| 1995 | 276 | 16,651,438 | 1,518,100 | 1,744,425 | 0.87 | 9.1169% | 10.4761% |
| 1996 | 265 | 16,418,317 | 1,647,049 | 1,667,956 | 0.99 | 10.0318% | 10.1591% |
| 1997 | 189 | 11,451,245 | 1,305,792 | 1,207,077 | 1.08 | 11.4031% | 10.5410% |
| 1998 | 240 | 14,432,336 | 1,570,514 | 1,618,957 | 0.97 | 10.8819% | 11.2176% |
| 1999 | 316 | 21,869,923 | 1,970,627 | 2,451,583 | 0.80 | 9.0107% | 11.2098% |
| 2000 | 330 | 22,382,300 | 2,266,554 | 2,636,155 | 0.86 | 10.1265% | 11.7779% |
| 2001 | 485 | 33,996,299 | 3,653,560 | 4,305,598 | 0.85 | 10.7469% | 12.6649% |
| 2002 | 656 | 49,517,118 | 13,130,909 | 6,509,628 | 2.02 | 26.5179% | 13.1462% |
| 2003 | 235 | 16,610,787 | 3,402,827 | 2,139,388 | 1.59 | 20.4856% | 12.8795% |
| 2004 | 194 | 14,181,188 | 2,461,140 | 1,777,216 | 1.38 | 17.3550% | 12.5322% |
| 2005 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.0000% |
| Total | 4,601 | 296,407,395 | 39,687,417 | 34,746,332 | 1.14 | 13.3895% | 11.7225% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 1 | 1 | 0.0 | 0.0 | 2,849.00 | 1,955.94 | 100.0000% | 0.0351% | 0.0511% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0365% | 0.0532% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0379% | 0.0552% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0394% | 0.0574% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0413% | 0.0602% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0432% | 0.0629% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0454% | 0.0661% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0477% | 0.0695% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0504% | 0.0734% |
| 29 | 1 | 1 | 0.0 | 0.0 | 1,879.70 | 1,290.48 | 100.0000% | 0.0532% | 0.0775% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0565% | 0.0823% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0874% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0639% | 0.0931% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0683% | 0.0995% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0730% | 0.1063% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0800% | 0.1165% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0844% | 0.1229% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0898% | 0.1308% |
| 38 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0966% | 0.1407% |
| 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1049% | 0.1528% |
| 40 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1151% | 0.1677% |
| 41 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1299% | 0.1892% |
| 42 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1447% | 0.2108% |
| 43 | 1 | 1 | 0.0 | 0.0 | 626.96 | 430.43 | 100.0000% | 0.1595% | 0.2323% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1743% | 0.2539% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1891% | 0.2754% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2039% | 0.2970% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2186% | 0.3184% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2335% | 0.3401% |
| 49 | 1 | 1 | 0.0 | 0.0 | 402.74 | 276.49 | 100.0000% | 0.2483% | 0.3617% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2631% | 0.3832% |
| 51 | 2 | 1 | 0.0 | 0.0 | 186.08 | 117.16 | 54.5256% | 0.2930% | 0.4268% |
| 52 | 8 | 3 | 0.0 | 0.0 | 113.76 | 79.73 | 36.7332% | 0.3229% | 0.4703% |
| 53 | 20 | 2 | 0.1 | 0.1 | 27.77 | 19.47 | 9.7953% | 0.3527% | 0.5137% |
| 54 | 88 | 5 | 0.3 | 0.5 | 14.87 | 10.19 | 5.6926% | 0.3827% | 0.5574% |
| 55 | 485 | 3 | 2.0 | 2.9 | 1.50 | 1.03 | 0.6189% | 0.4126% | 0.6010% |
| 56 | 2,000 | 15 | 9.1 | 13.2 | 1.65 | 1.14 | 0.7501% | 0.4534% | 0.6604% |
| 57 | 2,893 | 18 | 14.3 | 20.8 | 1.26 | 0.86 | 0.6222% | 0.4941% | 0.7197% |
| 58 | 3,029 | 24 | 16.2 | 23.3 | 1.48 | 1.03 | 0.7924% | 0.5348% | 0.7685% |
| 59 | 2,987 | 22 | 17.2 | 24.5 | 1.28 | 0.90 | 0.7366% | 0.5756% | 0.8205% |
| 60 | 2,877 | 32 | 17.7 | 25.2 | 1.80 | 1.27 | 1.1121% | 0.6163% | 0.8761% |
| 61 | 2,737 | 29 | 19.2 | 25.6 | 1.51 | 1.13 | 1.0595% | 0.7029% | 0.9355% |
| 62 | 2,516 | 20 | 19.9 | 25.1 | 1.01 | 0.80 | 0.7949% | 0.7895% | 0.9989% |
| 63 | 2,441 | 25 | 21.4 | 25.6 | 1.17 | 0.98 | 1.0242% | 0.8762% | 1.0476% |
| 64 | 2,443 | 24 | 23.5 | 26.8 | 1.02 | 0.89 | 0.9825% | 0.9627% | 1.0987% |
| 65 | 2,423 | 23 | 25.4 | 27.9 | 0.90 | 0.82 | 0.9493% | 1.0493% | 1.1523% |
| 66 | 2,447 | 19 | 29.6 | 29.6 | 0.64 | 0.64 | 0.7763% | 1.2086% | 1.2085% |
| 67 | 2,402 | 38 | 32.9 | 30.4 | 1.16 | 1.25 | 1.5822% | 1.3680% | 1.2675% |
| 68 | 2,343 | 42 | 35.8 | 32.5 | 1.17 | 1.29 | 1.7922% | 1.5273% | 1.3850% |
| 69 | 2,377 | 30 | 40.1 | 36.0 | 0.75 | 0.83 | 1.2622% | 1.6867% | 1.5134% |
| 70 | 2,369 | 39 | 43.7 | 39.2 | 0.89 | 1.00 | 1.6466% | 1.8461% | 1.6537% |
| 71 | 2,381 | 47 | 48.9 | 43.0 | 0.96 | 1.09 | 1.9741% | 2.0534% | 1.8070% |
| 72 | 2,349 | 41 | 53.1 | 46.4 | 0.77 | 0.88 | 1.7452% | 2.2608% | 1.9745% |
| 73 | 2,296 | 38 | 56.7 | 49.9 | 0.67 | 0.76 | 1.6549% | 2.4682% | 2.1739% |
| 74 | 2,254 | 65 | 60.3 | 53.9 | 1.08 | 1.20 | 2.8839% | 2.6756% | 2.3935% |
| 75 | 2,190 | 65 | 63.2 | 57.7 | 1.03 | 1.13 | 2.9674% | 2.8830% | 2.6353% |
| 76 | 2,071 | 55 | 67.2 | 60.1 | 0.82 | 0.92 | 2.6554% | 3.2448% | 2.9014% |
| 77 | 1,924 | 60 | 69.4 | 61.5 | 0.86 | 0.98 | 3.1179% | 3.6065% | 3.1945% |
| 78 | 1,814 | 68 | 72.0 | 64.7 | 0.94 | 1.05 | 3.7491% | 3.9683% | 3.5679% |
| 79 | 1,673 | 61 | 72.4 | 66.7 | 0.84 | 0.92 | 3.6460% | 4.3301% | 3.9849% |
| 80 | 1,534 | 73 | 72.0 | 68.3 | 1.01 | 1.07 | 4.7581% | 4.6919% | 4.4506% |
| 81 | 1,371 | 63 | 73.4 | 68.1 | 0.86 | 0.92 | 4.5966% | 5.3518% | 4.9707% |
| 82 | 1,165 | 56 | 70.0 | 64.7 | 0.80 | 0.87 | 4.8065% | 6.0117% | 5.5517% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 998 | 73 | 66.6 | 62.0 | 1.10 | 1.18 | 7.3140% | 6.6716% | 6.2138% |
| 84 | 858 | 64 | 62.9 | 59.7 | 1.02 | 1.07 | 7.4585% | 7.3316% | 6.9550% |
| 85 | 733 | 52 | 58.6 | 57.1 | 0.89 | 0.91 | 7.0941% | 7.9915% | 7.7845% |
| 86 | 663 | 50 | 59.5 | 57.8 | 0.84 | 0.87 | 7.5397% | 8.9738% | 8.7129% |
| 87 | 598 | 60 | 59.5 | 58.3 | 1.01 | 1.03 | 10.0362% | 9.9560% | 9.7521% |
| 88 | 542 | 61 | 59.2 | 59.3 | 1.03 | 1.03 | 11.2616% | 10.9383% | 10.9450% |
| 89 | 510 | 74 | 60.8 | 62.6 | 1.22 | 1.18 | 14.5146% | 11.9206% | 12.2838% |
| 90 | 455 | 69 | 58.7 | 62.7 | 1.18 | 1.10 | 15.1647% | 12.9028% | 13.7864% |
| 91 | 393 | 65 | 56.0 | 60.8 | 1.16 | 1.07 | 16.5360% | 14.2521% | 15.4728% |
| 92 | 343 | 68 | 53.5 | 59.6 | 1.27 | 1.14 | 19.8058% | 15.5925% | 17.3655% |
| 93 | 278 | 42 | 47.1 | 53.0 | 0.89 | 0.79 | 15.1034% | 16.9283% | 19.0557% |
| 94 | 224 | 50 | 40.9 | 46.8 | 1.22 | 1.07 | 22.3708% | 18.3018% | 20.9105% |
| 95 | 162 | 42 | 31.9 | 37.2 | 1.32 | 1.13 | 25.9925% | 19.7210% | 22.9457% |
| 96 | 105 | 27 | 22.4 | 26.4 | 1.20 | 1.02 | 25.7346% | 21.3631% | 25.1791% |
| 97 | 60 | 20 | 13.7 | 16.6 | 1.46 | 1.21 | 33.5666% | 23.0188% | 27.6298% |
| 98 | 30 | 10 | 7.5 | 9.2 | 1.32 | 1.09 | 33.0589% | 24.9509% | 30.5034% |
| 99 | 13 | 3 | 3.5 | 4.4 | 0.85 | 0.69 | 23.3791% | 27.4354% | 33.6759% |
| 100 | 8 | 4 | 2.3 | 3.0 | 1.77 | 1.34 | 53.3262% | 30.1977% | 37.1784% |
| 101 | 5 | 3 | 1.5 | 2.1 | 1.97 | 1.46 | 65.4593% | 33.2706% | 41.0451% |
| 102 | 2 | 1 | 0.7 | 0.9 | 1.36 | 1.10 | 50.0000% | 36.7152% | 45.3140% |
| 103 | 1 | 0 | 0.4 | 0.5 | 0.00 | 0.00 | 0.0000% | 40.4947% | 50.0269% |
| 104 | 4 | 1 | 1.6 | 2.2 | 0.62 | 0.45 | 27.9096% | 44.8442% | 55.2299% |
| 105 | 3 | 2 | 1.6 | 1.8 | 1.23 | 1.09 | 61.5385% | 49.9036% | 60.9741% |
| 106 | 1 | 1 | 0.7 | 0.7 | 1.53 | 1.49 | 85.6898% | 55.8442% | 67.3157% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 62.8438% | 74.3168% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 82.0461% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 90.5793% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 68,901 | 1,952 | 1,918.2 | 1,918.9 | 1.02 | 1.02 | 2.8331% | 2.7840% | 2.7850% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0183% | 0.0367% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0195% | 0.0391% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0206% | 0.0414% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0218% | 0.0438% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0232% | 0.0466% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0245% | 0.0492% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0260% | 0.0522% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0275% | 0.0552% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0293% | 0.0588% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0310% | 0.0622% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0332% | 0.0666% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0353% | 0.0709% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0376% | 0.0755% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0402% | 0.0807% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0430% | 0.0863% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0462% | 0.0927% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0487% | 0.0978% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0520% | 0.1044% |
| 38 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0556% | 0.1116% |
| 39 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0598% | 0.1200% |
| 40 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0645% | 0.1295% |
| 41 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0695% | 0.1395% |
| 42 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0754% | 0.1514% |
| 43 | 1 | 1 | 0.0 | 0.0 | 1,218.03 | 606.80 | 100.0000% | 0.0821% | 0.1648% |
| 44 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0896% | 0.1799% |
| 45 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0984% | 0.1975% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1083% | 0.2174% |
| 47 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1192% | 0.2393% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1307% | 0.2624% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1425% | 0.2860% |
| 50 | 2 | 1 | 0.0 | 0.0 | 353.61 | 161.43 | 54.5554% | 0.1543% | 0.3097% |
| 51 | 4 | 1 | 0.0 | 0.0 | 139.96 | 74.09 | 23.5294% | 0.1681% | 0.3374% |
| 52 | 13 | 2 | 0.0 | 0.0 | 81.59 | 41.95 | 14.9065% | 0.1827% | 0.3667% |
| 53 | 40 | 1 | 0.1 | 0.2 | 12.56 | 6.28 | 2.4897% | 0.1982% | 0.3978% |
| 54 | 110 | 0 | 0.2 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.2151% | 0.4318% |
| 55 | 573 | 5 | 1.3 | 2.7 | 3.73 | 1.86 | 0.8728% | 0.2339% | 0.4695% |
| 56 | 2,254 | 9 | 5.9 | 11.7 | 1.54 | 0.77 | 0.3993% | 0.2596% | 0.5211% |
| 57 | 3,096 | 19 | 8.9 | 17.9 | 2.13 | 1.06 | 0.6137% | 0.2876% | 0.5773% |
| 58 | 3,392 | 20 | 10.8 | 21.2 | 1.85 | 0.94 | 0.5896% | 0.3179% | 0.6245% |
| 59 | 3,677 | 22 | 12.9 | 24.8 | 1.71 | 0.89 | 0.5982% | 0.3497% | 0.6755% |
| 60 | 3,946 | 32 | 15.1 | 28.8 | 2.12 | 1.11 | 0.8110% | 0.3832% | 0.7307% |
| 61 | 4,134 | 33 | 17.7 | 32.7 | 1.87 | 1.01 | 0.7983% | 0.4279% | 0.7904% |
| 62 | 4,074 | 46 | 19.3 | 34.8 | 2.38 | 1.32 | 1.1291% | 0.4746% | 0.8550% |
| 63 | 4,322 | 32 | 22.6 | 37.6 | 1.41 | 0.85 | 0.7404% | 0.5234% | 0.8697% |
| 64 | 4,459 | 36 | 25.6 | 39.4 | 1.41 | 0.91 | 0.8073% | 0.5741% | 0.8847% |
| 65 | 4,479 | 32 | 28.1 | 40.3 | 1.14 | 0.79 | 0.7144% | 0.6265% | 0.8999% |
| 66 | 4,627 | 41 | 32.8 | 42.4 | 1.25 | 0.97 | 0.8861% | 0.7080% | 0.9154% |
| 67 | 4,720 | 43 | 37.5 | 43.9 | 1.15 | 0.98 | 0.9109% | 0.7938% | 0.9311% |
| 68 | 4,765 | 39 | 42.1 | 48.6 | 0.93 | 0.80 | 0.8185% | 0.8846% | 1.0198% |
| 69 | 4,822 | 63 | 47.3 | 53.9 | 1.33 | 1.17 | 1.3066% | 0.9802% | 1.1169% |
| 70 | 4,869 | 52 | 52.6 | 59.6 | 0.99 | 0.87 | 1.0679% | 1.0802% | 1.2233% |
| 71 | 4,888 | 69 | 59.6 | 65.5 | 1.16 | 1.05 | 1.4117% | 1.2199% | 1.3399% |
| 72 | 4,849 | 70 | 66.1 | 71.2 | 1.06 | 0.98 | 1.4435% | 1.3636% | 1.4675% |
| 73 | 4,820 | 70 | 72.7 | 76.0 | 0.96 | 0.92 | 1.4523% | 1.5091% | 1.5772% |
| 74 | 4,833 | 95 | 80.0 | 81.9 | 1.19 | 1.16 | 1.9656% | 1.6544% | 1.6951% |
| 75 | 4,704 | 89 | 84.6 | 85.7 | 1.05 | 1.04 | 1.8919% | 1.7974% | 1.8218% |
| 76 | 4,515 | 73 | 92.9 | 88.4 | 0.79 | 0.83 | 1.6169% | 2.0578% | 1.9580% |
| 77 | 4,324 | 88 | 100.2 | 91.0 | 0.88 | 0.97 | 2.0352% | 2.3182% | 2.1043% |
| 78 | 4,053 | 96 | 104.4 | 97.4 | 0.92 | 0.99 | 2.3684% | 2.5768% | 2.4041% |
| 79 | 3,836 | 105 | 108.6 | 105.4 | 0.97 | 1.00 | 2.7370% | 2.8314% | 2.7467% |
| 80 | 3,579 | 114 | 110.2 | 112.3 | 1.03 | 1.02 | 3.1852% | 3.0798% | 3.1380% |
| 81 | 3,322 | 119 | 120.6 | 119.1 | 0.99 | 1.00 | 3.5816% | 3.6284% | 3.5852% |
| 82 | 2,996 | 115 | 125.1 | 122.7 | 0.92 | 0.94 | 3.8387% | 4.1770% | 4.0960% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 2,768 | 151 | 130.8 | 128.4 | 1.15 | 1.18 | 5.4550% | 4.7256% | 4.6383% |
| 84 | 2,544 | 124 | 134.2 | 133.6 | 0.92 | 0.93 | 4.8736% | 5.2743% | 5.2523% |
| 85 | 2,361 | 147 | 137.5 | 140.4 | 1.07 | 1.05 | 6.2255% | 5.8229% | 5.9477% |
| 86 | 2,150 | 140 | 144.8 | 144.8 | 0.97 | 0.97 | 6.5124% | 6.7341% | 6.7351% |
| 87 | 1,947 | 158 | 148.8 | 148.5 | 1.06 | 1.06 | 8.1171% | 7.6453% | 7.6268% |
| 88 | 1,704 | 145 | 145.8 | 147.9 | 0.99 | 0.98 | 8.5073% | 8.5566% | 8.6805% |
| 89 | 1,541 | 150 | 145.9 | 152.2 | 1.03 | 0.99 | 9.7361% | 9.4678% | 9.8797% |
| 90 | 1,427 | 169 | 148.1 | 160.5 | 1.14 | 1.05 | 11.8403% | 10.3790% | 11.2446% |
| 91 | 1,350 | 174 | 159.4 | 172.8 | 1.09 | 1.01 | 12.8865% | 11.8079% | 12.7981% |
| 92 | 1,356 | 207 | 179.3 | 197.5 | 1.15 | 1.05 | 15.2607% | 13.2163% | 14.5662% |
| 93 | 1,269 | 214 | 185.5 | 202.8 | 1.15 | 1.06 | 16.8692% | 14.6247% | 15.9790% |
| 94 | 1,099 | 183 | 176.4 | 192.6 | 1.04 | 0.95 | 16.6554% | 16.0567% | 17.5289% |
| 95 | 876 | 190 | 153.6 | 168.4 | 1.24 | 1.13 | 21.6997% | 17.5405% | 19.2291% |
| 96 | 593 | 129 | 118.7 | 125.1 | 1.09 | 1.03 | 21.7478% | 20.0184% | 21.0943% |
| 97 | 393 | 94 | 88.1 | 90.9 | 1.07 | 1.03 | 23.9338% | 22.4440% | 23.1403% |
| 98 | 237 | 64 | 58.3 | 61.4 | 1.10 | 1.04 | 27.0328% | 24.6045% | 25.8978% |
| 99 | 149 | 43 | 39.5 | 43.2 | 1.09 | 1.00 | 28.8757% | 26.5343% | 28.9840% |
| 100 | 85 | 28 | 24.2 | 27.6 | 1.16 | 1.02 | 33.1361% | 28.6331% | 32.4379% |
| 101 | 55 | 20 | 17.2 | 20.0 | 1.16 | 1.00 | 36.6401% | 31.5468% | 36.3034% |
| 102 | 28 | 8 | 9.7 | 11.4 | 0.83 | 0.70 | 28.8278% | 34.8130% | 40.6296% |
| 103 | 27 | 7 | 10.5 | 12.3 | 0.67 | 0.57 | 25.6110% | 38.3968% | 45.4713% |
| 104 | 24 | 12 | 10.1 | 12.2 | 1.19 | 0.98 | 50.7035% | 42.5209% | 50.8899% |
| 105 | 14 | 9 | 6.7 | 8.0 | 1.34 | 1.13 | 63.5369% | 47.3178% | 56.9543% |
| 106 | 6 | 3 | 3.0 | 3.8 | 1.00 | 0.78 | 52.9474% | 52.9509% | 63.7413% |
| 107 | 4 | 3 | 2.6 | 2.9 | 1.16 | 1.05 | 69.2201% | 59.5880% | 71.3372% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 67.4038% | 79.8382% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 76.5790% | 89.3522% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 137,114 | 4,205 | 3,884.6 | 4,166.8 | 1.08 | 1.01 | 3.0668% | 2.8332% | 3.0390% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0351% | 0.0511% |
| 25 - 29 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0532% | 0.0775% |
| 30 - 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 35 - 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 40 - 44 | 2 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 50.0000% | 0.1484% | 0.3162% |
| 45 - 49 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.2483% | 0.3617% |
| 50 - 54 | 118 | 11 | 0.4 | 0.6 | 25.01 | 17.20 | 9.3021% | 0.3720% | 0.5408% |
| 55 - 59 | 11,393 | 82 | 58.8 | 84.7 | 1.40 | 0.97 | 0.7197% | 0.5157% | 0.7437% |
| 60 - 64 | 13,014 | 130 | 101.7 | 128.4 | 1.28 | 1.01 | 0.9989% | 0.7818% | 0.9863% |
| 65 - 69 | 11,992 | 152 | 163.7 | 156.4 | 0.93 | 0.97 | 1.2675% | 1.3654% | 1.3039% |
| 70 - 74 | 11,649 | 230 | 262.7 | 232.4 | 0.88 | 0.99 | 1.9745% | 2.2552% | 1.9955% |
| 75 - 79 | 9,673 | 309 | 344.2 | 310.7 | 0.90 | 0.99 | 3.1945% | 3.5582% | 3.2115% |
| 80 - 84 | 5,926 | 329 | 344.9 | 322.8 | 0.95 | 1.02 | 5.5517% | 5.8196% | 5.4469% |
| 85 - 89 | 3,045 | 297 | 297.6 | 295.1 | 1.00 | 1.01 | 9.7521% | 9.7729% | 9.6902% |
| 90 - 94 | 1,693 | 294 | 256.2 | 282.9 | 1.15 | 1.04 | 17.3655% | 15.1355% | 16.7107% |
| 95 - 99 | 369 | 102 | 79.1 | 93.7 | 1.29 | 1.09 | 27.6298% | 21.4166% | 25.3861% |
| 100&Over | 23 | 12 | 8.8 | 11.1 | 1.36 | 1.08 | 51.9841% | 38.1628% | 48.2787% |
| Total | 68,901 | 1,952 | 1,918.2 | 1,918.9 | 1.02 | 1.02 | 2.8331% | 2.7840% | 2.7850% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 35 - 39 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0584% | 0.1362% |
| 40 - 44 | 4 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 22.6398% | 0.0774% | 0.1732% |
| 45 - 49 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1084% | 0.2184% |
| 50 - 54 | 169 | 5 | 0.3 | 0.7 | 14.29 | 7.13 | 2.9528% | 0.2067% | 0.4142% |
| 55 - 59 | 12,993 | 75 | 39.7 | 78.3 | 1.89 | 0.96 | 0.5773% | 0.3059% | 0.6029% |
| 60 - 64 | 20,935 | 179 | 100.4 | 173.4 | 1.78 | 1.03 | 0.8550% | 0.4794% | 0.8282% |
| 65 - 69 | 23,413 | 218 | 187.7 | 229.1 | 1.16 | 0.95 | 0.9311% | 0.8017% | 0.9783% |
| 70 - 74 | 24,259 | 356 | 331.0 | 354.2 | 1.08 | 1.01 | 1.4675% | 1.3646% | 1.4599% |
| 75 - 79 | 21,433 | 451 | 490.8 | 467.9 | 0.92 | 0.96 | 2.1043% | 2.2898% | 2.1831% |
| 80 - 84 | 15,210 | 623 | 620.9 | 616.1 | 1.00 | 1.01 | 4.0960% | 4.0824% | 4.0509% |
| 85 - 89 | 9,703 | 740 | 722.8 | 733.9 | 1.02 | 1.01 | 7.6268% | 7.4494% | 7.5638% |
| 90 - 94 | 6,501 | 947 | 848.8 | 926.2 | 1.12 | 1.02 | 14.5662% | 13.0557% | 14.2458% |
| 95 - 99 | 2,247 | 520 | 458.2 | 489.0 | 1.13 | 1.06 | 23.1403% | 20.3918% | 21.7626% |
| 100&Over | 242 | 90 | 83.9 | 98.1 | 1.07 | 0.92 | 37.1901% | 34.6773% | 40.5198% |
| Total | 137,114 | 4,205 | 3,884.6 | 4,166.8 | 1.08 | 1.01 | 3.0668% | 2.8332% | 3.0390% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 20 | 2 | 0.0 | 0.0 | 292.23 | 195.59 | 10.2564% | 0.0351% | 0.0511% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0365% | 0.0532% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0379% | 0.0552% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0394% | 0.0574% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0413% | 0.0602% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0432% | 0.0629% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0454% | 0.0661% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0477% | 0.0695% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0504% | 0.0734% |
| 29 | 1 | 1 | 0.0 | 0.0 | 1,879.70 | 1,290.48 | 100.0000% | 0.0532% | 0.0775% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0565% | 0.0823% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0874% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0639% | 0.0931% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0683% | 0.0995% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0730% | 0.1063% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0800% | 0.1165% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0844% | 0.1229% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0898% | 0.1308% |
| 38 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0966% | 0.1407% |
| 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1049% | 0.1528% |
| 40 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1151% | 0.1677% |
| 41 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1299% | 0.1892% |
| 42 | 3 | 1 | 0.0 | 0.0 | 224.16 | 158.15 | 32.4359% | 0.1447% | 0.2108% |
| 43 | 7 | 3 | 0.0 | 0.0 | 275.28 | 184.47 | 43.9046% | 0.1595% | 0.2323% |
| 44 | 6 | 1 | 0.0 | 0.0 | 89.41 | 65.65 | 15.5836% | 0.1743% | 0.2539% |
| 45 | 10 | 2 | 0.0 | 0.0 | 103.19 | 72.61 | 19.5122% | 0.1891% | 0.2754% |
| 46 | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2039% | 0.2970% |
| 47 | 15 | 1 | 0.0 | 0.0 | 31.19 | 20.94 | 6.8180% | 0.2186% | 0.3184% |
| 48 | 25 | 2 | 0.1 | 0.1 | 34.38 | 23.52 | 8.0266% | 0.2335% | 0.3401% |
| 49 | 35 | 2 | 0.1 | 0.1 | 23.07 | 15.80 | 5.7279% | 0.2483% | 0.3617% |
| 50 | 57 | 3 | 0.1 | 0.2 | 20.12 | 13.73 | 5.2943% | 0.2631% | 0.3832% |
| 51 | 123 | 8 | 0.4 | 0.5 | 22.24 | 15.24 | 6.5176% | 0.2930% | 0.4268% |
| 52 | 226 | 10 | 0.7 | 1.1 | 13.68 | 9.41 | 4.4182% | 0.3229% | 0.4703% |
| 53 | 437 | 13 | 1.5 | 2.2 | 8.44 | 5.79 | 2.9760% | 0.3527% | 0.5137% |
| 54 | 847 | 19 | 3.2 | 4.7 | 5.86 | 4.02 | 2.2439% | 0.3827% | 0.5574% |
| 55 | 1,903 | 31 | 7.9 | 11.4 | 3.95 | 2.71 | 1.6293% | 0.4126% | 0.6010% |
| 56 | 4,792 | 67 | 21.7 | 31.6 | 3.08 | 2.12 | 1.3983% | 0.4534% | 0.6604% |
| 57 | 6,463 | 85 | 31.9 | 46.5 | 2.66 | 1.83 | 1.3152% | 0.4941% | 0.7197% |
| 58 | 7,018 | 79 | 37.5 | 53.9 | 2.10 | 1.46 | 1.1257% | 0.5348% | 0.7685% |
| 59 | 7,268 | 72 | 41.8 | 59.6 | 1.72 | 1.21 | 0.9906% | 0.5756% | 0.8205% |
| 60 | 7,437 | 84 | 45.8 | 65.2 | 1.83 | 1.29 | 1.1295% | 0.6163% | 0.8761% |
| 61 | 7,592 | 82 | 53.4 | 71.0 | 1.54 | 1.15 | 1.0800% | 0.7029% | 0.9355% |
| 62 | 7,671 | 91 | 60.6 | 76.6 | 1.50 | 1.19 | 1.1863% | 0.7895% | 0.9989% |
| 63 | 7,945 | 127 | 69.6 | 83.2 | 1.82 | 1.53 | 1.5985% | 0.8762% | 1.0476% |
| 64 | 8,123 | 118 | 78.2 | 89.3 | 1.51 | 1.32 | 1.4526% | 0.9627% | 1.0987% |
| 65 | 8,254 | 108 | 86.6 | 95.1 | 1.25 | 1.14 | 1.3084% | 1.0493% | 1.1523% |
| 66 | 8,402 | 110 | 101.5 | 101.5 | 1.08 | 1.08 | 1.3092% | 1.2086% | 1.2085% |
| 67 | 8,404 | 140 | 115.0 | 106.5 | 1.22 | 1.31 | 1.6658% | 1.3680% | 1.2675% |
| 68 | 8,300 | 144 | 126.8 | 115.0 | 1.14 | 1.25 | 1.7350% | 1.5273% | 1.3850% |
| 69 | 8,192 | 140 | 138.2 | 124.0 | 1.01 | 1.13 | 1.7089% | 1.6867% | 1.5134% |
| 70 | 7,982 | 150 | 147.3 | 132.0 | 1.02 | 1.14 | 1.8793% | 1.8461% | 1.6537% |
| 71 | 7,754 | 173 | 159.2 | 140.1 | 1.09 | 1.23 | 2.2312% | 2.0534% | 1.8070% |
| 72 | 7,428 | 159 | 167.9 | 146.7 | 0.95 | 1.08 | 2.1405% | 2.2608% | 1.9745% |
| 73 | 7,064 | 164 | 174.4 | 153.6 | 0.94 | 1.07 | 2.3216% | 2.4682% | 2.1739% |
| 74 | 6,662 | 208 | 178.3 | 159.5 | 1.17 | 1.30 | 3.1221% | 2.6756% | 2.3935% |
| 75 | 6,227 | 178 | 179.5 | 164.1 | 0.99 | 1.08 | 2.8587% | 2.8830% | 2.6353% |
| 76 | 5,862 | 179 | 190.2 | 170.1 | 0.94 | 1.05 | 3.0538% | 3.2448% | 2.9014% |
| 77 | 5,467 | 194 | 197.2 | 174.6 | 0.98 | 1.11 | 3.5486% | 3.6065% | 3.1945% |
| 78 | 5,114 | 198 | 202.9 | 182.5 | 0.98 | 1.09 | 3.8720% | 3.9683% | 3.5679% |
| 79 | 4,746 | 194 | 205.5 | 189.1 | 0.94 | 1.03 | 4.0874% | 4.3301% | 3.9849% |
| 80 | 4,414 | 209 | 207.1 | 196.4 | 1.01 | 1.06 | 4.7354% | 4.6919% | 4.4506% |
| 81 | 4,113 | 221 | 220.1 | 204.4 | 1.00 | 1.08 | 5.3733% | 5.3518% | 4.9707% |
| 82 | 3,788 | 225 | 227.7 | 210.3 | 0.99 | 1.07 | 5.9396% | 6.0117% | 5.5517% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 3,458 | 245 | 230.7 | 214.9 | 1.06 | 1.14 | 7.0847% | 6.6716% | 6.2138% |
| 84 | 3,131 | 233 | 229.6 | 217.8 | 1.01 | 1.07 | 7.4411% | 7.3316% | 6.9550% |
| 85 | 2,850 | 251 | 227.7 | 221.9 | 1.10 | 1.13 | 8.8086% | 7.9915% | 7.7845% |
| 86 | 2,564 | 238 | 230.1 | 223.4 | 1.03 | 1.07 | 9.2821% | 8.9738% | 8.7129% |
| 87 | 2,223 | 217 | 221.4 | 216.8 | 0.98 | 1.00 | 9.7598% | 9.9560% | 9.7521% |
| 88 | 1,937 | 227 | 211.8 | 212.0 | 1.07 | 1.07 | 11.7212% | 10.9383% | 10.9450% |
| 89 | 1,644 | 213 | 195.9 | 201.9 | 1.09 | 1.05 | 12.9581% | 11.9206% | 12.2838% |
| 90 | 1,361 | 220 | 175.6 | 187.6 | 1.25 | 1.17 | 16.1655% | 12.9028% | 13.7864% |
| 91 | 1,076 | 176 | 153.4 | 166.5 | 1.15 | 1.06 | 16.3569% | 14.2521% | 15.4728% |
| 92 | 859 | 170 | 133.9 | 149.2 | 1.27 | 1.14 | 19.7905% | 15.5925% | 17.3655% |
| 93 | 638 | 124 | 108.0 | 121.6 | 1.15 | 1.02 | 19.4408% | 16.9283% | 19.0557% |
| 94 | 459 | 110 | 83.9 | 96.0 | 1.31 | 1.15 | 23.9910% | 18.3018% | 20.9105% |
| 95 | 312 | 78 | 61.5 | 71.6 | 1.27 | 1.09 | 25.0266% | 19.7210% | 22.9457% |
| 96 | 204 | 54 | 43.7 | 51.4 | 1.24 | 1.05 | 26.4273% | 21.3631% | 25.1791% |
| 97 | 125 | 32 | 28.8 | 34.5 | 1.11 | 0.93 | 25.5830% | 23.0188% | 27.6298% |
| 98 | 82 | 31 | 20.5 | 25.0 | 1.51 | 1.24 | 37.6909% | 24.9509% | 30.5034% |
| 99 | 41 | 12 | 11.2 | 13.8 | 1.07 | 0.87 | 29.3887% | 27.4354% | 33.6759% |
| 100 | 27 | 7 | 8.2 | 10.0 | 0.86 | 0.70 | 25.8455% | 30.1977% | 37.1784% |
| 101 | 22 | 10 | 7.4 | 9.0 | 1.35 | 1.11 | 44.9438% | 33.2706% | 41.0451% |
| 102 | 12 | 4 | 4.4 | 5.4 | 0.91 | 0.74 | 33.5655% | 36.7152% | 45.3140% |
| 103 | 6 | 2 | 2.4 | 3.0 | 0.83 | 0.67 | 33.8066% | 40.4947% | 50.0269% |
| 104 | 4 | 1 | 1.9 | 2.2 | 0.52 | 0.45 | 23.5294% | 44.8442% | 55.2299% |
| 105 | 4 | 2 | 2.1 | 2.4 | 0.94 | 0.82 | 47.0588% | 49.9036% | 60.9741% |
| 106 | 2 | 1 | 1.2 | 1.3 | 0.83 | 0.74 | 46.1467% | 55.8442% | 67.3157% |
| 107 | 1 | 0 | 0.5 | 0.7 | 0.00 | 0.00 | 0.0000% | 62.8438% | 74.3168% |
| 108 | 1 | 1 | 0.7 | 0.8 | 1.41 | 1.22 | 100.0000% | 71.0868% | 82.0461% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 90.5793% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 209,248 | 6,657 | 5,876.6 | 5,824.0 | 1.13 | 1.14 | 3.1814% | 2.8084% | 2.7833% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 74 | 7 | 0.0 | 0.0 | 520.45 | 257.52 | 9.5238% | 0.0183% | 0.0367% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0195% | 0.0391% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0206% | 0.0414% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0218% | 0.0438% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0232% | 0.0466% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0245% | 0.0492% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0260% | 0.0522% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0275% | 0.0552% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0293% | 0.0588% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0310% | 0.0622% |
| 30 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0332% | 0.0666% |
| 31 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0353% | 0.0709% |
| 32 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0376% | 0.0755% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0402% | 0.0807% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0430% | 0.0863% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0462% | 0.0927% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0487% | 0.0978% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0520% | 0.1044% |
| 38 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0556% | 0.1116% |
| 39 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0598% | 0.1200% |
| 40 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0645% | 0.1295% |
| 41 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0695% | 0.1395% |
| 42 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0754% | 0.1514% |
| 43 | 4 | 1 | 0.0 | 0.0 | 332.12 | 151.70 | 27.2702% | 0.0821% | 0.1648% |
| 44 | 8 | 3 | 0.0 | 0.0 | 409.95 | 208.50 | 36.7332% | 0.0896% | 0.1799% |
| 45 | 8 | 2 | 0.0 | 0.0 | 243.93 | 126.57 | 24.0010% | 0.0984% | 0.1975% |
| 46 | 7 | 1 | 0.0 | 0.0 | 125.91 | 65.71 | 13.6370% | 0.1083% | 0.2174% |
| 47 | 18 | 2 | 0.0 | 0.0 | 93.64 | 46.44 | 11.1620% | 0.1192% | 0.2393% |
| 48 | 29 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.1307% | 0.2624% |
| 49 | 52 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.1425% | 0.2860% |
| 50 | 83 | 2 | 0.1 | 0.3 | 15.62 | 7.78 | 2.4096% | 0.1543% | 0.3097% |
| 51 | 164 | 6 | 0.3 | 0.6 | 21.70 | 10.84 | 3.6475% | 0.1681% | 0.3374% |
| 52 | 301 | 10 | 0.6 | 1.1 | 18.15 | 9.06 | 3.3168% | 0.1827% | 0.3667% |
| 53 | 564 | 12 | 1.1 | 2.2 | 10.74 | 5.35 | 2.1283% | 0.1982% | 0.3978% |
| 54 | 970 | 17 | 2.1 | 4.2 | 8.15 | 4.06 | 1.7521% | 0.2151% | 0.4318% |
| 55 | 2,106 | 42 | 4.9 | 9.9 | 8.53 | 4.25 | 1.9942% | 0.2339% | 0.4695% |
| 56 | 5,385 | 93 | 14.0 | 28.1 | 6.65 | 3.31 | 1.7271% | 0.2596% | 0.5211% |
| 57 | 7,205 | 115 | 20.7 | 41.6 | 5.55 | 2.76 | 1.5962% | 0.2876% | 0.5773% |
| 58 | 8,052 | 115 | 25.6 | 50.3 | 4.49 | 2.29 | 1.4281% | 0.3179% | 0.6245% |
| 59 | 8,883 | 123 | 31.1 | 60.0 | 3.96 | 2.05 | 1.3846% | 0.3497% | 0.6755% |
| 60 | 9,696 | 127 | 37.2 | 70.8 | 3.42 | 1.79 | 1.3098% | 0.3832% | 0.7307% |
| 61 | 10,412 | 135 | 44.6 | 82.3 | 3.03 | 1.64 | 1.2966% | 0.4279% | 0.7904% |
| 62 | 11,064 | 173 | 52.5 | 94.6 | 3.29 | 1.83 | 1.5637% | 0.4746% | 0.8550% |
| 63 | 12,798 | 226 | 67.0 | 111.3 | 3.37 | 2.03 | 1.7659% | 0.5234% | 0.8697% |
| 64 | 13,888 | 212 | 79.7 | 122.9 | 2.66 | 1.73 | 1.5265% | 0.5741% | 0.8847% |
| 65 | 14,559 | 181 | 91.2 | 131.0 | 1.98 | 1.38 | 1.2432% | 0.6265% | 0.8999% |
| 66 | 15,479 | 224 | 109.6 | 141.7 | 2.04 | 1.58 | 1.4472% | 0.7080% | 0.9154% |
| 67 | 15,966 | 196 | 126.7 | 148.7 | 1.55 | 1.32 | 1.2276% | 0.7938% | 0.9311% |
| 68 | 16,257 | 217 | 143.8 | 165.8 | 1.51 | 1.31 | 1.3348% | 0.8846% | 1.0198% |
| 69 | 16,302 | 231 | 159.8 | 182.1 | 1.45 | 1.27 | 1.4170% | 0.9802% | 1.1169% |
| 70 | 16,208 | 206 | 175.1 | 198.3 | 1.18 | 1.04 | 1.2710% | 1.0802% | 1.2233% |
| 71 | 16,036 | 230 | 195.6 | 214.9 | 1.18 | 1.07 | 1.4343% | 1.2199% | 1.3399% |
| 72 | 15,760 | 247 | 214.9 | 231.3 | 1.15 | 1.07 | 1.5672% | 1.3636% | 1.4675% |
| 73 | 15,346 | 239 | 231.6 | 242.0 | 1.03 | 0.99 | 1.5574% | 1.5091% | 1.5772% |
| 74 | 14,861 | 265 | 245.9 | 251.9 | 1.08 | 1.05 | 1.7831% | 1.6544% | 1.6951% |
| 75 | 14,307 | 269 | 257.1 | 260.6 | 1.05 | 1.03 | 1.8803% | 1.7974% | 1.8218% |
| 76 | 13,727 | 256 | 282.5 | 268.8 | 0.91 | 0.95 | 1.8650% | 2.0578% | 1.9580% |
| 77 | 13,112 | 306 | 304.0 | 275.9 | 1.01 | 1.11 | 2.3338% | 2.3182% | 2.1043% |
| 78 | 12,388 | 297 | 319.2 | 297.8 | 0.93 | 1.00 | 2.3974% | 2.5768% | 2.4041% |
| 79 | 11,863 | 340 | 335.9 | 325.8 | 1.01 | 1.04 | 2.8661% | 2.8314% | 2.7467% |
| 80 | 11,486 | 370 | 353.7 | 360.4 | 1.05 | 1.03 | 3.2214% | 3.0798% | 3.1380% |
| 81 | 11,232 | 408 | 407.5 | 402.7 | 1.00 | 1.01 | 3.6326% | 3.6284% | 3.5852% |
| 82 | 10,908 | 453 | 455.6 | 446.8 | 0.99 | 1.01 | 4.1529% | 4.1770% | 4.0960% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-----------------|-----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 10,529 | 551 | 497.5 | 488.4 | 1.11 | 1.13 | 5.2334% | 4.7256% | 4.6383% |
| 84 | 9,967 | 543 | 525.7 | 523.5 | 1.03 | 1.04 | 5.4480% | 5.2743% | 5.2523% |
| 85 | 9,383 | 576 | 546.4 | 558.1 | 1.05 | 1.03 | 6.1385% | 5.8229% | 5.9477% |
| 86 | 8,708 | 614 | 586.4 | 586.5 | 1.05 | 1.05 | 7.0510% | 6.7341% | 6.7351% |
| 87 | 7,943 | 657 | 607.2 | 605.8 | 1.08 | 1.08 | 8.2718% | 7.6453% | 7.6268% |
| 88 | 7,104 | 632 | 607.9 | 616.7 | 1.04 | 1.02 | 8.8961% | 8.5566% | 8.6805% |
| 89 | 6,309 | 663 | 597.3 | 623.3 | 1.11 | 1.06 | 10.5089% | 9.4678% | 9.8797% |
| 90 | 5,507 | 692 | 571.5 | 619.2 | 1.21 | 1.12 | 12.5664% | 10.3790% | 11.2446% |
| 91 | 4,642 | 644 | 548.1 | 594.1 | 1.17 | 1.08 | 13.8740% | 11.8079% | 12.7981% |
| 92 | 3,914 | 591 | 517.2 | 570.1 | 1.14 | 1.04 | 15.1009% | 13.2163% | 14.5662% |
| 93 | 3,239 | 563 | 473.7 | 517.6 | 1.19 | 1.09 | 17.3810% | 14.6247% | 15.9790% |
| 94 | 2,547 | 458 | 409.0 | 446.5 | 1.12 | 1.03 | 17.9814% | 16.0567% | 17.5289% |
| 95 | 1,954 | 424 | 342.7 | 375.7 | 1.24 | 1.13 | 21.6991% | 17.5405% | 19.2291% |
| 96 | 1,380 | 306 | 276.3 | 291.1 | 1.11 | 1.05 | 22.1740% | 20.0184% | 21.0943% |
| 97 | 949 | 223 | 213.0 | 219.6 | 1.05 | 1.02 | 23.4943% | 22.4440% | 23.1403% |
| 98 | 656 | 184 | 161.4 | 169.9 | 1.14 | 1.08 | 28.0488% | 24.6045% | 25.8978% |
| 99 | 433 | 121 | 114.8 | 125.5 | 1.05 | 0.96 | 27.9554% | 26.5343% | 28.9840% |
| 100 | 287 | 87 | 82.2 | 93.1 | 1.06 | 0.93 | 30.3135% | 28.6331% | 32.4379% |
| 101 | 187 | 63 | 59.0 | 67.9 | 1.07 | 0.93 | 33.6898% | 31.5468% | 36.3034% |
| 102 | 113 | 38 | 39.2 | 45.9 | 0.97 | 0.83 | 33.7775% | 34.8130% | 40.6296% |
| 103 | 71 | 22 | 27.1 | 32.3 | 0.81 | 0.68 | 31.1694% | 38.3968% | 45.4713% |
| 104 | 46 | 19 | 19.7 | 23.4 | 0.96 | 0.81 | 41.0084% | 42.5209% | 50.8899% |
| 105 | 27 | 15 | 12.9 | 15.4 | 1.17 | 0.98 | 55.2161% | 47.3178% | 56.9543% |
| 106 | 12 | 5 | 6.4 | 7.6 | 0.78 | 0.65 | 41.0948% | 52.9509% | 63.7413% |
| 107 | 8 | 4 | 4.6 | 5.7 | 0.87 | 0.70 | 51.6062% | 59.5880% | 71.3372% |
| 108 | 3 | 1 | 1.8 | 2.4 | 0.56 | 0.42 | 37.4953% | 67.4038% | 79.8382% |
| 109 | 2 | 1 | 1.5 | 1.8 | 0.65 | 0.56 | 50.0000% | 76.5790% | 89.3522% |
| 110 | 1 | 0 | 1.0 | 1.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 433,497 | 15,056 | 12,643.0 | 13,454.9 | 1.19 | 1.12 | 3.4732% | 2.9165% | 3.1038% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 20 | 2 | 0.0 | 0.0 | 0.00 | 0.00 | 10.2564% | 0.0351% | 0.0524% |
| 25 - 29 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0532% | 0.0775% |
| 30 - 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 35 - 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 40 - 44 | 18 | 5 | 0.0 | 0.0 | 0.00 | 0.00 | 27.5224% | 0.1591% | 0.2290% |
| 45 - 49 | 94 | 7 | 0.2 | 0.3 | 32.50 | 22.32 | 7.4402% | 0.2289% | 0.3334% |
| 50 - 54 | 1,689 | 53 | 6.0 | 8.8 | 8.80 | 6.04 | 3.1373% | 0.3564% | 0.5193% |
| 55 - 59 | 27,443 | 334 | 140.9 | 203.2 | 2.37 | 1.64 | 1.2171% | 0.5133% | 0.7403% |
| 60 - 64 | 38,768 | 502 | 307.6 | 385.3 | 1.63 | 1.30 | 1.2949% | 0.7934% | 0.9938% |
| 65 - 69 | 41,552 | 642 | 568.1 | 542.1 | 1.13 | 1.18 | 1.5450% | 1.3671% | 1.3046% |
| 70 - 74 | 36,890 | 854 | 827.1 | 731.8 | 1.03 | 1.17 | 2.3150% | 2.2421% | 1.9838% |
| 75 - 79 | 27,415 | 943 | 975.3 | 880.4 | 0.97 | 1.07 | 3.4397% | 3.5576% | 3.2114% |
| 80 - 84 | 18,904 | 1,133 | 1,115.2 | 1,043.8 | 1.02 | 1.09 | 5.9934% | 5.8993% | 5.5217% |
| 85 - 89 | 11,217 | 1,146 | 1,087.0 | 1,076.0 | 1.05 | 1.07 | 10.2163% | 9.6899% | 9.5922% |
| 90 - 94 | 4,392 | 800 | 654.8 | 720.8 | 1.22 | 1.11 | 18.2138% | 14.9075% | 16.4117% |
| 95 - 99 | 764 | 207 | 165.6 | 196.3 | 1.25 | 1.05 | 27.0884% | 21.6750% | 25.6899% |
| 100&Over | 80 | 28 | 28.8 | 35.1 | 0.97 | 0.80 | 35.1830% | 36.1525% | 44.0610% |
| Total | 209,248 | 6,657 | 5,876.6 | 5,824.0 | 1.13 | 1.14 | 3.1814% | 2.8084% | 2.7833% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-----------------|-----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 74 | 7 | 0.0 | 0.0 | 0.00 | 0.00 | 9.5238% | 0.0183% | 0.0370% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0313% | 0.0000% |
| 30 - 34 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0360% | 0.0623% |
| 35 - 39 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0584% | 0.1362% |
| 40 - 44 | 16 | 4 | 0.0 | 0.0 | 0.00 | 0.00 | 24.6139% | 0.0829% | 0.1729% |
| 45 - 49 | 114 | 5 | 0.1 | 0.3 | 33.49 | 16.73 | 4.3699% | 0.1305% | 0.2612% |
| 50 - 54 | 2,083 | 47 | 4.2 | 8.3 | 11.30 | 5.63 | 2.2563% | 0.1997% | 0.4007% |
| 55 - 59 | 31,632 | 488 | 96.3 | 189.8 | 5.07 | 2.57 | 1.5428% | 0.3044% | 0.6001% |
| 60 - 64 | 57,858 | 873 | 280.9 | 481.9 | 3.11 | 1.81 | 1.5089% | 0.4856% | 0.8329% |
| 65 - 69 | 78,562 | 1,049 | 631.1 | 769.2 | 1.66 | 1.36 | 1.3353% | 0.8034% | 0.9791% |
| 70 - 74 | 78,212 | 1,187 | 1,063.1 | 1,138.4 | 1.12 | 1.04 | 1.5177% | 1.3592% | 1.4555% |
| 75 - 79 | 65,396 | 1,468 | 1,498.7 | 1,429.0 | 0.98 | 1.03 | 2.2448% | 2.2917% | 2.1851% |
| 80 - 84 | 54,121 | 2,325 | 2,240.1 | 2,221.8 | 1.04 | 1.05 | 4.2959% | 4.1391% | 4.1052% |
| 85 - 89 | 39,447 | 3,142 | 2,945.2 | 2,990.3 | 1.07 | 1.05 | 7.9651% | 7.4663% | 7.5806% |
| 90 - 94 | 19,848 | 2,948 | 2,519.6 | 2,747.5 | 1.17 | 1.07 | 14.8526% | 12.6941% | 13.8423% |
| 95 - 99 | 5,372 | 1,258 | 1,108.3 | 1,181.8 | 1.14 | 1.06 | 23.4178% | 20.6307% | 21.9999% |
| 100&Over | 756 | 255 | 255.4 | 296.5 | 1.00 | 0.86 | 33.7227% | 33.7732% | 39.2116% |
| Total | 433,497 | 15,056 | 12,643.0 | 13,454.9 | 1.19 | 1.12 | 3.4732% | 2.9165% | 3.1038% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1C

Mortality Experience of Service Retirees

Men

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1991 | 9,722 | 354 | 280.2 | 272.6 | 1.26 | 1.30 | 3.6414% | 2.8818% | 2.8039% |
| 1992 | 10,313 | 363 | 296.2 | 289.4 | 1.23 | 1.25 | 3.5200% | 2.8727% | 2.8065% |
| 1993 | 12,291 | 459 | 324.2 | 320.1 | 1.42 | 1.43 | 3.7344% | 2.6374% | 2.6040% |
| 1994 | 12,238 | 405 | 334.2 | 329.3 | 1.21 | 1.23 | 3.3094% | 2.7309% | 2.6905% |
| 1995 | 12,222 | 368 | 344.0 | 338.4 | 1.07 | 1.09 | 3.0110% | 2.8144% | 2.7684% |
| 1996 | 12,479 | 391 | 359.3 | 353.5 | 1.09 | 1.11 | 3.1333% | 2.8796% | 2.8331% |
| 1997 | 13,594 | 474 | 377.0 | 373.0 | 1.26 | 1.27 | 3.4870% | 2.7736% | 2.7439% |
| 1998 | 14,402 | 521 | 395.2 | 392.7 | 1.32 | 1.33 | 3.6176% | 2.7444% | 2.7264% |
| 1999 | 14,299 | 460 | 404.9 | 401.7 | 1.14 | 1.15 | 3.2170% | 2.8315% | 2.8091% |
| 2000 | 14,335 | 445 | 414.2 | 410.1 | 1.07 | 1.09 | 3.1043% | 2.8892% | 2.8609% |
| 2001 | 14,453 | 465 | 429.0 | 425.1 | 1.08 | 1.09 | 3.2173% | 2.9680% | 2.9413% |
| 2002 | 15,408 | 536 | 451.0 | 448.4 | 1.19 | 1.20 | 3.4788% | 2.9270% | 2.9103% |
| 2003 | 16,414 | 423 | 464.1 | 462.7 | 0.91 | 0.91 | 2.5771% | 2.8276% | 2.8192% |
| 2004 | 17,776 | 497 | 490.8 | 491.9 | 1.01 | 1.01 | 2.7959% | 2.7610% | 2.7674% |
| 2005 | 19,304 | 496 | 512.3 | 515.2 | 0.97 | 0.96 | 2.5694% | 2.6539% | 2.6690% |
| Total | 209,248 | 6,657 | 5,876.6 | 5,824.1 | 1.13 | 1.14 | 3.1814% | 2.8084% | 2.7833% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 1C

Mortality Experience of Service Retirees

Women

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-----------------|-----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1991 | 22,481 | 803 | 660.2 | 692.5 | 1.22 | 1.16 | 3.5718% | 2.9366% | 3.0802% |
| 1992 | 23,349 | 852 | 687.1 | 721.8 | 1.24 | 1.18 | 3.6491% | 2.9428% | 3.0912% |
| 1993 | 25,919 | 1,040 | 723.6 | 765.0 | 1.44 | 1.36 | 4.0125% | 2.7917% | 2.9515% |
| 1994 | 25,755 | 916 | 748.0 | 789.6 | 1.22 | 1.16 | 3.5566% | 2.9044% | 3.0659% |
| 1995 | 25,856 | 965 | 773.2 | 815.9 | 1.25 | 1.18 | 3.7322% | 2.9904% | 3.1554% |
| 1996 | 26,097 | 902 | 796.6 | 841.5 | 1.13 | 1.07 | 3.4564% | 3.0523% | 3.2247% |
| 1997 | 28,437 | 1,104 | 833.2 | 886.2 | 1.33 | 1.25 | 3.8823% | 2.9299% | 3.1165% |
| 1998 | 29,794 | 1,214 | 861.0 | 919.2 | 1.41 | 1.32 | 4.0747% | 2.8900% | 3.0853% |
| 1999 | 29,419 | 1,022 | 876.4 | 935.4 | 1.17 | 1.09 | 3.4740% | 2.9791% | 3.1796% |
| 2000 | 29,569 | 1,022 | 890.1 | 950.5 | 1.15 | 1.08 | 3.4563% | 3.0101% | 3.2144% |
| 2001 | 29,710 | 1,011 | 909.1 | 970.4 | 1.11 | 1.04 | 3.4030% | 3.0599% | 3.2665% |
| 2002 | 31,417 | 1,132 | 939.6 | 1,004.4 | 1.20 | 1.13 | 3.6032% | 2.9908% | 3.1970% |
| 2003 | 32,897 | 929 | 951.4 | 1,019.0 | 0.98 | 0.91 | 2.8240% | 2.8921% | 3.0975% |
| 2004 | 35,056 | 1,071 | 984.3 | 1,056.3 | 1.09 | 1.01 | 3.0552% | 2.8078% | 3.0132% |
| 2005 | 37,745 | 1,073 | 1,009.4 | 1,086.7 | 1.06 | 0.99 | 2.8428% | 2.6742% | 2.8791% |
| Total | 433,497 | 15,056 | 12,643.0 | 13,454.4 | 1.19 | 1.12 | 3.4732% | 2.9165% | 3.1037% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0076% | 1.2091% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0282% | 1.2338% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0491% | 1.2589% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0706% | 1.2847% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0925% | 1.3110% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.1148% | 1.3378% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.1376% | 1.3651% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.1608% | 1.3930% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.1846% | 1.4215% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.2088% | 1.4506% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.2336% | 1.4803% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.2588% | 1.5106% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.2844% | 1.5413% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.3107% | 1.5728% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.3375% | 1.6050% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.3649% | 1.6379% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.3928% | 1.6714% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.4212% | 1.7054% |
| 38 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.4502% | 1.7402% |
| 39 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.4799% | 1.7759% |
| 40 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.5101% | 1.8121% |
| 41 | 5 | 1 | 0.1 | 0.1 | 12.98 | 10.82 | 19.9960% | 1.5410% | 1.8492% |
| 42 | 5 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 1.5725% | 1.8870% |
| 43 | 9 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 1.6046% | 1.9255% |
| 44 | 12 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 1.6375% | 1.9650% |
| 45 | 14 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 1.6709% | 2.0051% |
| 46 | 16 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 1.7051% | 2.0461% |
| 47 | 15 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 1.7399% | 2.0879% |
| 48 | 20 | 1 | 0.3 | 0.4 | 2.89 | 2.35 | 5.1282% | 1.7755% | 2.1306% |
| 49 | 20 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 1.8109% | 2.1731% |
| 50 | 30 | 2 | 0.6 | 0.7 | 3.58 | 3.01 | 6.6114% | 1.8462% | 2.2154% |
| 51 | 36 | 1 | 0.7 | 0.8 | 1.46 | 1.23 | 2.7524% | 1.8813% | 2.2576% |
| 52 | 53 | 1 | 1.0 | 1.2 | 0.98 | 0.82 | 1.8779% | 1.9163% | 2.2996% |
| 53 | 84 | 0 | 1.6 | 2.0 | 0.00 | 0.00 | 0.0000% | 1.9528% | 2.3434% |
| 54 | 119 | 0 | 2.4 | 2.8 | 0.00 | 0.00 | 0.0000% | 1.9895% | 2.3874% |
| 55 | 144 | 2 | 2.9 | 3.5 | 0.69 | 0.57 | 1.3929% | 2.0266% | 2.4319% |
| 56 | 150 | 7 | 3.1 | 3.7 | 2.26 | 1.88 | 4.6667% | 2.0643% | 2.4772% |
| 57 | 144 | 0 | 3.0 | 3.6 | 0.00 | 0.00 | 0.0000% | 2.1032% | 2.5238% |
| 58 | 129 | 4 | 2.8 | 3.3 | 1.45 | 1.21 | 3.1067% | 2.1437% | 2.5724% |
| 59 | 115 | 5 | 2.5 | 3.0 | 1.99 | 1.66 | 4.3574% | 2.1866% | 2.6239% |
| 60 | 109 | 4 | 2.4 | 2.9 | 1.65 | 1.37 | 3.6838% | 2.2326% | 2.6791% |
| 61 | 96 | 4 | 2.2 | 2.6 | 1.83 | 1.52 | 4.1738% | 2.2825% | 2.7390% |
| 62 | 73 | 3 | 1.7 | 2.0 | 1.75 | 1.47 | 4.0957% | 2.3372% | 2.8046% |
| 63 | 63 | 3 | 1.5 | 1.8 | 1.98 | 1.66 | 4.7494% | 2.3977% | 2.8772% |
| 64 | 56 | 1 | 1.4 | 1.7 | 0.72 | 0.60 | 1.7752% | 2.4656% | 2.9587% |
| 65 | 56 | 4 | 1.4 | 1.7 | 2.82 | 2.34 | 7.1646% | 2.5427% | 3.0512% |
| 66 | 53 | 4 | 1.4 | 1.7 | 2.85 | 2.39 | 7.5115% | 2.6311% | 3.1573% |
| 67 | 47 | 0 | 1.3 | 1.5 | 0.00 | 0.00 | 0.0000% | 2.7327% | 3.2792% |
| 68 | 48 | 2 | 1.4 | 1.6 | 1.46 | 1.22 | 4.1523% | 2.8494% | 3.4193% |
| 69 | 44 | 0 | 1.3 | 1.6 | 0.00 | 0.00 | 0.0000% | 2.9825% | 3.5790% |
| 70 | 44 | 2 | 1.4 | 1.7 | 1.46 | 1.21 | 4.5801% | 3.1342% | 3.7610% |
| 71 | 38 | 0 | 1.3 | 1.5 | 0.00 | 0.00 | 0.0000% | 3.3062% | 3.9674% |
| 72 | 40 | 2 | 1.4 | 1.7 | 1.41 | 1.19 | 4.9484% | 3.5008% | 4.2010% |
| 73 | 42 | 0 | 1.5 | 1.9 | 0.00 | 0.00 | 0.0000% | 3.7193% | 4.4632% |
| 74 | 41 | 2 | 1.6 | 1.9 | 1.22 | 1.03 | 4.8390% | 3.9632% | 4.7558% |
| 75 | 44 | 2 | 1.9 | 2.2 | 1.07 | 0.89 | 4.5455% | 4.2347% | 5.0816% |
| 76 | 38 | 2 | 1.7 | 2.1 | 1.15 | 0.97 | 5.2173% | 4.5354% | 5.4425% |
| 77 | 32 | 2 | 1.6 | 1.9 | 1.28 | 1.07 | 6.2177% | 4.8674% | 5.8409% |
| 78 | 30 | 1 | 1.6 | 1.9 | 0.63 | 0.53 | 3.2966% | 5.2319% | 6.2783% |
| 79 | 28 | 3 | 1.6 | 1.9 | 1.93 | 1.59 | 10.8440% | 5.6298% | 6.7558% |
| 80 | 25 | 2 | 1.5 | 1.8 | 1.30 | 1.10 | 7.8694% | 6.0619% | 7.2743% |
| 81 | 27 | 1 | 1.8 | 2.1 | 0.57 | 0.47 | 3.7268% | 6.5290% | 7.8348% |
| 82 | 31 | 6 | 2.2 | 2.6 | 2.72 | 2.29 | 19.0979% | 7.0315% | 8.4378% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 33 | 2 | 2.5 | 3.0 | 0.79 | 0.66 | 6.0604% | 7.6355% | 9.1626% |
| 84 | 36 | 1 | 3.0 | 3.6 | 0.34 | 0.28 | 2.7906% | 8.2847% | 9.9416% |
| 85 | 33 | 1 | 3.0 | 3.6 | 0.33 | 0.28 | 2.9924% | 8.9692% | 10.7630% |
| 86 | 29 | 4 | 2.8 | 3.4 | 1.44 | 1.19 | 13.9135% | 9.6896% | 11.6275% |
| 87 | 22 | 2 | 2.3 | 2.8 | 0.88 | 0.73 | 9.2311% | 10.4469% | 12.5363% |
| 88 | 29 | 6 | 3.2 | 3.9 | 1.85 | 1.53 | 20.8080% | 11.2454% | 13.4945% |
| 89 | 25 | 3 | 3.0 | 3.6 | 0.99 | 0.83 | 12.0000% | 12.0815% | 14.4978% |
| 90 | 24 | 6 | 3.2 | 3.7 | 1.90 | 1.61 | 24.6579% | 12.9554% | 15.5465% |
| 91 | 20 | 5 | 2.8 | 3.4 | 1.78 | 1.46 | 25.4233% | 14.2521% | 17.1025% |
| 92 | 9 | 2 | 1.4 | 1.7 | 1.41 | 1.19 | 22.0216% | 15.5925% | 18.7110% |
| 93 | 6 | 2 | 1.0 | 1.2 | 2.05 | 1.64 | 34.7826% | 16.9283% | 20.3140% |
| 94 | 3 | 1 | 0.5 | 0.7 | 2.05 | 1.52 | 37.4953% | 18.3018% | 21.9622% |
| 95 | 3 | 0 | 0.6 | 0.7 | 0.00 | 0.00 | 0.0000% | 19.7210% | 23.6652% |
| 96 | 2 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 21.3631% | 25.6357% |
| 97 | 4 | 0 | 0.9 | 1.1 | 0.00 | 0.00 | 0.0000% | 23.0188% | 27.6226% |
| 98 | 5 | 1 | 1.1 | 1.5 | 0.89 | 0.67 | 22.2222% | 24.9509% | 29.9411% |
| 99 | 3 | 1 | 0.8 | 1.0 | 1.29 | 1.01 | 35.2983% | 27.4354% | 32.9225% |
| 100 | 2 | 2 | 0.7 | 0.7 | 3.06 | 2.76 | 92.2935% | 30.1977% | 36.2372% |
| 101 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 33.2706% | 39.9247% |
| 102 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 36.7152% | 44.0582% |
| 103 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.4947% | 48.5936% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 44.8442% | 53.8130% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 49.9036% | 59.8843% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 55.8442% | 67.0130% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 62.8438% | 75.4126% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 85.3042% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 96.9158% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 2,518 | 113 | 92.8 | 111.6 | 1.22 | 1.01 | 4.4877% | 3.6871% | 4.4315% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 34 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 35 | 3 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 36 | 3 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 37 | 5 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 38 | 9 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 39 | 13 | 0 | 0.4 | 0.5 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 40 | 14 | 0 | 0.4 | 0.5 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 41 | 15 | 0 | 0.4 | 0.5 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 42 | 13 | 0 | 0.4 | 0.5 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 43 | 22 | 0 | 0.6 | 0.8 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 44 | 25 | 0 | 0.7 | 0.9 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 45 | 34 | 0 | 1.0 | 1.2 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 46 | 46 | 1 | 1.4 | 1.6 | 0.74 | 0.62 | 2.1582% | 2.9247% | 3.5096% |
| 47 | 52 | 0 | 1.5 | 1.8 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 48 | 59 | 1 | 1.7 | 2.1 | 0.58 | 0.48 | 1.6973% | 2.9247% | 3.5096% |
| 49 | 65 | 3 | 1.8 | 2.1 | 1.68 | 1.41 | 4.5862% | 2.7372% | 3.2846% |
| 50 | 81 | 3 | 2.1 | 2.5 | 1.44 | 1.20 | 3.6998% | 2.5618% | 3.0742% |
| 51 | 105 | 7 | 2.5 | 3.0 | 2.78 | 2.32 | 6.6772% | 2.3984% | 2.8781% |
| 52 | 143 | 4 | 3.2 | 3.9 | 1.24 | 1.04 | 2.7875% | 2.2471% | 2.6965% |
| 53 | 194 | 1 | 4.1 | 4.9 | 0.24 | 0.20 | 0.5155% | 2.1093% | 2.5312% |
| 54 | 224 | 5 | 4.4 | 5.3 | 1.13 | 0.94 | 2.2355% | 1.9837% | 2.3804% |
| 55 | 233 | 6 | 4.4 | 5.2 | 1.38 | 1.15 | 2.5733% | 1.8705% | 2.2446% |
| 56 | 241 | 9 | 4.3 | 5.1 | 2.11 | 1.76 | 3.7318% | 1.7696% | 2.1235% |
| 57 | 229 | 5 | 3.9 | 4.6 | 1.30 | 1.08 | 2.1803% | 1.6813% | 2.0176% |
| 58 | 237 | 8 | 3.8 | 4.6 | 2.10 | 1.75 | 3.3779% | 1.6060% | 1.9272% |
| 59 | 246 | 4 | 3.8 | 4.6 | 1.06 | 0.88 | 1.6293% | 1.5441% | 1.8529% |
| 60 | 235 | 6 | 3.5 | 4.2 | 1.70 | 1.42 | 2.5487% | 1.4957% | 1.7948% |
| 61 | 235 | 4 | 3.4 | 4.1 | 1.16 | 0.97 | 1.7015% | 1.4615% | 1.7538% |
| 62 | 220 | 9 | 3.2 | 3.8 | 2.84 | 2.36 | 4.0893% | 1.4417% | 1.7300% |
| 63 | 187 | 3 | 2.7 | 3.2 | 1.11 | 0.93 | 1.6014% | 1.4371% | 1.7245% |
| 64 | 183 | 7 | 2.7 | 3.2 | 2.63 | 2.20 | 3.8165% | 1.4484% | 1.7381% |
| 65 | 161 | 4 | 2.4 | 2.9 | 1.69 | 1.40 | 2.4909% | 1.4771% | 1.7725% |
| 66 | 148 | 5 | 2.3 | 2.7 | 2.21 | 1.85 | 3.3746% | 1.5247% | 1.8296% |
| 67 | 140 | 4 | 2.2 | 2.7 | 1.80 | 1.49 | 2.8639% | 1.5927% | 1.9112% |
| 68 | 125 | 5 | 2.1 | 2.5 | 2.37 | 1.98 | 3.9919% | 1.6820% | 2.0184% |
| 69 | 126 | 2 | 2.3 | 2.7 | 0.89 | 0.74 | 1.5905% | 1.7934% | 2.1521% |
| 70 | 128 | 4 | 2.5 | 3.0 | 1.62 | 1.35 | 3.1190% | 1.9287% | 2.3144% |
| 71 | 125 | 7 | 2.6 | 3.1 | 2.68 | 2.23 | 5.5926% | 2.0892% | 2.5070% |
| 72 | 112 | 2 | 2.5 | 3.1 | 0.79 | 0.65 | 1.7884% | 2.2764% | 2.7317% |
| 73 | 103 | 2 | 2.6 | 3.1 | 0.78 | 0.65 | 1.9496% | 2.4913% | 2.9896% |
| 74 | 95 | 1 | 2.6 | 3.1 | 0.38 | 0.32 | 1.0517% | 2.7345% | 3.2814% |
| 75 | 89 | 3 | 2.7 | 3.2 | 1.12 | 0.93 | 3.3709% | 3.0066% | 3.6079% |
| 76 | 87 | 4 | 2.9 | 3.5 | 1.39 | 1.16 | 4.5934% | 3.3080% | 3.9696% |
| 77 | 88 | 2 | 3.2 | 3.8 | 0.62 | 0.52 | 2.2728% | 3.6391% | 4.3669% |
| 78 | 89 | 3 | 3.6 | 4.3 | 0.84 | 0.70 | 3.3740% | 4.0004% | 4.8005% |
| 79 | 95 | 3 | 4.2 | 5.0 | 0.72 | 0.60 | 3.1606% | 4.3922% | 5.2706% |
| 80 | 99 | 4 | 4.7 | 5.7 | 0.84 | 0.70 | 4.0573% | 4.8143% | 5.7772% |
| 81 | 103 | 6 | 5.4 | 6.5 | 1.11 | 0.92 | 5.8299% | 5.2671% | 6.3205% |
| 82 | 110 | 6 | 6.3 | 7.6 | 0.95 | 0.79 | 5.4629% | 5.7503% | 6.9004% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 115 | 7 | 7.2 | 8.6 | 0.97 | 0.81 | 6.0782% | 6.2637% | 7.5164% |
| 84 | 115 | 5 | 7.8 | 9.4 | 0.64 | 0.53 | 4.3605% | 6.8075% | 8.1690% |
| 85 | 117 | 11 | 8.6 | 10.4 | 1.27 | 1.06 | 9.4019% | 7.3812% | 8.8574% |
| 86 | 114 | 5 | 9.1 | 10.9 | 0.55 | 0.46 | 4.3924% | 7.9847% | 9.5816% |
| 87 | 111 | 12 | 9.7 | 11.6 | 1.24 | 1.03 | 10.8351% | 8.7149% | 10.4579% |
| 88 | 98 | 9 | 9.4 | 11.3 | 0.96 | 0.80 | 9.1681% | 9.5731% | 11.4877% |
| 89 | 93 | 17 | 9.8 | 11.7 | 1.74 | 1.45 | 18.1980% | 10.4828% | 12.5794% |
| 90 | 80 | 16 | 9.2 | 11.0 | 1.75 | 1.46 | 19.9793% | 11.4430% | 13.7316% |
| 91 | 67 | 5 | 8.3 | 10.0 | 0.60 | 0.50 | 7.4441% | 12.4271% | 14.9125% |
| 92 | 69 | 11 | 9.3 | 11.2 | 1.18 | 0.99 | 15.9229% | 13.4752% | 16.1702% |
| 93 | 65 | 13 | 9.4 | 11.4 | 1.38 | 1.14 | 20.1279% | 14.6247% | 17.5496% |
| 94 | 60 | 14 | 9.7 | 11.6 | 1.45 | 1.21 | 23.2045% | 16.0567% | 19.2680% |
| 95 | 40 | 7 | 7.1 | 8.4 | 0.99 | 0.83 | 17.3203% | 17.5405% | 21.0486% |
| 96 | 29 | 7 | 5.8 | 7.0 | 1.20 | 1.00 | 24.0682% | 20.0184% | 24.0221% |
| 97 | 20 | 4 | 4.6 | 5.4 | 0.88 | 0.74 | 19.6734% | 22.4440% | 26.9328% |
| 98 | 13 | 6 | 3.2 | 3.8 | 1.85 | 1.56 | 45.5685% | 24.6045% | 29.5254% |
| 99 | 7 | 1 | 1.9 | 2.2 | 0.51 | 0.45 | 13.6370% | 26.5343% | 31.8412% |
| 100 | 7 | 1 | 2.1 | 2.4 | 0.49 | 0.42 | 13.9548% | 28.6331% | 34.3597% |
| 101 | 6 | 3 | 1.9 | 2.3 | 1.56 | 1.32 | 49.3097% | 31.5468% | 37.8562% |
| 102 | 2 | 0 | 0.6 | 0.8 | 0.00 | 0.00 | 0.0000% | 34.8130% | 41.7756% |
| 103 | 2 | 1 | 0.7 | 0.9 | 1.36 | 1.09 | 52.1648% | 38.3968% | 46.0762% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 42.5209% | 51.0251% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 47.3178% | 56.7814% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 52.9509% | 63.5411% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 59.5880% | 71.5056% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 67.4038% | 80.8846% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 76.5790% | 91.8948% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 6,626 | 308 | 255.3 | 306.1 | 1.21 | 1.01 | 4.6487% | 3.8529% | 4.6201% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 35 - 39 | 2 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 1.4730% | 2.4421% |
| 40 - 44 | 33 | 1 | 0.5 | 0.6 | 1.89 | 1.63 | 3.0225% | 1.5987% | 1.8559% |
| 45 - 49 | 85 | 1 | 1.5 | 1.8 | 0.67 | 0.56 | 1.1731% | 1.7467% | 2.0904% |
| 50 - 54 | 323 | 4 | 6.3 | 7.5 | 0.64 | 0.53 | 1.2381% | 1.9423% | 2.3231% |
| 55 - 59 | 681 | 18 | 14.3 | 17.2 | 1.26 | 1.05 | 2.6419% | 2.1002% | 2.5227% |
| 60 - 64 | 397 | 15 | 9.2 | 11.1 | 1.63 | 1.36 | 3.7768% | 2.3232% | 2.7864% |
| 65 - 69 | 248 | 10 | 6.8 | 8.1 | 1.47 | 1.23 | 4.0269% | 2.7348% | 3.2776% |
| 70 - 74 | 205 | 6 | 7.2 | 8.7 | 0.83 | 0.69 | 2.9304% | 3.5243% | 4.2331% |
| 75 - 79 | 172 | 10 | 8.3 | 9.9 | 1.20 | 1.01 | 5.7971% | 4.8186% | 5.7671% |
| 80 - 84 | 153 | 12 | 11.0 | 13.2 | 1.09 | 0.91 | 7.8689% | 7.2067% | 8.6245% |
| 85 - 89 | 138 | 16 | 14.3 | 17.2 | 1.12 | 0.93 | 11.6222% | 10.3941% | 12.5081% |
| 90 - 94 | 61 | 16 | 8.8 | 10.7 | 1.81 | 1.49 | 26.0167% | 14.3628% | 17.4204% |
| 95 - 99 | 17 | 2 | 3.9 | 4.8 | 0.52 | 0.42 | 12.1212% | 23.4785% | 29.1655% |
| 100&Over | 2 | 2 | 0.7 | 0.7 | 3.06 | 2.76 | 92.2935% | 30.1977% | 33.4446% |
| Total | 2,518 | 113 | 92.8 | 111.6 | 1.22 | 1.01 | 4.4877% | 3.6871% | 4.4315% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 2.6309% |
| 35 - 39 | 32 | 0 | 0.9 | 1.2 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.6287% |
| 40 - 44 | 89 | 0 | 2.6 | 3.1 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5130% |
| 45 - 49 | 256 | 5 | 7.4 | 8.8 | 0.68 | 0.57 | 1.9531% | 2.8768% | 3.4525% |
| 50 - 54 | 747 | 20 | 16.3 | 19.6 | 1.22 | 1.02 | 2.6771% | 2.1878% | 2.6250% |
| 55 - 59 | 1,186 | 32 | 20.1 | 24.1 | 1.59 | 1.33 | 2.6982% | 1.6930% | 2.0315% |
| 60 - 64 | 1,061 | 29 | 15.5 | 18.6 | 1.87 | 1.56 | 2.7324% | 1.4584% | 1.7479% |
| 65 - 69 | 699 | 20 | 11.2 | 13.5 | 1.78 | 1.48 | 2.8595% | 1.6038% | 1.9262% |
| 70 - 74 | 563 | 16 | 12.8 | 15.4 | 1.25 | 1.04 | 2.8423% | 2.2721% | 2.7273% |
| 75 - 79 | 448 | 15 | 16.5 | 19.8 | 0.91 | 0.76 | 3.3489% | 3.6804% | 4.4176% |
| 80 - 84 | 541 | 28 | 31.5 | 37.9 | 0.89 | 0.74 | 5.1740% | 5.8212% | 6.9957% |
| 85 - 89 | 533 | 54 | 46.6 | 55.9 | 1.16 | 0.97 | 10.1282% | 8.7341% | 10.4754% |
| 90 - 94 | 341 | 59 | 46.0 | 55.1 | 1.28 | 1.07 | 17.2892% | 13.4660% | 16.1470% |
| 95 - 99 | 110 | 25 | 22.7 | 26.8 | 1.10 | 0.93 | 22.6591% | 20.5381% | 24.3264% |
| 100&Over | 17 | 5 | 5.3 | 6.4 | 0.95 | 0.78 | 29.8507% | 31.3929% | 38.4095% |
| Total | 6,626 | 308 | 255.3 | 306.1 | 1.21 | 1.01 | 4.6487% | 3.8529% | 4.6201% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0076% | 1.2091% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0282% | 1.2338% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0491% | 1.2589% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0706% | 1.2847% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0925% | 1.3110% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.1148% | 1.3378% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.1376% | 1.3651% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.1608% | 1.3930% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.1846% | 1.4215% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.2088% | 1.4506% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.2336% | 1.4803% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.2588% | 1.5106% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.2844% | 1.5413% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.3107% | 1.5728% |
| 34 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.3375% | 1.6050% |
| 35 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.3649% | 1.6379% |
| 36 | 4 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 1.3928% | 1.6714% |
| 37 | 5 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 1.4212% | 1.7054% |
| 38 | 9 | 1 | 0.1 | 0.2 | 7.66 | 6.38 | 11.1111% | 1.4502% | 1.7402% |
| 39 | 16 | 3 | 0.2 | 0.3 | 12.80 | 10.56 | 18.9466% | 1.4799% | 1.7759% |
| 40 | 18 | 1 | 0.3 | 0.3 | 3.75 | 3.07 | 5.6603% | 1.5101% | 1.8121% |
| 41 | 24 | 1 | 0.4 | 0.4 | 2.75 | 2.25 | 4.2403% | 1.5410% | 1.8492% |
| 42 | 36 | 2 | 0.6 | 0.7 | 3.51 | 2.94 | 5.5169% | 1.5725% | 1.8870% |
| 43 | 61 | 3 | 1.0 | 1.2 | 3.05 | 2.55 | 4.8980% | 1.6046% | 1.9255% |
| 44 | 89 | 6 | 1.5 | 1.7 | 4.13 | 3.43 | 6.7604% | 1.6375% | 1.9650% |
| 45 | 111 | 6 | 1.9 | 2.2 | 3.24 | 2.70 | 5.4136% | 1.6709% | 2.0051% |
| 46 | 139 | 6 | 2.4 | 2.8 | 2.54 | 2.11 | 4.3294% | 1.7051% | 2.0461% |
| 47 | 175 | 8 | 3.0 | 3.7 | 2.63 | 2.19 | 4.5845% | 1.7399% | 2.0879% |
| 48 | 202 | 13 | 3.6 | 4.3 | 3.62 | 3.02 | 6.4330% | 1.7755% | 2.1306% |
| 49 | 216 | 7 | 3.9 | 4.7 | 1.79 | 1.49 | 3.2395% | 1.8109% | 2.1731% |
| 50 | 251 | 10 | 4.6 | 5.6 | 2.16 | 1.80 | 3.9827% | 1.8462% | 2.2154% |
| 51 | 284 | 14 | 5.3 | 6.4 | 2.62 | 2.18 | 4.9340% | 1.8813% | 2.2576% |
| 52 | 303 | 13 | 5.8 | 7.0 | 2.24 | 1.87 | 4.2916% | 1.9163% | 2.2996% |
| 53 | 327 | 4 | 6.4 | 7.7 | 0.63 | 0.52 | 1.2223% | 1.9528% | 2.3434% |
| 54 | 353 | 11 | 7.0 | 8.4 | 1.57 | 1.31 | 3.1155% | 1.9895% | 2.3874% |
| 55 | 357 | 12 | 7.2 | 8.7 | 1.66 | 1.38 | 3.3621% | 2.0266% | 2.4319% |
| 56 | 349 | 16 | 7.2 | 8.6 | 2.22 | 1.85 | 4.5889% | 2.0643% | 2.4772% |
| 57 | 319 | 1 | 6.7 | 8.1 | 0.15 | 0.12 | 0.3138% | 2.1032% | 2.5238% |
| 58 | 298 | 9 | 6.4 | 7.7 | 1.41 | 1.17 | 3.0184% | 2.1437% | 2.5724% |
| 59 | 280 | 9 | 6.1 | 7.3 | 1.47 | 1.22 | 3.2162% | 2.1866% | 2.6239% |
| 60 | 271 | 11 | 6.0 | 7.3 | 1.82 | 1.52 | 4.0653% | 2.2326% | 2.6791% |
| 61 | 255 | 10 | 5.8 | 7.0 | 1.72 | 1.43 | 3.9267% | 2.2825% | 2.7390% |
| 62 | 230 | 10 | 5.4 | 6.5 | 1.86 | 1.55 | 4.3400% | 2.3372% | 2.8046% |
| 63 | 218 | 6 | 5.2 | 6.3 | 1.15 | 0.96 | 2.7513% | 2.3977% | 2.8772% |
| 64 | 214 | 7 | 5.3 | 6.3 | 1.33 | 1.11 | 3.2723% | 2.4656% | 2.9587% |
| 65 | 206 | 10 | 5.2 | 6.3 | 1.91 | 1.59 | 4.8465% | 2.5427% | 3.0512% |
| 66 | 199 | 15 | 5.2 | 6.3 | 2.86 | 2.39 | 7.5219% | 2.6311% | 3.1573% |
| 67 | 184 | 5 | 5.0 | 6.0 | 1.00 | 0.83 | 2.7199% | 2.7327% | 3.2792% |
| 68 | 182 | 5 | 5.2 | 6.2 | 0.97 | 0.80 | 2.7523% | 2.8494% | 3.4193% |
| 69 | 181 | 9 | 5.4 | 6.5 | 1.67 | 1.39 | 4.9816% | 2.9825% | 3.5790% |
| 70 | 175 | 9 | 5.5 | 6.6 | 1.64 | 1.37 | 5.1552% | 3.1342% | 3.7610% |
| 71 | 175 | 3 | 5.8 | 6.9 | 0.52 | 0.43 | 1.7127% | 3.3062% | 3.9674% |
| 72 | 183 | 9 | 6.4 | 7.7 | 1.40 | 1.17 | 4.9091% | 3.5008% | 4.2010% |
| 73 | 184 | 8 | 6.8 | 8.2 | 1.17 | 0.97 | 4.3596% | 3.7193% | 4.4632% |
| 74 | 177 | 13 | 7.0 | 8.4 | 1.85 | 1.54 | 7.3516% | 3.9632% | 4.7558% |
| 75 | 169 | 4 | 7.2 | 8.6 | 0.56 | 0.47 | 2.3622% | 4.2347% | 5.0816% |
| 76 | 169 | 4 | 7.7 | 9.2 | 0.52 | 0.43 | 2.3645% | 4.5354% | 5.4425% |
| 77 | 183 | 7 | 8.9 | 10.7 | 0.78 | 0.65 | 3.8199% | 4.8674% | 5.8409% |
| 78 | 183 | 12 | 9.6 | 11.5 | 1.25 | 1.04 | 6.5454% | 5.2319% | 6.2783% |
| 79 | 175 | 10 | 9.8 | 11.8 | 1.02 | 0.85 | 5.7170% | 5.6298% | 6.7558% |
| 80 | 168 | 8 | 10.2 | 12.2 | 0.78 | 0.65 | 4.7549% | 6.0619% | 7.2743% |
| 81 | 167 | 10 | 10.9 | 13.1 | 0.92 | 0.76 | 5.9911% | 6.5290% | 7.8348% |
| 82 | 157 | 18 | 11.1 | 13.2 | 1.63 | 1.36 | 11.4465% | 7.0315% | 8.4378% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 146 | 16 | 11.2 | 13.4 | 1.43 | 1.20 | 10.9464% | 7.6355% | 9.1626% |
| 84 | 135 | 14 | 11.2 | 13.4 | 1.25 | 1.04 | 10.3767% | 8.2847% | 9.9416% |
| 85 | 118 | 11 | 10.6 | 12.7 | 1.04 | 0.87 | 9.3087% | 8.9692% | 10.7630% |
| 86 | 108 | 12 | 10.5 | 12.6 | 1.14 | 0.96 | 11.0770% | 9.6896% | 11.6275% |
| 87 | 93 | 9 | 9.7 | 11.7 | 0.93 | 0.77 | 9.6775% | 10.4469% | 12.5363% |
| 88 | 82 | 18 | 9.2 | 11.1 | 1.95 | 1.63 | 21.8845% | 11.2454% | 13.4945% |
| 89 | 63 | 7 | 7.6 | 9.1 | 0.93 | 0.77 | 11.1998% | 12.0815% | 14.4978% |
| 90 | 56 | 10 | 7.3 | 8.7 | 1.37 | 1.15 | 17.8040% | 12.9554% | 15.5465% |
| 91 | 45 | 7 | 6.4 | 7.7 | 1.09 | 0.91 | 15.5843% | 14.2521% | 17.1025% |
| 92 | 32 | 7 | 5.0 | 6.0 | 1.39 | 1.17 | 21.7061% | 15.5925% | 18.7110% |
| 93 | 24 | 5 | 4.1 | 4.9 | 1.22 | 1.03 | 20.6186% | 16.9283% | 20.3140% |
| 94 | 16 | 2 | 2.9 | 3.5 | 0.68 | 0.57 | 12.5008% | 18.3018% | 21.9622% |
| 95 | 16 | 6 | 3.1 | 3.8 | 1.94 | 1.58 | 38.2971% | 19.7210% | 23.6652% |
| 96 | 8 | 1 | 1.7 | 2.1 | 0.57 | 0.49 | 12.2444% | 21.3631% | 25.6357% |
| 97 | 7 | 0 | 1.6 | 1.9 | 0.00 | 0.00 | 0.0000% | 23.0188% | 27.6226% |
| 98 | 8 | 2 | 2.1 | 2.4 | 0.97 | 0.83 | 24.2424% | 24.9509% | 29.9411% |
| 99 | 6 | 3 | 1.6 | 2.0 | 1.87 | 1.52 | 51.4315% | 27.4354% | 32.9225% |
| 100 | 2 | 2 | 0.7 | 0.7 | 3.06 | 2.76 | 92.2935% | 30.1977% | 36.2372% |
| 101 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 33.2706% | 39.9247% |
| 102 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 36.7152% | 44.0582% |
| 103 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.4947% | 48.5936% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 44.8442% | 53.8130% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 49.9036% | 59.8843% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 55.8442% | 67.0130% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 62.8438% | 75.4126% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 85.3042% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 96.9158% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 9,599 | 491 | 348.9 | 418.5 | 1.41 | 1.17 | 5.1151% | 3.6349% | 4.3600% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 4 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 30 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 31 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 32 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 33 | 3 | 1 | 0.1 | 0.1 | 11.40 | 9.50 | 33.3333% | 2.9247% | 3.5096% |
| 34 | 7 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 35 | 9 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 36 | 11 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 37 | 17 | 1 | 0.5 | 0.6 | 2.03 | 1.68 | 5.9411% | 2.9247% | 3.5096% |
| 38 | 26 | 0 | 0.8 | 0.9 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 39 | 39 | 1 | 1.1 | 1.4 | 0.87 | 0.73 | 2.5476% | 2.9247% | 3.5096% |
| 40 | 54 | 2 | 1.6 | 1.9 | 1.26 | 1.06 | 3.6755% | 2.9247% | 3.5096% |
| 41 | 64 | 1 | 1.9 | 2.2 | 0.54 | 0.45 | 1.5666% | 2.9247% | 3.5096% |
| 42 | 87 | 2 | 2.5 | 3.1 | 0.79 | 0.66 | 2.3077% | 2.9247% | 3.5096% |
| 43 | 114 | 3 | 3.3 | 4.0 | 0.90 | 0.75 | 2.6220% | 2.9247% | 3.5096% |
| 44 | 146 | 5 | 4.3 | 5.1 | 1.17 | 0.98 | 3.4188% | 2.9247% | 3.5096% |
| 45 | 182 | 7 | 5.3 | 6.4 | 1.32 | 1.10 | 3.8478% | 2.9247% | 3.5096% |
| 46 | 214 | 7 | 6.2 | 7.5 | 1.12 | 0.93 | 3.2774% | 2.9247% | 3.5096% |
| 47 | 256 | 6 | 7.5 | 9.0 | 0.80 | 0.67 | 2.3468% | 2.9247% | 3.5096% |
| 48 | 308 | 10 | 9.0 | 10.8 | 1.11 | 0.93 | 3.2476% | 2.9247% | 3.5096% |
| 49 | 354 | 14 | 9.7 | 11.6 | 1.45 | 1.20 | 3.9558% | 2.7372% | 3.2846% |
| 50 | 401 | 14 | 10.3 | 12.3 | 1.36 | 1.14 | 3.4949% | 2.5618% | 3.0742% |
| 51 | 443 | 14 | 10.6 | 12.7 | 1.32 | 1.10 | 3.1585% | 2.3984% | 2.8781% |
| 52 | 511 | 18 | 11.5 | 13.8 | 1.57 | 1.31 | 3.5254% | 2.2471% | 2.6965% |
| 53 | 566 | 13 | 11.9 | 14.3 | 1.09 | 0.91 | 2.2951% | 2.1093% | 2.5312% |
| 54 | 593 | 14 | 11.8 | 14.1 | 1.19 | 0.99 | 2.3609% | 1.9837% | 2.3804% |
| 55 | 606 | 16 | 11.3 | 13.6 | 1.41 | 1.18 | 2.6421% | 1.8705% | 2.2446% |
| 56 | 621 | 20 | 11.0 | 13.2 | 1.82 | 1.52 | 3.2189% | 1.7696% | 2.1235% |
| 57 | 630 | 22 | 10.6 | 12.7 | 2.08 | 1.73 | 3.4944% | 1.6813% | 2.0176% |
| 58 | 621 | 15 | 10.0 | 12.0 | 1.50 | 1.25 | 2.4158% | 1.6060% | 1.9272% |
| 59 | 640 | 14 | 9.9 | 11.9 | 1.42 | 1.18 | 2.1867% | 1.5441% | 1.8529% |
| 60 | 636 | 19 | 9.5 | 11.4 | 2.00 | 1.66 | 2.9855% | 1.4957% | 1.7948% |
| 61 | 630 | 18 | 9.2 | 11.0 | 1.96 | 1.63 | 2.8594% | 1.4615% | 1.7538% |
| 62 | 594 | 17 | 8.6 | 10.3 | 1.99 | 1.65 | 2.8639% | 1.4417% | 1.7300% |
| 63 | 550 | 14 | 7.9 | 9.5 | 1.77 | 1.48 | 2.5447% | 1.4371% | 1.7245% |
| 64 | 523 | 18 | 7.6 | 9.1 | 2.38 | 1.98 | 3.4439% | 1.4484% | 1.7381% |
| 65 | 492 | 14 | 7.3 | 8.7 | 1.93 | 1.61 | 2.8436% | 1.4771% | 1.7725% |
| 66 | 480 | 13 | 7.3 | 8.8 | 1.78 | 1.48 | 2.7093% | 1.5247% | 1.8296% |
| 67 | 465 | 11 | 7.4 | 8.9 | 1.49 | 1.24 | 2.3664% | 1.5927% | 1.9112% |
| 68 | 459 | 14 | 7.7 | 9.3 | 1.81 | 1.51 | 3.0512% | 1.6820% | 2.0184% |
| 69 | 461 | 11 | 8.3 | 9.9 | 1.33 | 1.11 | 2.3844% | 1.7934% | 2.1521% |
| 70 | 465 | 12 | 9.0 | 10.8 | 1.34 | 1.12 | 2.5811% | 1.9287% | 2.3144% |
| 71 | 467 | 14 | 9.8 | 11.7 | 1.44 | 1.20 | 2.9989% | 2.0892% | 2.5070% |
| 72 | 472 | 12 | 10.8 | 12.9 | 1.12 | 0.93 | 2.5397% | 2.2764% | 2.7317% |
| 73 | 482 | 15 | 12.0 | 14.4 | 1.25 | 1.04 | 3.1104% | 2.4913% | 2.9896% |
| 74 | 495 | 15 | 13.5 | 16.2 | 1.11 | 0.92 | 3.0293% | 2.7345% | 3.2814% |
| 75 | 508 | 16 | 15.3 | 18.3 | 1.05 | 0.87 | 3.1517% | 3.0066% | 3.6079% |
| 76 | 528 | 15 | 17.5 | 21.0 | 0.86 | 0.72 | 2.8387% | 3.3080% | 3.9696% |
| 77 | 547 | 18 | 19.9 | 23.9 | 0.90 | 0.75 | 3.2892% | 3.6391% | 4.3669% |
| 78 | 559 | 25 | 22.3 | 26.8 | 1.12 | 0.93 | 4.4750% | 4.0004% | 4.8005% |
| 79 | 559 | 16 | 24.6 | 29.5 | 0.65 | 0.54 | 2.8605% | 4.3922% | 5.2706% |
| 80 | 574 | 31 | 27.6 | 33.2 | 1.12 | 0.93 | 5.4030% | 4.8143% | 5.7772% |
| 81 | 586 | 40 | 30.9 | 37.0 | 1.30 | 1.08 | 6.8260% | 5.2671% | 6.3205% |
| 82 | 593 | 35 | 34.1 | 40.9 | 1.03 | 0.86 | 5.9014% | 5.7503% | 6.9004% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 596 | 33 | 37.3 | 44.8 | 0.88 | 0.74 | 5.5400% | 6.2637% | 7.5164% |
| 84 | 593 | 34 | 40.4 | 48.4 | 0.84 | 0.70 | 5.7327% | 6.8075% | 8.1690% |
| 85 | 589 | 44 | 43.5 | 52.2 | 1.01 | 0.84 | 7.4671% | 7.3812% | 8.8574% |
| 86 | 544 | 30 | 43.4 | 52.1 | 0.69 | 0.58 | 5.5180% | 7.9847% | 9.5816% |
| 87 | 524 | 59 | 45.7 | 54.8 | 1.29 | 1.08 | 11.2631% | 8.7149% | 10.4579% |
| 88 | 464 | 51 | 44.4 | 53.3 | 1.15 | 0.96 | 10.9895% | 9.5731% | 11.4877% |
| 89 | 416 | 63 | 43.6 | 52.3 | 1.45 | 1.20 | 15.1503% | 10.4828% | 12.5794% |
| 90 | 353 | 58 | 40.4 | 48.5 | 1.44 | 1.20 | 16.4344% | 11.4430% | 13.7316% |
| 91 | 295 | 34 | 36.7 | 44.0 | 0.93 | 0.77 | 11.5255% | 12.4271% | 14.9125% |
| 92 | 261 | 45 | 35.1 | 42.2 | 1.28 | 1.07 | 17.2688% | 13.4752% | 16.1702% |
| 93 | 218 | 45 | 31.9 | 38.3 | 1.41 | 1.18 | 20.6105% | 14.6247% | 17.5496% |
| 94 | 176 | 35 | 28.2 | 33.9 | 1.24 | 1.03 | 19.9056% | 16.0567% | 19.2680% |
| 95 | 136 | 32 | 23.8 | 28.6 | 1.34 | 1.12 | 23.5733% | 17.5405% | 21.0486% |
| 96 | 100 | 24 | 19.9 | 24.0 | 1.20 | 1.00 | 24.1007% | 20.0184% | 24.0221% |
| 97 | 71 | 18 | 16.0 | 19.1 | 1.13 | 0.94 | 25.2642% | 22.4440% | 26.9328% |
| 98 | 47 | 16 | 11.4 | 13.9 | 1.40 | 1.15 | 34.4086% | 24.6045% | 29.5254% |
| 99 | 28 | 7 | 7.4 | 8.9 | 0.95 | 0.79 | 25.2261% | 26.5343% | 31.8412% |
| 100 | 21 | 7 | 5.9 | 7.2 | 1.19 | 0.97 | 34.1463% | 28.6331% | 34.3597% |
| 101 | 13 | 6 | 4.2 | 4.9 | 1.43 | 1.22 | 45.0011% | 31.5468% | 37.8562% |
| 102 | 6 | 4 | 2.2 | 2.5 | 1.84 | 1.60 | 64.0102% | 34.8130% | 41.7756% |
| 103 | 2 | 1 | 0.7 | 0.9 | 1.36 | 1.09 | 52.1648% | 38.3968% | 46.0762% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 42.5209% | 51.0251% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 47.3178% | 56.7814% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 52.9509% | 63.5411% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 59.5880% | 71.5056% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 67.4038% | 80.8846% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 76.5790% | 91.8948% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 25,106 | 1,279 | 1,053.7 | 1,264.9 | 1.21 | 1.01 | 5.0945% | 4.1972% | 5.0382% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2B Fiscal Years 1989 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.3375% | 1.7512% |
| 35 - 39 | 36 | 4 | 0.5 | 0.6 | 7.71 | 6.39 | 11.1626% | 1.4481% | 1.7460% |
| 40 - 44 | 228 | 13 | 3.6 | 4.4 | 3.57 | 2.97 | 5.7142% | 1.5984% | 1.9221% |
| 45 - 49 | 842 | 40 | 14.8 | 17.7 | 2.71 | 2.26 | 4.7501% | 1.7519% | 2.1044% |
| 50 - 54 | 1,518 | 52 | 29.2 | 35.0 | 1.78 | 1.48 | 3.4254% | 1.9231% | 2.3075% |
| 55 - 59 | 1,602 | 47 | 33.6 | 40.4 | 1.40 | 1.16 | 2.9334% | 2.0998% | 2.5209% |
| 60 - 64 | 1,188 | 44 | 27.7 | 33.3 | 1.59 | 1.32 | 3.7048% | 2.3359% | 2.8038% |
| 65 - 69 | 952 | 44 | 26.1 | 31.3 | 1.69 | 1.41 | 4.6223% | 2.7399% | 3.2885% |
| 70 - 74 | 893 | 42 | 31.5 | 37.8 | 1.33 | 1.11 | 4.7011% | 3.5274% | 4.2357% |
| 75 - 79 | 880 | 37 | 43.2 | 51.8 | 0.86 | 0.71 | 4.2046% | 4.9093% | 5.8848% |
| 80 - 84 | 774 | 66 | 54.5 | 65.4 | 1.21 | 1.01 | 8.5326% | 7.0449% | 8.4487% |
| 85 - 89 | 464 | 57 | 47.6 | 57.1 | 1.20 | 1.00 | 12.2778% | 10.2556% | 12.3028% |
| 90 - 94 | 174 | 31 | 25.7 | 30.8 | 1.20 | 1.01 | 17.8590% | 14.8287% | 17.7317% |
| 95 - 99 | 45 | 12 | 10.1 | 12.1 | 1.19 | 0.99 | 26.7159% | 22.4959% | 27.0310% |
| 100&Over | 2 | 2 | 0.7 | 0.7 | 3.06 | 2.76 | 92.2935% | 30.1977% | 33.4446% |
| Total | 9,599 | 491 | 348.9 | 418.5 | 1.41 | 1.17 | 5.1151% | 3.6349% | 4.3600% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2B Fiscal Years 1989 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 4 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 2.9247% | 3.5096% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.9246% | 0.0000% |
| 30 - 34 | 13 | 1 | 0.4 | 0.5 | 2.74 | 2.19 | 8.0000% | 2.9247% | 3.6500% |
| 35 - 39 | 103 | 2 | 3.0 | 3.6 | 0.67 | 0.56 | 1.9512% | 2.9247% | 3.4925% |
| 40 - 44 | 466 | 13 | 13.6 | 16.3 | 0.95 | 0.80 | 2.7922% | 2.9247% | 3.5053% |
| 45 - 49 | 1,313 | 44 | 37.7 | 45.3 | 1.17 | 0.97 | 3.3511% | 2.8742% | 3.4516% |
| 50 - 54 | 2,514 | 73 | 56.1 | 67.3 | 1.30 | 1.08 | 2.9039% | 2.2307% | 2.6771% |
| 55 - 59 | 3,118 | 87 | 52.8 | 63.3 | 1.65 | 1.37 | 2.7906% | 1.6925% | 2.0312% |
| 60 - 64 | 2,932 | 86 | 42.8 | 51.3 | 2.01 | 1.68 | 2.9328% | 1.4580% | 1.7500% |
| 65 - 69 | 2,357 | 63 | 38.0 | 45.6 | 1.66 | 1.38 | 2.6727% | 1.6114% | 1.9335% |
| 70 - 74 | 2,382 | 68 | 55.0 | 66.0 | 1.24 | 1.03 | 2.8551% | 2.3106% | 2.7718% |
| 75 - 79 | 2,701 | 90 | 99.6 | 119.5 | 0.90 | 0.75 | 3.3317% | 3.6861% | 4.4227% |
| 80 - 84 | 2,942 | 173 | 170.3 | 204.4 | 1.02 | 0.85 | 5.8812% | 5.7886% | 6.9472% |
| 85 - 89 | 2,537 | 247 | 220.6 | 264.7 | 1.12 | 0.93 | 9.7372% | 8.6954% | 10.4360% |
| 90 - 94 | 1,303 | 217 | 172.3 | 206.8 | 1.26 | 1.05 | 16.6581% | 13.2284% | 15.8781% |
| 95 - 99 | 381 | 97 | 78.5 | 94.6 | 1.24 | 1.03 | 25.4710% | 20.6237% | 24.8311% |
| 100&Over | 42 | 18 | 13.0 | 15.6 | 1.39 | 1.16 | 42.8582% | 30.9232% | 37.0602% |
| Total | 25,106 | 1,279 | 1,053.7 | 1,264.9 | 1.21 | 1.01 | 5.0945% | 4.1972% | 5.0382% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2C

Mortality Experience of Disability Retirees

Men

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1991 | 653 | 37 | 22.9 | 27.5 | 1.61 | 1.34 | 5.6662% | 3.5124% | 4.2149% |
| 1992 | 648 | 31 | 22.8 | 27.4 | 1.36 | 1.13 | 4.7840% | 3.5258% | 4.2310% |
| 1993 | 645 | 32 | 22.8 | 27.4 | 1.40 | 1.17 | 4.9612% | 3.5403% | 4.2484% |
| 1994 | 644 | 34 | 23.0 | 27.6 | 1.48 | 1.23 | 5.2795% | 3.5743% | 4.2892% |
| 1995 | 639 | 33 | 22.9 | 27.4 | 1.44 | 1.20 | 5.1643% | 3.5783% | 4.2939% |
| 1996 | 654 | 36 | 23.8 | 28.5 | 1.51 | 1.26 | 5.5046% | 3.6374% | 4.3649% |
| 1997 | 651 | 50 | 23.6 | 28.3 | 2.12 | 1.77 | 7.6805% | 3.6224% | 4.3469% |
| 1998 | 627 | 22 | 23.0 | 27.6 | 0.96 | 0.80 | 3.5088% | 3.6687% | 4.4025% |
| 1999 | 641 | 25 | 23.4 | 28.0 | 1.07 | 0.89 | 3.9002% | 3.6434% | 4.3721% |
| 2000 | 646 | 37 | 24.2 | 29.0 | 1.53 | 1.27 | 5.7276% | 3.7467% | 4.4961% |
| 2001 | 633 | 41 | 23.6 | 28.4 | 1.73 | 1.45 | 6.4771% | 3.7340% | 4.4808% |
| 2002 | 625 | 35 | 23.5 | 28.1 | 1.49 | 1.24 | 5.6000% | 3.7527% | 4.5032% |
| 2003 | 620 | 21 | 23.0 | 27.6 | 0.91 | 0.76 | 3.3871% | 3.7056% | 4.4467% |
| 2004 | 629 | 31 | 23.2 | 27.8 | 1.34 | 1.11 | 4.9285% | 3.6894% | 4.4273% |
| 2005 | 644 | 26 | 23.2 | 27.8 | 1.12 | 0.93 | 4.0373% | 3.6035% | 4.3242% |
| Total | 9,599 | 491 | 348.9 | 418.7 | 1.41 | 1.17 | 5.1151% | 3.6349% | 4.3619% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 2C

Mortality Experience of Disability Retirees Women

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1991 | 1,729 | 82 | 72.3 | 86.8 | 1.13 | 0.94 | 4.7426% | 4.1835% | 5.0203% |
| 1992 | 1,705 | 75 | 72.8 | 87.3 | 1.03 | 0.86 | 4.3988% | 4.2683% | 5.1220% |
| 1993 | 1,700 | 82 | 73.1 | 87.7 | 1.12 | 0.94 | 4.8249% | 4.2989% | 5.1586% |
| 1994 | 1,692 | 77 | 74.0 | 88.8 | 1.04 | 0.87 | 4.5508% | 4.3745% | 5.2494% |
| 1995 | 1,680 | 83 | 74.0 | 88.8 | 1.12 | 0.93 | 4.9405% | 4.4049% | 5.2859% |
| 1996 | 1,694 | 90 | 73.8 | 88.5 | 1.22 | 1.02 | 5.3129% | 4.3546% | 5.2255% |
| 1997 | 1,677 | 79 | 73.7 | 88.4 | 1.07 | 0.89 | 4.7108% | 4.3939% | 5.2727% |
| 1998 | 1,677 | 106 | 74.2 | 89.1 | 1.43 | 1.19 | 6.3208% | 4.4266% | 5.3119% |
| 1999 | 1,657 | 98 | 72.0 | 86.4 | 1.36 | 1.13 | 5.9143% | 4.3460% | 5.2152% |
| 2000 | 1,648 | 108 | 70.5 | 84.6 | 1.53 | 1.28 | 6.5534% | 4.2758% | 5.1310% |
| 2001 | 1,622 | 91 | 68.1 | 81.7 | 1.34 | 1.11 | 5.6121% | 4.1997% | 5.0396% |
| 2002 | 1,627 | 84 | 64.9 | 77.9 | 1.29 | 1.08 | 5.1629% | 3.9913% | 4.7895% |
| 2003 | 1,648 | 79 | 64.2 | 77.0 | 1.23 | 1.03 | 4.7951% | 3.8939% | 4.6727% |
| 2004 | 1,651 | 66 | 62.7 | 75.3 | 1.05 | 0.88 | 3.9976% | 3.7990% | 4.5588% |
| 2005 | 1,700 | 79 | 63.5 | 76.2 | 1.24 | 1.04 | 4.6471% | 3.7330% | 4.4796% |
| Total | 25,106 | 1,279 | 1,053.7 | 1,264.5 | 1.21 | 1.01 | 5.0945% | 4.1972% | 5.0366% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 3A
Fiscal Years 2002 - 2005

Withdrawal Experience of Active Members Men and Women

| Service | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|-----------------|-----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 0 | 7,639 | 872 | 572.9 | 611.1 | 1.52 | 1.43 | 11.4159% | 7.5000% | 8.0000% |
| 1 | 25,457 | 3,842 | 1,654.7 | 1,782.0 | 2.32 | 2.16 | 15.0924% | 6.5000% | 7.0000% |
| 2 | 54,311 | 4,304 | 3,150.0 | 3,367.3 | 1.37 | 1.28 | 7.9247% | 5.8000% | 6.2000% |
| 3 | 28,508 | 2,284 | 1,468.1 | 1,539.4 | 1.56 | 1.48 | 8.0119% | 5.1500% | 5.4000% |
| 4 | 23,813 | 1,593 | 1,083.5 | 1,119.2 | 1.47 | 1.42 | 6.6898% | 4.5500% | 4.7000% |
| 5 | 17,559 | 1,072 | 702.4 | 737.5 | 1.53 | 1.45 | 6.1051% | 4.0000% | 4.2000% |
| 6 | 13,021 | 839 | 455.7 | 481.8 | 1.84 | 1.74 | 6.4437% | 3.5000% | 3.7000% |
| 7 | 10,315 | 616 | 314.6 | 330.1 | 1.96 | 1.87 | 5.9719% | 3.0500% | 3.2000% |
| 8 | 9,032 | 464 | 239.3 | 252.9 | 1.94 | 1.83 | 5.1376% | 2.6500% | 2.8000% |
| 9 | 8,505 | 394 | 195.6 | 212.6 | 2.01 | 1.85 | 4.6328% | 2.3000% | 2.5000% |
| 10 | 8,377 | 365 | 167.5 | 192.7 | 2.18 | 1.89 | 4.3574% | 2.0000% | 2.3000% |
| 11 | 8,664 | 306 | 151.6 | 181.9 | 2.02 | 1.68 | 3.5319% | 1.7500% | 2.1000% |
| 12 | 8,624 | 294 | 133.7 | 163.9 | 2.20 | 1.79 | 3.4093% | 1.5500% | 1.9000% |
| 13 | 8,511 | 217 | 119.1 | 136.2 | 1.82 | 1.59 | 2.5498% | 1.4000% | 1.6000% |
| 14 | 8,317 | 176 | 108.1 | 116.4 | 1.63 | 1.51 | 2.1161% | 1.3000% | 1.4000% |
| 15 | 7,708 | 181 | 96.4 | 100.2 | 1.88 | 1.81 | 2.3482% | 1.2500% | 1.3000% |
| 16 | 7,587 | 152 | 91.0 | 91.0 | 1.67 | 1.67 | 2.0034% | 1.2000% | 1.2000% |
| 17 | 7,061 | 143 | 81.2 | 81.2 | 1.76 | 1.76 | 2.0254% | 1.1500% | 1.1500% |
| 18 | 6,343 | 94 | 69.8 | 69.8 | 1.35 | 1.35 | 1.4819% | 1.1000% | 1.1000% |
| 19 | 5,790 | 112 | 60.8 | 60.8 | 1.84 | 1.84 | 1.9344% | 1.0500% | 1.0500% |
| 20 | 5,281 | 69 | 52.8 | 52.8 | 1.31 | 1.31 | 1.3066% | 1.0000% | 1.0000% |
| 21 | 4,754 | 77 | 47.5 | 47.5 | 1.62 | 1.62 | 1.6197% | 1.0000% | 1.0000% |
| 22 | 4,559 | 55 | 45.6 | 45.6 | 1.21 | 1.21 | 1.2065% | 1.0000% | 1.0000% |
| 23 | 4,253 | 49 | 42.5 | 42.5 | 1.15 | 1.15 | 1.1521% | 1.0000% | 1.0000% |
| 24 | 3,926 | 38 | 39.3 | 39.3 | 0.97 | 0.97 | 0.9679% | 1.0000% | 1.0000% |
| 25 | 3,665 | 31 | 36.6 | 36.7 | 0.85 | 0.85 | 0.8458% | 1.0000% | 1.0000% |
| 26 | 2,665 | 43 | 26.6 | 26.7 | 1.61 | 1.61 | 1.6138% | 1.0000% | 1.0000% |
| 27 | 2,480 | 26 | 24.8 | 24.8 | 1.05 | 1.05 | 1.0486% | 1.0000% | 1.0000% |
| 28 | 2,654 | 34 | 26.5 | 26.5 | 1.28 | 1.28 | 1.2813% | 1.0000% | 1.0000% |
| 29 | 2,915 | 37 | 29.2 | 29.2 | 1.27 | 1.27 | 1.2693% | 1.0000% | 1.0000% |
| 30 | 2,526 | 45 | 25.3 | 25.3 | 1.78 | 1.78 | 1.7818% | 1.0000% | 1.0000% |
| 31 | 642 | 31 | 6.4 | 6.4 | 4.83 | 4.83 | 4.8287% | 1.0000% | 1.0000% |
| 32 | 152 | 32 | 1.5 | 1.5 | 21.05 | 21.05 | 21.0526% | 1.0000% | 1.0000% |
| 33 | 96 | 32 | 1.0 | 1.0 | 33.33 | 33.33 | 33.3333% | 1.0000% | 1.0000% |
| 34 | 47 | 13 | 0.5 | 0.5 | 27.96 | 27.66 | 27.9570% | 1.0000% | 1.0000% |
| 35 | 41 | 6 | 0.4 | 0.4 | 14.63 | 14.63 | 14.6341% | 1.0000% | 1.0000% |
| 36 | 25 | 4 | 0.0 | 0.0 | 0.00 | 0.00 | 16.0000% | 0.0000% | 0.0000% |
| 37 | 19 | 3 | 0.0 | 0.0 | 0.00 | 0.00 | 16.2162% | 0.0000% | 0.0000% |
| 38 | 9 | 3 | 0.0 | 0.0 | 0.00 | 0.00 | 33.3333% | 0.0000% | 0.0000% |
| 39 | 11 | 3 | 0.0 | 0.0 | 0.00 | 0.00 | 28.5714% | 0.0000% | 0.0000% |
| 40 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 41 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0000% | 0.0000% |
| 42 | 9 | 9 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0000% | 0.0000% |
| Total | 315,864 | 18,961 | 11,322.6 | 12,034.6 | 1.67 | 1.58 | 6.0029% | 3.5846% | 3.8100% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 3B
Fiscal Years 1989 - 2005

Withdrawal Experience of Active Members Men and Women

| Service | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|-----------------|-----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 0 | 21,178 | 1,915 | 1,588.3 | 1,694.2 | 1.21 | 1.13 | 9.0426% | 7.5000% | 8.0000% |
| 1 | 95,186 | 8,187 | 6,187.1 | 6,663.0 | 1.32 | 1.23 | 8.6011% | 6.5000% | 7.0000% |
| 2 | 110,666 | 6,606 | 6,418.6 | 6,861.3 | 1.03 | 0.96 | 5.9693% | 5.8000% | 6.2000% |
| 3 | 75,132 | 3,953 | 3,869.3 | 4,057.1 | 1.02 | 0.97 | 5.2614% | 5.1500% | 5.4000% |
| 4 | 64,260 | 3,003 | 2,923.8 | 3,020.2 | 1.03 | 0.99 | 4.6732% | 4.5500% | 4.7000% |
| 5 | 53,687 | 2,192 | 2,147.5 | 2,254.9 | 1.02 | 0.97 | 4.0829% | 4.0000% | 4.2000% |
| 6 | 44,839 | 1,789 | 1,569.3 | 1,659.0 | 1.14 | 1.08 | 3.9899% | 3.5000% | 3.7000% |
| 7 | 41,724 | 1,430 | 1,272.6 | 1,335.2 | 1.12 | 1.07 | 3.4273% | 3.0500% | 3.2000% |
| 8 | 40,189 | 1,179 | 1,065.0 | 1,125.3 | 1.11 | 1.05 | 2.9337% | 2.6500% | 2.8000% |
| 9 | 36,822 | 966 | 846.9 | 920.6 | 1.14 | 1.05 | 2.6234% | 2.3000% | 2.5000% |
| 10 | 35,344 | 900 | 706.9 | 812.9 | 1.27 | 1.11 | 2.5464% | 2.0000% | 2.3000% |
| 11 | 34,626 | 757 | 606.0 | 727.1 | 1.25 | 1.04 | 2.1862% | 1.7500% | 2.1000% |
| 12 | 32,866 | 655 | 509.4 | 624.5 | 1.29 | 1.05 | 1.9930% | 1.5500% | 1.9000% |
| 13 | 30,624 | 489 | 428.7 | 490.0 | 1.14 | 1.00 | 1.5968% | 1.4000% | 1.6000% |
| 14 | 28,935 | 399 | 376.1 | 405.1 | 1.06 | 0.98 | 1.3790% | 1.3000% | 1.4000% |
| 15 | 27,945 | 401 | 349.3 | 363.3 | 1.15 | 1.10 | 1.4350% | 1.2500% | 1.3000% |
| 16 | 27,298 | 310 | 327.6 | 327.6 | 0.95 | 0.95 | 1.1356% | 1.2000% | 1.2000% |
| 17 | 26,586 | 284 | 305.7 | 305.7 | 0.93 | 0.93 | 1.0683% | 1.1500% | 1.1500% |
| 18 | 27,115 | 226 | 298.3 | 298.3 | 0.76 | 0.76 | 0.8355% | 1.1000% | 1.1000% |
| 19 | 28,376 | 243 | 297.9 | 297.9 | 0.82 | 0.82 | 0.8564% | 1.0500% | 1.0500% |
| 20 | 29,987 | 248 | 299.9 | 299.9 | 0.83 | 0.83 | 0.8270% | 1.0000% | 1.0000% |
| 21 | 30,631 | 290 | 306.3 | 306.3 | 0.95 | 0.95 | 0.9468% | 1.0000% | 1.0000% |
| 22 | 32,062 | 262 | 320.6 | 320.6 | 0.82 | 0.82 | 0.8172% | 1.0000% | 1.0000% |
| 23 | 32,488 | 271 | 324.9 | 324.9 | 0.83 | 0.83 | 0.8342% | 1.0000% | 1.0000% |
| 24 | 33,190 | 296 | 331.9 | 331.9 | 0.89 | 0.89 | 0.8918% | 1.0000% | 1.0000% |
| 25 | 31,220 | 475 | 312.2 | 312.2 | 1.52 | 1.52 | 1.5215% | 1.0000% | 1.0000% |
| 26 | 24,071 | 177 | 240.7 | 240.7 | 0.74 | 0.74 | 0.7353% | 1.0000% | 1.0000% |
| 27 | 21,833 | 126 | 218.3 | 218.3 | 0.58 | 0.58 | 0.5771% | 1.0000% | 1.0000% |
| 28 | 19,853 | 129 | 198.5 | 198.5 | 0.65 | 0.65 | 0.6498% | 1.0000% | 1.0000% |
| 29 | 17,454 | 112 | 174.5 | 174.5 | 0.64 | 0.64 | 0.6417% | 1.0000% | 1.0000% |
| 30 | 13,687 | 103 | 136.9 | 136.9 | 0.75 | 0.75 | 0.7525% | 1.0000% | 1.0000% |
| 31 | 794 | 71 | 7.9 | 7.9 | 8.94 | 8.94 | 8.9421% | 1.0000% | 1.0000% |
| 32 | 250 | 65 | 2.5 | 2.5 | 26.05 | 26.00 | 26.0521% | 1.0000% | 1.0000% |
| 33 | 149 | 48 | 1.5 | 1.5 | 32.21 | 32.21 | 32.2148% | 1.0000% | 1.0000% |
| 34 | 85 | 23 | 0.8 | 0.9 | 27.22 | 27.06 | 27.2189% | 1.0000% | 1.0000% |
| 35 | 70 | 8 | 0.7 | 0.7 | 11.43 | 11.43 | 11.4286% | 1.0000% | 1.0000% |
| 36 | 41 | 6 | 0.0 | 0.0 | 0.00 | 0.00 | 14.6341% | 0.0000% | 0.0000% |
| 37 | 28 | 6 | 0.0 | 0.0 | 0.00 | 0.00 | 21.8182% | 0.0000% | 0.0000% |
| 38 | 20 | 8 | 0.0 | 0.0 | 0.00 | 0.00 | 41.0256% | 0.0000% | 0.0000% |
| 39 | 14 | 4 | 0.0 | 0.0 | 0.00 | 0.00 | 29.6296% | 0.0000% | 0.0000% |
| 40 | 4 | 2 | 0.0 | 0.0 | 0.00 | 0.00 | 50.0000% | 0.0000% | 0.0000% |
| 41 | 3 | 2 | 0.0 | 0.0 | 0.00 | 0.00 | 66.6667% | 0.0000% | 0.0000% |
| 42 | 23 | 13 | 0.0 | 0.0 | 0.00 | 0.00 | 57.7778% | 0.0000% | 0.0000% |
| Total | 1,171,346 | 38,629 | 34,972.6 | 37,121.4 | 1.10 | 1.04 | 3.2978% | 2.9857% | 3.1691% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 3C

Withdrawal Experience of Active Members Men and Women

| Year | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|-----------------|-----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 58,656 | 1,055 | 1,547.2 | 1,629.3 | 0.68 | 0.65 | 1.7986% | 2.6378% | 2.7778% |
| 1990 | 61,937 | 999 | 1,680.8 | 1,775.3 | 0.59 | 0.56 | 1.6129% | 2.7137% | 2.8664% |
| 1991 | 63,617 | 948 | 1,701.9 | 1,799.5 | 0.56 | 0.53 | 1.4902% | 2.6753% | 2.8287% |
| 1992 | 63,698 | 1,121 | 1,671.0 | 1,765.2 | 0.67 | 0.64 | 1.7599% | 2.6233% | 2.7712% |
| 1993 | 64,825 | 879 | 1,708.8 | 1,804.9 | 0.51 | 0.49 | 1.3560% | 2.6361% | 2.7842% |
| 1994 | 66,143 | 1,069 | 1,737.9 | 1,840.4 | 0.62 | 0.58 | 1.6162% | 2.6276% | 2.7824% |
| 1995 | 65,847 | 1,124 | 1,730.2 | 1,833.6 | 0.65 | 0.61 | 1.7070% | 2.6277% | 2.7847% |
| 1996 | 65,938 | 1,473 | 1,719.3 | 1,825.4 | 0.86 | 0.81 | 2.2339% | 2.6075% | 2.7684% |
| 1997 | 65,605 | 1,401 | 1,729.5 | 1,839.1 | 0.81 | 0.76 | 2.1355% | 2.6362% | 2.8033% |
| 1998 | 67,034 | 1,602 | 1,863.5 | 1,983.7 | 0.86 | 0.81 | 2.3898% | 2.7799% | 2.9592% |
| 1999 | 68,375 | 1,949 | 1,985.8 | 2,115.7 | 0.98 | 0.92 | 2.8505% | 2.9042% | 3.0943% |
| 2000 | 70,558 | 2,129 | 2,167.3 | 2,309.4 | 0.98 | 0.92 | 3.0174% | 3.0716% | 3.2730% |
| 2001 | 73,254 | 3,919 | 2,406.8 | 2,565.4 | 1.63 | 1.53 | 5.3499% | 3.2856% | 3.5021% |
| 2002 | 75,343 | 3,837 | 2,547.4 | 2,709.0 | 1.51 | 1.42 | 5.0927% | 3.3810% | 3.5956% |
| 2003 | 75,191 | 3,679 | 2,586.6 | 2,747.1 | 1.42 | 1.34 | 4.8929% | 3.4401% | 3.6535% |
| 2004 | 78,524 | 4,038 | 2,793.1 | 2,964.9 | 1.45 | 1.36 | 5.1424% | 3.5570% | 3.7758% |
| 2005 | 86,806 | 7,407 | 3,395.6 | 3,613.3 | 2.18 | 2.05 | 8.5328% | 3.9117% | 4.1625% |
| Total | 1,171,346 | 38,629 | 34,972.6 | 37,121.3 | 1.10 | 1.04 | 3.2978% | 2.9857% | 3.1691% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In First Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 29 | 0 | 0.0 | 4.4 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 175 | 2 | 0.0 | 26.3 | 0.00 | 0.08 | 1.1429% | 0.0000% | 15.0000% |
| 53 | 307 | 11 | 0.0 | 46.1 | 0.00 | 0.24 | 3.5831% | 0.0000% | 15.0000% |
| 54 | 270 | 20 | 0.0 | 40.5 | 0.00 | 0.49 | 7.4074% | 0.0000% | 15.0000% |
| 55 | 494 | 193 | 59.3 | 74.1 | 3.25 | 2.60 | 39.0688% | 12.0000% | 15.0000% |
| 56 | 19 | 7 | 2.3 | 2.9 | 3.04 | 2.46 | 36.8421% | 12.0000% | 15.0000% |
| 57 | 24 | 6 | 2.9 | 3.6 | 2.07 | 1.67 | 25.0000% | 12.0000% | 15.0000% |
| 58 | 20 | 6 | 2.4 | 4.0 | 2.50 | 1.50 | 30.0000% | 12.0000% | 20.0000% |
| 59 | 16 | 7 | 1.9 | 3.2 | 3.68 | 2.19 | 43.7500% | 12.0000% | 20.0000% |
| 60 | 8 | 4 | 1.0 | 1.6 | 4.00 | 2.50 | 50.0000% | 12.0000% | 20.0000% |
| 61 | 12 | 5 | 1.4 | 2.4 | 3.57 | 2.08 | 41.6667% | 12.0000% | 20.0000% |
| 62 | 539 | 102 | 134.8 | 118.6 | 0.76 | 0.86 | 18.9239% | 25.0000% | 22.0000% |
| 63 | 30 | 1 | 6.0 | 3.0 | 0.17 | 0.33 | 3.3333% | 20.0000% | 10.0000% |
| 64 | 14 | 1 | 2.8 | 1.4 | 0.36 | 0.71 | 7.1429% | 20.0000% | 10.0000% |
| 65 | 24 | 4 | 7.2 | 4.8 | 0.56 | 0.83 | 16.6667% | 30.0000% | 20.0000% |
| 66 | 16 | 3 | 4.0 | 2.4 | 0.75 | 1.25 | 18.7500% | 25.0000% | 15.0000% |
| 67 | 8 | 2 | 2.0 | 1.2 | 1.00 | 1.67 | 25.0000% | 25.0000% | 15.0000% |
| 68 | 5 | 1 | 1.3 | 0.8 | 0.77 | 1.33 | 20.0000% | 25.0000% | 15.0000% |
| 69 | 7 | 3 | 1.8 | 1.1 | 1.67 | 2.86 | 42.8571% | 25.0000% | 15.0000% |
| 70 & Over | 25 | 1 | 25.0 | 25.0 | 0.04 | 0.04 | 4.0000% | 100.0000% | 100.0000% |
| Total | 2,044 | 379 | 256.1 | 367.4 | 1.48 | 1.03 | 18.5421% | 12.5294% | 17.9736% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In First Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 3 | 0 | 0.0 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 7 | 0 | 0.0 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 77 | 0 | 0.0 | 11.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 292 | 5 | 0.0 | 43.8 | 0.00 | 0.11 | 1.7123% | 0.0000% | 15.0000% |
| 53 | 361 | 7 | 0.0 | 54.2 | 0.00 | 0.13 | 1.9391% | 0.0000% | 15.0000% |
| 54 | 424 | 39 | 0.0 | 63.6 | 0.00 | 0.61 | 9.1981% | 0.0000% | 15.0000% |
| 55 | 1,936 | 694 | 193.6 | 290.4 | 3.58 | 2.39 | 35.8471% | 10.0000% | 15.0000% |
| 56 | 222 | 79 | 22.2 | 33.3 | 3.56 | 2.37 | 35.5856% | 10.0000% | 15.0000% |
| 57 | 196 | 64 | 19.6 | 29.4 | 3.27 | 2.18 | 32.6531% | 10.0000% | 15.0000% |
| 58 | 170 | 57 | 17.0 | 34.0 | 3.35 | 1.68 | 33.5294% | 10.0000% | 20.0000% |
| 59 | 135 | 39 | 13.5 | 27.0 | 2.89 | 1.44 | 28.8889% | 10.0000% | 20.0000% |
| 60 | 103 | 32 | 10.3 | 20.6 | 3.11 | 1.55 | 31.0680% | 10.0000% | 20.0000% |
| 61 | 111 | 38 | 11.1 | 22.2 | 3.42 | 1.71 | 34.2342% | 10.0000% | 20.0000% |
| 62 | 2,652 | 652 | 530.4 | 583.4 | 1.23 | 1.12 | 24.5852% | 20.0000% | 22.0000% |
| 63 | 117 | 31 | 17.6 | 11.7 | 1.76 | 2.65 | 26.4957% | 15.0000% | 10.0000% |
| 64 | 74 | 6 | 11.1 | 7.4 | 0.54 | 0.81 | 8.1081% | 15.0000% | 10.0000% |
| 65 | 63 | 19 | 18.9 | 12.6 | 1.01 | 1.51 | 30.1587% | 30.0000% | 20.0000% |
| 66 | 52 | 9 | 13.0 | 7.8 | 0.69 | 1.15 | 17.3077% | 25.0000% | 15.0000% |
| 67 | 36 | 8 | 9.0 | 5.4 | 0.89 | 1.48 | 22.2222% | 25.0000% | 15.0000% |
| 68 | 25 | 8 | 6.3 | 3.8 | 1.27 | 2.13 | 32.0000% | 25.0000% | 15.0000% |
| 69 | 25 | 7 | 6.3 | 3.8 | 1.11 | 1.87 | 28.0000% | 25.0000% | 15.0000% |
| 70 & Over | 75 | 7 | 75.0 | 75.0 | 0.09 | 0.09 | 9.3333% | 100.0000% | 100.0000% |
| Total | 7,158 | 1,801 | 974.9 | 1,342.6 | 1.85 | 1.34 | 25.1607% | 13.6197% | 18.7572% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In First Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|--------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 29 | 0 | 0.0 | 4.4 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 175 | 2 | 0.0 | 26.3 | 0.00 | 0.08 | 1.1429% | 0.0000% | 15.0000% |
| 53 | 307 | 11 | 0.0 | 46.1 | 0.00 | 0.24 | 3.5831% | 0.0000% | 15.0000% |
| 54 | 270 | 20 | 0.0 | 40.5 | 0.00 | 0.49 | 7.4074% | 0.0000% | 15.0000% |
| 55 | 484 | 191 | 58.1 | 72.6 | 3.29 | 2.63 | 39.4628% | 12.0000% | 15.0000% |
| 56 | 15 | 5 | 1.8 | 2.3 | 2.78 | 2.22 | 33.3333% | 12.0000% | 15.0000% |
| 57 | 19 | 4 | 2.3 | 2.9 | 1.74 | 1.40 | 21.0526% | 12.0000% | 15.0000% |
| 58 | 16 | 6 | 1.9 | 3.2 | 3.16 | 1.88 | 37.5000% | 12.0000% | 20.0000% |
| 59 | 15 | 7 | 1.8 | 3.0 | 3.89 | 2.33 | 46.6667% | 12.0000% | 20.0000% |
| 60 | 6 | 3 | 0.7 | 1.2 | 4.29 | 2.50 | 50.0000% | 12.0000% | 20.0000% |
| 61 | 10 | 5 | 1.2 | 2.0 | 4.17 | 2.50 | 50.0000% | 12.0000% | 20.0000% |
| 62 | 55 | 17 | 13.8 | 12.1 | 1.23 | 1.40 | 30.9091% | 25.0000% | 22.0000% |
| 63 | 2 | 1 | 0.4 | 0.2 | 2.50 | 5.00 | 50.0000% | 20.0000% | 10.0000% |
| 64 | 2 | 0 | 0.4 | 0.2 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 65 | 2 | 1 | 0.6 | 0.4 | 1.67 | 2.50 | 50.0000% | 30.0000% | 20.0000% |
| 66 | 1 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 25.0000% | 15.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 15.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 15.0000% |
| 69 | 3 | 2 | 0.8 | 0.5 | 2.50 | 4.44 | 66.6667% | 25.0000% | 15.0000% |
| 70 & Over | 3 | 0 | 3.0 | 3.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 1,416 | 275 | 87.1 | 221.1 | 3.16 | 1.24 | 19.4209% | 6.1511% | 15.6109% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In First Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 3 | 0 | 0.0 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 7 | 0 | 0.0 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 77 | 0 | 0.0 | 11.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 292 | 5 | 0.0 | 43.8 | 0.00 | 0.11 | 1.7123% | 0.0000% | 15.0000% |
| 53 | 361 | 7 | 0.0 | 54.2 | 0.00 | 0.13 | 1.9391% | 0.0000% | 15.0000% |
| 54 | 424 | 39 | 0.0 | 63.6 | 0.00 | 0.61 | 9.1981% | 0.0000% | 15.0000% |
| 55 | 1,859 | 687 | 185.9 | 278.9 | 3.70 | 2.46 | 36.9554% | 10.0000% | 15.0000% |
| 56 | 199 | 74 | 19.9 | 29.9 | 3.72 | 2.48 | 37.1859% | 10.0000% | 15.0000% |
| 57 | 175 | 61 | 17.5 | 26.3 | 3.49 | 2.32 | 34.8571% | 10.0000% | 15.0000% |
| 58 | 141 | 50 | 14.1 | 28.2 | 3.55 | 1.77 | 35.4610% | 10.0000% | 20.0000% |
| 59 | 105 | 34 | 10.5 | 21.0 | 3.24 | 1.62 | 32.3810% | 10.0000% | 20.0000% |
| 60 | 72 | 27 | 7.2 | 14.4 | 3.75 | 1.88 | 37.5000% | 10.0000% | 20.0000% |
| 61 | 61 | 25 | 6.1 | 12.2 | 4.10 | 2.05 | 40.9836% | 10.0000% | 20.0000% |
| 62 | 160 | 95 | 32.0 | 35.2 | 2.97 | 2.70 | 59.3750% | 20.0000% | 22.0000% |
| 63 | 46 | 26 | 6.9 | 4.6 | 3.77 | 5.65 | 56.5217% | 15.0000% | 10.0000% |
| 64 | 23 | 4 | 3.5 | 2.3 | 1.14 | 1.74 | 17.3913% | 15.0000% | 10.0000% |
| 65 | 21 | 13 | 6.3 | 4.2 | 2.06 | 3.10 | 61.9048% | 30.0000% | 20.0000% |
| 66 | 15 | 6 | 3.8 | 2.3 | 1.58 | 2.67 | 40.0000% | 25.0000% | 15.0000% |
| 67 | 14 | 6 | 3.5 | 2.1 | 1.71 | 2.86 | 42.8571% | 25.0000% | 15.0000% |
| 68 | 10 | 6 | 2.5 | 1.5 | 2.40 | 4.00 | 60.0000% | 25.0000% | 15.0000% |
| 69 | 10 | 6 | 2.5 | 1.5 | 2.40 | 4.00 | 60.0000% | 25.0000% | 15.0000% |
| 70 & Over | 10 | 4 | 10.0 | 10.0 | 0.40 | 0.40 | 40.0000% | 100.0000% | 100.0000% |
| Total | 4,087 | 1,175 | 332.2 | 649.3 | 3.54 | 1.81 | 28.7497% | 8.1282% | 15.8870% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In First Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 55 | 10 | 2 | 1.2 | 1.5 | 1.67 | 1.33 | 20.0000% | 12.0000% | 15.0000% |
| 56 | 4 | 2 | 0.5 | 0.6 | 4.00 | 3.33 | 50.0000% | 12.0000% | 15.0000% |
| 57 | 5 | 2 | 0.6 | 0.8 | 3.33 | 2.67 | 40.0000% | 12.0000% | 15.0000% |
| 58 | 4 | 0 | 0.5 | 0.8 | 0.00 | 0.00 | 0.0000% | 12.0000% | 20.0000% |
| 59 | 1 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 12.0000% | 20.0000% |
| 60 | 2 | 1 | 0.2 | 0.4 | 5.00 | 2.50 | 50.0000% | 12.0000% | 20.0000% |
| 61 | 2 | 0 | 0.2 | 0.4 | 0.00 | 0.00 | 0.0000% | 12.0000% | 20.0000% |
| 62 | 484 | 85 | 121.0 | 106.5 | 0.70 | 0.80 | 17.5620% | 25.0000% | 22.0000% |
| 63 | 28 | 0 | 5.6 | 2.8 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 64 | 12 | 1 | 2.4 | 1.2 | 0.42 | 0.83 | 8.3333% | 20.0000% | 10.0000% |
| 65 | 22 | 3 | 6.6 | 4.4 | 0.45 | 0.68 | 13.6364% | 30.0000% | 20.0000% |
| 66 | 15 | 3 | 3.8 | 2.3 | 0.79 | 1.33 | 20.0000% | 25.0000% | 15.0000% |
| 67 | 8 | 2 | 2.0 | 1.2 | 1.00 | 1.67 | 25.0000% | 25.0000% | 15.0000% |
| 68 | 5 | 1 | 1.3 | 0.8 | 0.77 | 1.33 | 20.0000% | 25.0000% | 15.0000% |
| 69 | 4 | 1 | 1.0 | 0.6 | 1.00 | 1.67 | 25.0000% | 25.0000% | 15.0000% |
| 70 & Over | 22 | 1 | 22.0 | 22.0 | 0.05 | 0.05 | 4.5455% | 100.0000% | 100.0000% |
| Total | 628 | 104 | 169.0 | 146.3 | 0.62 | 0.71 | 16.5605% | 26.9108% | 23.3010% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In First Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 55 | 77 | 7 | 7.7 | 11.6 | 0.91 | 0.61 | 9.0909% | 10.0000% | 15.0000% |
| 56 | 23 | 5 | 2.3 | 3.5 | 2.17 | 1.45 | 21.7391% | 10.0000% | 15.0000% |
| 57 | 21 | 3 | 2.1 | 3.2 | 1.43 | 0.95 | 14.2857% | 10.0000% | 15.0000% |
| 58 | 29 | 7 | 2.9 | 5.8 | 2.41 | 1.21 | 24.1379% | 10.0000% | 20.0000% |
| 59 | 30 | 5 | 3.0 | 6.0 | 1.67 | 0.83 | 16.6667% | 10.0000% | 20.0000% |
| 60 | 31 | 5 | 3.1 | 6.2 | 1.61 | 0.81 | 16.1290% | 10.0000% | 20.0000% |
| 61 | 50 | 13 | 5.0 | 10.0 | 2.60 | 1.30 | 26.0000% | 10.0000% | 20.0000% |
| 62 | 2,492 | 557 | 498.4 | 548.2 | 1.12 | 1.02 | 22.3515% | 20.0000% | 22.0000% |
| 63 | 71 | 5 | 10.7 | 7.1 | 0.47 | 0.70 | 7.0423% | 15.0000% | 10.0000% |
| 64 | 51 | 2 | 7.7 | 5.1 | 0.26 | 0.39 | 3.9216% | 15.0000% | 10.0000% |
| 65 | 42 | 6 | 12.6 | 8.4 | 0.48 | 0.71 | 14.2857% | 30.0000% | 20.0000% |
| 66 | 37 | 3 | 9.3 | 5.6 | 0.32 | 0.54 | 8.1081% | 25.0000% | 15.0000% |
| 67 | 22 | 2 | 5.5 | 3.3 | 0.36 | 0.61 | 9.0909% | 25.0000% | 15.0000% |
| 68 | 15 | 2 | 3.8 | 2.3 | 0.53 | 0.89 | 13.3333% | 25.0000% | 15.0000% |
| 69 | 15 | 1 | 3.8 | 2.3 | 0.26 | 0.44 | 6.6667% | 25.0000% | 15.0000% |
| 70 & Over | 65 | 3 | 65.0 | 65.0 | 0.05 | 0.05 | 4.6154% | 100.0000% | 100.0000% |
| Total | 3,071 | 626 | 642.9 | 693.3 | 0.97 | 0.90 | 20.3842% | 20.9345% | 22.5770% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In First Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 4 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 12 | 0 | 0.0 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 26 | 0 | 0.0 | 3.9 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 171 | 6 | 0.0 | 25.7 | 0.00 | 0.23 | 3.5088% | 0.0000% | 15.0000% |
| 51 | 1,096 | 34 | 0.0 | 164.4 | 0.00 | 0.21 | 3.1022% | 0.0000% | 15.0000% |
| 52 | 2,413 | 87 | 0.0 | 362.0 | 0.00 | 0.24 | 3.6055% | 0.0000% | 15.0000% |
| 53 | 2,227 | 138 | 0.0 | 334.1 | 0.00 | 0.41 | 6.1967% | 0.0000% | 15.0000% |
| 54 | 1,437 | 152 | 0.0 | 215.6 | 0.00 | 0.71 | 10.5776% | 0.0000% | 15.0000% |
| 55 | 3,456 | 917 | 414.7 | 518.4 | 2.21 | 1.77 | 26.5336% | 12.0000% | 15.0000% |
| 56 | 253 | 44 | 30.4 | 38.0 | 1.45 | 1.16 | 17.3913% | 12.0000% | 15.0000% |
| 57 | 224 | 44 | 26.9 | 33.6 | 1.64 | 1.31 | 19.6429% | 12.0000% | 15.0000% |
| 58 | 187 | 49 | 22.4 | 37.4 | 2.19 | 1.31 | 26.2032% | 12.0000% | 20.0000% |
| 59 | 157 | 41 | 18.8 | 31.4 | 2.18 | 1.31 | 26.1146% | 12.0000% | 20.0000% |
| 60 | 133 | 41 | 16.0 | 26.6 | 2.56 | 1.54 | 30.8271% | 12.0000% | 20.0000% |
| 61 | 124 | 35 | 14.9 | 24.8 | 2.35 | 1.41 | 28.2258% | 12.0000% | 20.0000% |
| 62 | 1,412 | 265 | 353.0 | 310.6 | 0.75 | 0.85 | 18.7677% | 25.0000% | 22.0000% |
| 63 | 180 | 57 | 36.0 | 18.0 | 1.58 | 3.17 | 31.6667% | 20.0000% | 10.0000% |
| 64 | 142 | 41 | 28.4 | 14.2 | 1.44 | 2.89 | 28.8732% | 20.0000% | 10.0000% |
| 65 | 129 | 40 | 38.7 | 25.8 | 1.03 | 1.55 | 31.0078% | 30.0000% | 20.0000% |
| 66 | 93 | 32 | 23.3 | 14.0 | 1.37 | 2.29 | 34.4086% | 25.0000% | 15.0000% |
| 67 | 68 | 26 | 17.0 | 10.2 | 1.53 | 2.55 | 38.2353% | 25.0000% | 15.0000% |
| 68 | 58 | 16 | 14.5 | 8.7 | 1.10 | 1.84 | 27.5862% | 25.0000% | 15.0000% |
| 69 | 49 | 17 | 12.3 | 7.4 | 1.38 | 2.31 | 34.6939% | 25.0000% | 15.0000% |
| 70 & Over | 142 | 31 | 142.0 | 142.0 | 0.22 | 0.22 | 21.8310% | 100.0000% | 100.0000% |
| Total | 14,196 | 2,113 | 1,209.3 | 2,369.3 | 1.75 | 0.89 | 14.8845% | 8.5186% | 16.6902% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In First Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 3 | 0 | 0.0 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 4 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 13 | 0 | 0.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 26 | 0 | 0.0 | 3.9 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 34 | 1 | 0.0 | 5.1 | 0.00 | 0.20 | 2.9412% | 0.0000% | 15.0000% |
| 50 | 280 | 8 | 0.0 | 42.0 | 0.00 | 0.19 | 2.8571% | 0.0000% | 15.0000% |
| 51 | 1,312 | 43 | 0.0 | 196.8 | 0.00 | 0.22 | 3.2774% | 0.0000% | 15.0000% |
| 52 | 2,008 | 79 | 0.0 | 301.2 | 0.00 | 0.26 | 3.9343% | 0.0000% | 15.0000% |
| 53 | 1,462 | 90 | 0.0 | 219.3 | 0.00 | 0.41 | 6.1560% | 0.0000% | 15.0000% |
| 54 | 1,169 | 104 | 0.0 | 175.4 | 0.00 | 0.59 | 8.8965% | 0.0000% | 15.0000% |
| 55 | 6,389 | 1,693 | 638.9 | 958.4 | 2.65 | 1.77 | 26.4987% | 10.0000% | 15.0000% |
| 56 | 793 | 193 | 79.3 | 119.0 | 2.43 | 1.62 | 24.3380% | 10.0000% | 15.0000% |
| 57 | 691 | 144 | 69.1 | 103.7 | 2.08 | 1.39 | 20.8394% | 10.0000% | 15.0000% |
| 58 | 620 | 150 | 62.0 | 124.0 | 2.42 | 1.21 | 24.1935% | 10.0000% | 20.0000% |
| 59 | 480 | 129 | 48.0 | 96.0 | 2.69 | 1.34 | 26.8750% | 10.0000% | 20.0000% |
| 60 | 456 | 136 | 45.6 | 91.2 | 2.98 | 1.49 | 29.8246% | 10.0000% | 20.0000% |
| 61 | 415 | 132 | 41.5 | 83.0 | 3.18 | 1.59 | 31.8072% | 10.0000% | 20.0000% |
| 62 | 8,819 | 2,225 | 1,763.8 | 1,940.2 | 1.26 | 1.15 | 25.2296% | 20.0000% | 22.0000% |
| 63 | 571 | 172 | 85.7 | 57.1 | 2.01 | 3.01 | 30.1226% | 15.0000% | 10.0000% |
| 64 | 490 | 128 | 73.5 | 49.0 | 1.74 | 2.61 | 26.1224% | 15.0000% | 10.0000% |
| 65 | 427 | 149 | 128.1 | 85.4 | 1.16 | 1.74 | 34.8946% | 30.0000% | 20.0000% |
| 66 | 314 | 108 | 78.5 | 47.1 | 1.38 | 2.29 | 34.3949% | 25.0000% | 15.0000% |
| 67 | 247 | 88 | 61.8 | 37.1 | 1.42 | 2.38 | 35.6275% | 25.0000% | 15.0000% |
| 68 | 168 | 62 | 42.0 | 25.2 | 1.48 | 2.46 | 36.9048% | 25.0000% | 15.0000% |
| 69 | 133 | 50 | 33.3 | 20.0 | 1.50 | 2.51 | 37.5940% | 25.0000% | 15.0000% |
| 70 & Over | 347 | 99 | 347.0 | 347.0 | 0.29 | 0.29 | 28.5303% | 100.0000% | 100.0000% |
| Total | 27,672 | 5,983 | 3,598.1 | 5,129.9 | 1.66 | 1.17 | 21.6211% | 13.0027% | 18.5383% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4B

Fiscal Years 1989 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In First Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 4 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 12 | 0 | 0.0 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 26 | 0 | 0.0 | 3.9 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 171 | 6 | 0.0 | 25.7 | 0.00 | 0.23 | 3.5088% | 0.0000% | 15.0000% |
| 51 | 1,096 | 34 | 0.0 | 164.4 | 0.00 | 0.21 | 3.1022% | 0.0000% | 15.0000% |
| 52 | 2,413 | 87 | 0.0 | 362.0 | 0.00 | 0.24 | 3.6055% | 0.0000% | 15.0000% |
| 53 | 2,227 | 138 | 0.0 | 334.1 | 0.00 | 0.41 | 6.1967% | 0.0000% | 15.0000% |
| 54 | 1,437 | 152 | 0.0 | 215.6 | 0.00 | 0.71 | 10.5776% | 0.0000% | 15.0000% |
| 55 | 3,439 | 915 | 412.7 | 515.9 | 2.22 | 1.77 | 26.6066% | 12.0000% | 15.0000% |
| 56 | 248 | 41 | 29.8 | 37.2 | 1.38 | 1.10 | 16.5323% | 12.0000% | 15.0000% |
| 57 | 218 | 41 | 26.2 | 32.7 | 1.56 | 1.25 | 18.8073% | 12.0000% | 15.0000% |
| 58 | 182 | 48 | 21.8 | 36.4 | 2.20 | 1.32 | 26.3736% | 12.0000% | 20.0000% |
| 59 | 155 | 40 | 18.6 | 31.0 | 2.15 | 1.29 | 25.8065% | 12.0000% | 20.0000% |
| 60 | 129 | 39 | 15.5 | 25.8 | 2.52 | 1.51 | 30.2326% | 12.0000% | 20.0000% |
| 61 | 121 | 34 | 14.5 | 24.2 | 2.34 | 1.40 | 28.0992% | 12.0000% | 20.0000% |
| 62 | 276 | 96 | 69.0 | 60.7 | 1.39 | 1.58 | 34.7826% | 25.0000% | 22.0000% |
| 63 | 105 | 53 | 21.0 | 10.5 | 2.52 | 5.05 | 50.4762% | 20.0000% | 10.0000% |
| 64 | 75 | 39 | 15.0 | 7.5 | 2.60 | 5.20 | 52.0000% | 20.0000% | 10.0000% |
| 65 | 66 | 31 | 19.8 | 13.2 | 1.57 | 2.35 | 46.9697% | 30.0000% | 20.0000% |
| 66 | 53 | 29 | 13.3 | 8.0 | 2.18 | 3.65 | 54.7170% | 25.0000% | 15.0000% |
| 67 | 35 | 22 | 8.8 | 5.3 | 2.50 | 4.19 | 62.8571% | 25.0000% | 15.0000% |
| 68 | 33 | 14 | 8.3 | 5.0 | 1.69 | 2.83 | 42.4242% | 25.0000% | 15.0000% |
| 69 | 32 | 14 | 8.0 | 4.8 | 1.75 | 2.92 | 43.7500% | 25.0000% | 15.0000% |
| 70 & Over | 66 | 27 | 66.0 | 66.0 | 0.41 | 0.41 | 40.9091% | 100.0000% | 100.0000% |
| Total | 12,622 | 1,900 | 768.3 | 1,992.4 | 2.47 | 0.95 | 15.0531% | 6.0870% | 15.7849% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4B

Fiscal Years 1989 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In First Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 3 | 0 | 0.0 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 4 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 13 | 0 | 0.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 26 | 0 | 0.0 | 3.9 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 34 | 1 | 0.0 | 5.1 | 0.00 | 0.20 | 2.9412% | 0.0000% | 15.0000% |
| 50 | 280 | 8 | 0.0 | 42.0 | 0.00 | 0.19 | 2.8571% | 0.0000% | 15.0000% |
| 51 | 1,312 | 43 | 0.0 | 196.8 | 0.00 | 0.22 | 3.2774% | 0.0000% | 15.0000% |
| 52 | 2,008 | 79 | 0.0 | 301.2 | 0.00 | 0.26 | 3.9343% | 0.0000% | 15.0000% |
| 53 | 1,462 | 90 | 0.0 | 219.3 | 0.00 | 0.41 | 6.1560% | 0.0000% | 15.0000% |
| 54 | 1,169 | 104 | 0.0 | 175.4 | 0.00 | 0.59 | 8.8965% | 0.0000% | 15.0000% |
| 55 | 6,270 | 1,679 | 627.0 | 940.5 | 2.68 | 1.79 | 26.7783% | 10.0000% | 15.0000% |
| 56 | 752 | 184 | 75.2 | 112.8 | 2.45 | 1.63 | 24.4681% | 10.0000% | 15.0000% |
| 57 | 656 | 140 | 65.6 | 98.4 | 2.13 | 1.42 | 21.3415% | 10.0000% | 15.0000% |
| 58 | 582 | 142 | 58.2 | 116.4 | 2.44 | 1.22 | 24.3986% | 10.0000% | 20.0000% |
| 59 | 436 | 118 | 43.6 | 87.2 | 2.71 | 1.35 | 27.0642% | 10.0000% | 20.0000% |
| 60 | 407 | 127 | 40.7 | 81.4 | 3.12 | 1.56 | 31.2039% | 10.0000% | 20.0000% |
| 61 | 345 | 115 | 34.5 | 69.0 | 3.33 | 1.67 | 33.3333% | 10.0000% | 20.0000% |
| 62 | 975 | 428 | 195.0 | 214.5 | 2.19 | 2.00 | 43.8974% | 20.0000% | 22.0000% |
| 63 | 341 | 159 | 51.2 | 34.1 | 3.11 | 4.66 | 46.6276% | 15.0000% | 10.0000% |
| 64 | 294 | 121 | 44.1 | 29.4 | 2.74 | 4.12 | 41.1565% | 15.0000% | 10.0000% |
| 65 | 231 | 123 | 69.3 | 46.2 | 1.77 | 2.66 | 53.2468% | 30.0000% | 20.0000% |
| 66 | 202 | 96 | 50.5 | 30.3 | 1.90 | 3.17 | 47.5248% | 25.0000% | 15.0000% |
| 67 | 144 | 78 | 36.0 | 21.6 | 2.17 | 3.61 | 54.1667% | 25.0000% | 15.0000% |
| 68 | 106 | 53 | 26.5 | 15.9 | 2.00 | 3.33 | 50.0000% | 25.0000% | 15.0000% |
| 69 | 76 | 40 | 19.0 | 11.4 | 2.11 | 3.51 | 52.6316% | 25.0000% | 15.0000% |
| 70 & Over | 185 | 87 | 185.0 | 185.0 | 0.47 | 0.47 | 47.0270% | 100.0000% | 100.0000% |
| Total | 18,314 | 4,015 | 1,621.4 | 3,040.9 | 2.48 | 1.32 | 21.9231% | 8.8533% | 16.6042% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4B

Fiscal Years 1989 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In First Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 55 | 17 | 2 | 2.0 | 2.6 | 1.00 | 0.78 | 11.7647% | 12.0000% | 15.0000% |
| 56 | 5 | 3 | 0.6 | 0.8 | 5.00 | 4.00 | 60.0000% | 12.0000% | 15.0000% |
| 57 | 6 | 3 | 0.7 | 0.9 | 4.29 | 3.33 | 50.0000% | 12.0000% | 15.0000% |
| 58 | 5 | 1 | 0.6 | 1.0 | 1.67 | 1.00 | 20.0000% | 12.0000% | 20.0000% |
| 59 | 2 | 1 | 0.2 | 0.4 | 5.00 | 2.50 | 50.0000% | 12.0000% | 20.0000% |
| 60 | 4 | 2 | 0.5 | 0.8 | 4.00 | 2.50 | 50.0000% | 12.0000% | 20.0000% |
| 61 | 3 | 1 | 0.4 | 0.6 | 2.50 | 1.67 | 33.3333% | 12.0000% | 20.0000% |
| 62 | 1,136 | 169 | 284.0 | 249.9 | 0.60 | 0.68 | 14.8768% | 25.0000% | 22.0000% |
| 63 | 75 | 4 | 15.0 | 7.5 | 0.27 | 0.53 | 5.3333% | 20.0000% | 10.0000% |
| 64 | 67 | 2 | 13.4 | 6.7 | 0.15 | 0.30 | 2.9851% | 20.0000% | 10.0000% |
| 65 | 63 | 9 | 18.9 | 12.6 | 0.48 | 0.71 | 14.2857% | 30.0000% | 20.0000% |
| 66 | 40 | 3 | 10.0 | 6.0 | 0.30 | 0.50 | 7.5000% | 25.0000% | 15.0000% |
| 67 | 33 | 4 | 8.3 | 5.0 | 0.48 | 0.81 | 12.1212% | 25.0000% | 15.0000% |
| 68 | 25 | 2 | 6.3 | 3.8 | 0.32 | 0.53 | 8.0000% | 25.0000% | 15.0000% |
| 69 | 17 | 3 | 4.3 | 2.6 | 0.70 | 1.18 | 17.6471% | 25.0000% | 15.0000% |
| 70 & Over | 76 | 4 | 76.0 | 76.0 | 0.05 | 0.05 | 5.2632% | 100.0000% | 100.0000% |
| Total | 1,574 | 213 | 441.2 | 377.0 | 0.48 | 0.57 | 13.5324% | 28.0305% | 23.9498% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4B

Fiscal Years 1989 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In First Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 55 | 119 | 14 | 11.9 | 17.9 | 1.18 | 0.78 | 11.7647% | 10.0000% | 15.0000% |
| 56 | 41 | 9 | 4.1 | 6.2 | 2.20 | 1.46 | 21.9512% | 10.0000% | 15.0000% |
| 57 | 35 | 4 | 3.5 | 5.3 | 1.14 | 0.76 | 11.4286% | 10.0000% | 15.0000% |
| 58 | 38 | 8 | 3.8 | 7.6 | 2.11 | 1.05 | 21.0526% | 10.0000% | 20.0000% |
| 59 | 44 | 11 | 4.4 | 8.8 | 2.50 | 1.25 | 25.0000% | 10.0000% | 20.0000% |
| 60 | 49 | 9 | 4.9 | 9.8 | 1.84 | 0.92 | 18.3673% | 10.0000% | 20.0000% |
| 61 | 70 | 17 | 7.0 | 14.0 | 2.43 | 1.21 | 24.2857% | 10.0000% | 20.0000% |
| 62 | 7,844 | 1,797 | 1,568.8 | 1,725.7 | 1.15 | 1.04 | 22.9092% | 20.0000% | 22.0000% |
| 63 | 230 | 13 | 34.5 | 23.0 | 0.38 | 0.57 | 5.6522% | 15.0000% | 10.0000% |
| 64 | 196 | 7 | 29.4 | 19.6 | 0.24 | 0.36 | 3.5714% | 15.0000% | 10.0000% |
| 65 | 196 | 26 | 58.8 | 39.2 | 0.44 | 0.66 | 13.2653% | 30.0000% | 20.0000% |
| 66 | 112 | 12 | 28.0 | 16.8 | 0.43 | 0.71 | 10.7143% | 25.0000% | 15.0000% |
| 67 | 103 | 10 | 25.8 | 15.5 | 0.39 | 0.65 | 9.7087% | 25.0000% | 15.0000% |
| 68 | 62 | 9 | 15.5 | 9.3 | 0.58 | 0.97 | 14.5161% | 25.0000% | 15.0000% |
| 69 | 57 | 10 | 14.3 | 8.6 | 0.70 | 1.17 | 17.5439% | 25.0000% | 15.0000% |
| 70 & Over | 162 | 12 | 162.0 | 162.0 | 0.07 | 0.07 | 7.4074% | 100.0000% | 100.0000% |
| Total | 9,358 | 1,968 | 1,976.7 | 2,089.0 | 1.00 | 0.94 | 21.0301% | 21.1231% | 22.3235% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4C

Retirement Experience of Active Members In First Year Eligible

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 750 | 131 | 87.6 | 129.8 | 1.50 | 1.01 | 17.4667% | 11.6827% | 17.3053% |
| 1990 | 778 | 94 | 81.2 | 129.7 | 1.16 | 0.73 | 12.0823% | 10.4396% | 16.6645% |
| 1991 | 733 | 132 | 84.0 | 128.3 | 1.57 | 1.03 | 18.0082% | 11.4557% | 17.4966% |
| 1992 | 756 | 263 | 73.4 | 125.2 | 3.58 | 2.10 | 34.7884% | 9.7143% | 16.5582% |
| 1993 | 751 | 138 | 73.1 | 123.8 | 1.89 | 1.11 | 18.3755% | 9.7377% | 16.4860% |
| 1994 | 796 | 99 | 75.9 | 132.5 | 1.30 | 0.75 | 12.4372% | 9.5352% | 16.6508% |
| 1995 | 790 | 91 | 65.8 | 130.6 | 1.38 | 0.70 | 11.5190% | 8.3354% | 16.5291% |
| 1996 | 991 | 266 | 80.0 | 162.4 | 3.33 | 1.64 | 26.8416% | 8.0686% | 16.3875% |
| 1997 | 1,107 | 242 | 73.5 | 181.3 | 3.29 | 1.33 | 21.8609% | 6.6396% | 16.3767% |
| 1998 | 1,109 | 62 | 71.7 | 183.3 | 0.87 | 0.34 | 5.5906% | 6.4608% | 16.5320% |
| 1999 | 1,463 | 62 | 70.4 | 233.1 | 0.88 | 0.27 | 4.2379% | 4.8093% | 15.9323% |
| 2000 | 1,201 | 65 | 52.9 | 189.6 | 1.23 | 0.34 | 5.4122% | 4.4013% | 15.7852% |
| 2001 | 927 | 89 | 63.8 | 152.5 | 1.39 | 0.58 | 9.6009% | 6.8835% | 16.4466% |
| 2002 | 712 | 81 | 59.6 | 118.8 | 1.36 | 0.68 | 11.3764% | 8.3750% | 16.6784% |
| 2003 | 637 | 106 | 77.4 | 116.6 | 1.37 | 0.91 | 16.6405% | 12.1507% | 18.3093% |
| 2004 | 394 | 105 | 58.1 | 72.4 | 1.81 | 1.45 | 26.6497% | 14.7386% | 18.3807% |
| 2005 | 301 | 87 | 60.8 | 59.6 | 1.43 | 1.46 | 28.9037% | 20.2027% | 19.7940% |
| Total | 14,196 | 2,113 | 1,209.2 | 2,369.3 | 1.75 | 0.89 | 14.8845% | 8.5178% | 16.6902% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4C

Retirement Experience of Active Members In First Year Eligible

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 1,171 | 237 | 179.6 | 231.5 | 1.32 | 1.02 | 20.2391% | 15.3330% | 19.7703% |
| 1990 | 1,211 | 215 | 177.2 | 223.8 | 1.21 | 0.96 | 17.7539% | 14.6284% | 18.4839% |
| 1991 | 1,261 | 312 | 192.4 | 239.2 | 1.62 | 1.30 | 24.7423% | 15.2538% | 18.9675% |
| 1992 | 1,338 | 475 | 192.6 | 253.1 | 2.47 | 1.88 | 35.5007% | 14.3909% | 18.9148% |
| 1993 | 1,457 | 318 | 206.2 | 277.5 | 1.54 | 1.15 | 21.8257% | 14.1489% | 19.0467% |
| 1994 | 1,543 | 240 | 205.1 | 290.3 | 1.17 | 0.83 | 15.5541% | 13.2890% | 18.8140% |
| 1995 | 1,735 | 289 | 217.1 | 325.6 | 1.33 | 0.89 | 16.6571% | 12.5101% | 18.7689% |
| 1996 | 1,842 | 639 | 233.4 | 340.5 | 2.74 | 1.88 | 34.6906% | 12.6710% | 18.4848% |
| 1997 | 1,722 | 513 | 209.7 | 313.5 | 2.45 | 1.64 | 29.7909% | 12.1777% | 18.2044% |
| 1998 | 1,517 | 184 | 171.7 | 270.9 | 1.07 | 0.68 | 12.1292% | 11.3151% | 17.8556% |
| 1999 | 1,888 | 216 | 215.9 | 340.2 | 1.00 | 0.64 | 11.4407% | 11.4327% | 18.0164% |
| 2000 | 1,854 | 245 | 200.4 | 326.1 | 1.22 | 0.75 | 13.2147% | 10.8091% | 17.5890% |
| 2001 | 1,975 | 299 | 222.4 | 355.1 | 1.34 | 0.84 | 15.1392% | 11.2582% | 17.9818% |
| 2002 | 1,990 | 371 | 230.0 | 356.7 | 1.61 | 1.04 | 18.6432% | 11.5553% | 17.9236% |
| 2003 | 1,928 | 472 | 261.5 | 368.0 | 1.80 | 1.28 | 24.4813% | 13.5633% | 19.0892% |
| 2004 | 1,791 | 559 | 249.0 | 334.1 | 2.25 | 1.67 | 31.2116% | 13.9001% | 18.6561% |
| 2005 | 1,449 | 399 | 234.4 | 283.8 | 1.70 | 1.41 | 27.5362% | 16.1732% | 19.5852% |
| Total | 27,672 | 5,983 | 3,598.0 | 5,129.9 | 1.66 | 1.17 | 21.6211% | 13.0021% | 18.5383% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4C Tiers 1 & 2

Retirement Experience of Active Members In First Year Eligible

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 718 | 126 | 76.7 | 120.6 | 1.64 | 1.04 | 17.5487% | 10.6783% | 16.7953% |
| 1990 | 738 | 88 | 69.8 | 119.8 | 1.26 | 0.73 | 11.9241% | 9.4539% | 16.2371% |
| 1991 | 686 | 131 | 70.1 | 116.4 | 1.87 | 1.13 | 19.0962% | 10.2143% | 16.9738% |
| 1992 | 715 | 253 | 62.6 | 116.4 | 4.04 | 2.17 | 35.3846% | 8.7538% | 16.2853% |
| 1993 | 706 | 136 | 58.1 | 111.1 | 2.34 | 1.22 | 19.2635% | 8.2337% | 15.7309% |
| 1994 | 738 | 94 | 58.9 | 118.6 | 1.60 | 0.79 | 12.7371% | 7.9810% | 16.0650% |
| 1995 | 717 | 83 | 44.8 | 112.6 | 1.85 | 0.74 | 11.5760% | 6.2552% | 15.6987% |
| 1996 | 902 | 253 | 56.1 | 141.8 | 4.51 | 1.78 | 28.0488% | 6.2195% | 15.7228% |
| 1997 | 1,007 | 235 | 46.1 | 158.1 | 5.10 | 1.49 | 23.3366% | 4.5730% | 15.7021% |
| 1998 | 1,006 | 54 | 40.5 | 157.3 | 1.33 | 0.34 | 5.3678% | 4.0239% | 15.6372% |
| 1999 | 1,340 | 49 | 34.4 | 202.9 | 1.43 | 0.24 | 3.6567% | 2.5634% | 15.1396% |
| 2000 | 1,118 | 50 | 29.2 | 169.1 | 1.71 | 0.30 | 4.4723% | 2.6127% | 15.1288% |
| 2001 | 815 | 73 | 34.0 | 126.6 | 2.15 | 0.58 | 8.9571% | 4.1681% | 15.5313% |
| 2002 | 593 | 66 | 28.7 | 91.6 | 2.30 | 0.72 | 11.1298% | 4.8381% | 15.4401% |
| 2003 | 465 | 81 | 26.8 | 71.8 | 3.03 | 1.13 | 17.4194% | 5.7548% | 15.4366% |
| 2004 | 247 | 83 | 18.4 | 38.6 | 4.52 | 2.15 | 33.6032% | 7.4372% | 15.6235% |
| 2005 | 111 | 45 | 13.1 | 19.1 | 3.43 | 2.35 | 40.5405% | 11.8288% | 17.2252% |
| Total | 12,622 | 1,900 | 768.1 | 1,992.4 | 2.47 | 0.95 | 15.0531% | 6.0853% | 15.7849% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4C Tiers 1 & 2

Retirement Experience of Active Members In First Year Eligible

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 835 | 179 | 92.6 | 149.1 | 1.93 | 1.20 | 21.4371% | 11.0898% | 17.8539% |
| 1990 | 893 | 161 | 109.3 | 155.9 | 1.47 | 1.03 | 18.0291% | 12.2340% | 17.4524% |
| 1991 | 903 | 255 | 118.4 | 162.5 | 2.15 | 1.57 | 28.2392% | 13.1118% | 17.9934% |
| 1992 | 937 | 375 | 107.4 | 164.4 | 3.49 | 2.28 | 40.0213% | 11.4621% | 17.5411% |
| 1993 | 1,044 | 239 | 114.8 | 183.1 | 2.08 | 1.31 | 22.8927% | 10.9962% | 17.5412% |
| 1994 | 1,098 | 171 | 111.0 | 192.6 | 1.54 | 0.89 | 15.5738% | 10.1093% | 17.5401% |
| 1995 | 1,209 | 187 | 103.7 | 207.5 | 1.80 | 0.90 | 15.4673% | 8.5773% | 17.1596% |
| 1996 | 1,285 | 478 | 111.8 | 212.7 | 4.28 | 2.25 | 37.1984% | 8.7004% | 16.5549% |
| 1997 | 1,143 | 354 | 92.3 | 188.1 | 3.84 | 1.88 | 30.9711% | 8.0752% | 16.4584% |
| 1998 | 991 | 73 | 63.0 | 156.5 | 1.16 | 0.47 | 7.3663% | 6.3522% | 15.7921% |
| 1999 | 1,275 | 96 | 86.3 | 204.9 | 1.11 | 0.47 | 7.5294% | 6.7725% | 16.0722% |
| 2000 | 1,299 | 120 | 89.6 | 206.1 | 1.34 | 0.58 | 9.2379% | 6.8976% | 15.8637% |
| 2001 | 1,315 | 152 | 89.1 | 208.3 | 1.71 | 0.73 | 11.5589% | 6.7757% | 15.8411% |
| 2002 | 1,274 | 219 | 92.9 | 204.2 | 2.36 | 1.07 | 17.1900% | 7.2920% | 16.0251% |
| 2003 | 1,210 | 342 | 94.6 | 189.9 | 3.62 | 1.80 | 28.2645% | 7.8182% | 15.6901% |
| 2004 | 1,012 | 393 | 85.2 | 159.5 | 4.62 | 2.46 | 38.8340% | 8.4140% | 15.7619% |
| 2005 | 591 | 221 | 59.5 | 95.8 | 3.72 | 2.31 | 37.3942% | 10.0592% | 16.2064% |
| Total | 18,314 | 4,015 | 1,621.4 | 3,040.9 | 2.48 | 1.32 | 21.9231% | 8.8531% | 16.6042% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4C Tiers 3 & 4

Retirement Experience of Active Members In First Year Eligible

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 32 | 5 | 11.0 | 9.2 | 0.46 | 0.54 | 15.6250% | 34.2188% | 28.7500% |
| 1990 | 40 | 6 | 11.5 | 9.8 | 0.52 | 0.61 | 15.0000% | 28.6250% | 24.5500% |
| 1991 | 47 | 1 | 13.9 | 11.8 | 0.07 | 0.08 | 2.1277% | 29.5745% | 25.1277% |
| 1992 | 41 | 10 | 10.9 | 8.7 | 0.92 | 1.14 | 24.3902% | 26.4634% | 21.3171% |
| 1993 | 45 | 2 | 15.0 | 12.8 | 0.13 | 0.16 | 4.4444% | 33.3333% | 28.3333% |
| 1994 | 58 | 5 | 17.0 | 14.0 | 0.29 | 0.36 | 8.6207% | 29.3103% | 24.1034% |
| 1995 | 73 | 8 | 21.0 | 18.0 | 0.38 | 0.44 | 10.9589% | 28.7671% | 24.6849% |
| 1996 | 89 | 13 | 23.9 | 20.6 | 0.54 | 0.63 | 14.6067% | 26.8090% | 23.1236% |
| 1997 | 100 | 7 | 27.5 | 23.2 | 0.26 | 0.30 | 7.0000% | 27.4500% | 23.1700% |
| 1998 | 103 | 8 | 31.2 | 26.0 | 0.26 | 0.31 | 7.7670% | 30.2621% | 25.2718% |
| 1999 | 123 | 13 | 36.0 | 30.2 | 0.36 | 0.43 | 10.5691% | 29.2764% | 24.5691% |
| 2000 | 83 | 15 | 23.7 | 20.4 | 0.63 | 0.73 | 18.0723% | 28.4940% | 24.6265% |
| 2001 | 112 | 16 | 29.8 | 25.9 | 0.54 | 0.62 | 14.2857% | 26.6429% | 23.1071% |
| 2002 | 119 | 15 | 30.9 | 27.2 | 0.48 | 0.55 | 12.6050% | 26.0000% | 22.8487% |
| 2003 | 172 | 25 | 50.6 | 44.9 | 0.49 | 0.56 | 14.5349% | 29.4419% | 26.0756% |
| 2004 | 147 | 22 | 39.7 | 33.8 | 0.55 | 0.65 | 14.9660% | 27.0068% | 23.0136% |
| 2005 | 190 | 42 | 47.7 | 40.5 | 0.88 | 1.04 | 22.1053% | 25.0947% | 21.2947% |
| Total | 1,574 | 213 | 441.1 | 377.0 | 0.48 | 0.57 | 13.5324% | 28.0235% | 23.9498% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 4C Tiers 3 & 4

Retirement Experience of Active Members In First Year Eligible

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 336 | 58 | 86.9 | 82.4 | 0.67 | 0.70 | 17.2619% | 25.8780% | 24.5327% |
| 1990 | 318 | 54 | 67.9 | 68.0 | 0.80 | 0.79 | 16.9811% | 21.3522% | 21.3805% |
| 1991 | 358 | 57 | 74.0 | 76.7 | 0.77 | 0.74 | 15.9218% | 20.6564% | 21.4246% |
| 1992 | 401 | 100 | 85.2 | 88.7 | 1.17 | 1.13 | 24.9377% | 21.2344% | 22.1247% |
| 1993 | 413 | 79 | 91.4 | 94.4 | 0.86 | 0.84 | 19.1283% | 22.1186% | 22.8523% |
| 1994 | 445 | 69 | 94.0 | 97.7 | 0.73 | 0.71 | 15.5056% | 21.1348% | 21.9573% |
| 1995 | 526 | 102 | 113.4 | 118.2 | 0.90 | 0.86 | 19.3916% | 21.5494% | 22.4677% |
| 1996 | 557 | 161 | 121.6 | 127.8 | 1.32 | 1.26 | 28.9048% | 21.8312% | 22.9372% |
| 1997 | 579 | 159 | 117.4 | 125.4 | 1.35 | 1.27 | 27.4611% | 20.2763% | 21.6511% |
| 1998 | 526 | 111 | 108.7 | 114.4 | 1.02 | 0.97 | 21.1027% | 20.6654% | 21.7433% |
| 1999 | 613 | 120 | 129.5 | 135.2 | 0.93 | 0.89 | 19.5759% | 21.1256% | 22.0604% |
| 2000 | 555 | 125 | 110.8 | 120.0 | 1.13 | 1.04 | 22.5225% | 19.9640% | 21.6270% |
| 2001 | 660 | 147 | 133.2 | 146.8 | 1.10 | 1.00 | 22.2727% | 20.1894% | 22.2470% |
| 2002 | 716 | 152 | 137.0 | 152.5 | 1.11 | 1.00 | 21.2291% | 19.1411% | 21.3017% |
| 2003 | 718 | 130 | 166.9 | 178.2 | 0.78 | 0.73 | 18.1058% | 23.2451% | 24.8175% |
| 2004 | 779 | 166 | 163.8 | 174.6 | 1.01 | 0.95 | 21.3094% | 21.0270% | 22.4159% |
| 2005 | 858 | 178 | 174.9 | 188.0 | 1.02 | 0.95 | 20.7459% | 20.3846% | 21.9126% |
| Total | 9,358 | 1,968 | 1,976.6 | 2,089.0 | 1.00 | 0.94 | 21.0301% | 21.1220% | 22.3235% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 4 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 59 | 1 | 0.0 | 8.9 | 0.00 | 0.11 | 1.6949% | 0.0000% | 15.0000% |
| 53 | 405 | 3 | 0.0 | 60.8 | 0.00 | 0.05 | 0.7407% | 0.0000% | 15.0000% |
| 54 | 596 | 50 | 0.0 | 89.4 | 0.00 | 0.56 | 8.3893% | 0.0000% | 15.0000% |
| 55 | 406 | 162 | 0.0 | 60.9 | 0.00 | 2.66 | 39.9015% | 0.0000% | 15.0000% |
| 56 | 484 | 158 | 48.4 | 72.6 | 3.26 | 2.18 | 32.6446% | 10.0000% | 15.0000% |
| 57 | 26 | 8 | 2.6 | 3.9 | 3.08 | 2.05 | 30.7692% | 10.0000% | 15.0000% |
| 58 | 17 | 7 | 1.7 | 2.6 | 4.12 | 2.75 | 41.1765% | 10.0000% | 15.0000% |
| 59 | 13 | 7 | 1.3 | 2.0 | 5.38 | 3.59 | 53.8462% | 10.0000% | 15.0000% |
| 60 | 12 | 3 | 1.2 | 1.8 | 2.50 | 1.67 | 25.0000% | 10.0000% | 15.0000% |
| 61 | 6 | 2 | 0.6 | 0.9 | 3.33 | 2.22 | 33.3333% | 10.0000% | 15.0000% |
| 62 | 5 | 1 | 1.3 | 1.0 | 0.77 | 1.00 | 20.0000% | 25.0000% | 20.0000% |
| 63 | 382 | 52 | 76.4 | 57.3 | 0.68 | 0.91 | 13.6126% | 20.0000% | 15.0000% |
| 64 | 20 | 2 | 4.0 | 3.0 | 0.50 | 0.67 | 10.0000% | 20.0000% | 15.0000% |
| 65 | 15 | 3 | 4.5 | 3.0 | 0.67 | 1.00 | 20.0000% | 30.0000% | 20.0000% |
| 66 | 13 | 2 | 3.3 | 1.3 | 0.61 | 1.54 | 15.3846% | 25.0000% | 10.0000% |
| 67 | 9 | 1 | 2.3 | 0.9 | 0.43 | 1.11 | 11.1111% | 25.0000% | 10.0000% |
| 68 | 10 | 0 | 2.5 | 1.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 10.0000% |
| 69 | 6 | 1 | 1.5 | 0.6 | 0.67 | 1.67 | 16.6667% | 25.0000% | 10.0000% |
| 70 & Over | 39 | 6 | 39.0 | 39.0 | 0.15 | 0.15 | 15.3846% | 100.0000% | 100.0000% |
| Total | 2,528 | 469 | 190.6 | 411.5 | 2.46 | 1.14 | 18.5522% | 7.5396% | 16.2757% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 20 | 0 | 0.0 | 3.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 147 | 0 | 0.0 | 22.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 53 | 528 | 5 | 0.0 | 79.2 | 0.00 | 0.06 | 0.9470% | 0.0000% | 15.0000% |
| 54 | 596 | 49 | 0.0 | 89.4 | 0.00 | 0.55 | 8.2215% | 0.0000% | 15.0000% |
| 55 | 505 | 229 | 0.0 | 75.8 | 0.00 | 3.02 | 45.3465% | 0.0000% | 15.0000% |
| 56 | 1,527 | 495 | 122.2 | 229.1 | 4.05 | 2.16 | 32.4165% | 8.0000% | 15.0000% |
| 57 | 184 | 63 | 14.7 | 27.6 | 4.29 | 2.28 | 34.2391% | 8.0000% | 15.0000% |
| 58 | 156 | 56 | 12.5 | 23.4 | 4.48 | 2.39 | 35.8974% | 8.0000% | 15.0000% |
| 59 | 133 | 34 | 10.6 | 20.0 | 3.21 | 1.70 | 25.5639% | 8.0000% | 15.0000% |
| 60 | 117 | 36 | 9.4 | 17.6 | 3.83 | 2.05 | 30.7692% | 8.0000% | 15.0000% |
| 61 | 88 | 24 | 7.0 | 13.2 | 3.43 | 1.82 | 27.2727% | 8.0000% | 15.0000% |
| 62 | 75 | 32 | 15.0 | 15.0 | 2.13 | 2.13 | 42.6667% | 20.0000% | 20.0000% |
| 63 | 1,850 | 320 | 277.5 | 277.5 | 1.15 | 1.15 | 17.2973% | 15.0000% | 15.0000% |
| 64 | 93 | 20 | 14.0 | 14.0 | 1.43 | 1.43 | 21.5054% | 15.0000% | 15.0000% |
| 65 | 64 | 19 | 19.2 | 12.8 | 0.99 | 1.48 | 29.6875% | 30.0000% | 20.0000% |
| 66 | 43 | 7 | 10.8 | 4.3 | 0.65 | 1.63 | 16.2791% | 25.0000% | 10.0000% |
| 67 | 37 | 10 | 9.3 | 3.7 | 1.08 | 2.70 | 27.0270% | 25.0000% | 10.0000% |
| 68 | 29 | 6 | 7.3 | 2.9 | 0.82 | 2.07 | 20.6897% | 25.0000% | 10.0000% |
| 69 | 17 | 4 | 4.3 | 1.7 | 0.93 | 2.35 | 23.5294% | 25.0000% | 10.0000% |
| 70 & Over | 85 | 9 | 85.0 | 85.0 | 0.11 | 0.11 | 10.5882% | 100.0000% | 100.0000% |
| Total | 6,297 | 1,418 | 618.8 | 1,017.5 | 2.29 | 1.39 | 22.5187% | 9.8269% | 16.1577% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|--------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 4 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 59 | 1 | 0.0 | 8.9 | 0.00 | 0.11 | 1.6949% | 0.0000% | 15.0000% |
| 53 | 405 | 3 | 0.0 | 60.8 | 0.00 | 0.05 | 0.7407% | 0.0000% | 15.0000% |
| 54 | 596 | 50 | 0.0 | 89.4 | 0.00 | 0.56 | 8.3893% | 0.0000% | 15.0000% |
| 55 | 406 | 162 | 0.0 | 60.9 | 0.00 | 2.66 | 39.9015% | 0.0000% | 15.0000% |
| 56 | 470 | 157 | 47.0 | 70.5 | 3.34 | 2.23 | 33.4043% | 10.0000% | 15.0000% |
| 57 | 24 | 8 | 2.4 | 3.6 | 3.33 | 2.22 | 33.3333% | 10.0000% | 15.0000% |
| 58 | 17 | 7 | 1.7 | 2.6 | 4.12 | 2.75 | 41.1765% | 10.0000% | 15.0000% |
| 59 | 10 | 7 | 1.0 | 1.5 | 7.00 | 4.67 | 70.0000% | 10.0000% | 15.0000% |
| 60 | 12 | 3 | 1.2 | 1.8 | 2.50 | 1.67 | 25.0000% | 10.0000% | 15.0000% |
| 61 | 6 | 2 | 0.6 | 0.9 | 3.33 | 2.22 | 33.3333% | 10.0000% | 15.0000% |
| 62 | 5 | 1 | 1.3 | 1.0 | 0.77 | 1.00 | 20.0000% | 25.0000% | 20.0000% |
| 63 | 32 | 12 | 6.4 | 4.8 | 1.88 | 2.50 | 37.5000% | 20.0000% | 15.0000% |
| 64 | 4 | 1 | 0.8 | 0.6 | 1.25 | 1.67 | 25.0000% | 20.0000% | 15.0000% |
| 65 | 2 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 30.0000% | 20.0000% |
| 66 | 1 | 1 | 0.3 | 0.1 | 3.33 | 10.00 | 100.0000% | 25.0000% | 10.0000% |
| 67 | 1 | 0 | 0.3 | 0.1 | 0.00 | 0.00 | 0.0000% | 25.0000% | 10.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 10.0000% |
| 69 | 1 | 1 | 0.3 | 0.1 | 3.33 | 10.00 | 100.0000% | 25.0000% | 10.0000% |
| 70 & Over | 9 | 2 | 9.0 | 9.0 | 0.22 | 0.22 | 22.2222% | 100.0000% | 100.0000% |
| Total | 2,065 | 418 | 72.9 | 317.6 | 5.73 | 1.32 | 20.2421% | 3.5303% | 15.3801% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 20 | 0 | 0.0 | 3.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 147 | 0 | 0.0 | 22.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 53 | 528 | 5 | 0.0 | 79.2 | 0.00 | 0.06 | 0.9470% | 0.0000% | 15.0000% |
| 54 | 596 | 49 | 0.0 | 89.4 | 0.00 | 0.55 | 8.2215% | 0.0000% | 15.0000% |
| 55 | 505 | 229 | 0.0 | 75.8 | 0.00 | 3.02 | 45.3465% | 0.0000% | 15.0000% |
| 56 | 1,480 | 493 | 118.4 | 222.0 | 4.16 | 2.22 | 33.3108% | 10.0000% | 15.0000% |
| 57 | 166 | 63 | 13.3 | 24.9 | 4.74 | 2.53 | 37.9518% | 10.0000% | 15.0000% |
| 58 | 141 | 53 | 11.3 | 21.2 | 4.69 | 2.51 | 37.5887% | 10.0000% | 15.0000% |
| 59 | 114 | 32 | 9.1 | 17.1 | 3.52 | 1.87 | 28.0702% | 10.0000% | 15.0000% |
| 60 | 88 | 32 | 7.0 | 13.2 | 4.57 | 2.42 | 36.3636% | 10.0000% | 15.0000% |
| 61 | 61 | 18 | 4.9 | 9.2 | 3.67 | 1.97 | 29.5082% | 10.0000% | 15.0000% |
| 62 | 38 | 15 | 7.6 | 7.6 | 1.97 | 1.97 | 39.4737% | 25.0000% | 20.0000% |
| 63 | 80 | 34 | 12.0 | 12.0 | 2.83 | 2.83 | 42.5000% | 20.0000% | 15.0000% |
| 64 | 34 | 15 | 5.1 | 5.1 | 2.94 | 2.94 | 44.1176% | 20.0000% | 15.0000% |
| 65 | 26 | 13 | 7.8 | 5.2 | 1.67 | 2.50 | 50.0000% | 30.0000% | 20.0000% |
| 66 | 11 | 4 | 2.8 | 1.1 | 1.43 | 3.64 | 36.3636% | 25.0000% | 10.0000% |
| 67 | 14 | 6 | 3.5 | 1.4 | 1.71 | 4.29 | 42.8571% | 25.0000% | 10.0000% |
| 68 | 14 | 6 | 3.5 | 1.4 | 1.71 | 4.29 | 42.8571% | 25.0000% | 10.0000% |
| 69 | 8 | 3 | 2.0 | 0.8 | 1.50 | 3.75 | 37.5000% | 25.0000% | 10.0000% |
| 70 & Over | 14 | 4 | 14.0 | 14.0 | 0.29 | 0.29 | 28.5714% | 100.0000% | 100.0000% |
| Total | 4,088 | 1,074 | 222.3 | 626.0 | 4.83 | 1.72 | 26.2720% | 5.4379% | 15.3119% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|-------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 55 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 56 | 14 | 1 | 1.4 | 2.1 | 0.71 | 0.48 | 7.1429% | 10.0000% | 15.0000% |
| 57 | 2 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 10.0000% | 15.0000% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 10.0000% | 15.0000% |
| 59 | 3 | 0 | 0.3 | 0.5 | 0.00 | 0.00 | 0.0000% | 10.0000% | 15.0000% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 10.0000% | 15.0000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 10.0000% | 15.0000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 20.0000% |
| 63 | 350 | 40 | 70.0 | 52.5 | 0.57 | 0.76 | 11.4286% | 20.0000% | 15.0000% |
| 64 | 16 | 1 | 3.2 | 2.4 | 0.31 | 0.42 | 6.2500% | 20.0000% | 15.0000% |
| 65 | 13 | 3 | 3.9 | 2.6 | 0.77 | 1.15 | 23.0769% | 30.0000% | 20.0000% |
| 66 | 12 | 1 | 3.0 | 1.2 | 0.33 | 0.83 | 8.3333% | 25.0000% | 10.0000% |
| 67 | 8 | 1 | 2.0 | 0.8 | 0.50 | 1.25 | 12.5000% | 25.0000% | 10.0000% |
| 68 | 10 | 0 | 2.5 | 1.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 10.0000% |
| 69 | 5 | 0 | 1.3 | 0.5 | 0.00 | 0.00 | 0.0000% | 25.0000% | 10.0000% |
| 70 & Over | 30 | 4 | 30.0 | 30.0 | 0.13 | 0.13 | 13.3333% | 100.0000% | 100.0000% |
| Total | 463 | 51 | 117.8 | 93.9 | 0.43 | 0.54 | 11.0151% | 25.4428% | 20.2700% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 55 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 56 | 47 | 2 | 3.8 | 7.1 | 0.53 | 0.28 | 4.2553% | 10.0000% | 15.0000% |
| 57 | 18 | 0 | 1.4 | 2.7 | 0.00 | 0.00 | 0.0000% | 10.0000% | 15.0000% |
| 58 | 15 | 3 | 1.2 | 2.3 | 2.50 | 1.33 | 20.0000% | 10.0000% | 15.0000% |
| 59 | 19 | 2 | 1.5 | 2.9 | 1.33 | 0.70 | 10.5263% | 10.0000% | 15.0000% |
| 60 | 29 | 4 | 2.3 | 4.4 | 1.74 | 0.92 | 13.7931% | 10.0000% | 15.0000% |
| 61 | 27 | 6 | 2.2 | 4.1 | 2.73 | 1.48 | 22.2222% | 10.0000% | 15.0000% |
| 62 | 37 | 17 | 7.4 | 7.4 | 2.30 | 2.30 | 45.9459% | 25.0000% | 20.0000% |
| 63 | 1,770 | 286 | 265.5 | 265.5 | 1.08 | 1.08 | 16.1582% | 20.0000% | 15.0000% |
| 64 | 59 | 5 | 8.9 | 8.9 | 0.56 | 0.56 | 8.4746% | 20.0000% | 15.0000% |
| 65 | 38 | 6 | 11.4 | 7.6 | 0.53 | 0.79 | 15.7895% | 30.0000% | 20.0000% |
| 66 | 32 | 3 | 8.0 | 3.2 | 0.38 | 0.94 | 9.3750% | 25.0000% | 10.0000% |
| 67 | 23 | 4 | 5.8 | 2.3 | 0.69 | 1.74 | 17.3913% | 25.0000% | 10.0000% |
| 68 | 15 | 0 | 3.8 | 1.5 | 0.00 | 0.00 | 0.0000% | 25.0000% | 10.0000% |
| 69 | 9 | 1 | 2.3 | 0.9 | 0.43 | 1.11 | 11.1111% | 25.0000% | 10.0000% |
| 70 & Over | 71 | 5 | 71.0 | 71.0 | 0.07 | 0.07 | 7.0423% | 100.0000% | 100.0000% |
| Total | 2,209 | 344 | 396.5 | 391.5 | 0.87 | 0.88 | 15.5727% | 17.9493% | 17.7230% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5B
Fiscal Years 1989 - 2005

Retirement Experience of Active Members In Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 3 | 0 | 0.0 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 7 | 0 | 0.0 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 12 | 0 | 0.0 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 28 | 0 | 0.0 | 4.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 177 | 6 | 0.0 | 26.6 | 0.00 | 0.23 | 3.3898% | 0.0000% | 15.0000% |
| 52 | 1,092 | 29 | 0.0 | 163.8 | 0.00 | 0.18 | 2.6557% | 0.0000% | 15.0000% |
| 53 | 2,493 | 119 | 0.0 | 374.0 | 0.00 | 0.32 | 4.7734% | 0.0000% | 15.0000% |
| 54 | 2,277 | 229 | 0.0 | 341.6 | 0.00 | 0.67 | 10.0571% | 0.0000% | 15.0000% |
| 55 | 1,427 | 422 | 0.0 | 214.1 | 0.00 | 1.97 | 29.5725% | 0.0000% | 15.0000% |
| 56 | 2,860 | 560 | 286.0 | 429.0 | 1.96 | 1.31 | 19.5804% | 10.0000% | 15.0000% |
| 57 | 238 | 30 | 23.8 | 35.7 | 1.26 | 0.84 | 12.6050% | 10.0000% | 15.0000% |
| 58 | 211 | 45 | 21.1 | 31.7 | 2.13 | 1.42 | 21.3270% | 10.0000% | 15.0000% |
| 59 | 166 | 43 | 16.6 | 24.9 | 2.59 | 1.73 | 25.9036% | 10.0000% | 15.0000% |
| 60 | 139 | 23 | 13.9 | 20.9 | 1.65 | 1.10 | 16.5468% | 10.0000% | 15.0000% |
| 61 | 118 | 31 | 11.8 | 17.7 | 2.63 | 1.75 | 26.2712% | 10.0000% | 15.0000% |
| 62 | 111 | 27 | 27.8 | 22.2 | 0.97 | 1.22 | 24.3243% | 25.0000% | 20.0000% |
| 63 | 1,059 | 137 | 211.8 | 158.9 | 0.65 | 0.86 | 12.9367% | 20.0000% | 15.0000% |
| 64 | 121 | 16 | 24.2 | 18.2 | 0.66 | 0.88 | 13.2231% | 20.0000% | 15.0000% |
| 65 | 107 | 16 | 32.1 | 21.4 | 0.50 | 0.75 | 14.9533% | 30.0000% | 20.0000% |
| 66 | 93 | 17 | 23.3 | 9.3 | 0.73 | 1.83 | 18.2796% | 25.0000% | 10.0000% |
| 67 | 70 | 9 | 17.5 | 7.0 | 0.51 | 1.29 | 12.8571% | 25.0000% | 10.0000% |
| 68 | 55 | 9 | 13.8 | 5.5 | 0.65 | 1.64 | 16.3636% | 25.0000% | 10.0000% |
| 69 | 38 | 4 | 9.5 | 3.8 | 0.42 | 1.05 | 10.5263% | 25.0000% | 10.0000% |
| 70 & Over | 158 | 19 | 158.0 | 158.0 | 0.12 | 0.12 | 12.0253% | 100.0000% | 100.0000% |
| Total | 13,065 | 1,791 | 891.2 | 2,092.2 | 2.01 | 0.86 | 13.7084% | 6.8213% | 16.0134% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 3 | 0 | 0.0 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 8 | 0 | 0.0 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 18 | 0 | 0.0 | 2.7 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 32 | 2 | 0.0 | 4.8 | 0.00 | 0.42 | 6.2500% | 0.0000% | 15.0000% |
| 51 | 266 | 6 | 0.0 | 39.9 | 0.00 | 0.15 | 2.2556% | 0.0000% | 15.0000% |
| 52 | 1,216 | 35 | 0.0 | 182.4 | 0.00 | 0.19 | 2.8783% | 0.0000% | 15.0000% |
| 53 | 1,985 | 89 | 0.0 | 297.8 | 0.00 | 0.30 | 4.4836% | 0.0000% | 15.0000% |
| 54 | 1,479 | 127 | 0.0 | 221.9 | 0.00 | 0.57 | 8.5869% | 0.0000% | 15.0000% |
| 55 | 1,137 | 398 | 0.0 | 170.6 | 0.00 | 2.33 | 35.0044% | 0.0000% | 15.0000% |
| 56 | 4,886 | 1,068 | 390.9 | 732.9 | 2.73 | 1.46 | 21.8584% | 8.0000% | 15.0000% |
| 57 | 679 | 135 | 54.3 | 101.9 | 2.49 | 1.33 | 19.8822% | 8.0000% | 15.0000% |
| 58 | 626 | 131 | 50.1 | 93.9 | 2.61 | 1.40 | 20.9265% | 8.0000% | 15.0000% |
| 59 | 528 | 120 | 42.2 | 79.2 | 2.84 | 1.52 | 22.7273% | 8.0000% | 15.0000% |
| 60 | 417 | 96 | 33.4 | 62.6 | 2.87 | 1.53 | 23.0216% | 8.0000% | 15.0000% |
| 61 | 372 | 85 | 29.8 | 55.8 | 2.85 | 1.52 | 22.8495% | 8.0000% | 15.0000% |
| 62 | 321 | 119 | 64.2 | 64.2 | 1.85 | 1.85 | 37.0717% | 20.0000% | 20.0000% |
| 63 | 6,266 | 1,040 | 939.9 | 939.9 | 1.11 | 1.11 | 16.5975% | 15.0000% | 15.0000% |
| 64 | 446 | 87 | 66.9 | 66.9 | 1.30 | 1.30 | 19.5067% | 15.0000% | 15.0000% |
| 65 | 385 | 106 | 115.5 | 77.0 | 0.92 | 1.38 | 27.5325% | 30.0000% | 20.0000% |
| 66 | 307 | 58 | 76.8 | 30.7 | 0.76 | 1.89 | 18.8925% | 25.0000% | 10.0000% |
| 67 | 228 | 47 | 57.0 | 22.8 | 0.82 | 2.06 | 20.6140% | 25.0000% | 10.0000% |
| 68 | 174 | 38 | 43.5 | 17.4 | 0.87 | 2.18 | 21.8391% | 25.0000% | 10.0000% |
| 69 | 124 | 28 | 31.0 | 12.4 | 0.90 | 2.26 | 22.5806% | 25.0000% | 10.0000% |
| 70 & Over | 381 | 69 | 381.0 | 381.0 | 0.18 | 0.18 | 18.1102% | 100.0000% | 100.0000% |
| Total | 22,285 | 3,884 | 2,376.5 | 3,660.3 | 1.63 | 1.06 | 17.4288% | 10.6641% | 16.4247% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5B

Fiscal Years 1989 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 2 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 3 | 0 | 0.0 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 7 | 0 | 0.0 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 12 | 0 | 0.0 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 28 | 0 | 0.0 | 4.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 177 | 6 | 0.0 | 26.6 | 0.00 | 0.23 | 3.3898% | 0.0000% | 15.0000% |
| 52 | 1,092 | 29 | 0.0 | 163.8 | 0.00 | 0.18 | 2.6557% | 0.0000% | 15.0000% |
| 53 | 2,493 | 119 | 0.0 | 374.0 | 0.00 | 0.32 | 4.7734% | 0.0000% | 15.0000% |
| 54 | 2,277 | 229 | 0.0 | 341.6 | 0.00 | 0.67 | 10.0571% | 0.0000% | 15.0000% |
| 55 | 1,427 | 422 | 0.0 | 214.1 | 0.00 | 1.97 | 29.5725% | 0.0000% | 15.0000% |
| 56 | 2,844 | 559 | 284.4 | 426.6 | 1.97 | 1.31 | 19.6554% | 10.0000% | 15.0000% |
| 57 | 236 | 30 | 23.6 | 35.4 | 1.27 | 0.85 | 12.7119% | 10.0000% | 15.0000% |
| 58 | 211 | 45 | 21.1 | 31.7 | 2.13 | 1.42 | 21.3270% | 10.0000% | 15.0000% |
| 59 | 162 | 43 | 16.2 | 24.3 | 2.65 | 1.77 | 26.5432% | 10.0000% | 15.0000% |
| 60 | 138 | 22 | 13.8 | 20.7 | 1.59 | 1.06 | 15.9420% | 10.0000% | 15.0000% |
| 61 | 116 | 30 | 11.6 | 17.4 | 2.59 | 1.72 | 25.8621% | 10.0000% | 15.0000% |
| 62 | 111 | 27 | 27.8 | 22.2 | 0.97 | 1.22 | 24.3243% | 25.0000% | 20.0000% |
| 63 | 188 | 45 | 37.6 | 28.2 | 1.20 | 1.60 | 23.9362% | 20.0000% | 15.0000% |
| 64 | 68 | 15 | 13.6 | 10.2 | 1.10 | 1.47 | 22.0588% | 20.0000% | 15.0000% |
| 65 | 42 | 9 | 12.6 | 8.4 | 0.71 | 1.07 | 21.4286% | 30.0000% | 20.0000% |
| 66 | 45 | 15 | 11.3 | 4.5 | 1.33 | 3.33 | 33.3333% | 25.0000% | 10.0000% |
| 67 | 30 | 6 | 7.5 | 3.0 | 0.80 | 2.00 | 20.0000% | 25.0000% | 10.0000% |
| 68 | 18 | 7 | 4.5 | 1.8 | 1.56 | 3.89 | 38.8889% | 25.0000% | 10.0000% |
| 69 | 18 | 4 | 4.5 | 1.8 | 0.89 | 2.22 | 22.2222% | 25.0000% | 10.0000% |
| 70 & Over | 54 | 14 | 54.0 | 54.0 | 0.26 | 0.26 | 25.9259% | 100.0000% | 100.0000% |
| Total | 11,802 | 1,676 | 544.1 | 1,818.3 | 3.08 | 0.92 | 14.2010% | 4.6102% | 15.4067% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5B

Fiscal Years 1989 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 1 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 3 | 0 | 0.0 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 8 | 0 | 0.0 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 18 | 0 | 0.0 | 2.7 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 32 | 2 | 0.0 | 4.8 | 0.00 | 0.42 | 6.2500% | 0.0000% | 15.0000% |
| 51 | 266 | 6 | 0.0 | 39.9 | 0.00 | 0.15 | 2.2556% | 0.0000% | 15.0000% |
| 52 | 1,216 | 35 | 0.0 | 182.4 | 0.00 | 0.19 | 2.8783% | 0.0000% | 15.0000% |
| 53 | 1,985 | 89 | 0.0 | 297.8 | 0.00 | 0.30 | 4.4836% | 0.0000% | 15.0000% |
| 54 | 1,479 | 127 | 0.0 | 221.9 | 0.00 | 0.57 | 8.5869% | 0.0000% | 15.0000% |
| 55 | 1,137 | 398 | 0.0 | 170.6 | 0.00 | 2.33 | 35.0044% | 0.0000% | 15.0000% |
| 56 | 4,815 | 1,065 | 385.2 | 722.3 | 2.76 | 1.47 | 22.1184% | 8.0000% | 15.0000% |
| 57 | 649 | 135 | 51.9 | 97.4 | 2.60 | 1.39 | 20.8012% | 8.0000% | 15.0000% |
| 58 | 599 | 126 | 47.9 | 89.9 | 2.63 | 1.40 | 21.0351% | 8.0000% | 15.0000% |
| 59 | 499 | 115 | 39.9 | 74.9 | 2.88 | 1.54 | 23.0461% | 8.0000% | 15.0000% |
| 60 | 380 | 91 | 30.4 | 57.0 | 2.99 | 1.60 | 23.9474% | 8.0000% | 15.0000% |
| 61 | 332 | 77 | 26.6 | 49.8 | 2.89 | 1.55 | 23.1928% | 8.0000% | 15.0000% |
| 62 | 274 | 99 | 54.8 | 54.8 | 1.81 | 1.81 | 36.1314% | 20.0000% | 20.0000% |
| 63 | 598 | 169 | 89.7 | 89.7 | 1.88 | 1.88 | 28.2609% | 15.0000% | 15.0000% |
| 64 | 208 | 66 | 31.2 | 31.2 | 2.12 | 2.12 | 31.7308% | 15.0000% | 15.0000% |
| 65 | 189 | 78 | 56.7 | 37.8 | 1.38 | 2.06 | 41.2698% | 30.0000% | 20.0000% |
| 66 | 144 | 45 | 36.0 | 14.4 | 1.25 | 3.13 | 31.2500% | 25.0000% | 10.0000% |
| 67 | 114 | 35 | 28.5 | 11.4 | 1.23 | 3.07 | 30.7018% | 25.0000% | 10.0000% |
| 68 | 82 | 29 | 20.5 | 8.2 | 1.41 | 3.54 | 35.3659% | 25.0000% | 10.0000% |
| 69 | 69 | 25 | 17.3 | 6.9 | 1.45 | 3.62 | 36.2319% | 25.0000% | 10.0000% |
| 70 & Over | 164 | 50 | 164.0 | 164.0 | 0.30 | 0.30 | 30.4878% | 100.0000% | 100.0000% |
| Total | 15,261 | 2,862 | 1,080.6 | 2,431.3 | 2.65 | 1.18 | 18.7537% | 7.0808% | 15.9311% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5B

Fiscal Years 1989 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 55 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 56 | 16 | 1 | 1.6 | 2.4 | 0.63 | 0.42 | 6.2500% | 10.0000% | 15.0000% |
| 57 | 2 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 10.0000% | 15.0000% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 10.0000% | 15.0000% |
| 59 | 4 | 0 | 0.4 | 0.6 | 0.00 | 0.00 | 0.0000% | 10.0000% | 15.0000% |
| 60 | 1 | 1 | 0.1 | 0.2 | 10.00 | 6.67 | 100.0000% | 10.0000% | 15.0000% |
| 61 | 2 | 1 | 0.2 | 0.3 | 5.00 | 3.33 | 50.0000% | 10.0000% | 15.0000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 20.0000% |
| 63 | 871 | 92 | 174.2 | 130.7 | 0.53 | 0.70 | 10.5626% | 20.0000% | 15.0000% |
| 64 | 53 | 1 | 10.6 | 8.0 | 0.09 | 0.13 | 1.8868% | 20.0000% | 15.0000% |
| 65 | 65 | 7 | 19.5 | 13.0 | 0.36 | 0.54 | 10.7692% | 30.0000% | 20.0000% |
| 66 | 48 | 2 | 12.0 | 4.8 | 0.17 | 0.42 | 4.1667% | 25.0000% | 10.0000% |
| 67 | 40 | 3 | 10.0 | 4.0 | 0.30 | 0.75 | 7.5000% | 25.0000% | 10.0000% |
| 68 | 37 | 2 | 9.3 | 3.7 | 0.22 | 0.54 | 5.4054% | 25.0000% | 10.0000% |
| 69 | 20 | 0 | 5.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 25.0000% | 10.0000% |
| 70 & Over | 104 | 5 | 104.0 | 104.0 | 0.05 | 0.05 | 4.8077% | 100.0000% | 100.0000% |
| Total | 1,263 | 115 | 347.1 | 273.9 | 0.33 | 0.42 | 9.1053% | 27.4822% | 21.6825% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5B

Fiscal Years 1989 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 55 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 15.0000% |
| 56 | 71 | 3 | 5.7 | 10.7 | 0.53 | 0.28 | 4.2254% | 8.0000% | 15.0000% |
| 57 | 30 | 0 | 2.4 | 4.5 | 0.00 | 0.00 | 0.0000% | 8.0000% | 15.0000% |
| 58 | 27 | 5 | 2.2 | 4.1 | 2.27 | 1.23 | 18.5185% | 8.0000% | 15.0000% |
| 59 | 29 | 5 | 2.3 | 4.4 | 2.17 | 1.15 | 17.2414% | 8.0000% | 15.0000% |
| 60 | 37 | 5 | 3.0 | 5.6 | 1.67 | 0.90 | 13.5135% | 8.0000% | 15.0000% |
| 61 | 40 | 8 | 3.2 | 6.0 | 2.50 | 1.33 | 20.0000% | 8.0000% | 15.0000% |
| 62 | 47 | 20 | 9.4 | 9.4 | 2.13 | 2.13 | 42.5532% | 20.0000% | 20.0000% |
| 63 | 5,668 | 871 | 850.2 | 850.2 | 1.02 | 1.02 | 15.3670% | 15.0000% | 15.0000% |
| 64 | 238 | 21 | 35.7 | 35.7 | 0.59 | 0.59 | 8.8235% | 15.0000% | 15.0000% |
| 65 | 196 | 28 | 58.8 | 39.2 | 0.48 | 0.71 | 14.2857% | 30.0000% | 20.0000% |
| 66 | 163 | 13 | 40.8 | 16.3 | 0.32 | 0.80 | 7.9755% | 25.0000% | 10.0000% |
| 67 | 114 | 12 | 28.5 | 11.4 | 0.42 | 1.05 | 10.5263% | 25.0000% | 10.0000% |
| 68 | 92 | 9 | 23.0 | 9.2 | 0.39 | 0.98 | 9.7826% | 25.0000% | 10.0000% |
| 69 | 55 | 3 | 13.8 | 5.5 | 0.22 | 0.55 | 5.4545% | 25.0000% | 10.0000% |
| 70 & Over | 217 | 19 | 217.0 | 217.0 | 0.09 | 0.09 | 8.7558% | 100.0000% | 100.0000% |
| Total | 7,024 | 1,022 | 1,296.0 | 1,229.0 | 0.79 | 0.83 | 14.5501% | 18.4510% | 17.4972% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5C

Retirement Experience of Active Members In Second Year Eligible

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 567 | 47 | 51.8 | 89.5 | 0.91 | 0.53 | 8.2892% | 9.1358% | 15.7760% |
| 1990 | 630 | 43 | 67.3 | 109.8 | 0.64 | 0.39 | 6.8254% | 10.6825% | 17.4206% |
| 1991 | 710 | 91 | 60.9 | 111.4 | 1.50 | 0.82 | 12.8169% | 8.5704% | 15.6901% |
| 1992 | 740 | 350 | 62.1 | 119.7 | 5.64 | 2.92 | 47.2973% | 8.3919% | 16.1757% |
| 1993 | 478 | 36 | 42.8 | 77.1 | 0.84 | 0.47 | 7.5314% | 8.9435% | 16.1297% |
| 1994 | 644 | 61 | 53.1 | 104.0 | 1.15 | 0.59 | 9.4720% | 8.2453% | 16.1491% |
| 1995 | 699 | 72 | 58.2 | 114.6 | 1.24 | 0.63 | 10.3004% | 8.3190% | 16.3877% |
| 1996 | 850 | 227 | 54.5 | 134.8 | 4.17 | 1.68 | 26.7059% | 6.4059% | 15.8529% |
| 1997 | 676 | 140 | 47.7 | 108.0 | 2.94 | 1.30 | 20.7101% | 7.0562% | 15.9763% |
| 1998 | 864 | 53 | 49.5 | 140.0 | 1.07 | 0.38 | 6.1343% | 5.7234% | 16.1979% |
| 1999 | 1,066 | 53 | 61.7 | 173.7 | 0.86 | 0.31 | 4.9719% | 5.7833% | 16.2946% |
| 2000 | 1,385 | 59 | 51.8 | 212.1 | 1.14 | 0.28 | 4.2599% | 3.7401% | 15.3141% |
| 2001 | 1,228 | 90 | 39.5 | 186.3 | 2.28 | 0.48 | 7.3290% | 3.2166% | 15.1669% |
| 2002 | 988 | 116 | 49.4 | 154.7 | 2.35 | 0.75 | 11.7409% | 5.0000% | 15.6528% |
| 2003 | 642 | 114 | 42.1 | 102.2 | 2.71 | 1.12 | 17.7570% | 6.5498% | 15.9112% |
| 2004 | 578 | 167 | 58.8 | 101.2 | 2.84 | 1.65 | 28.8927% | 10.1730% | 17.5087% |
| 2005 | 320 | 72 | 40.2 | 53.5 | 1.79 | 1.35 | 22.5000% | 12.5625% | 16.7031% |
| Total | 13,065 | 1,791 | 891.1 | 2,092.2 | 2.01 | 0.86 | 13.7084% | 6.8201% | 16.0134% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5C

Retirement Experience of Active Members In Second Year Eligible

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 852 | 114 | 99.8 | 147.5 | 1.14 | 0.77 | 13.3803% | 11.7077% | 17.3122% |
| 1990 | 947 | 100 | 154.4 | 180.5 | 0.65 | 0.55 | 10.5597% | 16.3052% | 19.0549% |
| 1991 | 1,017 | 186 | 129.6 | 170.7 | 1.44 | 1.09 | 18.2891% | 12.7404% | 16.7847% |
| 1992 | 1,151 | 485 | 150.4 | 197.2 | 3.22 | 2.46 | 42.1373% | 13.0660% | 17.1286% |
| 1993 | 846 | 87 | 106.4 | 142.4 | 0.82 | 0.61 | 10.2837% | 12.5780% | 16.8322% |
| 1994 | 1,189 | 145 | 139.9 | 198.8 | 1.04 | 0.73 | 12.1951% | 11.7662% | 16.7157% |
| 1995 | 1,317 | 145 | 149.3 | 221.9 | 0.97 | 0.65 | 11.0099% | 11.3386% | 16.8451% |
| 1996 | 1,496 | 446 | 170.2 | 254.7 | 2.62 | 1.75 | 29.8128% | 11.3770% | 17.0254% |
| 1997 | 1,162 | 213 | 119.0 | 187.3 | 1.79 | 1.14 | 18.3305% | 10.2435% | 16.1188% |
| 1998 | 1,216 | 94 | 114.0 | 190.3 | 0.82 | 0.49 | 7.7303% | 9.3783% | 15.6456% |
| 1999 | 1,370 | 143 | 129.6 | 219.7 | 1.10 | 0.65 | 10.4380% | 9.4591% | 16.0328% |
| 2000 | 1,677 | 145 | 149.1 | 263.6 | 0.97 | 0.55 | 8.6464% | 8.8885% | 15.7156% |
| 2001 | 1,748 | 163 | 146.2 | 268.6 | 1.12 | 0.61 | 9.3249% | 8.3616% | 15.3633% |
| 2002 | 1,777 | 326 | 153.3 | 280.6 | 2.13 | 1.16 | 18.3455% | 8.6246% | 15.7878% |
| 2003 | 1,550 | 330 | 134.5 | 239.7 | 2.45 | 1.38 | 21.2903% | 8.6774% | 15.4645% |
| 2004 | 1,633 | 436 | 175.7 | 278.1 | 2.48 | 1.57 | 26.6993% | 10.7593% | 17.0300% |
| 2005 | 1,337 | 326 | 155.1 | 219.1 | 2.10 | 1.49 | 24.3829% | 11.5999% | 16.3874% |
| Total | 22,285 | 3,884 | 2,376.4 | 3,660.3 | 1.63 | 1.06 | 17.4288% | 10.6636% | 16.4247% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5C Tiers 1 & 2

Retirement Experience of Active Members In Second Year Eligible

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 549 | 43 | 45.0 | 83.4 | 0.96 | 0.52 | 7.8324% | 8.1967% | 15.1821% |
| 1990 | 594 | 40 | 50.2 | 94.5 | 0.80 | 0.42 | 6.7340% | 8.4428% | 15.9091% |
| 1991 | 674 | 88 | 50.9 | 103.5 | 1.73 | 0.85 | 13.0564% | 7.5519% | 15.3561% |
| 1992 | 693 | 340 | 48.2 | 108.5 | 7.06 | 3.13 | 49.0620% | 6.9481% | 15.6566% |
| 1993 | 439 | 36 | 31.1 | 68.3 | 1.16 | 0.53 | 8.2005% | 7.0729% | 15.5467% |
| 1994 | 589 | 58 | 37.4 | 91.9 | 1.55 | 0.63 | 9.8472% | 6.3497% | 15.6027% |
| 1995 | 647 | 69 | 42.2 | 101.9 | 1.64 | 0.68 | 10.6646% | 6.5147% | 15.7419% |
| 1996 | 779 | 219 | 35.6 | 120.5 | 6.16 | 1.82 | 28.1130% | 4.5635% | 15.4685% |
| 1997 | 598 | 137 | 28.3 | 93.1 | 4.85 | 1.47 | 22.9097% | 4.7241% | 15.5686% |
| 1998 | 771 | 47 | 24.5 | 120.1 | 1.92 | 0.39 | 6.0960% | 3.1777% | 15.5707% |
| 1999 | 969 | 50 | 30.2 | 148.3 | 1.66 | 0.34 | 5.1600% | 3.1115% | 15.2993% |
| 2000 | 1,281 | 48 | 25.4 | 193.1 | 1.89 | 0.25 | 3.7471% | 1.9828% | 15.0703% |
| 2001 | 1,154 | 83 | 22.7 | 173.9 | 3.66 | 0.48 | 7.1924% | 1.9627% | 15.0693% |
| 2002 | 884 | 109 | 24.4 | 135.1 | 4.48 | 0.81 | 12.3303% | 2.7545% | 15.2828% |
| 2003 | 546 | 108 | 19.7 | 84.6 | 5.50 | 1.28 | 19.7802% | 3.5989% | 15.4945% |
| 2004 | 436 | 148 | 18.0 | 67.2 | 8.22 | 2.20 | 33.9450% | 4.1284% | 15.4014% |
| 2005 | 199 | 53 | 10.7 | 30.8 | 4.95 | 1.72 | 26.6332% | 5.3769% | 15.4523% |
| Total | 11,802 | 1,676 | 544.0 | 1,818.3 | 3.08 | 0.92 | 14.2010% | 4.6094% | 15.4067% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5C Tiers 1 & 2

Retirement Experience of Active Members In Second Year Eligible

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 652 | 91 | 56.1 | 107.7 | 1.62 | 0.85 | 13.9571% | 8.6043% | 16.5107% |
| 1990 | 629 | 57 | 63.9 | 100.5 | 0.89 | 0.57 | 9.0620% | 10.1558% | 15.9698% |
| 1991 | 739 | 139 | 76.4 | 122.7 | 1.82 | 1.13 | 18.8092% | 10.3410% | 16.5968% |
| 1992 | 838 | 440 | 96.4 | 146.6 | 4.56 | 3.00 | 52.5060% | 11.5095% | 17.4881% |
| 1993 | 542 | 52 | 51.7 | 91.1 | 1.01 | 0.57 | 9.5941% | 9.5351% | 16.8081% |
| 1994 | 823 | 111 | 73.4 | 137.1 | 1.51 | 0.81 | 13.4872% | 8.9235% | 16.6586% |
| 1995 | 938 | 98 | 78.4 | 155.8 | 1.25 | 0.63 | 10.4478% | 8.3603% | 16.6098% |
| 1996 | 1,050 | 337 | 87.6 | 177.4 | 3.85 | 1.90 | 32.0952% | 8.3438% | 16.8905% |
| 1997 | 763 | 161 | 44.5 | 116.4 | 3.62 | 1.38 | 21.1009% | 5.8270% | 15.2490% |
| 1998 | 800 | 50 | 44.1 | 123.1 | 1.13 | 0.41 | 6.2500% | 5.5187% | 15.3875% |
| 1999 | 945 | 70 | 51.7 | 147.2 | 1.35 | 0.48 | 7.4074% | 5.4720% | 15.5767% |
| 2000 | 1,190 | 85 | 66.7 | 187.4 | 1.27 | 0.45 | 7.1429% | 5.6025% | 15.7479% |
| 2001 | 1,264 | 97 | 67.3 | 192.6 | 1.44 | 0.50 | 7.6741% | 5.3267% | 15.2373% |
| 2002 | 1,273 | 245 | 70.9 | 198.5 | 3.45 | 1.23 | 19.2459% | 5.5711% | 15.5892% |
| 2003 | 1,042 | 248 | 55.0 | 159.1 | 4.51 | 1.56 | 23.8004% | 5.2802% | 15.2687% |
| 2004 | 1,059 | 352 | 56.5 | 160.8 | 6.23 | 2.19 | 33.2389% | 5.3362% | 15.1841% |
| 2005 | 714 | 229 | 39.8 | 107.6 | 5.75 | 2.13 | 32.0728% | 5.5742% | 15.0700% |
| Total | 15,261 | 2,862 | 1,080.6 | 2,431.3 | 2.65 | 1.18 | 18.7537% | 7.0806% | 15.9311% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5C Tiers 3 & 4

Retirement Experience of Active Members In Second Year Eligible

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 18 | 4 | 6.8 | 6.1 | 0.59 | 0.66 | 22.2222% | 37.7778% | 33.8889% |
| 1990 | 36 | 3 | 17.2 | 15.3 | 0.17 | 0.20 | 8.3333% | 47.6389% | 42.3611% |
| 1991 | 36 | 3 | 10.0 | 7.9 | 0.30 | 0.38 | 8.3333% | 27.6389% | 21.9444% |
| 1992 | 47 | 10 | 14.0 | 11.2 | 0.72 | 0.89 | 21.2766% | 29.6809% | 23.8298% |
| 1993 | 39 | 0 | 11.7 | 8.9 | 0.00 | 0.00 | 0.0000% | 30.0000% | 22.6923% |
| 1994 | 55 | 3 | 15.7 | 12.1 | 0.19 | 0.25 | 5.4545% | 28.5455% | 22.0000% |
| 1995 | 52 | 3 | 16.0 | 12.7 | 0.19 | 0.24 | 5.7692% | 30.7692% | 24.4231% |
| 1996 | 71 | 8 | 18.9 | 14.3 | 0.42 | 0.56 | 11.2676% | 26.6197% | 20.0704% |
| 1997 | 78 | 3 | 19.5 | 14.9 | 0.15 | 0.20 | 3.8462% | 24.9359% | 19.1026% |
| 1998 | 93 | 6 | 25.0 | 19.9 | 0.24 | 0.30 | 6.4516% | 26.8280% | 21.3978% |
| 1999 | 97 | 3 | 31.5 | 25.5 | 0.10 | 0.12 | 3.0928% | 32.4742% | 26.2371% |
| 2000 | 104 | 11 | 26.4 | 19.1 | 0.42 | 0.58 | 10.5769% | 25.3846% | 18.3173% |
| 2001 | 74 | 7 | 16.9 | 12.4 | 0.42 | 0.57 | 9.4595% | 22.7703% | 16.6892% |
| 2002 | 104 | 7 | 25.1 | 19.6 | 0.28 | 0.36 | 6.7308% | 24.0865% | 18.7981% |
| 2003 | 96 | 6 | 22.4 | 17.6 | 0.27 | 0.34 | 6.2500% | 23.3333% | 18.2813% |
| 2004 | 142 | 19 | 40.8 | 34.1 | 0.47 | 0.56 | 13.3803% | 28.7324% | 23.9789% |
| 2005 | 121 | 19 | 29.5 | 22.7 | 0.64 | 0.84 | 15.7025% | 24.3802% | 18.7603% |
| Total | 1,263 | 115 | 347.1 | 273.9 | 0.33 | 0.42 | 9.1053% | 27.4782% | 21.6825% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 5C Tiers 3 & 4

Retirement Experience of Active Members In Second Year Eligible

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 200 | 23 | 43.7 | 39.9 | 0.53 | 0.58 | 11.5000% | 21.8250% | 19.9250% |
| 1990 | 318 | 43 | 90.5 | 80.0 | 0.47 | 0.54 | 13.5220% | 28.4686% | 25.1572% |
| 1991 | 278 | 47 | 53.2 | 48.1 | 0.88 | 0.98 | 16.9065% | 19.1187% | 17.2842% |
| 1992 | 313 | 45 | 53.9 | 50.6 | 0.83 | 0.89 | 14.3770% | 17.2332% | 16.1661% |
| 1993 | 304 | 35 | 54.7 | 51.3 | 0.64 | 0.68 | 11.5132% | 18.0033% | 16.8750% |
| 1994 | 366 | 34 | 66.5 | 61.7 | 0.51 | 0.55 | 9.2896% | 18.1585% | 16.8443% |
| 1995 | 379 | 47 | 70.9 | 66.1 | 0.66 | 0.71 | 12.4011% | 18.7098% | 17.4274% |
| 1996 | 446 | 109 | 82.6 | 77.4 | 1.32 | 1.41 | 24.4395% | 18.5179% | 17.3430% |
| 1997 | 399 | 52 | 74.6 | 71.0 | 0.70 | 0.73 | 13.0326% | 18.6892% | 17.7820% |
| 1998 | 416 | 44 | 69.9 | 67.2 | 0.63 | 0.66 | 10.5769% | 16.8005% | 16.1418% |
| 1999 | 425 | 73 | 77.9 | 72.5 | 0.94 | 1.01 | 17.1765% | 18.3247% | 17.0471% |
| 2000 | 487 | 60 | 82.4 | 76.2 | 0.73 | 0.79 | 12.3203% | 16.9179% | 15.6366% |
| 2001 | 484 | 66 | 78.8 | 76.0 | 0.84 | 0.87 | 13.6364% | 16.2872% | 15.6921% |
| 2002 | 504 | 81 | 82.3 | 82.1 | 0.98 | 0.99 | 16.0714% | 16.3373% | 16.2897% |
| 2003 | 508 | 82 | 79.5 | 80.6 | 1.03 | 1.02 | 16.1417% | 15.6457% | 15.8661% |
| 2004 | 574 | 84 | 119.2 | 117.3 | 0.70 | 0.72 | 14.6341% | 20.7648% | 20.4355% |
| 2005 | 623 | 97 | 115.3 | 111.5 | 0.84 | 0.87 | 15.5698% | 18.5056% | 17.8973% |
| Total | 7,024 | 1,022 | 1,295.8 | 1,229.0 | 0.79 | 0.83 | 14.5501% | 18.4485% | 17.4972% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members After Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 52 | 14 | 0 | 0.0 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 53 | 211 | 8 | 0.0 | 21.1 | 0.00 | 0.38 | 3.7915% | 0.0000% | 10.0000% |
| 54 | 1,083 | 89 | 0.0 | 108.3 | 0.00 | 0.82 | 8.2179% | 0.0000% | 10.0000% |
| 55 | 2,059 | 980 | 0.0 | 205.9 | 0.00 | 4.76 | 47.5959% | 0.0000% | 10.0000% |
| 56 | 1,757 | 763 | 0.0 | 175.7 | 0.00 | 4.34 | 43.4263% | 0.0000% | 10.0000% |
| 57 | 1,656 | 696 | 165.6 | 165.6 | 4.20 | 4.20 | 42.0290% | 10.0000% | 10.0000% |
| 58 | 1,223 | 477 | 122.3 | 122.3 | 3.90 | 3.90 | 39.0025% | 10.0000% | 10.0000% |
| 59 | 921 | 353 | 92.1 | 92.1 | 3.83 | 3.83 | 38.3279% | 10.0000% | 10.0000% |
| 60 | 649 | 244 | 64.9 | 64.9 | 3.76 | 3.76 | 37.5963% | 10.0000% | 10.0000% |
| 61 | 466 | 163 | 46.6 | 93.2 | 3.50 | 1.75 | 34.9785% | 10.0000% | 20.0000% |
| 62 | 344 | 111 | 86.0 | 103.2 | 1.29 | 1.08 | 32.2674% | 25.0000% | 30.0000% |
| 63 | 257 | 69 | 51.4 | 38.6 | 1.34 | 1.79 | 26.8482% | 20.0000% | 15.0000% |
| 64 | 501 | 96 | 100.2 | 75.2 | 0.96 | 1.28 | 19.1617% | 20.0000% | 15.0000% |
| 65 | 392 | 76 | 117.6 | 98.0 | 0.65 | 0.78 | 19.3878% | 30.0000% | 25.0000% |
| 66 | 318 | 67 | 79.5 | 63.6 | 0.84 | 1.05 | 21.0692% | 25.0000% | 20.0000% |
| 67 | 273 | 46 | 68.3 | 54.6 | 0.67 | 0.84 | 16.8498% | 25.0000% | 20.0000% |
| 68 | 290 | 44 | 72.5 | 58.0 | 0.61 | 0.76 | 15.1724% | 25.0000% | 20.0000% |
| 69 | 256 | 43 | 64.0 | 51.2 | 0.67 | 0.84 | 16.7969% | 25.0000% | 20.0000% |
| 70 & Over | 933 | 148 | 933.0 | 933.0 | 0.16 | 0.16 | 15.8628% | 100.0000% | 100.0000% |
| Total | 13,603 | 4,473 | 2,064.0 | 2,525.8 | 2.17 | 1.77 | 32.8825% | 15.1731% | 18.5680% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members After Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 3 | 1 | 0.0 | 0.3 | 0.00 | 3.33 | 33.3333% | 0.0000% | 10.0000% |
| 51 | 9 | 0 | 0.0 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 52 | 36 | 0 | 0.0 | 3.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 53 | 277 | 4 | 0.0 | 27.7 | 0.00 | 0.14 | 1.4440% | 0.0000% | 10.0000% |
| 54 | 1,051 | 81 | 0.0 | 105.1 | 0.00 | 0.77 | 7.7069% | 0.0000% | 10.0000% |
| 55 | 1,657 | 795 | 0.0 | 165.7 | 0.00 | 4.80 | 47.9783% | 0.0000% | 10.0000% |
| 56 | 1,291 | 561 | 0.0 | 129.1 | 0.00 | 4.35 | 43.4547% | 0.0000% | 10.0000% |
| 57 | 1,961 | 706 | 156.9 | 196.1 | 4.50 | 3.60 | 36.0020% | 8.0000% | 10.0000% |
| 58 | 1,629 | 565 | 130.3 | 162.9 | 4.34 | 3.47 | 34.6839% | 8.0000% | 10.0000% |
| 59 | 1,403 | 520 | 112.2 | 140.3 | 4.63 | 3.71 | 37.0634% | 8.0000% | 10.0000% |
| 60 | 1,130 | 412 | 90.4 | 113.0 | 4.56 | 3.65 | 36.4602% | 8.0000% | 10.0000% |
| 61 | 921 | 339 | 73.7 | 184.2 | 4.60 | 1.84 | 36.8078% | 8.0000% | 20.0000% |
| 62 | 725 | 300 | 145.0 | 217.5 | 2.07 | 1.38 | 41.3793% | 20.0000% | 30.0000% |
| 63 | 538 | 195 | 80.7 | 80.7 | 2.42 | 2.42 | 36.2454% | 15.0000% | 15.0000% |
| 64 | 1,815 | 333 | 272.3 | 272.3 | 1.22 | 1.22 | 18.3471% | 15.0000% | 15.0000% |
| 65 | 1,548 | 441 | 464.4 | 387.0 | 0.95 | 1.14 | 28.4884% | 30.0000% | 25.0000% |
| 66 | 1,125 | 271 | 281.3 | 225.0 | 0.96 | 1.20 | 24.0889% | 25.0000% | 20.0000% |
| 67 | 892 | 188 | 223.0 | 178.4 | 0.84 | 1.05 | 21.0762% | 25.0000% | 20.0000% |
| 68 | 865 | 162 | 216.3 | 173.0 | 0.75 | 0.94 | 18.7283% | 25.0000% | 20.0000% |
| 69 | 721 | 123 | 180.3 | 144.2 | 0.68 | 0.85 | 17.0596% | 25.0000% | 20.0000% |
| 70 & Over | 2,741 | 467 | 2,741.0 | 2,741.0 | 0.17 | 0.17 | 17.0376% | 100.0000% | 100.0000% |
| Total | 22,338 | 6,464 | 5,167.8 | 5,648.0 | 1.25 | 1.14 | 28.9372% | 23.1346% | 25.2840% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members After Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 52 | 14 | 0 | 0.0 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 53 | 211 | 8 | 0.0 | 21.1 | 0.00 | 0.38 | 3.7915% | 0.0000% | 10.0000% |
| 54 | 1,083 | 89 | 0.0 | 108.3 | 0.00 | 0.82 | 8.2179% | 0.0000% | 10.0000% |
| 55 | 2,059 | 980 | 0.0 | 205.9 | 0.00 | 4.76 | 47.5959% | 0.0000% | 10.0000% |
| 56 | 1,757 | 763 | 0.0 | 175.7 | 0.00 | 4.34 | 43.4263% | 0.0000% | 10.0000% |
| 57 | 1,649 | 696 | 164.9 | 164.9 | 4.22 | 4.22 | 42.2074% | 10.0000% | 10.0000% |
| 58 | 1,218 | 477 | 121.8 | 121.8 | 3.92 | 3.92 | 39.1626% | 10.0000% | 10.0000% |
| 59 | 919 | 353 | 91.9 | 91.9 | 3.84 | 3.84 | 38.4113% | 10.0000% | 10.0000% |
| 60 | 645 | 244 | 64.5 | 64.5 | 3.78 | 3.78 | 37.8295% | 10.0000% | 10.0000% |
| 61 | 461 | 161 | 46.1 | 92.2 | 3.49 | 1.75 | 34.9241% | 10.0000% | 20.0000% |
| 62 | 341 | 111 | 85.3 | 102.3 | 1.30 | 1.09 | 32.5513% | 25.0000% | 30.0000% |
| 63 | 256 | 69 | 51.2 | 38.4 | 1.35 | 1.80 | 26.9531% | 20.0000% | 15.0000% |
| 64 | 217 | 55 | 43.4 | 32.6 | 1.27 | 1.69 | 25.3456% | 20.0000% | 15.0000% |
| 65 | 167 | 45 | 50.1 | 41.8 | 0.90 | 1.08 | 26.9461% | 30.0000% | 25.0000% |
| 66 | 138 | 35 | 34.5 | 27.6 | 1.01 | 1.27 | 25.3623% | 25.0000% | 20.0000% |
| 67 | 123 | 28 | 30.8 | 24.6 | 0.91 | 1.14 | 22.7642% | 25.0000% | 20.0000% |
| 68 | 109 | 20 | 27.3 | 21.8 | 0.73 | 0.92 | 18.3486% | 25.0000% | 20.0000% |
| 69 | 89 | 21 | 22.3 | 17.8 | 0.94 | 1.18 | 23.5955% | 25.0000% | 20.0000% |
| 70 & Over | 385 | 71 | 385.0 | 385.0 | 0.18 | 0.18 | 18.4416% | 100.0000% | 100.0000% |
| Total | 11,841 | 4,226 | 1,219.1 | 1,739.5 | 3.47 | 2.43 | 35.6896% | 10.2956% | 14.6905% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members After Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 3 | 1 | 0.0 | 0.3 | 0.00 | 3.33 | 33.3333% | 0.0000% | 10.0000% |
| 51 | 9 | 0 | 0.0 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 52 | 36 | 0 | 0.0 | 3.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 53 | 277 | 4 | 0.0 | 27.7 | 0.00 | 0.14 | 1.4440% | 0.0000% | 10.0000% |
| 54 | 1,051 | 81 | 0.0 | 105.1 | 0.00 | 0.77 | 7.7069% | 0.0000% | 10.0000% |
| 55 | 1,657 | 795 | 0.0 | 165.7 | 0.00 | 4.80 | 47.9783% | 0.0000% | 10.0000% |
| 56 | 1,291 | 561 | 0.0 | 129.1 | 0.00 | 4.35 | 43.4547% | 0.0000% | 10.0000% |
| 57 | 1,939 | 705 | 155.1 | 193.9 | 4.55 | 3.64 | 36.3589% | 8.0000% | 10.0000% |
| 58 | 1,596 | 562 | 127.7 | 159.6 | 4.40 | 3.52 | 35.2130% | 8.0000% | 10.0000% |
| 59 | 1,363 | 509 | 109.0 | 136.3 | 4.67 | 3.73 | 37.3441% | 8.0000% | 10.0000% |
| 60 | 1,087 | 409 | 87.0 | 108.7 | 4.70 | 3.76 | 37.6265% | 8.0000% | 10.0000% |
| 61 | 876 | 327 | 70.1 | 175.2 | 4.66 | 1.87 | 37.3288% | 8.0000% | 20.0000% |
| 62 | 679 | 286 | 135.8 | 203.7 | 2.11 | 1.40 | 42.1208% | 20.0000% | 30.0000% |
| 63 | 506 | 183 | 75.9 | 75.9 | 2.41 | 2.41 | 36.1660% | 15.0000% | 15.0000% |
| 64 | 434 | 143 | 65.1 | 65.1 | 2.20 | 2.20 | 32.9493% | 15.0000% | 15.0000% |
| 65 | 355 | 141 | 106.5 | 88.8 | 1.32 | 1.59 | 39.7183% | 30.0000% | 25.0000% |
| 66 | 262 | 91 | 65.5 | 52.4 | 1.39 | 1.74 | 34.7328% | 25.0000% | 20.0000% |
| 67 | 201 | 68 | 50.3 | 40.2 | 1.35 | 1.69 | 33.8308% | 25.0000% | 20.0000% |
| 68 | 179 | 57 | 44.8 | 35.8 | 1.27 | 1.59 | 31.8436% | 25.0000% | 20.0000% |
| 69 | 142 | 47 | 35.5 | 28.4 | 1.32 | 1.65 | 33.0986% | 25.0000% | 20.0000% |
| 70 & Over | 589 | 167 | 589.0 | 589.0 | 0.28 | 0.28 | 28.3531% | 100.0000% | 100.0000% |
| Total | 14,532 | 5,137 | 1,717.3 | 2,385.4 | 2.99 | 2.15 | 35.3496% | 11.8174% | 16.4145% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members After Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 55 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 57 | 7 | 0 | 0.7 | 0.7 | 0.00 | 0.00 | 0.0000% | 10.0000% | 10.0000% |
| 58 | 5 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 10.0000% | 10.0000% |
| 59 | 2 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 10.0000% | 10.0000% |
| 60 | 4 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 10.0000% | 10.0000% |
| 61 | 5 | 2 | 0.5 | 1.0 | 4.00 | 2.00 | 40.0000% | 10.0000% | 20.0000% |
| 62 | 3 | 0 | 0.8 | 0.9 | 0.00 | 0.00 | 0.0000% | 25.0000% | 30.0000% |
| 63 | 1 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 20.0000% | 15.0000% |
| 64 | 284 | 41 | 56.8 | 42.6 | 0.72 | 0.96 | 14.4366% | 20.0000% | 15.0000% |
| 65 | 225 | 31 | 67.5 | 56.3 | 0.46 | 0.55 | 13.7778% | 30.0000% | 25.0000% |
| 66 | 180 | 32 | 45.0 | 36.0 | 0.71 | 0.89 | 17.7778% | 25.0000% | 20.0000% |
| 67 | 150 | 18 | 37.5 | 30.0 | 0.48 | 0.60 | 12.0000% | 25.0000% | 20.0000% |
| 68 | 181 | 24 | 45.3 | 36.2 | 0.53 | 0.66 | 13.2597% | 25.0000% | 20.0000% |
| 69 | 167 | 22 | 41.8 | 33.4 | 0.53 | 0.66 | 13.1737% | 25.0000% | 20.0000% |
| 70 & Over | 548 | 77 | 548.0 | 548.0 | 0.14 | 0.14 | 14.0511% | 100.0000% | 100.0000% |
| Total | 1,762 | 247 | 845.2 | 786.3 | 0.29 | 0.31 | 14.0182% | 47.9682% | 44.6254% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members After Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 55 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 57 | 22 | 1 | 1.8 | 2.2 | 0.56 | 0.45 | 4.5455% | 8.0000% | 10.0000% |
| 58 | 33 | 3 | 2.6 | 3.3 | 1.15 | 0.91 | 9.0909% | 8.0000% | 10.0000% |
| 59 | 40 | 11 | 3.2 | 4.0 | 3.44 | 2.75 | 27.5000% | 8.0000% | 10.0000% |
| 60 | 43 | 3 | 3.4 | 4.3 | 0.88 | 0.70 | 6.9767% | 8.0000% | 10.0000% |
| 61 | 45 | 12 | 3.6 | 9.0 | 3.33 | 1.33 | 26.6667% | 8.0000% | 20.0000% |
| 62 | 46 | 14 | 9.2 | 13.8 | 1.52 | 1.01 | 30.4348% | 20.0000% | 30.0000% |
| 63 | 32 | 12 | 4.8 | 4.8 | 2.50 | 2.50 | 37.5000% | 15.0000% | 15.0000% |
| 64 | 1,381 | 190 | 207.2 | 207.2 | 0.92 | 0.92 | 13.7581% | 15.0000% | 15.0000% |
| 65 | 1,193 | 300 | 357.9 | 298.3 | 0.84 | 1.01 | 25.1467% | 30.0000% | 25.0000% |
| 66 | 863 | 180 | 215.8 | 172.6 | 0.83 | 1.04 | 20.8575% | 25.0000% | 20.0000% |
| 67 | 691 | 120 | 172.8 | 138.2 | 0.69 | 0.87 | 17.3661% | 25.0000% | 20.0000% |
| 68 | 686 | 105 | 171.5 | 137.2 | 0.61 | 0.77 | 15.3061% | 25.0000% | 20.0000% |
| 69 | 579 | 76 | 144.8 | 115.8 | 0.52 | 0.66 | 13.1261% | 25.0000% | 20.0000% |
| 70 & Over | 2,152 | 300 | 2,152.0 | 2,152.0 | 0.14 | 0.14 | 13.9405% | 100.0000% | 100.0000% |
| Total | 7,806 | 1,327 | 3,450.6 | 3,262.6 | 0.38 | 0.41 | 16.9997% | 44.2045% | 41.7961% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6B
Fiscal Years 1989-2005

Retirement Experience of Active Members After Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 2 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 7 | 0 | 0.0 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 15 | 0 | 0.0 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 51 | 41 | 0 | 0.0 | 4.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 52 | 194 | 5 | 0.0 | 19.4 | 0.00 | 0.26 | 2.5773% | 0.0000% | 10.0000% |
| 53 | 1,154 | 66 | 0.0 | 115.4 | 0.00 | 0.57 | 5.7192% | 0.0000% | 10.0000% |
| 54 | 3,289 | 335 | 0.0 | 328.9 | 0.00 | 1.02 | 10.1855% | 0.0000% | 10.0000% |
| 55 | 4,828 | 1,725 | 0.0 | 482.8 | 0.00 | 3.57 | 35.7291% | 0.0000% | 10.0000% |
| 56 | 4,008 | 1,250 | 0.0 | 400.8 | 0.00 | 3.12 | 31.1876% | 0.0000% | 10.0000% |
| 57 | 5,120 | 1,346 | 512.0 | 512.0 | 2.63 | 2.63 | 26.2891% | 10.0000% | 10.0000% |
| 58 | 4,034 | 992 | 403.4 | 403.4 | 2.46 | 2.46 | 24.5910% | 10.0000% | 10.0000% |
| 59 | 3,299 | 815 | 329.9 | 329.9 | 2.47 | 2.47 | 24.7045% | 10.0000% | 10.0000% |
| 60 | 2,700 | 670 | 270.0 | 270.0 | 2.48 | 2.48 | 24.8148% | 10.0000% | 10.0000% |
| 61 | 2,242 | 567 | 224.2 | 448.4 | 2.53 | 1.26 | 25.2899% | 10.0000% | 20.0000% |
| 62 | 1,842 | 551 | 460.5 | 552.6 | 1.20 | 1.00 | 29.9131% | 25.0000% | 30.0000% |
| 63 | 1,411 | 344 | 282.2 | 211.7 | 1.22 | 1.63 | 24.3799% | 20.0000% | 15.0000% |
| 64 | 1,965 | 394 | 393.0 | 294.8 | 1.00 | 1.34 | 20.0509% | 20.0000% | 15.0000% |
| 65 | 1,649 | 398 | 494.7 | 412.3 | 0.80 | 0.97 | 24.1358% | 30.0000% | 25.0000% |
| 66 | 1,336 | 263 | 334.0 | 267.2 | 0.79 | 0.98 | 19.6856% | 25.0000% | 20.0000% |
| 67 | 1,135 | 212 | 283.8 | 227.0 | 0.75 | 0.93 | 18.6784% | 25.0000% | 20.0000% |
| 68 | 952 | 183 | 238.0 | 190.4 | 0.77 | 0.96 | 19.2227% | 25.0000% | 20.0000% |
| 69 | 784 | 156 | 196.0 | 156.8 | 0.80 | 0.99 | 19.8980% | 25.0000% | 20.0000% |
| 70 & Over | 2,715 | 488 | 2,715.0 | 2,715.0 | 0.18 | 0.18 | 17.9742% | 100.0000% | 100.0000% |
| Total | 44,722 | 10,760 | 7,136.7 | 8,345.2 | 1.51 | 1.29 | 24.0597% | 15.9579% | 18.6601% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6B
Fiscal Years 1989-2005

Retirement Experience of Active Members After Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-----------------|-----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 1 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 6 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 12 | 0 | 0.0 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 27 | 1 | 0.0 | 2.7 | 0.00 | 0.37 | 3.7037% | 0.0000% | 10.0000% |
| 51 | 51 | 1 | 0.0 | 5.1 | 0.00 | 0.20 | 1.9608% | 0.0000% | 10.0000% |
| 52 | 280 | 9 | 0.0 | 28.0 | 0.00 | 0.32 | 3.2143% | 0.0000% | 10.0000% |
| 53 | 1,295 | 53 | 0.0 | 129.5 | 0.00 | 0.41 | 4.0927% | 0.0000% | 10.0000% |
| 54 | 2,961 | 274 | 0.0 | 296.1 | 0.00 | 0.93 | 9.2536% | 0.0000% | 10.0000% |
| 55 | 3,764 | 1,360 | 0.0 | 376.4 | 0.00 | 3.61 | 36.1318% | 0.0000% | 10.0000% |
| 56 | 2,957 | 894 | 0.0 | 295.7 | 0.00 | 3.02 | 30.2333% | 0.0000% | 10.0000% |
| 57 | 5,751 | 1,356 | 460.1 | 575.1 | 2.95 | 2.36 | 23.5785% | 8.0000% | 10.0000% |
| 58 | 4,848 | 1,156 | 387.8 | 484.8 | 2.98 | 2.38 | 23.8449% | 8.0000% | 10.0000% |
| 59 | 4,269 | 1,040 | 341.5 | 426.9 | 3.05 | 2.44 | 24.3617% | 8.0000% | 10.0000% |
| 60 | 3,705 | 876 | 296.4 | 370.5 | 2.96 | 2.36 | 23.6437% | 8.0000% | 10.0000% |
| 61 | 3,259 | 817 | 260.7 | 651.8 | 3.13 | 1.25 | 25.0690% | 8.0000% | 20.0000% |
| 62 | 2,847 | 891 | 569.4 | 854.1 | 1.56 | 1.04 | 31.2961% | 20.0000% | 30.0000% |
| 63 | 2,211 | 633 | 331.7 | 331.7 | 1.91 | 1.91 | 28.6296% | 15.0000% | 15.0000% |
| 64 | 6,575 | 1,192 | 986.3 | 986.3 | 1.21 | 1.21 | 18.1293% | 15.0000% | 15.0000% |
| 65 | 5,566 | 1,492 | 1,669.8 | 1,391.5 | 0.89 | 1.07 | 26.8056% | 30.0000% | 25.0000% |
| 66 | 4,242 | 943 | 1,060.5 | 848.4 | 0.89 | 1.11 | 22.2301% | 25.0000% | 20.0000% |
| 67 | 3,455 | 717 | 863.8 | 691.0 | 0.83 | 1.04 | 20.7525% | 25.0000% | 20.0000% |
| 68 | 2,839 | 613 | 709.8 | 567.8 | 0.86 | 1.08 | 21.5921% | 25.0000% | 20.0000% |
| 69 | 2,266 | 474 | 566.5 | 453.2 | 0.84 | 1.05 | 20.9179% | 25.0000% | 20.0000% |
| 70 & Over | 7,639 | 1,516 | 7,639.0 | 7,639.0 | 0.20 | 0.20 | 19.8455% | 100.0000% | 100.0000% |
| Total | 70,826 | 16,308 | 16,143.3 | 17,407.4 | 1.01 | 0.94 | 23.0254% | 22.7929% | 24.5777% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6B

Fiscal Years 1989-2005 Tiers 1 & 2

Retirement Experience of Active Members After Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 2 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 7 | 0 | 0.0 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 15 | 0 | 0.0 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 51 | 41 | 0 | 0.0 | 4.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 52 | 194 | 5 | 0.0 | 19.4 | 0.00 | 0.26 | 2.5773% | 0.0000% | 10.0000% |
| 53 | 1,154 | 66 | 0.0 | 115.4 | 0.00 | 0.57 | 5.7192% | 0.0000% | 10.0000% |
| 54 | 3,289 | 335 | 0.0 | 328.9 | 0.00 | 1.02 | 10.1855% | 0.0000% | 10.0000% |
| 55 | 4,828 | 1,725 | 0.0 | 482.8 | 0.00 | 3.57 | 35.7291% | 0.0000% | 10.0000% |
| 56 | 4,008 | 1,250 | 0.0 | 400.8 | 0.00 | 3.12 | 31.1876% | 0.0000% | 10.0000% |
| 57 | 5,112 | 1,346 | 511.2 | 511.2 | 2.63 | 2.63 | 26.3302% | 10.0000% | 10.0000% |
| 58 | 4,027 | 992 | 402.7 | 402.7 | 2.46 | 2.46 | 24.6337% | 10.0000% | 10.0000% |
| 59 | 3,294 | 815 | 329.4 | 329.4 | 2.47 | 2.47 | 24.7420% | 10.0000% | 10.0000% |
| 60 | 2,695 | 670 | 269.5 | 269.5 | 2.49 | 2.49 | 24.8609% | 10.0000% | 10.0000% |
| 61 | 2,237 | 565 | 223.7 | 447.4 | 2.53 | 1.26 | 25.2570% | 10.0000% | 20.0000% |
| 62 | 1,838 | 551 | 459.5 | 551.4 | 1.20 | 1.00 | 29.9782% | 25.0000% | 30.0000% |
| 63 | 1,408 | 343 | 281.6 | 211.2 | 1.22 | 1.62 | 24.3608% | 20.0000% | 15.0000% |
| 64 | 1,258 | 321 | 251.6 | 188.7 | 1.28 | 1.70 | 25.5167% | 20.0000% | 15.0000% |
| 65 | 1,029 | 305 | 308.7 | 257.3 | 0.99 | 1.19 | 29.6404% | 30.0000% | 25.0000% |
| 66 | 814 | 195 | 203.5 | 162.8 | 0.96 | 1.20 | 23.9558% | 25.0000% | 20.0000% |
| 67 | 700 | 161 | 175.0 | 140.0 | 0.92 | 1.15 | 23.0000% | 25.0000% | 20.0000% |
| 68 | 577 | 131 | 144.3 | 115.4 | 0.91 | 1.14 | 22.7036% | 25.0000% | 20.0000% |
| 69 | 455 | 109 | 113.8 | 91.0 | 0.96 | 1.20 | 23.9560% | 25.0000% | 20.0000% |
| 70 & Over | 1,449 | 318 | 1,449.0 | 1,449.0 | 0.22 | 0.22 | 21.9462% | 100.0000% | 100.0000% |
| Total | 40,431 | 10,203 | 5,123.5 | 6,480.8 | 1.99 | 1.57 | 25.2356% | 12.6722% | 16.0292% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6B

Fiscal Years 1989-2005 Tiers 1 & 2

Retirement Experience of Active Members After Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 1 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 6 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 12 | 0 | 0.0 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 27 | 1 | 0.0 | 2.7 | 0.00 | 0.37 | 3.7037% | 0.0000% | 10.0000% |
| 51 | 51 | 1 | 0.0 | 5.1 | 0.00 | 0.20 | 1.9608% | 0.0000% | 10.0000% |
| 52 | 280 | 9 | 0.0 | 28.0 | 0.00 | 0.32 | 3.2143% | 0.0000% | 10.0000% |
| 53 | 1,295 | 53 | 0.0 | 129.5 | 0.00 | 0.41 | 4.0927% | 0.0000% | 10.0000% |
| 54 | 2,961 | 274 | 0.0 | 296.1 | 0.00 | 0.93 | 9.2536% | 0.0000% | 10.0000% |
| 55 | 3,764 | 1,360 | 0.0 | 376.4 | 0.00 | 3.61 | 36.1318% | 0.0000% | 10.0000% |
| 56 | 2,957 | 894 | 0.0 | 295.7 | 0.00 | 3.02 | 30.2333% | 0.0000% | 10.0000% |
| 57 | 5,702 | 1,355 | 456.2 | 570.2 | 2.97 | 2.38 | 23.7636% | 8.0000% | 10.0000% |
| 58 | 4,786 | 1,152 | 382.9 | 478.6 | 3.01 | 2.41 | 24.0702% | 8.0000% | 10.0000% |
| 59 | 4,196 | 1,028 | 335.7 | 419.6 | 3.06 | 2.45 | 24.4995% | 8.0000% | 10.0000% |
| 60 | 3,631 | 869 | 290.5 | 363.1 | 2.99 | 2.39 | 23.9328% | 8.0000% | 10.0000% |
| 61 | 3,186 | 800 | 254.9 | 637.2 | 3.14 | 1.26 | 25.1099% | 8.0000% | 20.0000% |
| 62 | 2,779 | 869 | 555.8 | 833.7 | 1.56 | 1.04 | 31.2702% | 20.0000% | 30.0000% |
| 63 | 2,166 | 618 | 324.9 | 324.9 | 1.90 | 1.90 | 28.5319% | 15.0000% | 15.0000% |
| 64 | 2,085 | 575 | 312.8 | 312.8 | 1.84 | 1.84 | 27.5779% | 15.0000% | 15.0000% |
| 65 | 1,764 | 610 | 529.2 | 441.0 | 1.15 | 1.38 | 34.5805% | 30.0000% | 25.0000% |
| 66 | 1,338 | 388 | 334.5 | 267.6 | 1.16 | 1.45 | 28.9985% | 25.0000% | 20.0000% |
| 67 | 1,104 | 318 | 276.0 | 220.8 | 1.15 | 1.44 | 28.8043% | 25.0000% | 20.0000% |
| 68 | 903 | 266 | 225.8 | 180.6 | 1.18 | 1.47 | 29.4574% | 25.0000% | 20.0000% |
| 69 | 718 | 227 | 179.5 | 143.6 | 1.26 | 1.58 | 31.6156% | 25.0000% | 20.0000% |
| 70 & Over | 2,269 | 631 | 2,269.0 | 2,269.0 | 0.28 | 0.28 | 27.8096% | 100.0000% | 100.0000% |
| Total | 47,981 | 12,298 | 6,727.7 | 8,598.1 | 1.83 | 1.43 | 25.6310% | 14.0216% | 17.9197% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6B

Fiscal Years 1989-2005 Tiers 3 & 4

Retirement Experience of Active Members After Second Year Eligible

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 55 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 57 | 8 | 0 | 0.8 | 0.8 | 0.00 | 0.00 | 0.0000% | 10.0000% | 10.0000% |
| 58 | 7 | 0 | 0.7 | 0.7 | 0.00 | 0.00 | 0.0000% | 10.0000% | 10.0000% |
| 59 | 5 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 10.0000% | 10.0000% |
| 60 | 5 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 10.0000% | 10.0000% |
| 61 | 5 | 2 | 0.5 | 1.0 | 4.00 | 2.00 | 40.0000% | 10.0000% | 20.0000% |
| 62 | 4 | 0 | 1.0 | 1.2 | 0.00 | 0.00 | 0.0000% | 25.0000% | 30.0000% |
| 63 | 3 | 1 | 0.6 | 0.5 | 1.67 | 2.22 | 33.3333% | 20.0000% | 15.0000% |
| 64 | 707 | 73 | 141.4 | 106.1 | 0.52 | 0.69 | 10.3253% | 20.0000% | 15.0000% |
| 65 | 620 | 93 | 186.0 | 155.0 | 0.50 | 0.60 | 15.0000% | 30.0000% | 25.0000% |
| 66 | 522 | 68 | 130.5 | 104.4 | 0.52 | 0.65 | 13.0268% | 25.0000% | 20.0000% |
| 67 | 435 | 51 | 108.8 | 87.0 | 0.47 | 0.59 | 11.7241% | 25.0000% | 20.0000% |
| 68 | 375 | 52 | 93.8 | 75.0 | 0.55 | 0.69 | 13.8667% | 25.0000% | 20.0000% |
| 69 | 329 | 47 | 82.3 | 65.8 | 0.57 | 0.71 | 14.2857% | 25.0000% | 20.0000% |
| 70 & Over | 1,266 | 170 | 1,266.0 | 1,266.0 | 0.13 | 0.13 | 13.4281% | 100.0000% | 100.0000% |
| Total | 4,291 | 557 | 2,013.4 | 1,864.4 | 0.28 | 0.30 | 12.9807% | 46.9215% | 43.4491% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6B

Fiscal Years 1989-2005 Tiers 3 & 4

Retirement Experience of Active Members After Second Year Eligible

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 55 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 10.0000% |
| 57 | 49 | 1 | 3.9 | 4.9 | 0.26 | 0.20 | 2.0408% | 8.0000% | 10.0000% |
| 58 | 62 | 4 | 5.0 | 6.2 | 0.80 | 0.65 | 6.4516% | 8.0000% | 10.0000% |
| 59 | 73 | 12 | 5.8 | 7.3 | 2.07 | 1.64 | 16.4384% | 8.0000% | 10.0000% |
| 60 | 74 | 7 | 5.9 | 7.4 | 1.19 | 0.95 | 9.4595% | 8.0000% | 10.0000% |
| 61 | 73 | 17 | 5.8 | 14.6 | 2.93 | 1.16 | 23.2877% | 8.0000% | 20.0000% |
| 62 | 68 | 22 | 13.6 | 20.4 | 1.62 | 1.08 | 32.3529% | 20.0000% | 30.0000% |
| 63 | 45 | 15 | 6.8 | 6.8 | 2.21 | 2.22 | 33.3333% | 15.0000% | 15.0000% |
| 64 | 4,490 | 617 | 673.5 | 673.5 | 0.92 | 0.92 | 13.7416% | 15.0000% | 15.0000% |
| 65 | 3,802 | 882 | 1,140.6 | 950.5 | 0.77 | 0.93 | 23.1983% | 30.0000% | 25.0000% |
| 66 | 2,904 | 555 | 726.0 | 580.8 | 0.76 | 0.96 | 19.1116% | 25.0000% | 20.0000% |
| 67 | 2,351 | 399 | 587.8 | 470.2 | 0.68 | 0.85 | 16.9715% | 25.0000% | 20.0000% |
| 68 | 1,936 | 347 | 484.0 | 387.2 | 0.72 | 0.90 | 17.9236% | 25.0000% | 20.0000% |
| 69 | 1,548 | 247 | 387.0 | 309.6 | 0.64 | 0.80 | 15.9561% | 25.0000% | 20.0000% |
| 70 & Over | 5,370 | 885 | 5,370.0 | 5,370.0 | 0.16 | 0.16 | 16.4804% | 100.0000% | 100.0000% |
| Total | 22,845 | 4,010 | 9,415.7 | 8,809.4 | 0.43 | 0.46 | 17.5531% | 41.2156% | 38.5614% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6C

Retirement Experience of Active Members After Second Year Eligible

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 2,169 | 298 | 348.0 | 370.4 | 0.86 | 0.80 | 13.7391% | 16.0443% | 17.0747% |
| 1990 | 2,367 | 276 | 382.4 | 409.0 | 0.72 | 0.67 | 11.6603% | 16.1534% | 17.2771% |
| 1991 | 2,675 | 620 | 442.9 | 480.6 | 1.40 | 1.29 | 23.1776% | 16.5551% | 17.9645% |
| 1992 | 2,711 | 1,559 | 465.9 | 510.4 | 3.35 | 3.05 | 57.5065% | 17.1855% | 18.8270% |
| 1993 | 1,465 | 188 | 281.2 | 305.4 | 0.67 | 0.62 | 12.8328% | 19.1911% | 20.8430% |
| 1994 | 1,709 | 158 | 322.8 | 355.8 | 0.49 | 0.44 | 9.2452% | 18.8853% | 20.8163% |
| 1995 | 2,081 | 375 | 386.4 | 429.8 | 0.97 | 0.87 | 18.0202% | 18.5680% | 20.6535% |
| 1996 | 2,300 | 767 | 393.9 | 446.7 | 1.95 | 1.72 | 33.3478% | 17.1239% | 19.4196% |
| 1997 | 2,012 | 617 | 365.0 | 410.4 | 1.69 | 1.50 | 30.6660% | 18.1412% | 20.3976% |
| 1998 | 1,917 | 226 | 351.2 | 395.7 | 0.64 | 0.57 | 11.7893% | 18.3203% | 20.6416% |
| 1999 | 2,490 | 283 | 392.8 | 475.6 | 0.72 | 0.60 | 11.3655% | 15.7751% | 19.1004% |
| 2000 | 3,178 | 351 | 452.1 | 572.7 | 0.78 | 0.61 | 11.0447% | 14.2244% | 18.0192% |
| 2001 | 4,045 | 569 | 488.4 | 657.2 | 1.17 | 0.87 | 14.0667% | 12.0742% | 16.2472% |
| 2002 | 4,436 | 1,141 | 525.7 | 710.6 | 2.17 | 1.61 | 25.7214% | 11.8496% | 16.0178% |
| 2003 | 3,947 | 1,349 | 509.2 | 661.2 | 2.65 | 2.04 | 34.1779% | 12.9009% | 16.7520% |
| 2004 | 3,104 | 1,388 | 524.8 | 619.0 | 2.65 | 2.24 | 44.7165% | 16.9056% | 19.9404% |
| 2005 | 2,117 | 596 | 504.7 | 535.4 | 1.18 | 1.11 | 28.1530% | 23.8380% | 25.2881% |
| Total | 44,723 | 10,761 | 7,137.0 | 8,345.4 | 1.51 | 1.29 | 24.0614% | 15.9581% | 18.6602% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6C

Retirement Experience of Active Members After Second Year Eligible

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-----------------|-----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 3,727 | 483 | 617.9 | 720.3 | 0.78 | 0.67 | 12.9595% | 16.5796% | 19.3265% |
| 1990 | 3,393 | 464 | 697.8 | 751.8 | 0.66 | 0.62 | 13.6752% | 20.5650% | 22.1574% |
| 1991 | 3,809 | 900 | 854.2 | 906.8 | 1.05 | 0.99 | 23.6282% | 22.4261% | 23.8068% |
| 1992 | 3,799 | 2,029 | 890.0 | 939.8 | 2.28 | 2.16 | 53.4088% | 23.4259% | 24.7381% |
| 1993 | 2,370 | 309 | 611.1 | 629.4 | 0.51 | 0.49 | 13.0380% | 25.7857% | 26.5570% |
| 1994 | 2,857 | 409 | 719.9 | 745.1 | 0.57 | 0.55 | 14.3157% | 25.1971% | 26.0781% |
| 1995 | 3,435 | 565 | 826.7 | 865.9 | 0.68 | 0.65 | 16.4483% | 24.0655% | 25.2067% |
| 1996 | 3,860 | 1,377 | 933.0 | 981.9 | 1.48 | 1.40 | 35.6736% | 24.1718% | 25.4365% |
| 1997 | 3,391 | 1,003 | 825.1 | 872.8 | 1.22 | 1.15 | 29.5783% | 24.3315% | 25.7372% |
| 1998 | 3,333 | 353 | 809.7 | 856.1 | 0.44 | 0.41 | 10.5911% | 24.2943% | 25.6841% |
| 1999 | 4,124 | 528 | 950.7 | 1,024.3 | 0.56 | 0.52 | 12.8031% | 23.0524% | 24.8375% |
| 2000 | 4,802 | 637 | 1,073.4 | 1,170.1 | 0.59 | 0.54 | 13.2653% | 22.3536% | 24.3669% |
| 2001 | 5,588 | 787 | 1,166.1 | 1,295.4 | 0.67 | 0.61 | 14.0838% | 20.8679% | 23.1818% |
| 2002 | 6,192 | 1,485 | 1,276.1 | 1,420.7 | 1.16 | 1.05 | 23.9826% | 20.6082% | 22.9433% |
| 2003 | 5,819 | 1,683 | 1,252.0 | 1,390.2 | 1.34 | 1.21 | 28.9225% | 21.5150% | 23.8898% |
| 2004 | 5,486 | 1,898 | 1,318.0 | 1,438.6 | 1.44 | 1.32 | 34.5972% | 24.0242% | 26.2231% |
| 2005 | 4,841 | 1,398 | 1,321.6 | 1,398.6 | 1.06 | 1.00 | 28.8783% | 27.3008% | 28.8897% |
| Total | 70,826 | 16,308 | 16,143.2 | 17,407.4 | 1.01 | 0.94 | 23.0254% | 22.7927% | 24.5777% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6C Tiers 1 & 2

Retirement Experience of Active Members After Second Year Eligible

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 2,116 | 288 | 322.9 | 347.1 | 0.89 | 0.83 | 13.6106% | 15.2576% | 16.4012% |
| 1990 | 2,310 | 266 | 354.6 | 383.2 | 0.75 | 0.69 | 11.5152% | 15.3506% | 16.5866% |
| 1991 | 2,593 | 611 | 401.3 | 441.7 | 1.52 | 1.38 | 23.5634% | 15.4763% | 17.0343% |
| 1992 | 2,605 | 1,543 | 415.8 | 464.0 | 3.71 | 3.33 | 59.2322% | 15.9597% | 17.8100% |
| 1993 | 1,341 | 175 | 221.9 | 250.4 | 0.79 | 0.70 | 13.0500% | 16.5474% | 18.6726% |
| 1994 | 1,555 | 140 | 248.0 | 286.3 | 0.56 | 0.49 | 9.0032% | 15.9453% | 18.4084% |
| 1995 | 1,896 | 356 | 295.8 | 345.4 | 1.20 | 1.03 | 18.7764% | 15.5986% | 18.2173% |
| 1996 | 2,084 | 723 | 285.4 | 345.4 | 2.53 | 2.09 | 34.6929% | 13.6948% | 16.5715% |
| 1997 | 1,782 | 583 | 259.2 | 312.6 | 2.25 | 1.87 | 32.7160% | 14.5426% | 17.5393% |
| 1998 | 1,664 | 205 | 238.8 | 292.6 | 0.86 | 0.70 | 12.3197% | 14.3480% | 17.5811% |
| 1999 | 2,166 | 244 | 249.2 | 344.0 | 0.98 | 0.71 | 11.2650% | 11.5028% | 15.8818% |
| 2000 | 2,810 | 312 | 285.2 | 419.2 | 1.09 | 0.74 | 11.1032% | 10.1477% | 14.9164% |
| 2001 | 3,668 | 531 | 326.8 | 509.8 | 1.62 | 1.04 | 14.4766% | 8.9095% | 13.8972% |
| 2002 | 4,041 | 1,093 | 359.6 | 559.0 | 3.04 | 1.96 | 27.0478% | 8.8976% | 13.8320% |
| 2003 | 3,522 | 1,298 | 327.8 | 495.4 | 3.96 | 2.62 | 36.8541% | 9.3072% | 14.0645% |
| 2004 | 2,660 | 1,320 | 291.3 | 399.1 | 4.53 | 3.31 | 49.6241% | 10.9492% | 15.0038% |
| 2005 | 1,618 | 515 | 240.3 | 286.1 | 2.14 | 1.80 | 31.8294% | 14.8517% | 17.6823% |
| Total | 40,431 | 10,203 | 5,123.4 | 6,480.8 | 1.99 | 1.57 | 25.2356% | 12.6720% | 16.0292% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6C Tiers 1 & 2

Retirement Experience of Active Members After Second Year Eligible

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 3,287 | 423 | 464.3 | 579.8 | 0.91 | 0.73 | 12.8689% | 14.1266% | 17.6377% |
| 1990 | 2,832 | 369 | 493.9 | 565.1 | 0.75 | 0.65 | 13.0297% | 17.4407% | 19.9523% |
| 1991 | 3,048 | 766 | 550.7 | 625.5 | 1.39 | 1.22 | 25.1312% | 18.0673% | 20.5217% |
| 1992 | 2,927 | 1,826 | 541.1 | 615.8 | 3.37 | 2.97 | 62.3847% | 18.4865% | 21.0369% |
| 1993 | 1,418 | 170 | 238.5 | 282.6 | 0.71 | 0.60 | 11.9887% | 16.8188% | 19.9295% |
| 1994 | 1,737 | 239 | 287.9 | 345.0 | 0.83 | 0.69 | 13.7594% | 16.5763% | 19.8590% |
| 1995 | 2,169 | 333 | 337.8 | 412.8 | 0.99 | 0.81 | 15.3527% | 15.5740% | 19.0295% |
| 1996 | 2,454 | 925 | 370.5 | 458.0 | 2.50 | 2.02 | 37.6936% | 15.0994% | 18.6614% |
| 1997 | 2,116 | 707 | 314.5 | 398.3 | 2.25 | 1.78 | 33.4121% | 14.8615% | 18.8209% |
| 1998 | 2,007 | 199 | 276.5 | 359.3 | 0.72 | 0.55 | 9.9153% | 13.7788% | 17.8999% |
| 1999 | 2,577 | 311 | 323.1 | 439.9 | 0.96 | 0.71 | 12.0683% | 12.5382% | 17.0702% |
| 2000 | 3,128 | 361 | 380.6 | 526.7 | 0.95 | 0.69 | 11.5409% | 12.1666% | 16.8366% |
| 2001 | 3,749 | 532 | 430.8 | 604.4 | 1.23 | 0.88 | 14.1905% | 11.4911% | 16.1203% |
| 2002 | 4,241 | 1,161 | 492.0 | 685.5 | 2.36 | 1.69 | 27.3756% | 11.6001% | 16.1636% |
| 2003 | 3,933 | 1,367 | 453.1 | 639.3 | 3.02 | 2.14 | 34.7572% | 11.5215% | 16.2548% |
| 2004 | 3,572 | 1,581 | 423.1 | 589.0 | 3.74 | 2.68 | 44.2609% | 11.8449% | 16.4880% |
| 2005 | 2,786 | 1,028 | 349.0 | 471.6 | 2.95 | 2.18 | 36.8988% | 12.5262% | 16.9275% |
| Total | 47,981 | 12,298 | 6,727.5 | 8,598.1 | 1.83 | 1.43 | 25.6310% | 14.0211% | 17.9197% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6C Tiers 3 & 4

Retirement Experience of Active Members After Second Year Eligible

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 53 | 10 | 25.2 | 23.3 | 0.40 | 0.43 | 18.8679% | 47.4528% | 43.9623% |
| 1990 | 57 | 10 | 27.8 | 25.8 | 0.36 | 0.39 | 17.5439% | 48.6842% | 45.2632% |
| 1991 | 82 | 9 | 41.6 | 38.9 | 0.22 | 0.23 | 10.9756% | 50.6707% | 47.3780% |
| 1992 | 106 | 16 | 50.2 | 46.5 | 0.32 | 0.34 | 15.0943% | 47.3113% | 43.8208% |
| 1993 | 124 | 13 | 59.3 | 55.0 | 0.22 | 0.24 | 10.4839% | 47.7823% | 44.3145% |
| 1994 | 154 | 18 | 74.8 | 69.5 | 0.24 | 0.26 | 11.6883% | 48.5714% | 45.1299% |
| 1995 | 185 | 19 | 90.7 | 84.4 | 0.21 | 0.23 | 10.2703% | 49.0000% | 45.6216% |
| 1996 | 216 | 44 | 108.5 | 101.3 | 0.41 | 0.43 | 20.3704% | 50.2083% | 46.8981% |
| 1997 | 230 | 34 | 105.9 | 97.9 | 0.32 | 0.35 | 14.7826% | 46.0217% | 42.5435% |
| 1998 | 253 | 21 | 112.5 | 103.2 | 0.19 | 0.20 | 8.3004% | 44.4466% | 40.7708% |
| 1999 | 324 | 39 | 143.7 | 131.6 | 0.27 | 0.30 | 12.0370% | 44.3364% | 40.6173% |
| 2000 | 368 | 39 | 166.9 | 153.5 | 0.23 | 0.25 | 10.5978% | 45.3533% | 41.7120% |
| 2001 | 377 | 38 | 161.6 | 147.5 | 0.24 | 0.26 | 10.0796% | 42.8647% | 39.1114% |
| 2002 | 395 | 48 | 166.1 | 151.6 | 0.29 | 0.32 | 12.1519% | 42.0506% | 38.3797% |
| 2003 | 425 | 51 | 181.4 | 165.9 | 0.28 | 0.31 | 12.0000% | 42.6824% | 39.0235% |
| 2004 | 444 | 68 | 233.5 | 219.9 | 0.29 | 0.31 | 15.3153% | 52.5901% | 49.5158% |
| 2005 | 499 | 81 | 264.4 | 249.3 | 0.31 | 0.32 | 16.2325% | 52.9760% | 49.9499% |
| Total | 4,292 | 558 | 2,013.6 | 1,864.7 | 0.28 | 0.30 | 13.0009% | 46.9140% | 43.4448% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 6C Tiers 3 & 4

Retirement Experience of Active Members After Second Year Eligible

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 440 | 60 | 153.6 | 140.6 | 0.39 | 0.43 | 13.6364% | 34.9045% | 31.9432% |
| 1990 | 561 | 95 | 203.9 | 186.8 | 0.47 | 0.51 | 16.9340% | 36.3369% | 33.2888% |
| 1991 | 761 | 134 | 303.5 | 281.3 | 0.44 | 0.48 | 17.6084% | 39.8844% | 36.9645% |
| 1992 | 872 | 203 | 348.9 | 324.1 | 0.58 | 0.63 | 23.2798% | 40.0057% | 37.1617% |
| 1993 | 952 | 139 | 372.6 | 346.8 | 0.37 | 0.40 | 14.6008% | 39.1418% | 36.4286% |
| 1994 | 1,120 | 170 | 432.0 | 400.1 | 0.39 | 0.42 | 15.1786% | 38.5670% | 35.7232% |
| 1995 | 1,266 | 232 | 488.9 | 453.1 | 0.47 | 0.51 | 18.3254% | 38.6137% | 35.7899% |
| 1996 | 1,406 | 452 | 562.5 | 523.9 | 0.80 | 0.86 | 32.1479% | 40.0064% | 37.2617% |
| 1997 | 1,275 | 296 | 510.6 | 474.5 | 0.58 | 0.62 | 23.2157% | 40.0478% | 37.2157% |
| 1998 | 1,326 | 154 | 533.2 | 496.8 | 0.29 | 0.31 | 11.6139% | 40.2104% | 37.4661% |
| 1999 | 1,547 | 217 | 627.6 | 584.4 | 0.35 | 0.37 | 14.0271% | 40.5669% | 37.7763% |
| 2000 | 1,674 | 276 | 692.9 | 643.5 | 0.40 | 0.43 | 16.4875% | 41.3889% | 38.4379% |
| 2001 | 1,839 | 255 | 735.3 | 691.1 | 0.35 | 0.37 | 13.8662% | 39.9837% | 37.5775% |
| 2002 | 1,951 | 324 | 784.1 | 735.2 | 0.41 | 0.44 | 16.6069% | 40.1896% | 37.6807% |
| 2003 | 1,886 | 316 | 798.8 | 750.9 | 0.40 | 0.42 | 16.7550% | 42.3552% | 39.8118% |
| 2004 | 1,914 | 317 | 894.9 | 849.7 | 0.35 | 0.37 | 16.5622% | 46.7539% | 44.3913% |
| 2005 | 2,055 | 370 | 972.7 | 927.0 | 0.38 | 0.40 | 18.0049% | 47.3309% | 45.1071% |
| Total | 22,845 | 4,010 | 9,415.7 | 8,809.4 | 0.43 | 0.46 | 17.5531% | 41.2155% | 38.5614% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members with Reduced service

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 1,668 | 126 | 33.4 | 41.7 | 3.77 | 3.02 | 7.5540% | 2.0000% | 2.5000% |
| 56 | 1,340 | 66 | 26.8 | 33.5 | 2.46 | 1.97 | 4.9254% | 2.0000% | 2.5000% |
| 57 | 1,121 | 52 | 22.4 | 28.0 | 2.32 | 1.86 | 4.6387% | 2.0000% | 2.5000% |
| 58 | 890 | 50 | 26.7 | 22.3 | 1.87 | 2.25 | 5.6180% | 3.0000% | 2.5000% |
| 59 | 751 | 34 | 30.0 | 18.8 | 1.13 | 1.81 | 4.5273% | 4.0000% | 2.5000% |
| 60 | 635 | 30 | 31.8 | 15.9 | 0.94 | 1.89 | 4.7244% | 5.0000% | 2.5000% |
| 61 | 569 | 18 | 34.1 | 14.2 | 0.53 | 1.27 | 3.1634% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 6,974 | 376 | 205.2 | 174.4 | 1.83 | 2.16 | 5.3915% | 2.9424% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members with Reduced service

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 5,650 | 267 | 113.0 | 141.3 | 2.36 | 1.89 | 4.7257% | 2.0000% | 2.5000% |
| 56 | 4,837 | 175 | 96.7 | 120.9 | 1.81 | 1.45 | 3.6179% | 2.0000% | 2.5000% |
| 57 | 4,199 | 153 | 84.0 | 105.0 | 1.82 | 1.46 | 3.6437% | 2.0000% | 2.5000% |
| 58 | 3,717 | 135 | 111.5 | 92.9 | 1.21 | 1.45 | 3.6320% | 3.0000% | 2.5000% |
| 59 | 3,415 | 145 | 136.6 | 85.4 | 1.06 | 1.70 | 4.2460% | 4.0000% | 2.5000% |
| 60 | 3,172 | 183 | 158.6 | 79.3 | 1.15 | 2.31 | 5.7692% | 5.0000% | 2.5000% |
| 61 | 2,748 | 60 | 164.9 | 68.7 | 0.36 | 0.87 | 2.1834% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 27,738 | 1,118 | 865.3 | 693.5 | 1.29 | 1.61 | 4.0306% | 3.1195% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members with Reduced service

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 320 | 86 | 6.4 | 8.0 | 13.44 | 10.75 | 26.8750% | 2.0000% | 2.5000% |
| 56 | 205 | 41 | 4.1 | 5.1 | 10.00 | 8.00 | 20.0000% | 2.0000% | 2.5000% |
| 57 | 137 | 26 | 2.7 | 3.4 | 9.63 | 7.59 | 18.9781% | 2.0000% | 2.5000% |
| 58 | 104 | 29 | 3.1 | 2.6 | 9.35 | 11.15 | 27.8846% | 3.0000% | 2.5000% |
| 59 | 74 | 20 | 3.0 | 1.9 | 6.67 | 10.81 | 27.0270% | 4.0000% | 2.5000% |
| 60 | 51 | 10 | 2.6 | 1.3 | 3.85 | 7.84 | 19.6078% | 5.0000% | 2.5000% |
| 61 | 44 | 8 | 2.6 | 1.1 | 3.08 | 7.27 | 18.1818% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 935 | 220 | 24.5 | 23.4 | 8.98 | 9.41 | 23.5294% | 2.6203% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members with Reduced service

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 417 | 95 | 8.3 | 10.4 | 11.45 | 9.11 | 22.7818% | 2.0000% | 2.5000% |
| 56 | 267 | 47 | 5.3 | 6.7 | 8.87 | 7.04 | 17.6030% | 2.0000% | 2.5000% |
| 57 | 177 | 38 | 3.5 | 4.4 | 10.86 | 8.59 | 21.4689% | 2.0000% | 2.5000% |
| 58 | 142 | 23 | 4.3 | 3.6 | 5.35 | 6.48 | 16.1972% | 3.0000% | 2.5000% |
| 59 | 138 | 19 | 5.5 | 3.5 | 3.45 | 5.51 | 13.7681% | 4.0000% | 2.5000% |
| 60 | 134 | 28 | 6.7 | 3.4 | 4.18 | 8.36 | 20.8955% | 5.0000% | 2.5000% |
| 61 | 109 | 7 | 6.5 | 2.7 | 1.08 | 2.57 | 6.4220% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 1,384 | 257 | 40.1 | 34.6 | 6.41 | 7.43 | 18.5694% | 2.8974% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members with Reduced service

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 1,348 | 40 | 27.0 | 33.7 | 1.48 | 1.19 | 2.9674% | 2.0000% | 2.5000% |
| 56 | 1,135 | 25 | 22.7 | 28.4 | 1.10 | 0.88 | 2.2026% | 2.0000% | 2.5000% |
| 57 | 984 | 26 | 19.7 | 24.6 | 1.32 | 1.06 | 2.6423% | 2.0000% | 2.5000% |
| 58 | 786 | 21 | 23.6 | 19.7 | 0.89 | 1.07 | 2.6718% | 3.0000% | 2.5000% |
| 59 | 677 | 14 | 27.1 | 16.9 | 0.52 | 0.83 | 2.0679% | 4.0000% | 2.5000% |
| 60 | 584 | 20 | 29.2 | 14.6 | 0.68 | 1.37 | 3.4247% | 5.0000% | 2.5000% |
| 61 | 525 | 10 | 31.5 | 13.1 | 0.32 | 0.76 | 1.9048% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 6,039 | 156 | 180.8 | 151.0 | 0.86 | 1.03 | 2.5832% | 2.9939% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members with Reduced service

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 5,233 | 172 | 104.7 | 130.8 | 1.64 | 1.31 | 3.2868% | 2.0000% | 2.5000% |
| 56 | 4,570 | 128 | 91.4 | 114.3 | 1.40 | 1.12 | 2.8009% | 2.0000% | 2.5000% |
| 57 | 4,022 | 115 | 80.4 | 100.6 | 1.43 | 1.14 | 2.8593% | 2.0000% | 2.5000% |
| 58 | 3,575 | 112 | 107.3 | 89.4 | 1.04 | 1.25 | 3.1329% | 3.0000% | 2.5000% |
| 59 | 3,277 | 126 | 131.1 | 81.9 | 0.96 | 1.54 | 3.8450% | 4.0000% | 2.5000% |
| 60 | 3,038 | 155 | 151.9 | 76.0 | 1.02 | 2.04 | 5.1020% | 5.0000% | 2.5000% |
| 61 | 2,639 | 53 | 158.3 | 66.0 | 0.33 | 0.80 | 2.0083% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 26,354 | 861 | 825.1 | 658.9 | 1.04 | 1.31 | 3.2671% | 3.1308% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members with Reduced service

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 3,096 | 167 | 61.9 | 77.4 | 2.70 | 2.16 | 5.3941% | 2.0000% | 2.5000% |
| 56 | 2,648 | 106 | 53.0 | 66.2 | 2.00 | 1.60 | 4.0030% | 2.0000% | 2.5000% |
| 57 | 2,296 | 85 | 45.9 | 57.4 | 1.85 | 1.48 | 3.7021% | 2.0000% | 2.5000% |
| 58 | 1,981 | 82 | 59.4 | 49.5 | 1.38 | 1.66 | 4.1393% | 3.0000% | 2.5000% |
| 59 | 1,741 | 61 | 69.6 | 43.5 | 0.88 | 1.40 | 3.5037% | 4.0000% | 2.5000% |
| 60 | 1,584 | 63 | 79.2 | 39.6 | 0.80 | 1.59 | 3.9773% | 5.0000% | 2.5000% |
| 61 | 1,408 | 32 | 84.5 | 35.2 | 0.38 | 0.91 | 2.2727% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 14,754 | 596 | 453.5 | 368.9 | 1.31 | 1.62 | 4.0396% | 3.0737% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members with Reduced service

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 14,160 | 496 | 283.2 | 354.0 | 1.75 | 1.40 | 3.5028% | 2.0000% | 2.5000% |
| 56 | 13,006 | 360 | 260.1 | 325.2 | 1.38 | 1.11 | 2.7680% | 2.0000% | 2.5000% |
| 57 | 12,100 | 359 | 242.0 | 302.5 | 1.48 | 1.19 | 2.9669% | 2.0000% | 2.5000% |
| 58 | 11,169 | 394 | 335.1 | 279.2 | 1.18 | 1.41 | 3.5276% | 3.0000% | 2.5000% |
| 59 | 10,389 | 401 | 415.6 | 259.7 | 0.96 | 1.54 | 3.8599% | 4.0000% | 2.5000% |
| 60 | 9,760 | 467 | 488.0 | 244.0 | 0.96 | 1.91 | 4.7848% | 5.0000% | 2.5000% |
| 61 | 8,724 | 187 | 523.4 | 218.1 | 0.36 | 0.86 | 2.1435% | 6.0000% | 2.5000% |
| 62 | 3 | 3 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 79,311 | 2,667 | 2,547.4 | 1,982.7 | 1.05 | 1.35 | 3.3627% | 3.2119% | 2.4999% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7B

Fiscal Years 1989 - 2005 Tiers 1 & 2

Retirement Experience of Active Members with Reduced service

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 485 | 105 | 9.7 | 12.1 | 10.82 | 8.66 | 21.6495% | 2.0000% | 2.5000% |
| 56 | 346 | 55 | 6.9 | 8.7 | 7.97 | 6.36 | 15.8960% | 2.0000% | 2.5000% |
| 57 | 270 | 41 | 5.4 | 6.8 | 7.59 | 6.07 | 15.1852% | 2.0000% | 2.5000% |
| 58 | 217 | 41 | 6.5 | 5.4 | 6.31 | 7.56 | 18.8940% | 3.0000% | 2.5000% |
| 59 | 184 | 33 | 7.4 | 4.6 | 4.46 | 7.17 | 17.9348% | 4.0000% | 2.5000% |
| 60 | 162 | 21 | 8.1 | 4.1 | 2.59 | 5.19 | 12.9630% | 5.0000% | 2.5000% |
| 61 | 145 | 12 | 8.7 | 3.6 | 1.38 | 3.31 | 8.2759% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 1,809 | 308 | 52.7 | 45.2 | 5.84 | 6.81 | 17.0260% | 2.9132% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7B

Fiscal Years 1989 - 2005 Tiers 1 & 2

Retirement Experience of Active Members with Reduced service

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 813 | 129 | 16.3 | 20.3 | 7.91 | 6.35 | 15.8672% | 2.0000% | 2.5000% |
| 56 | 683 | 87 | 13.7 | 17.1 | 6.35 | 5.10 | 12.7379% | 2.0000% | 2.5000% |
| 57 | 634 | 79 | 12.7 | 15.9 | 6.22 | 4.98 | 12.4606% | 2.0000% | 2.5000% |
| 58 | 619 | 86 | 18.6 | 15.5 | 4.62 | 5.56 | 13.8934% | 3.0000% | 2.5000% |
| 59 | 632 | 75 | 25.3 | 15.8 | 2.96 | 4.75 | 11.8671% | 4.0000% | 2.5000% |
| 60 | 631 | 82 | 31.6 | 15.8 | 2.59 | 5.20 | 12.9952% | 5.0000% | 2.5000% |
| 61 | 569 | 33 | 34.1 | 14.2 | 0.97 | 2.32 | 5.7996% | 6.0000% | 2.5000% |
| 62 | 2 | 2 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 4,583 | 573 | 152.3 | 114.5 | 3.76 | 5.00 | 12.5027% | 3.3232% | 2.4989% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7B

Fiscal Years 1989 - 2005 Tiers 3 & 4

Retirement Experience of Active Members with Reduced service

Men

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 2,611 | 62 | 52.2 | 65.3 | 1.19 | 0.95 | 2.3746% | 2.0000% | 2.5000% |
| 56 | 2,302 | 51 | 46.0 | 57.6 | 1.11 | 0.89 | 2.2155% | 2.0000% | 2.5000% |
| 57 | 2,026 | 44 | 40.5 | 50.7 | 1.09 | 0.87 | 2.1718% | 2.0000% | 2.5000% |
| 58 | 1,764 | 41 | 52.9 | 44.1 | 0.78 | 0.93 | 2.3243% | 3.0000% | 2.5000% |
| 59 | 1,557 | 28 | 62.3 | 38.9 | 0.45 | 0.72 | 1.7983% | 4.0000% | 2.5000% |
| 60 | 1,422 | 42 | 71.1 | 35.6 | 0.59 | 1.18 | 2.9536% | 5.0000% | 2.5000% |
| 61 | 1,263 | 20 | 75.8 | 31.6 | 0.26 | 0.63 | 1.5835% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 12,945 | 288 | 400.8 | 323.6 | 0.72 | 0.89 | 2.2248% | 3.0962% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7B

Fiscal Years 1989 - 2005 Tiers 3 & 4

Retirement Experience of Active Members with Reduced service

Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 13,347 | 367 | 266.9 | 333.7 | 1.38 | 1.10 | 2.7497% | 2.0000% | 2.5000% |
| 56 | 12,323 | 273 | 246.5 | 308.1 | 1.11 | 0.89 | 2.2154% | 2.0000% | 2.5000% |
| 57 | 11,466 | 280 | 229.3 | 286.7 | 1.22 | 0.98 | 2.4420% | 2.0000% | 2.5000% |
| 58 | 10,550 | 308 | 316.5 | 263.8 | 0.97 | 1.17 | 2.9194% | 3.0000% | 2.5000% |
| 59 | 9,757 | 326 | 390.3 | 243.9 | 0.84 | 1.34 | 3.3412% | 4.0000% | 2.5000% |
| 60 | 9,129 | 385 | 456.5 | 228.2 | 0.84 | 1.69 | 4.2173% | 5.0000% | 2.5000% |
| 61 | 8,155 | 154 | 489.3 | 203.9 | 0.31 | 0.76 | 1.8884% | 6.0000% | 2.5000% |
| 62 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0000% | 0.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 74,728 | 2,094 | 2,395.3 | 1,868.2 | 0.87 | 1.12 | 2.8022% | 3.2054% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7C

Retirement Experience of Active Members with Reduced service

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 230 | 5 | 8.3 | 5.8 | 0.60 | 0.87 | 2.1739% | 3.6087% | 2.5000% |
| 1990 | 266 | 2 | 8.9 | 6.7 | 0.22 | 0.30 | 0.7519% | 3.3534% | 2.5000% |
| 1991 | 274 | 4 | 8.9 | 6.9 | 0.45 | 0.58 | 1.4599% | 3.2482% | 2.5000% |
| 1992 | 320 | 15 | 10.1 | 8.0 | 1.49 | 1.88 | 4.6875% | 3.1563% | 2.5000% |
| 1993 | 386 | 9 | 12.6 | 9.7 | 0.71 | 0.93 | 2.3316% | 3.2746% | 2.5000% |
| 1994 | 503 | 11 | 17.0 | 12.6 | 0.65 | 0.87 | 2.1869% | 3.3817% | 2.5000% |
| 1995 | 542 | 13 | 18.2 | 13.6 | 0.71 | 0.96 | 2.3985% | 3.3579% | 2.5000% |
| 1996 | 647 | 28 | 20.8 | 16.2 | 1.35 | 1.73 | 4.3277% | 3.2087% | 2.5000% |
| 1997 | 681 | 25 | 21.3 | 17.0 | 1.17 | 1.47 | 3.6711% | 3.1292% | 2.5000% |
| 1998 | 795 | 13 | 24.6 | 19.9 | 0.53 | 0.65 | 1.6352% | 3.0881% | 2.5000% |
| 1999 | 907 | 26 | 27.9 | 22.7 | 0.93 | 1.15 | 2.8666% | 3.0772% | 2.5000% |
| 2000 | 1,036 | 36 | 32.5 | 25.9 | 1.11 | 1.39 | 3.4749% | 3.1322% | 2.5000% |
| 2001 | 1,193 | 33 | 37.3 | 29.8 | 0.88 | 1.11 | 2.7661% | 3.1257% | 2.5000% |
| 2002 | 1,335 | 40 | 40.9 | 33.4 | 0.98 | 1.20 | 2.9963% | 3.0644% | 2.5000% |
| 2003 | 1,630 | 78 | 47.9 | 40.8 | 1.63 | 1.91 | 4.7853% | 2.9399% | 2.5000% |
| 2004 | 1,833 | 96 | 53.8 | 45.8 | 1.78 | 2.09 | 5.2373% | 2.9351% | 2.5000% |
| 2005 | 2,176 | 162 | 62.6 | 54.4 | 2.59 | 2.98 | 7.4449% | 2.8759% | 2.5000% |
| Total | 14,754 | 596 | 453.6 | 368.9 | 1.31 | 1.62 | 4.0396% | 3.0741% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7C

Retirement Experience of Active Members with Reduced service

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 2,183 | 20 | 72.5 | 54.6 | 0.28 | 0.37 | 0.9162% | 3.3220% | 2.5000% |
| 1990 | 2,556 | 41 | 85.6 | 63.9 | 0.48 | 0.64 | 1.6041% | 3.3509% | 2.4990% |
| 1991 | 2,862 | 53 | 95.8 | 71.6 | 0.55 | 0.74 | 1.8519% | 3.3470% | 2.5000% |
| 1992 | 3,116 | 112 | 103.4 | 77.9 | 1.08 | 1.44 | 3.5944% | 3.3168% | 2.5000% |
| 1993 | 3,361 | 66 | 111.5 | 84.0 | 0.59 | 0.79 | 1.9637% | 3.3175% | 2.5000% |
| 1994 | 3,830 | 75 | 127.8 | 95.8 | 0.59 | 0.78 | 1.9582% | 3.3360% | 2.5000% |
| 1995 | 4,014 | 102 | 133.3 | 100.4 | 0.77 | 1.02 | 2.5411% | 3.3201% | 2.5000% |
| 1996 | 4,382 | 301 | 143.8 | 109.5 | 2.09 | 2.75 | 6.8690% | 3.2827% | 2.4989% |
| 1997 | 4,440 | 210 | 142.6 | 111.0 | 1.47 | 1.89 | 4.7297% | 3.2124% | 2.5000% |
| 1998 | 4,753 | 105 | 152.0 | 118.8 | 0.69 | 0.88 | 2.2091% | 3.1980% | 2.5000% |
| 1999 | 5,135 | 156 | 162.5 | 128.4 | 0.96 | 1.22 | 3.0380% | 3.1644% | 2.5000% |
| 2000 | 5,400 | 148 | 172.9 | 135.0 | 0.86 | 1.10 | 2.7407% | 3.2013% | 2.5000% |
| 2001 | 5,541 | 160 | 178.4 | 138.5 | 0.90 | 1.16 | 2.8876% | 3.2195% | 2.5000% |
| 2002 | 5,920 | 186 | 189.9 | 148.0 | 0.98 | 1.26 | 3.1419% | 3.2086% | 2.5000% |
| 2003 | 6,617 | 236 | 210.0 | 165.4 | 1.12 | 1.43 | 3.5666% | 3.1732% | 2.5000% |
| 2004 | 7,136 | 266 | 221.2 | 178.4 | 1.20 | 1.49 | 3.7276% | 3.0998% | 2.5000% |
| 2005 | 8,065 | 430 | 244.2 | 201.6 | 1.76 | 2.13 | 5.3317% | 3.0278% | 2.5000% |
| Total | 79,311 | 2,667 | 2,547.4 | 1,982.7 | 1.05 | 1.35 | 3.3627% | 3.2119% | 2.4999% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7C Tiers 1 & 2

Retirement Experience of Active Members with Reduced service

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 60 | 1 | 2.2 | 1.5 | 0.45 | 0.67 | 1.6667% | 3.7000% | 2.5000% |
| 1990 | 60 | 2 | 2.2 | 1.5 | 0.89 | 1.33 | 3.3333% | 3.7333% | 2.5000% |
| 1991 | 61 | 2 | 2.2 | 1.5 | 0.91 | 1.31 | 3.2787% | 3.6066% | 2.5000% |
| 1992 | 57 | 12 | 1.8 | 1.4 | 6.52 | 8.42 | 21.0526% | 3.2281% | 2.5000% |
| 1993 | 44 | 4 | 1.5 | 1.1 | 2.65 | 3.64 | 9.0909% | 3.4318% | 2.5000% |
| 1994 | 43 | 6 | 1.5 | 1.1 | 3.92 | 5.58 | 13.9535% | 3.5581% | 2.5000% |
| 1995 | 41 | 4 | 1.5 | 1.0 | 2.76 | 3.90 | 9.7561% | 3.5366% | 2.5000% |
| 1996 | 41 | 11 | 1.3 | 1.0 | 8.33 | 10.73 | 26.8293% | 3.2195% | 2.5000% |
| 1997 | 32 | 6 | 1.1 | 0.8 | 5.36 | 7.50 | 18.7500% | 3.5000% | 2.5000% |
| 1998 | 53 | 5 | 1.7 | 1.3 | 2.94 | 3.77 | 9.4340% | 3.2075% | 2.5000% |
| 1999 | 87 | 7 | 2.5 | 2.2 | 2.78 | 3.22 | 8.0460% | 2.8966% | 2.5000% |
| 2000 | 120 | 14 | 3.5 | 3.0 | 3.97 | 4.67 | 11.6667% | 2.9417% | 2.5000% |
| 2001 | 175 | 14 | 5.0 | 4.4 | 2.80 | 3.20 | 8.0000% | 2.8571% | 2.5000% |
| 2002 | 202 | 23 | 5.7 | 5.1 | 4.03 | 4.55 | 11.3861% | 2.8267% | 2.5000% |
| 2003 | 249 | 51 | 6.7 | 6.2 | 7.66 | 8.19 | 20.4819% | 2.6747% | 2.5000% |
| 2004 | 216 | 56 | 5.5 | 5.4 | 10.11 | 10.37 | 25.9259% | 2.5648% | 2.5000% |
| 2005 | 268 | 90 | 6.6 | 6.7 | 13.64 | 13.43 | 33.5821% | 2.4627% | 2.5000% |
| Total | 1,809 | 308 | 52.7 | 45.2 | 5.85 | 6.81 | 17.0260% | 2.9127% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7C Tiers 1 & 2

Retirement Experience of Active Members with Reduced service

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 285 | 4 | 9.7 | 7.1 | 0.41 | 0.56 | 1.4035% | 3.4000% | 2.5000% |
| 1990 | 287 | 10 | 10.1 | 7.2 | 0.99 | 1.39 | 3.4843% | 3.5226% | 2.5000% |
| 1991 | 304 | 11 | 11.1 | 7.6 | 0.99 | 1.45 | 3.6184% | 3.6382% | 2.5000% |
| 1992 | 270 | 39 | 9.8 | 6.8 | 3.96 | 5.78 | 14.4444% | 3.6444% | 2.5000% |
| 1993 | 263 | 18 | 9.5 | 6.6 | 1.89 | 2.74 | 6.8441% | 3.6160% | 2.5000% |
| 1994 | 250 | 18 | 9.2 | 6.3 | 1.97 | 2.88 | 7.2000% | 3.6640% | 2.5000% |
| 1995 | 231 | 23 | 8.4 | 5.8 | 2.74 | 3.98 | 9.9567% | 3.6364% | 2.5000% |
| 1996 | 221 | 74 | 7.7 | 5.5 | 9.67 | 13.52 | 33.4842% | 3.4615% | 2.4774% |
| 1997 | 175 | 43 | 6.1 | 4.4 | 7.07 | 9.83 | 24.5714% | 3.4743% | 2.5000% |
| 1998 | 180 | 16 | 6.2 | 4.5 | 2.57 | 3.56 | 8.8889% | 3.4556% | 2.5000% |
| 1999 | 215 | 20 | 7.2 | 5.4 | 2.79 | 3.72 | 9.3023% | 3.3395% | 2.5000% |
| 2000 | 245 | 23 | 8.1 | 6.1 | 2.84 | 3.76 | 9.3878% | 3.3020% | 2.5000% |
| 2001 | 273 | 17 | 8.9 | 6.8 | 1.91 | 2.49 | 6.2271% | 3.2637% | 2.5000% |
| 2002 | 319 | 26 | 10.4 | 8.0 | 2.51 | 3.26 | 8.1505% | 3.2508% | 2.5000% |
| 2003 | 342 | 68 | 10.8 | 8.6 | 6.31 | 7.95 | 19.8830% | 3.1491% | 2.5000% |
| 2004 | 302 | 57 | 8.4 | 7.6 | 6.79 | 7.55 | 18.8742% | 2.7781% | 2.5000% |
| 2005 | 421 | 106 | 10.7 | 10.5 | 9.90 | 10.07 | 25.1781% | 2.5439% | 2.5000% |
| Total | 4,583 | 573 | 152.1 | 114.5 | 3.77 | 5.00 | 12.5027% | 3.3197% | 2.4989% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7C Tiers 3 & 4

Retirement Experience of Active Members with Reduced service

Men

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 170 | 4 | 6.1 | 4.3 | 0.66 | 0.94 | 2.3529% | 3.5765% | 2.5000% |
| 1990 | 206 | 0 | 6.7 | 5.2 | 0.00 | 0.00 | 0.0000% | 3.2427% | 2.5000% |
| 1991 | 213 | 2 | 6.7 | 5.3 | 0.30 | 0.38 | 0.9390% | 3.1455% | 2.5000% |
| 1992 | 263 | 3 | 8.3 | 6.6 | 0.36 | 0.46 | 1.1407% | 3.1407% | 2.5000% |
| 1993 | 342 | 5 | 11.1 | 8.6 | 0.45 | 0.58 | 1.4620% | 3.2544% | 2.5000% |
| 1994 | 460 | 5 | 15.5 | 11.5 | 0.32 | 0.43 | 1.0870% | 3.3652% | 2.5000% |
| 1995 | 501 | 9 | 16.8 | 12.5 | 0.54 | 0.72 | 1.7964% | 3.3433% | 2.5000% |
| 1996 | 606 | 17 | 19.4 | 15.2 | 0.87 | 1.12 | 2.8053% | 3.2079% | 2.5000% |
| 1997 | 649 | 19 | 20.2 | 16.2 | 0.94 | 1.17 | 2.9276% | 3.1109% | 2.5000% |
| 1998 | 742 | 8 | 22.9 | 18.6 | 0.35 | 0.43 | 1.0782% | 3.0795% | 2.5000% |
| 1999 | 820 | 19 | 25.4 | 20.5 | 0.75 | 0.93 | 2.3171% | 3.0963% | 2.5000% |
| 2000 | 916 | 22 | 28.9 | 22.9 | 0.76 | 0.96 | 2.4017% | 3.1572% | 2.5000% |
| 2001 | 1,018 | 19 | 32.3 | 25.5 | 0.59 | 0.75 | 1.8664% | 3.1719% | 2.5000% |
| 2002 | 1,133 | 17 | 35.2 | 28.3 | 0.48 | 0.60 | 1.5004% | 3.1068% | 2.5000% |
| 2003 | 1,381 | 27 | 41.3 | 34.5 | 0.65 | 0.78 | 1.9551% | 2.9877% | 2.5000% |
| 2004 | 1,617 | 40 | 48.3 | 40.4 | 0.83 | 0.99 | 2.4737% | 2.9845% | 2.5000% |
| 2005 | 1,908 | 72 | 56.0 | 47.7 | 1.29 | 1.51 | 3.7736% | 2.9340% | 2.5000% |
| Total | 12,945 | 288 | 400.9 | 323.6 | 0.72 | 0.89 | 2.2248% | 3.0966% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 7C Tiers 3 & 4

Retirement Experience of Active Members with Reduced service

Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 1,898 | 16 | 62.8 | 47.5 | 0.25 | 0.34 | 0.8430% | 3.3103% | 2.5000% |
| 1990 | 2,269 | 31 | 75.5 | 56.7 | 0.41 | 0.55 | 1.3662% | 3.3292% | 2.4989% |
| 1991 | 2,558 | 42 | 84.7 | 64.0 | 0.50 | 0.66 | 1.6419% | 3.3124% | 2.5000% |
| 1992 | 2,846 | 73 | 93.5 | 71.2 | 0.78 | 1.03 | 2.5650% | 3.2857% | 2.5000% |
| 1993 | 3,098 | 48 | 102.0 | 77.5 | 0.47 | 0.62 | 1.5494% | 3.2921% | 2.5000% |
| 1994 | 3,580 | 57 | 118.6 | 89.5 | 0.48 | 0.64 | 1.5922% | 3.3131% | 2.5000% |
| 1995 | 3,783 | 79 | 124.9 | 94.6 | 0.63 | 0.84 | 2.0883% | 3.3008% | 2.5000% |
| 1996 | 4,161 | 227 | 136.2 | 104.0 | 1.67 | 2.18 | 5.4554% | 3.2733% | 2.5000% |
| 1997 | 4,265 | 167 | 136.5 | 106.6 | 1.22 | 1.57 | 3.9156% | 3.2016% | 2.5000% |
| 1998 | 4,573 | 89 | 145.8 | 114.3 | 0.61 | 0.78 | 1.9462% | 3.1878% | 2.5000% |
| 1999 | 4,920 | 136 | 155.3 | 123.0 | 0.88 | 1.11 | 2.7642% | 3.1567% | 2.5000% |
| 2000 | 5,155 | 125 | 164.8 | 128.9 | 0.76 | 0.97 | 2.4248% | 3.1965% | 2.5000% |
| 2001 | 5,268 | 143 | 169.5 | 131.7 | 0.84 | 1.09 | 2.7145% | 3.2172% | 2.5000% |
| 2002 | 5,601 | 160 | 179.6 | 140.0 | 0.89 | 1.14 | 2.8566% | 3.2062% | 2.5000% |
| 2003 | 6,275 | 168 | 199.2 | 156.9 | 0.84 | 1.07 | 2.6773% | 3.1745% | 2.5000% |
| 2004 | 6,834 | 209 | 212.8 | 170.9 | 0.98 | 1.22 | 3.0582% | 3.1140% | 2.5000% |
| 2005 | 7,644 | 324 | 233.5 | 191.1 | 1.39 | 1.70 | 4.2386% | 3.0544% | 2.5000% |
| Total | 74,728 | 2,094 | 2,395.2 | 1,868.2 | 0.87 | 1.12 | 2.8022% | 3.2053% | 2.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 8A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 21 | 14 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 22 | 68 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 23 | 395 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 24 | 690 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 25 | 897 | 0 | 0.4 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 26 | 1,072 | 0 | 0.4 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 27 | 1,255 | 0 | 0.5 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 28 | 1,375 | 0 | 0.6 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 29 | 1,442 | 0 | 0.6 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 30 | 1,586 | 0 | 0.6 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 31 | 1,713 | 0 | 0.7 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.0420% | 0.0630% |
| 32 | 1,870 | 0 | 0.8 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.0440% | 0.0660% |
| 33 | 1,947 | 0 | 0.9 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.0460% | 0.0690% |
| 34 | 1,895 | 0 | 0.9 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.0480% | 0.0720% |
| 35 | 1,818 | 0 | 0.9 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.0750% |
| 36 | 1,797 | 0 | 0.9 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.0520% | 0.0780% |
| 37 | 1,740 | 0 | 0.9 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.0540% | 0.0810% |
| 38 | 1,756 | 0 | 1.0 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0560% | 0.0840% |
| 39 | 1,770 | 0 | 1.0 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0580% | 0.0870% |
| 40 | 1,832 | 0 | 1.1 | 1.6 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0900% |
| 41 | 1,915 | 0 | 1.3 | 2.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.1050% |
| 42 | 1,930 | 0 | 1.5 | 2.3 | 0.00 | 0.00 | 0.0000% | 0.0800% | 0.1200% |
| 43 | 2,012 | 0 | 1.8 | 2.7 | 0.00 | 0.00 | 0.0000% | 0.0900% | 0.1350% |
| 44 | 2,066 | 0 | 2.1 | 3.1 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.1500% |
| 45 | 2,123 | 0 | 2.3 | 3.5 | 0.00 | 0.00 | 0.0000% | 0.1100% | 0.1650% |
| 46 | 2,214 | 1 | 2.7 | 4.0 | 0.38 | 0.25 | 0.0452% | 0.1200% | 0.1800% |
| 47 | 2,281 | 0 | 3.0 | 4.4 | 0.00 | 0.00 | 0.0000% | 0.1300% | 0.1950% |
| 48 | 2,393 | 0 | 3.3 | 5.0 | 0.00 | 0.00 | 0.0000% | 0.1400% | 0.2100% |
| 49 | 2,496 | 0 | 3.7 | 5.6 | 0.00 | 0.00 | 0.0000% | 0.1500% | 0.2250% |
| 50 | 2,696 | 0 | 4.3 | 6.5 | 0.00 | 0.00 | 0.0000% | 0.1600% | 0.2400% |
| 51 | 2,993 | 0 | 5.1 | 7.6 | 0.00 | 0.00 | 0.0000% | 0.1700% | 0.2550% |
| 52 | 3,346 | 1 | 6.0 | 9.0 | 0.17 | 0.11 | 0.0299% | 0.1800% | 0.2700% |
| 53 | 3,938 | 0 | 7.5 | 11.2 | 0.00 | 0.00 | 0.0000% | 0.1900% | 0.2850% |
| 54 | 4,725 | 0 | 9.5 | 14.2 | 0.00 | 0.00 | 0.0000% | 0.2000% | 0.3000% |
| 55 | 4,567 | 6 | 9.6 | 14.4 | 0.63 | 0.42 | 0.1314% | 0.2100% | 0.3150% |
| 56 | 3,581 | 1 | 7.9 | 11.8 | 0.13 | 0.08 | 0.0279% | 0.2200% | 0.3300% |
| 57 | 2,866 | 4 | 6.6 | 9.9 | 0.61 | 0.40 | 0.1396% | 0.2300% | 0.3450% |
| 58 | 2,301 | 1 | 5.5 | 8.3 | 0.18 | 0.12 | 0.0435% | 0.2400% | 0.3600% |
| 59 | 1,816 | 1 | 4.5 | 6.8 | 0.22 | 0.15 | 0.0551% | 0.2500% | 0.3750% |
| 60 | 1,452 | 0 | 3.8 | 5.7 | 0.00 | 0.00 | 0.0000% | 0.2600% | 0.3900% |
| 61 | 1,181 | 1 | 3.2 | 4.8 | 0.31 | 0.21 | 0.0847% | 0.2700% | 0.4050% |
| 62 | 944 | 1 | 2.6 | 4.0 | 0.38 | 0.25 | 0.1060% | 0.2800% | 0.4200% |
| 63 | 759 | 1 | 2.2 | 3.3 | 0.45 | 0.30 | 0.1318% | 0.2900% | 0.4350% |
| 64 | 624 | 1 | 1.9 | 2.8 | 0.53 | 0.36 | 0.1602% | 0.3000% | 0.4500% |
| 65 | 504 | 0 | 1.6 | 2.4 | 0.00 | 0.00 | 0.0000% | 0.3200% | 0.4800% |
| 66 | 401 | 0 | 1.4 | 2.1 | 0.00 | 0.00 | 0.0000% | 0.3500% | 0.5250% |
| 67 | 352 | 0 | 1.4 | 2.1 | 0.00 | 0.00 | 0.0000% | 0.3900% | 0.5850% |
| 68 | 331 | 0 | 1.5 | 2.2 | 0.00 | 0.00 | 0.0000% | 0.4400% | 0.6600% |
| 69 | 281 | 1 | 1.4 | 2.1 | 0.71 | 0.47 | 0.3552% | 0.5000% | 0.7500% |
| 70 | 229 | 1 | 1.1 | 1.7 | 0.87 | 0.58 | 0.4375% | 0.5000% | 0.7500% |
| 71 | 169 | 1 | 0.8 | 1.3 | 1.18 | 0.79 | 0.5915% | 0.5000% | 0.7500% |
| 72 | 110 | 0 | 0.5 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7500% |
| 73 | 88 | 0 | 0.4 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7500% |
| 74 | 80 | 0 | 0.4 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7500% |
| 75 | 57 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7500% |
| 76 | 52 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7500% |
| 77 | 46 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7500% |
| 78 | 32 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7500% |
| 79 | 23 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7500% |
| 80 | 65 | 0 | 0.3 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7500% |
| Total | 86,977 | 22 | 126.7 | 190.1 | 0.17 | 0.12 | 0.0253% | 0.1457% | 0.2186% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 8A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 13 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 21 | 46 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 22 | 434 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 23 | 2,228 | 0 | 0.4 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 24 | 3,719 | 0 | 0.7 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 25 | 4,877 | 0 | 1.0 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 26 | 5,612 | 0 | 1.1 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 27 | 6,072 | 0 | 1.2 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 28 | 6,244 | 0 | 1.2 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 29 | 6,290 | 0 | 1.3 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 30 | 6,348 | 0 | 1.3 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 31 | 6,420 | 0 | 1.3 | 1.6 | 0.00 | 0.00 | 0.0000% | 0.0210% | 0.0252% |
| 32 | 6,414 | 0 | 1.4 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0220% | 0.0264% |
| 33 | 6,149 | 0 | 1.4 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0230% | 0.0276% |
| 34 | 5,829 | 0 | 1.4 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0240% | 0.0288% |
| 35 | 5,482 | 0 | 1.4 | 1.6 | 0.00 | 0.00 | 0.0000% | 0.0250% | 0.0300% |
| 36 | 5,316 | 0 | 1.4 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0260% | 0.0312% |
| 37 | 5,342 | 0 | 1.4 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0270% | 0.0324% |
| 38 | 5,510 | 0 | 1.5 | 1.9 | 0.00 | 0.00 | 0.0000% | 0.0280% | 0.0336% |
| 39 | 5,644 | 0 | 1.6 | 2.0 | 0.00 | 0.00 | 0.0000% | 0.0290% | 0.0348% |
| 40 | 5,892 | 0 | 1.8 | 2.1 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0360% |
| 41 | 6,056 | 0 | 2.1 | 2.5 | 0.00 | 0.00 | 0.0000% | 0.0350% | 0.0420% |
| 42 | 6,266 | 0 | 2.5 | 3.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0480% |
| 43 | 6,561 | 0 | 3.0 | 3.5 | 0.00 | 0.00 | 0.0000% | 0.0450% | 0.0540% |
| 44 | 6,935 | 0 | 3.5 | 4.2 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.0600% |
| 45 | 7,392 | 0 | 4.1 | 4.9 | 0.00 | 0.00 | 0.0000% | 0.0550% | 0.0660% |
| 46 | 7,893 | 0 | 4.7 | 5.7 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0720% |
| 47 | 8,359 | 0 | 5.4 | 6.5 | 0.00 | 0.00 | 0.0000% | 0.0650% | 0.0780% |
| 48 | 8,727 | 0 | 6.1 | 7.3 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0840% |
| 49 | 9,192 | 0 | 6.9 | 8.3 | 0.00 | 0.00 | 0.0000% | 0.0750% | 0.0900% |
| 50 | 9,820 | 0 | 7.9 | 9.4 | 0.00 | 0.00 | 0.0000% | 0.0800% | 0.0960% |
| 51 | 10,492 | 2 | 8.9 | 10.7 | 0.22 | 0.19 | 0.0191% | 0.0850% | 0.1020% |
| 52 | 11,238 | 2 | 10.1 | 12.1 | 0.20 | 0.16 | 0.0178% | 0.0900% | 0.1080% |
| 53 | 11,894 | 4 | 11.3 | 13.6 | 0.35 | 0.30 | 0.0336% | 0.0950% | 0.1140% |
| 54 | 12,369 | 3 | 12.4 | 14.8 | 0.24 | 0.20 | 0.0243% | 0.1000% | 0.1200% |
| 55 | 11,317 | 5 | 11.9 | 14.3 | 0.42 | 0.35 | 0.0442% | 0.1050% | 0.1260% |
| 56 | 9,156 | 3 | 10.1 | 12.1 | 0.30 | 0.25 | 0.0328% | 0.1100% | 0.1320% |
| 57 | 7,752 | 2 | 8.9 | 10.7 | 0.22 | 0.19 | 0.0258% | 0.1150% | 0.1380% |
| 58 | 6,693 | 1 | 8.0 | 9.6 | 0.12 | 0.10 | 0.0149% | 0.1200% | 0.1440% |
| 59 | 5,851 | 2 | 7.3 | 8.8 | 0.27 | 0.23 | 0.0342% | 0.1250% | 0.1500% |
| 60 | 5,141 | 2 | 6.7 | 8.0 | 0.30 | 0.25 | 0.0389% | 0.1300% | 0.1560% |
| 61 | 4,513 | 1 | 6.1 | 7.3 | 0.16 | 0.14 | 0.0222% | 0.1350% | 0.1620% |
| 62 | 3,613 | 3 | 5.1 | 6.1 | 0.59 | 0.49 | 0.0830% | 0.1400% | 0.1680% |
| 63 | 2,726 | 1 | 4.0 | 4.7 | 0.25 | 0.21 | 0.0367% | 0.1450% | 0.1740% |
| 64 | 2,199 | 2 | 3.3 | 4.0 | 0.61 | 0.51 | 0.0910% | 0.1500% | 0.1800% |
| 65 | 1,732 | 2 | 2.8 | 3.3 | 0.72 | 0.60 | 0.1155% | 0.1600% | 0.1920% |
| 66 | 1,277 | 1 | 2.2 | 2.7 | 0.45 | 0.37 | 0.0783% | 0.1750% | 0.2100% |
| 67 | 1,063 | 2 | 2.1 | 2.5 | 0.97 | 0.80 | 0.1882% | 0.1950% | 0.2340% |
| 68 | 951 | 0 | 2.1 | 2.5 | 0.00 | 0.00 | 0.0000% | 0.2200% | 0.2640% |
| 69 | 788 | 0 | 2.0 | 2.4 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 70 | 673 | 3 | 1.7 | 2.0 | 1.78 | 1.49 | 0.4455% | 0.2500% | 0.3000% |
| 71 | 507 | 2 | 1.3 | 1.5 | 1.58 | 1.31 | 0.3941% | 0.2500% | 0.3000% |
| 72 | 347 | 0 | 0.9 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 73 | 262 | 0 | 0.7 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 74 | 225 | 0 | 0.6 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 75 | 161 | 2 | 0.4 | 0.5 | 4.98 | 4.14 | 1.2449% | 0.2500% | 0.3000% |
| 76 | 149 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 77 | 113 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 78 | 83 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 79 | 67 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 80 | 162 | 2 | 0.4 | 0.5 | 4.93 | 4.12 | 1.2327% | 0.2500% | 0.3000% |
| Total | 290,598 | 47 | 201.2 | 241.5 | 0.23 | 0.19 | 0.0162% | 0.0693% | 0.0831% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 8A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1,171 | 0 | 0.5 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 25 - 29 | 6,042 | 0 | 2.4 | 3.6 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 30 - 34 | 9,010 | 0 | 4.0 | 6.0 | 0.00 | 0.00 | 0.0000% | 0.0442% | 0.0663% |
| 35 - 39 | 8,881 | 0 | 4.8 | 7.2 | 0.00 | 0.00 | 0.0000% | 0.0540% | 0.0810% |
| 40 - 44 | 9,754 | 0 | 7.9 | 11.8 | 0.00 | 0.00 | 0.0000% | 0.0806% | 0.1209% |
| 45 - 49 | 11,507 | 1 | 15.1 | 22.6 | 0.07 | 0.04 | 0.0087% | 0.1308% | 0.1962% |
| 50 - 54 | 17,698 | 1 | 32.4 | 48.5 | 0.03 | 0.02 | 0.0057% | 0.1828% | 0.2742% |
| 55 - 59 | 15,131 | 13 | 34.1 | 51.2 | 0.38 | 0.25 | 0.0859% | 0.2255% | 0.3383% |
| 60 - 64 | 4,960 | 4 | 13.7 | 20.5 | 0.29 | 0.19 | 0.0806% | 0.2758% | 0.4137% |
| 65 - 69 | 1,870 | 1 | 7.3 | 10.9 | 0.14 | 0.09 | 0.0535% | 0.3880% | 0.5817% |
| 70 - 74 | 676 | 2 | 3.4 | 5.1 | 0.59 | 0.39 | 0.2960% | 0.5000% | 0.7504% |
| 75 - 79 | 210 | 0 | 1.1 | 1.6 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7488% |
| 80 - 84 | 65 | 0 | 0.3 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7481% |
| Total | 86,977 | 22 | 126.7 | 190.1 | 0.17 | 0.12 | 0.0253% | 0.1457% | 0.2186% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 8A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 6,441 | 0 | 1.3 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 25 - 29 | 29,095 | 0 | 5.8 | 7.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 30 - 34 | 31,160 | 0 | 6.8 | 8.2 | 0.00 | 0.00 | 0.0000% | 0.0220% | 0.0263% |
| 35 - 39 | 27,294 | 0 | 7.4 | 8.8 | 0.00 | 0.00 | 0.0000% | 0.0270% | 0.0324% |
| 40 - 44 | 31,710 | 0 | 12.8 | 15.4 | 0.00 | 0.00 | 0.0000% | 0.0404% | 0.0485% |
| 45 - 49 | 41,562 | 0 | 27.2 | 32.7 | 0.00 | 0.00 | 0.0000% | 0.0655% | 0.0786% |
| 50 - 54 | 55,811 | 11 | 50.6 | 60.7 | 0.22 | 0.18 | 0.0197% | 0.0906% | 0.1087% |
| 55 - 59 | 40,770 | 13 | 46.2 | 55.5 | 0.28 | 0.23 | 0.0319% | 0.1134% | 0.1360% |
| 60 - 64 | 18,192 | 9 | 25.1 | 30.1 | 0.36 | 0.30 | 0.0495% | 0.1379% | 0.1655% |
| 65 - 69 | 5,811 | 5 | 11.1 | 13.4 | 0.45 | 0.37 | 0.0860% | 0.1917% | 0.2301% |
| 70 - 74 | 2,016 | 5 | 5.0 | 6.0 | 0.99 | 0.83 | 0.2480% | 0.2500% | 0.2997% |
| 75 - 79 | 573 | 2 | 1.4 | 1.7 | 1.40 | 1.16 | 0.3491% | 0.2500% | 0.3001% |
| 80 - 84 | 162 | 2 | 0.4 | 0.5 | 4.93 | 4.12 | 1.2327% | 0.2500% | 0.2995% |
| Total | 290,598 | 47 | 201.2 | 241.5 | 0.23 | 0.19 | 0.0162% | 0.0693% | 0.0831% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 8B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 145 | 10 | 0.1 | 0.1 | 172.22 | 114.94 | 6.8887% | 0.0400% | 0.0600% |
| 21 | 62 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 22 | 163 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 23 | 650 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 24 | 1,301 | 0 | 0.5 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 25 | 1,925 | 2 | 0.8 | 1.2 | 2.60 | 1.73 | 0.1039% | 0.0400% | 0.0600% |
| 26 | 2,569 | 1 | 1.0 | 1.5 | 0.97 | 0.65 | 0.0389% | 0.0400% | 0.0600% |
| 27 | 3,191 | 1 | 1.3 | 1.9 | 0.78 | 0.52 | 0.0313% | 0.0400% | 0.0600% |
| 28 | 3,734 | 3 | 1.5 | 2.2 | 2.01 | 1.34 | 0.0804% | 0.0400% | 0.0600% |
| 29 | 4,156 | 4 | 1.7 | 2.5 | 2.41 | 1.60 | 0.0963% | 0.0400% | 0.0600% |
| 30 | 4,532 | 0 | 1.8 | 2.7 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0600% |
| 31 | 4,868 | 2 | 2.0 | 3.1 | 0.98 | 0.65 | 0.0411% | 0.0420% | 0.0630% |
| 32 | 5,241 | 5 | 2.3 | 3.5 | 2.17 | 1.45 | 0.0954% | 0.0440% | 0.0660% |
| 33 | 5,560 | 5 | 2.6 | 3.8 | 1.95 | 1.30 | 0.0899% | 0.0460% | 0.0690% |
| 34 | 5,776 | 1 | 2.8 | 4.2 | 0.36 | 0.24 | 0.0173% | 0.0480% | 0.0720% |
| 35 | 6,024 | 4 | 3.0 | 4.5 | 1.33 | 0.89 | 0.0664% | 0.0500% | 0.0750% |
| 36 | 6,333 | 4 | 3.3 | 4.9 | 1.21 | 0.81 | 0.0632% | 0.0520% | 0.0780% |
| 37 | 6,745 | 11 | 3.6 | 5.5 | 3.02 | 2.01 | 0.1631% | 0.0540% | 0.0810% |
| 38 | 7,291 | 9 | 4.1 | 6.1 | 2.20 | 1.47 | 0.1234% | 0.0560% | 0.0840% |
| 39 | 7,986 | 17 | 4.6 | 6.9 | 3.67 | 2.45 | 0.2129% | 0.0580% | 0.0870% |
| 40 | 8,948 | 20 | 5.4 | 8.1 | 3.73 | 2.48 | 0.2235% | 0.0600% | 0.0900% |
| 41 | 10,389 | 12 | 7.3 | 10.9 | 1.65 | 1.10 | 0.1155% | 0.0700% | 0.1050% |
| 42 | 11,683 | 21 | 9.3 | 14.0 | 2.25 | 1.50 | 0.1797% | 0.0800% | 0.1200% |
| 43 | 12,825 | 26 | 11.5 | 17.3 | 2.25 | 1.50 | 0.2027% | 0.0900% | 0.1350% |
| 44 | 13,677 | 20 | 13.7 | 20.5 | 1.46 | 0.97 | 0.1462% | 0.1000% | 0.1500% |
| 45 | 14,485 | 16 | 15.9 | 23.9 | 1.00 | 0.67 | 0.1105% | 0.1100% | 0.1650% |
| 46 | 15,201 | 25 | 18.2 | 27.4 | 1.37 | 0.91 | 0.1645% | 0.1200% | 0.1800% |
| 47 | 15,680 | 24 | 20.4 | 30.6 | 1.18 | 0.78 | 0.1531% | 0.1300% | 0.1950% |
| 48 | 16,027 | 25 | 22.4 | 33.7 | 1.11 | 0.74 | 0.1560% | 0.1400% | 0.2100% |
| 49 | 16,259 | 32 | 24.4 | 36.6 | 1.31 | 0.87 | 0.1968% | 0.1500% | 0.2250% |
| 50 | 16,453 | 28 | 26.3 | 39.5 | 1.06 | 0.71 | 0.1702% | 0.1600% | 0.2400% |
| 51 | 16,628 | 43 | 28.3 | 42.4 | 1.52 | 1.01 | 0.2586% | 0.1700% | 0.2550% |
| 52 | 16,538 | 36 | 29.8 | 44.7 | 1.21 | 0.81 | 0.2177% | 0.1800% | 0.2700% |
| 53 | 16,296 | 27 | 31.0 | 46.4 | 0.87 | 0.58 | 0.1657% | 0.1900% | 0.2850% |
| 54 | 15,645 | 32 | 31.3 | 46.9 | 1.02 | 0.68 | 0.2045% | 0.2000% | 0.3000% |
| 55 | 13,532 | 36 | 28.4 | 42.6 | 1.27 | 0.84 | 0.2660% | 0.2100% | 0.3150% |
| 56 | 10,687 | 24 | 23.5 | 35.3 | 1.02 | 0.68 | 0.2246% | 0.2200% | 0.3300% |
| 57 | 8,813 | 25 | 20.3 | 30.4 | 1.23 | 0.82 | 0.2837% | 0.2300% | 0.3450% |
| 58 | 7,361 | 22 | 17.7 | 26.5 | 1.25 | 0.83 | 0.2989% | 0.2400% | 0.3600% |
| 59 | 6,182 | 25 | 15.5 | 23.2 | 1.62 | 1.08 | 0.4044% | 0.2500% | 0.3750% |
| 60 | 5,321 | 21 | 13.8 | 20.8 | 1.52 | 1.01 | 0.3946% | 0.2600% | 0.3900% |
| 61 | 4,632 | 11 | 12.5 | 18.8 | 0.88 | 0.59 | 0.2375% | 0.2700% | 0.4050% |
| 62 | 3,894 | 19 | 10.9 | 16.4 | 1.74 | 1.16 | 0.4880% | 0.2800% | 0.4200% |
| 63 | 3,189 | 22 | 9.2 | 13.9 | 2.38 | 1.59 | 0.6898% | 0.2900% | 0.4350% |
| 64 | 2,691 | 21 | 8.1 | 12.1 | 2.60 | 1.73 | 0.7802% | 0.3000% | 0.4500% |
| 65 | 2,192 | 9 | 7.0 | 10.5 | 1.28 | 0.86 | 0.4106% | 0.3200% | 0.4800% |
| 66 | 1,777 | 14 | 6.2 | 9.3 | 2.25 | 1.50 | 0.7878% | 0.3500% | 0.5250% |
| 67 | 1,466 | 9 | 5.7 | 8.6 | 1.57 | 1.05 | 0.6141% | 0.3900% | 0.5850% |
| 68 | 1,201 | 11 | 5.3 | 7.9 | 2.08 | 1.39 | 0.9156% | 0.4400% | 0.6600% |
| 69 | 972 | 10 | 4.9 | 7.3 | 2.06 | 1.37 | 1.0289% | 0.5000% | 0.7500% |
| 70 | 763 | 9 | 3.8 | 5.7 | 2.36 | 1.57 | 1.1800% | 0.5000% | 0.7500% |
| 71 | 585 | 8 | 2.9 | 4.4 | 2.74 | 1.82 | 1.3686% | 0.5000% | 0.7500% |
| 72 | 421 | 5 | 2.1 | 3.2 | 2.38 | 1.58 | 1.1881% | 0.5000% | 0.7500% |
| 73 | 324 | 3 | 1.6 | 2.4 | 1.85 | 1.23 | 0.9254% | 0.5000% | 0.7500% |
| 74 | 253 | 3 | 1.3 | 1.9 | 2.37 | 1.58 | 1.1854% | 0.5000% | 0.7500% |
| 75 | 193 | 1 | 1.0 | 1.4 | 1.04 | 0.69 | 0.5184% | 0.5000% | 0.7500% |
| 76 | 149 | 0 | 0.7 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.7500% |
| 77 | 114 | 1 | 0.6 | 0.9 | 1.76 | 1.17 | 0.8804% | 0.5000% | 0.7500% |
| 78 | 74 | 1 | 0.4 | 0.6 | 2.72 | 1.80 | 1.3590% | 0.5000% | 0.7500% |
| 79 | 54 | 1 | 0.3 | 0.4 | 3.73 | 2.47 | 1.8662% | 0.5000% | 0.7500% |
| 80 | 118 | 5 | 0.6 | 0.9 | 8.45 | 5.65 | 4.2255% | 0.5000% | 0.7500% |
| Total | 371,946 | 782 | 536.7 | 805.1 | 1.46 | 0.97 | 0.2102% | 0.1443% | 0.2165% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 8B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 354 | 10 | 0.1 | 0.1 | 141.41 | 117.70 | 2.8282% | 0.0200% | 0.0240% |
| 21 | 189 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 22 | 799 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 23 | 3,508 | 0 | 0.7 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 24 | 6,805 | 1 | 1.4 | 1.6 | 0.73 | 0.61 | 0.0147% | 0.0200% | 0.0240% |
| 25 | 9,879 | 1 | 2.0 | 2.4 | 0.51 | 0.42 | 0.0101% | 0.0200% | 0.0240% |
| 26 | 12,344 | 3 | 2.5 | 3.0 | 1.22 | 1.01 | 0.0243% | 0.0200% | 0.0240% |
| 27 | 14,170 | 0 | 2.8 | 3.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 28 | 15,393 | 2 | 3.1 | 3.7 | 0.65 | 0.54 | 0.0130% | 0.0200% | 0.0240% |
| 29 | 16,144 | 0 | 3.2 | 3.9 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0240% |
| 30 | 16,561 | 5 | 3.3 | 4.0 | 1.51 | 1.26 | 0.0302% | 0.0200% | 0.0240% |
| 31 | 16,812 | 2 | 3.5 | 4.2 | 0.57 | 0.47 | 0.0119% | 0.0210% | 0.0252% |
| 32 | 17,214 | 2 | 3.8 | 4.5 | 0.53 | 0.44 | 0.0116% | 0.0220% | 0.0264% |
| 33 | 17,465 | 1 | 4.0 | 4.8 | 0.25 | 0.21 | 0.0057% | 0.0230% | 0.0276% |
| 34 | 17,697 | 3 | 4.2 | 5.1 | 0.71 | 0.59 | 0.0170% | 0.0240% | 0.0288% |
| 35 | 18,022 | 5 | 4.5 | 5.4 | 1.11 | 0.92 | 0.0277% | 0.0250% | 0.0300% |
| 36 | 18,762 | 4 | 4.9 | 5.9 | 0.82 | 0.68 | 0.0213% | 0.0260% | 0.0312% |
| 37 | 19,900 | 3 | 5.4 | 6.4 | 0.56 | 0.47 | 0.0151% | 0.0270% | 0.0324% |
| 38 | 21,501 | 11 | 6.0 | 7.2 | 1.83 | 1.52 | 0.0512% | 0.0280% | 0.0336% |
| 39 | 23,332 | 10 | 6.8 | 8.1 | 1.48 | 1.23 | 0.0429% | 0.0290% | 0.0348% |
| 40 | 25,584 | 11 | 7.7 | 9.2 | 1.43 | 1.19 | 0.0430% | 0.0300% | 0.0360% |
| 41 | 27,978 | 12 | 9.8 | 11.8 | 1.23 | 1.02 | 0.0429% | 0.0350% | 0.0420% |
| 42 | 30,054 | 11 | 12.0 | 14.4 | 0.92 | 0.76 | 0.0366% | 0.0400% | 0.0480% |
| 43 | 31,876 | 18 | 14.3 | 17.2 | 1.25 | 1.05 | 0.0565% | 0.0450% | 0.0540% |
| 44 | 33,480 | 17 | 16.7 | 20.1 | 1.02 | 0.85 | 0.0508% | 0.0500% | 0.0600% |
| 45 | 35,229 | 23 | 19.4 | 23.3 | 1.19 | 0.99 | 0.0653% | 0.0550% | 0.0660% |
| 46 | 36,770 | 24 | 22.1 | 26.5 | 1.09 | 0.91 | 0.0653% | 0.0600% | 0.0720% |
| 47 | 37,900 | 19 | 24.6 | 29.6 | 0.77 | 0.64 | 0.0501% | 0.0650% | 0.0780% |
| 48 | 38,535 | 22 | 27.0 | 32.4 | 0.82 | 0.68 | 0.0571% | 0.0700% | 0.0840% |
| 49 | 38,798 | 24 | 29.1 | 34.9 | 0.82 | 0.69 | 0.0619% | 0.0750% | 0.0900% |
| 50 | 38,886 | 28 | 31.1 | 37.3 | 0.90 | 0.75 | 0.0720% | 0.0800% | 0.0960% |
| 51 | 38,630 | 27 | 32.8 | 39.4 | 0.82 | 0.69 | 0.0699% | 0.0850% | 0.1020% |
| 52 | 38,025 | 29 | 34.2 | 41.1 | 0.85 | 0.71 | 0.0763% | 0.0900% | 0.1080% |
| 53 | 36,931 | 39 | 35.1 | 42.1 | 1.11 | 0.93 | 0.1056% | 0.0950% | 0.1140% |
| 54 | 35,331 | 37 | 35.3 | 42.4 | 1.05 | 0.87 | 0.1047% | 0.1000% | 0.1200% |
| 55 | 31,892 | 32 | 33.5 | 40.2 | 0.96 | 0.80 | 0.1003% | 0.1050% | 0.1260% |
| 56 | 27,388 | 31 | 30.1 | 36.2 | 1.03 | 0.86 | 0.1132% | 0.1100% | 0.1320% |
| 57 | 24,284 | 31 | 27.9 | 33.5 | 1.11 | 0.93 | 0.1277% | 0.1150% | 0.1380% |
| 58 | 21,616 | 38 | 25.9 | 31.1 | 1.46 | 1.22 | 0.1758% | 0.1200% | 0.1440% |
| 59 | 19,313 | 22 | 24.1 | 29.0 | 0.91 | 0.76 | 0.1139% | 0.1250% | 0.1500% |
| 60 | 17,415 | 29 | 22.6 | 27.2 | 1.28 | 1.07 | 0.1665% | 0.1300% | 0.1560% |
| 61 | 15,728 | 31 | 21.2 | 25.5 | 1.46 | 1.22 | 0.1971% | 0.1350% | 0.1620% |
| 62 | 13,196 | 27 | 18.5 | 22.2 | 1.46 | 1.22 | 0.2046% | 0.1400% | 0.1680% |
| 63 | 10,462 | 27 | 15.2 | 18.2 | 1.78 | 1.48 | 0.2581% | 0.1450% | 0.1740% |
| 64 | 8,673 | 27 | 13.0 | 15.6 | 2.08 | 1.73 | 0.3113% | 0.1500% | 0.1800% |
| 65 | 6,969 | 31 | 11.2 | 13.4 | 2.78 | 2.32 | 0.4448% | 0.1600% | 0.1920% |
| 66 | 5,373 | 21 | 9.4 | 11.3 | 2.23 | 1.86 | 0.3909% | 0.1750% | 0.2100% |
| 67 | 4,307 | 17 | 8.4 | 10.1 | 2.02 | 1.69 | 0.3947% | 0.1950% | 0.2340% |
| 68 | 3,401 | 10 | 7.5 | 9.0 | 1.34 | 1.11 | 0.2941% | 0.2200% | 0.2640% |
| 69 | 2,659 | 9 | 6.6 | 8.0 | 1.35 | 1.13 | 0.3385% | 0.2500% | 0.3000% |
| 70 | 2,095 | 6 | 5.2 | 6.3 | 1.15 | 0.95 | 0.2864% | 0.2500% | 0.3000% |
| 71 | 1,586 | 7 | 4.0 | 4.8 | 1.77 | 1.47 | 0.4413% | 0.2500% | 0.3000% |
| 72 | 1,188 | 5 | 3.0 | 3.6 | 1.68 | 1.40 | 0.4210% | 0.2500% | 0.3000% |
| 73 | 873 | 3 | 2.2 | 2.6 | 1.37 | 1.15 | 0.3437% | 0.2500% | 0.3000% |
| 74 | 659 | 0 | 1.6 | 2.0 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 75 | 470 | 5 | 1.2 | 1.4 | 4.25 | 3.55 | 1.0627% | 0.2500% | 0.3000% |
| 76 | 347 | 0 | 0.9 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 77 | 259 | 0 | 0.6 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 78 | 184 | 0 | 0.5 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.3000% |
| 79 | 140 | 1 | 0.4 | 0.4 | 2.85 | 2.38 | 0.7121% | 0.2500% | 0.3000% |
| 80 | 306 | 6 | 0.8 | 0.9 | 7.85 | 6.54 | 1.9624% | 0.2500% | 0.3000% |
| Total | 1,011,638 | 820 | 709.1 | 851.0 | 1.16 | 0.96 | 0.0811% | 0.0701% | 0.0841% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 8B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 2,322 | 10 | 0.9 | 1.4 | 10.77 | 7.18 | 0.4307% | 0.0400% | 0.0600% |
| 25 - 29 | 15,575 | 11 | 6.2 | 9.3 | 1.77 | 1.18 | 0.0706% | 0.0400% | 0.0600% |
| 30 - 34 | 25,977 | 13 | 11.5 | 17.2 | 1.13 | 0.75 | 0.0500% | 0.0442% | 0.0664% |
| 35 - 39 | 34,379 | 45 | 18.7 | 28.0 | 2.41 | 1.61 | 0.1309% | 0.0543% | 0.0814% |
| 40 - 44 | 57,522 | 99 | 47.2 | 70.8 | 2.10 | 1.40 | 0.1721% | 0.0821% | 0.1231% |
| 45 - 49 | 77,653 | 122 | 101.4 | 152.1 | 1.20 | 0.80 | 0.1571% | 0.1306% | 0.1958% |
| 50 - 54 | 81,559 | 166 | 146.6 | 219.9 | 1.13 | 0.75 | 0.2035% | 0.1798% | 0.2696% |
| 55 - 59 | 46,577 | 132 | 105.3 | 158.0 | 1.25 | 0.84 | 0.2834% | 0.2261% | 0.3392% |
| 60 - 64 | 19,728 | 94 | 54.6 | 81.8 | 1.72 | 1.15 | 0.4765% | 0.2766% | 0.4149% |
| 65 - 69 | 7,608 | 53 | 29.1 | 43.6 | 1.82 | 1.21 | 0.6966% | 0.3824% | 0.5736% |
| 70 - 74 | 2,345 | 28 | 11.7 | 17.6 | 2.39 | 1.59 | 1.1938% | 0.5000% | 0.7502% |
| 75 - 79 | 583 | 4 | 2.9 | 4.4 | 1.37 | 0.91 | 0.6860% | 0.5000% | 0.7512% |
| 80 - 84 | 118 | 5 | 0.6 | 0.9 | 8.45 | 5.65 | 4.2255% | 0.5000% | 0.7479% |
| Total | 371,946 | 782 | 536.7 | 805.1 | 1.46 | 0.97 | 0.2102% | 0.1443% | 0.2165% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 8B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 11,654 | 11 | 2.3 | 2.8 | 4.72 | 3.93 | 0.0944% | 0.0200% | 0.0240% |
| 25 - 29 | 67,930 | 6 | 13.6 | 16.3 | 0.44 | 0.37 | 0.0088% | 0.0200% | 0.0240% |
| 30 - 34 | 85,750 | 13 | 18.9 | 22.7 | 0.69 | 0.57 | 0.0152% | 0.0220% | 0.0264% |
| 35 - 39 | 101,517 | 33 | 27.5 | 33.1 | 1.20 | 1.00 | 0.0325% | 0.0271% | 0.0326% |
| 40 - 44 | 148,971 | 69 | 60.6 | 72.7 | 1.14 | 0.95 | 0.0463% | 0.0407% | 0.0488% |
| 45 - 49 | 187,233 | 112 | 122.1 | 146.6 | 0.92 | 0.76 | 0.0598% | 0.0652% | 0.0783% |
| 50 - 54 | 187,803 | 160 | 168.6 | 202.3 | 0.95 | 0.79 | 0.0852% | 0.0898% | 0.1077% |
| 55 - 59 | 124,492 | 154 | 141.6 | 169.9 | 1.09 | 0.91 | 0.1237% | 0.1138% | 0.1365% |
| 60 - 64 | 65,472 | 141 | 90.5 | 108.6 | 1.56 | 1.30 | 0.2154% | 0.1383% | 0.1659% |
| 65 - 69 | 22,708 | 88 | 43.1 | 51.7 | 2.04 | 1.70 | 0.3875% | 0.1897% | 0.2277% |
| 70 - 74 | 6,401 | 21 | 16.0 | 19.2 | 1.31 | 1.09 | 0.3281% | 0.2500% | 0.3000% |
| 75 - 79 | 1,401 | 6 | 3.5 | 4.2 | 1.71 | 1.43 | 0.4284% | 0.2500% | 0.2999% |
| 80 - 84 | 306 | 6 | 0.8 | 0.9 | 7.85 | 6.54 | 1.9624% | 0.2500% | 0.3002% |
| Total | 1,011,638 | 820 | 709.1 | 851.0 | 1.16 | 0.96 | 0.0811% | 0.0701% | 0.0841% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 8C

Mortality Experience of Active Members Women

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 45,000 | 67 | 31.4 | 37.6 | 2.14 | 1.78 | 0.1489% | 0.0697% | 0.0836% |
| 1990 | 48,620 | 75 | 34.0 | 40.8 | 2.21 | 1.84 | 0.1543% | 0.0699% | 0.0839% |
| 1991 | 51,042 | 93 | 35.7 | 42.9 | 2.60 | 2.17 | 0.1822% | 0.0700% | 0.0840% |
| 1992 | 51,134 | 76 | 35.3 | 42.3 | 2.16 | 1.80 | 0.1486% | 0.0690% | 0.0828% |
| 1993 | 51,940 | 101 | 35.5 | 42.6 | 2.85 | 2.37 | 0.1945% | 0.0683% | 0.0820% |
| 1994 | 54,433 | 100 | 37.9 | 45.4 | 2.64 | 2.20 | 0.1837% | 0.0696% | 0.0835% |
| 1995 | 55,487 | 74 | 39.5 | 47.4 | 1.87 | 1.56 | 0.1334% | 0.0711% | 0.0854% |
| 1996 | 55,999 | 61 | 39.8 | 47.8 | 1.53 | 1.28 | 0.1089% | 0.0711% | 0.0853% |
| 1997 | 55,786 | 51 | 39.4 | 47.2 | 1.30 | 1.08 | 0.0914% | 0.0706% | 0.0847% |
| 1998 | 57,836 | 52 | 41.0 | 49.2 | 1.27 | 1.06 | 0.0899% | 0.0709% | 0.0851% |
| 1999 | 61,027 | 8 | 43.6 | 52.3 | 0.18 | 0.15 | 0.0131% | 0.0714% | 0.0857% |
| 2000 | 64,745 | 4 | 46.3 | 55.5 | 0.09 | 0.07 | 0.0062% | 0.0715% | 0.0858% |
| 2001 | 67,995 | 11 | 48.7 | 58.5 | 0.23 | 0.19 | 0.0162% | 0.0716% | 0.0860% |
| 2002 | 70,647 | 17 | 50.2 | 60.3 | 0.34 | 0.28 | 0.0241% | 0.0711% | 0.0853% |
| 2003 | 70,507 | 21 | 49.9 | 59.9 | 0.42 | 0.35 | 0.0298% | 0.0708% | 0.0850% |
| 2004 | 72,695 | 5 | 50.2 | 60.2 | 0.10 | 0.08 | 0.0069% | 0.0690% | 0.0828% |
| 2005 | 76,750 | 4 | 50.9 | 61.1 | 0.08 | 0.07 | 0.0052% | 0.0663% | 0.0796% |
| Total | 1,011,638 | 820 | 709.1 | 851.0 | 1.16 | 0.96 | 0.0811% | 0.0701% | 0.0841% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 9A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 17 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 21 | 61 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 22 | 503 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 23 | 2,623 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 24 | 4,409 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 | 5,775 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 26 | 6,684 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 27 | 7,327 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 28 | 7,619 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 29 | 7,732 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 | 7,933 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 31 | 8,133 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 32 | 8,285 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 33 | 8,096 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 34 | 7,724 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 | 7,300 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 36 | 7,114 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 37 | 7,082 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 38 | 7,266 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 39 | 7,414 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 | 7,724 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 41 | 7,970 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 42 | 8,196 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 43 | 8,574 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 44 | 9,001 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 | 9,515 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 46 | 10,107 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 47 | 10,640 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 48 | 11,119 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 49 | 11,688 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 | 12,516 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 51 | 13,483 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 52 | 14,582 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 53 | 15,830 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 54 | 17,093 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 | 15,878 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 56 | 12,736 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 57 | 10,613 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 58 | 8,993 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 59 | 7,666 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 | 6,592 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 61 | 5,693 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 62 | 4,555 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 63 | 3,484 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 64 | 2,822 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 | 2,235 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 1,678 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 1,414 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 1,282 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 1,069 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 900 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 675 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 457 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 350 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 306 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 217 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 201 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 159 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 115 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 90 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 226 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 9A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------------|------------------|----------|-----------------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| Total | 377,540 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 9A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 7,613 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 35,137 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 40,170 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 36,176 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 - 44 | 41,464 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 - 49 | 53,069 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 - 54 | 73,504 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 - 59 | 55,887 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 - 64 | 23,145 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 - 69 | 7,678 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 2,688 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 782 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 226 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 377,540 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 9B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 489 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 21 | 251 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 22 | 962 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 23 | 4,157 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 24 | 8,105 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 | 11,803 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 26 | 14,910 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 27 | 17,360 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 28 | 19,122 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 29 | 20,297 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 | 21,090 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 31 | 21,677 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 32 | 22,451 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 33 | 23,021 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 34 | 23,471 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 | 24,042 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 36 | 25,092 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 37 | 26,638 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 38 | 28,782 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 39 | 31,305 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 | 34,517 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 41 | 38,355 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 42 | 41,720 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 43 | 44,679 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 44 | 47,137 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 | 49,695 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 46 | 51,944 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 47 | 53,562 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 48 | 54,539 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 49 | 55,029 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 | 55,312 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 51 | 55,221 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 52 | 54,532 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 53 | 53,194 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 54 | 50,941 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 | 45,388 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 56 | 38,047 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 57 | 33,070 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 58 | 28,946 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 59 | 25,473 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 | 22,710 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 61 | 20,339 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 62 | 17,068 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 63 | 13,624 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 64 | 11,343 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 | 9,139 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 7,132 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 5,760 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 4,591 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 3,620 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 2,850 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 2,164 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 1,603 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 1,193 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 911 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 660 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 497 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 372 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 257 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 193 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 418 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 9B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|-----------------------------------|-------------------------|-----------------|--|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| Total | <i>1,382,771</i> | <i>0</i> | <i>0.0</i> | <i>0.00</i> | <i>0.0000%</i> | <i>0.0000%</i> |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 9B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 13,965 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 83,492 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 111,710 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 135,859 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 - 44 | 206,408 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 - 49 | 264,769 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 - 54 | 269,200 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 - 59 | 170,924 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 - 64 | 85,083 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 - 69 | 30,241 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 8,722 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 1,979 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 418 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 1,382,771 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 9C

Accidental Death Experience of Active Members Men and Women

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1989 | 67,466 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1990 | 71,578 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1991 | 74,141 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1992 | 73,125 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1993 | 73,294 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1994 | 76,409 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1995 | 77,257 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1996 | 77,531 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1997 | 76,559 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1998 | 78,914 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1999 | 82,390 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2000 | 86,672 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2001 | 89,899 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2002 | 92,390 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2003 | 91,499 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2004 | 93,736 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2005 | 99,916 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 1,382,771 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 10A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 23 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0700% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0700% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0700% |
| 28 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0700% |
| 29 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0700% |
| 30 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.1200% |
| 31 | 12 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.1200% |
| 32 | 35 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.1200% |
| 33 | 79 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.1200% |
| 34 | 150 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.1200% |
| 35 | 226 | 0 | 0.1 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.1400% |
| 36 | 314 | 0 | 0.1 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.1400% |
| 37 | 388 | 0 | 0.1 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.1400% |
| 38 | 462 | 1 | 0.1 | 0.6 | 7.22 | 1.55 | 0.2166% | 0.0300% | 0.1400% |
| 39 | 541 | 0 | 0.2 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1400% |
| 40 | 642 | 1 | 0.3 | 1.0 | 3.89 | 0.97 | 0.1557% | 0.0400% | 0.1600% |
| 41 | 755 | 1 | 0.3 | 1.2 | 3.31 | 0.83 | 0.1325% | 0.0400% | 0.1600% |
| 42 | 831 | 3 | 0.3 | 1.3 | 9.03 | 2.26 | 0.3611% | 0.0400% | 0.1600% |
| 43 | 912 | 2 | 0.5 | 1.5 | 4.39 | 1.37 | 0.2193% | 0.0500% | 0.1600% |
| 44 | 993 | 4 | 0.5 | 1.6 | 8.06 | 2.52 | 0.4029% | 0.0500% | 0.1600% |
| 45 | 1,070 | 5 | 0.5 | 1.9 | 9.34 | 2.60 | 0.4672% | 0.0500% | 0.1800% |
| 46 | 1,188 | 2 | 0.6 | 2.1 | 3.37 | 0.94 | 0.1683% | 0.0500% | 0.1800% |
| 47 | 1,256 | 3 | 0.8 | 2.3 | 3.98 | 1.33 | 0.2389% | 0.0600% | 0.1800% |
| 48 | 1,386 | 2 | 0.8 | 2.5 | 2.41 | 0.80 | 0.1443% | 0.0600% | 0.1800% |
| 49 | 1,538 | 3 | 0.9 | 2.8 | 3.25 | 1.08 | 0.1950% | 0.0600% | 0.1800% |
| 50 | 1,755 | 3 | 1.2 | 3.5 | 2.44 | 0.85 | 0.1710% | 0.0700% | 0.2000% |
| 51 | 2,063 | 4 | 1.7 | 4.1 | 2.42 | 0.97 | 0.1939% | 0.0800% | 0.2000% |
| 52 | 2,456 | 18 | 2.2 | 4.9 | 8.14 | 3.66 | 0.7330% | 0.0900% | 0.2000% |
| 53 | 3,059 | 9 | 3.1 | 6.1 | 2.94 | 1.47 | 0.2942% | 0.1000% | 0.2000% |
| 54 | 3,913 | 13 | 4.3 | 7.8 | 3.02 | 1.66 | 0.3322% | 0.1100% | 0.2000% |
| 55 | 3,829 | 10 | 4.6 | 8.4 | 2.18 | 1.19 | 0.2611% | 0.1200% | 0.2200% |
| 56 | 2,931 | 10 | 3.8 | 6.4 | 2.62 | 1.55 | 0.3412% | 0.1300% | 0.2200% |
| 57 | 2,303 | 1 | 3.2 | 5.1 | 0.31 | 0.20 | 0.0434% | 0.1400% | 0.2200% |
| 58 | 1,796 | 2 | 2.7 | 4.0 | 0.74 | 0.51 | 0.1113% | 0.1500% | 0.2200% |
| 59 | 1,410 | 8 | 2.3 | 3.1 | 3.55 | 2.58 | 0.5672% | 0.1600% | 0.2200% |
| 60 | 1,095 | 1 | 1.9 | 2.6 | 0.54 | 0.38 | 0.0913% | 0.1700% | 0.2400% |
| 61 | 887 | 2 | 1.6 | 2.1 | 1.25 | 0.94 | 0.2254% | 0.1800% | 0.2400% |
| 62 | 711 | 2 | 1.4 | 1.7 | 1.41 | 1.17 | 0.2811% | 0.2000% | 0.2400% |
| 63 | 553 | 0 | 1.2 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2400% |
| 64 | 461 | 3 | 1.1 | 1.1 | 2.83 | 2.71 | 0.6515% | 0.2300% | 0.2400% |
| 65 | 364 | 2 | 0.9 | 0.9 | 2.29 | 2.11 | 0.5497% | 0.2400% | 0.2600% |
| 66 | 296 | 0 | 0.8 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.2600% | 0.2600% |
| 67 | 266 | 0 | 0.7 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.2800% | 0.2600% |
| 68 | 248 | 2 | 0.7 | 0.6 | 2.78 | 3.10 | 0.8051% | 0.2900% | 0.2600% |
| 69 | 213 | 0 | 0.7 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2600% |
| 70 | 184 | 1 | 0.6 | 0.5 | 1.76 | 1.94 | 0.5445% | 0.3100% | 0.2800% |
| 71 | 133 | 1 | 0.4 | 0.4 | 2.42 | 2.69 | 0.7515% | 0.3100% | 0.2800% |
| 72 | 88 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 73 | 70 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 74 | 72 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 75 | 49 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 76 | 44 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 77 | 39 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 78 | 28 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 79 | 22 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 80 | 58 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| Total | 44,180 | 119 | 48.5 | 89.4 | 2.45 | 1.33 | 0.2694% | 0.1098% | 0.2024% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 10A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0400% |
| 21 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0400% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0400% |
| 23 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0400% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0400% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0600% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0600% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0600% |
| 28 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0600% |
| 29 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0600% |
| 30 | 23 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0800% |
| 31 | 70 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0800% |
| 32 | 198 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0800% |
| 33 | 472 | 0 | 0.1 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0800% |
| 34 | 735 | 1 | 0.1 | 0.6 | 6.80 | 1.70 | 0.1360% | 0.0200% | 0.0800% |
| 35 | 977 | 1 | 0.2 | 1.1 | 5.12 | 0.93 | 0.1024% | 0.0200% | 0.1100% |
| 36 | 1,204 | 0 | 0.4 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.1100% |
| 37 | 1,471 | 4 | 0.6 | 1.6 | 6.80 | 2.47 | 0.2719% | 0.0400% | 0.1100% |
| 38 | 1,726 | 4 | 0.7 | 1.9 | 5.79 | 2.11 | 0.2317% | 0.0400% | 0.1100% |
| 39 | 1,939 | 1 | 1.0 | 2.1 | 1.03 | 0.47 | 0.0516% | 0.0500% | 0.1100% |
| 40 | 2,201 | 2 | 1.3 | 3.1 | 1.51 | 0.65 | 0.0909% | 0.0600% | 0.1400% |
| 41 | 2,409 | 3 | 1.7 | 3.4 | 1.78 | 0.89 | 0.1245% | 0.0700% | 0.1400% |
| 42 | 2,610 | 3 | 1.8 | 3.7 | 1.64 | 0.82 | 0.1149% | 0.0700% | 0.1400% |
| 43 | 2,843 | 4 | 2.3 | 4.0 | 1.76 | 1.00 | 0.1407% | 0.0800% | 0.1400% |
| 44 | 3,172 | 3 | 2.5 | 4.4 | 1.18 | 0.68 | 0.0946% | 0.0800% | 0.1400% |
| 45 | 3,552 | 6 | 3.2 | 6.4 | 1.88 | 0.94 | 0.1689% | 0.0900% | 0.1800% |
| 46 | 3,976 | 14 | 3.6 | 7.2 | 3.91 | 1.96 | 0.3521% | 0.0900% | 0.1800% |
| 47 | 4,364 | 4 | 3.9 | 7.9 | 1.02 | 0.51 | 0.0917% | 0.0900% | 0.1800% |
| 48 | 4,781 | 6 | 4.3 | 8.6 | 1.39 | 0.70 | 0.1255% | 0.0900% | 0.1800% |
| 49 | 5,319 | 15 | 4.8 | 9.6 | 3.13 | 1.57 | 0.2820% | 0.0900% | 0.1800% |
| 50 | 6,087 | 12 | 6.1 | 14.6 | 1.97 | 0.82 | 0.1971% | 0.1000% | 0.2400% |
| 51 | 7,009 | 25 | 7.7 | 16.8 | 3.24 | 1.49 | 0.3567% | 0.1100% | 0.2400% |
| 52 | 7,967 | 29 | 8.8 | 19.1 | 3.31 | 1.52 | 0.3640% | 0.1100% | 0.2400% |
| 53 | 8,898 | 26 | 10.7 | 21.4 | 2.44 | 1.22 | 0.2922% | 0.1200% | 0.2400% |
| 54 | 9,688 | 29 | 11.6 | 23.3 | 2.49 | 1.25 | 0.2994% | 0.1200% | 0.2400% |
| 55 | 8,911 | 23 | 11.6 | 27.6 | 1.99 | 0.83 | 0.2581% | 0.1300% | 0.3100% |
| 56 | 7,143 | 21 | 9.3 | 22.1 | 2.26 | 0.95 | 0.2940% | 0.1300% | 0.3100% |
| 57 | 6,070 | 25 | 8.5 | 18.8 | 2.94 | 1.33 | 0.4118% | 0.1400% | 0.3100% |
| 58 | 5,282 | 21 | 7.4 | 16.4 | 2.84 | 1.28 | 0.3976% | 0.1400% | 0.3100% |
| 59 | 4,654 | 13 | 7.0 | 14.4 | 1.86 | 0.90 | 0.2793% | 0.1500% | 0.3100% |
| 60 | 4,126 | 14 | 6.2 | 10.7 | 2.26 | 1.31 | 0.3393% | 0.1500% | 0.2600% |
| 61 | 3,642 | 8 | 5.5 | 9.5 | 1.46 | 0.84 | 0.2197% | 0.1500% | 0.2600% |
| 62 | 2,889 | 4 | 4.6 | 7.5 | 0.87 | 0.53 | 0.1385% | 0.1600% | 0.2600% |
| 63 | 2,174 | 6 | 3.5 | 5.7 | 1.72 | 1.06 | 0.2760% | 0.1600% | 0.2600% |
| 64 | 1,767 | 4 | 3.0 | 4.6 | 1.33 | 0.87 | 0.2263% | 0.1700% | 0.2600% |
| 65 | 1,395 | 0 | 2.4 | 3.6 | 0.00 | 0.00 | 0.0000% | 0.1700% | 0.2600% |
| 66 | 1,039 | 4 | 1.9 | 2.7 | 2.14 | 1.48 | 0.3848% | 0.1800% | 0.2600% |
| 67 | 857 | 3 | 1.6 | 2.2 | 1.84 | 1.35 | 0.3501% | 0.1900% | 0.2600% |
| 68 | 759 | 2 | 1.5 | 2.0 | 1.32 | 1.01 | 0.2636% | 0.2000% | 0.2600% |
| 69 | 634 | 1 | 1.3 | 1.6 | 0.75 | 0.61 | 0.1578% | 0.2100% | 0.2600% |
| 70 | 558 | 1 | 1.2 | 1.5 | 0.85 | 0.69 | 0.1791% | 0.2100% | 0.2600% |
| 71 | 434 | 3 | 0.9 | 1.1 | 3.29 | 2.66 | 0.6908% | 0.2100% | 0.2600% |
| 72 | 300 | 0 | 0.6 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 73 | 237 | 1 | 0.5 | 0.6 | 2.01 | 1.62 | 0.4215% | 0.2100% | 0.2600% |
| 74 | 203 | 0 | 0.4 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 75 | 139 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 76 | 130 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 77 | 103 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 78 | 77 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 79 | 63 | 1 | 0.1 | 0.2 | 7.59 | 6.11 | 1.5935% | 0.2100% | 0.2600% |
| 80 | 150 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| Total | 137,439 | 347 | 157.6 | 318.3 | 2.20 | 1.09 | 0.2525% | 0.1147% | 0.2316% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 10A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 25 - 29 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0509% |
| 30 - 34 | 279 | 0 | 0.1 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.1203% |
| 35 - 39 | 1,931 | 1 | 0.6 | 2.7 | 1.58 | 0.37 | 0.0518% | 0.0328% | 0.1400% |
| 40 - 44 | 4,133 | 11 | 1.8 | 6.6 | 5.97 | 1.66 | 0.2662% | 0.0446% | 0.1600% |
| 45 - 49 | 6,438 | 15 | 3.6 | 11.6 | 4.12 | 1.29 | 0.2330% | 0.0565% | 0.1800% |
| 50 - 54 | 13,245 | 47 | 12.5 | 26.5 | 3.77 | 1.77 | 0.3548% | 0.0940% | 0.2000% |
| 55 - 59 | 12,269 | 31 | 16.6 | 27.0 | 1.87 | 1.15 | 0.2527% | 0.1351% | 0.2200% |
| 60 - 64 | 3,707 | 8 | 7.1 | 8.9 | 1.13 | 0.90 | 0.2158% | 0.1916% | 0.2400% |
| 65 - 69 | 1,386 | 4 | 3.8 | 3.6 | 1.06 | 1.11 | 0.2885% | 0.2716% | 0.2601% |
| 70 - 74 | 547 | 2 | 1.7 | 1.5 | 1.18 | 1.31 | 0.3658% | 0.3100% | 0.2801% |
| 75 - 79 | 181 | 0 | 0.6 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2811% |
| 80 - 84 | 58 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2780% |
| Total | 44,180 | 119 | 48.5 | 89.4 | 2.45 | 1.33 | 0.2694% | 0.1098% | 0.2024% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 10A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0533% |
| 25 - 29 | 7 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0514% |
| 30 - 34 | 1,498 | 1 | 0.3 | 1.2 | 3.70 | 0.83 | 0.0668% | 0.0181% | 0.0800% |
| 35 - 39 | 7,317 | 10 | 2.8 | 8.0 | 3.57 | 1.24 | 0.1367% | 0.0383% | 0.1100% |
| 40 - 44 | 13,235 | 15 | 9.6 | 18.5 | 1.56 | 0.81 | 0.1133% | 0.0729% | 0.1400% |
| 45 - 49 | 21,992 | 45 | 19.8 | 39.6 | 2.27 | 1.14 | 0.2046% | 0.0900% | 0.1800% |
| 50 - 54 | 39,649 | 121 | 44.9 | 95.2 | 2.70 | 1.27 | 0.3052% | 0.1132% | 0.2400% |
| 55 - 59 | 32,062 | 103 | 43.7 | 99.4 | 2.35 | 1.04 | 0.3213% | 0.1364% | 0.3100% |
| 60 - 64 | 14,599 | 36 | 22.8 | 38.0 | 1.58 | 0.95 | 0.2466% | 0.1559% | 0.2600% |
| 65 - 69 | 4,684 | 10 | 8.7 | 12.2 | 1.15 | 0.82 | 0.2135% | 0.1862% | 0.2600% |
| 70 - 74 | 1,733 | 5 | 3.6 | 4.5 | 1.37 | 1.11 | 0.2886% | 0.2100% | 0.2599% |
| 75 - 79 | 512 | 1 | 1.1 | 1.3 | 0.93 | 0.75 | 0.1953% | 0.2100% | 0.2600% |
| 80 - 84 | 150 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2606% |
| Total | 137,439 | 347 | 157.6 | 318.3 | 2.20 | 1.09 | 0.2525% | 0.1147% | 0.2316% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 10B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 23 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 24 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0700% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0700% |
| 27 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0700% |
| 28 | 11 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0700% |
| 29 | 25 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0700% |
| 30 | 47 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.1200% |
| 31 | 111 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.1200% |
| 32 | 256 | 2 | 0.1 | 0.3 | 39.13 | 6.51 | 0.7825% | 0.0200% | 0.1200% |
| 33 | 485 | 0 | 0.1 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.1200% |
| 34 | 822 | 0 | 0.2 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.1200% |
| 35 | 1,213 | 0 | 0.4 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.1400% |
| 36 | 1,681 | 3 | 0.5 | 2.4 | 5.95 | 1.27 | 0.1785% | 0.0300% | 0.1400% |
| 37 | 2,188 | 4 | 0.7 | 3.1 | 6.09 | 1.31 | 0.1828% | 0.0300% | 0.1400% |
| 38 | 2,799 | 6 | 0.8 | 3.9 | 7.14 | 1.53 | 0.2143% | 0.0300% | 0.1400% |
| 39 | 3,568 | 5 | 1.4 | 5.0 | 3.50 | 1.00 | 0.1401% | 0.0400% | 0.1400% |
| 40 | 4,693 | 2 | 1.9 | 7.5 | 1.07 | 0.27 | 0.0426% | 0.0400% | 0.1600% |
| 41 | 6,244 | 6 | 2.5 | 10.0 | 2.40 | 0.60 | 0.0961% | 0.0400% | 0.1600% |
| 42 | 7,635 | 11 | 3.1 | 12.2 | 3.60 | 0.90 | 0.1441% | 0.0400% | 0.1600% |
| 43 | 8,850 | 14 | 4.4 | 14.2 | 3.16 | 0.99 | 0.1582% | 0.0500% | 0.1600% |
| 44 | 9,872 | 15 | 4.9 | 15.8 | 3.04 | 0.95 | 0.1519% | 0.0500% | 0.1600% |
| 45 | 10,820 | 22 | 5.4 | 19.5 | 4.07 | 1.13 | 0.2033% | 0.0500% | 0.1800% |
| 46 | 11,707 | 28 | 5.9 | 21.1 | 4.78 | 1.33 | 0.2392% | 0.0500% | 0.1800% |
| 47 | 12,336 | 22 | 7.4 | 22.2 | 2.97 | 0.99 | 0.1783% | 0.0600% | 0.1800% |
| 48 | 12,861 | 17 | 7.7 | 23.1 | 2.20 | 0.73 | 0.1322% | 0.0600% | 0.1800% |
| 49 | 13,304 | 29 | 8.0 | 23.9 | 3.63 | 1.21 | 0.2180% | 0.0600% | 0.1800% |
| 50 | 13,687 | 24 | 9.6 | 27.4 | 2.51 | 0.88 | 0.1754% | 0.0700% | 0.2000% |
| 51 | 14,036 | 20 | 11.2 | 28.1 | 1.78 | 0.71 | 0.1425% | 0.0800% | 0.2000% |
| 52 | 14,151 | 33 | 12.7 | 28.3 | 2.59 | 1.17 | 0.2332% | 0.0900% | 0.2000% |
| 53 | 14,089 | 29 | 14.1 | 28.2 | 2.06 | 1.03 | 0.2058% | 0.1000% | 0.2000% |
| 54 | 13,671 | 17 | 15.0 | 27.3 | 1.13 | 0.62 | 0.1244% | 0.1100% | 0.2000% |
| 55 | 11,736 | 16 | 14.1 | 25.8 | 1.14 | 0.62 | 0.1363% | 0.1200% | 0.2200% |
| 56 | 9,074 | 14 | 11.8 | 20.0 | 1.19 | 0.70 | 0.1543% | 0.1300% | 0.2200% |
| 57 | 7,386 | 15 | 10.3 | 16.2 | 1.45 | 0.92 | 0.2031% | 0.1400% | 0.2200% |
| 58 | 6,053 | 13 | 9.1 | 13.3 | 1.43 | 0.98 | 0.2148% | 0.1500% | 0.2200% |
| 59 | 5,041 | 15 | 8.1 | 11.1 | 1.86 | 1.35 | 0.2975% | 0.1600% | 0.2200% |
| 60 | 4,269 | 6 | 7.3 | 10.2 | 0.83 | 0.59 | 0.1405% | 0.1700% | 0.2400% |
| 61 | 3,690 | 6 | 6.6 | 8.9 | 0.90 | 0.68 | 0.1626% | 0.1800% | 0.2400% |
| 62 | 3,039 | 3 | 6.1 | 7.3 | 0.49 | 0.41 | 0.0987% | 0.2000% | 0.2400% |
| 63 | 2,432 | 2 | 5.1 | 5.8 | 0.39 | 0.34 | 0.0822% | 0.2100% | 0.2400% |
| 64 | 2,044 | 4 | 4.7 | 4.9 | 0.85 | 0.82 | 0.1957% | 0.2300% | 0.2400% |
| 65 | 1,663 | 3 | 4.0 | 4.3 | 0.75 | 0.69 | 0.1804% | 0.2400% | 0.2600% |
| 66 | 1,362 | 1 | 3.5 | 3.5 | 0.28 | 0.28 | 0.0734% | 0.2600% | 0.2600% |
| 67 | 1,141 | 0 | 3.2 | 3.0 | 0.00 | 0.00 | 0.0000% | 0.2800% | 0.2600% |
| 68 | 932 | 2 | 2.7 | 2.4 | 0.74 | 0.83 | 0.2146% | 0.2900% | 0.2600% |
| 69 | 756 | 0 | 2.3 | 2.0 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2600% |
| 70 | 601 | 1 | 1.9 | 1.7 | 0.54 | 0.59 | 0.1663% | 0.3100% | 0.2800% |
| 71 | 452 | 3 | 1.4 | 1.3 | 2.14 | 2.37 | 0.6638% | 0.3100% | 0.2800% |
| 72 | 329 | 0 | 1.0 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 73 | 257 | 0 | 0.8 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 74 | 204 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 75 | 154 | 0 | 0.5 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 76 | 120 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 77 | 91 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 78 | 58 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 79 | 43 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| 80 | 96 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2800% |
| Total | 244,196 | 413 | 224.4 | 472.4 | 1.84 | 0.87 | 0.1691% | 0.0919% | 0.1935% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 10B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 20 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0400% |
| 21 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0400% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0400% |
| 23 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0400% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0400% |
| 25 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0600% |
| 26 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0600% |
| 27 | 15 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0600% |
| 28 | 49 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0600% |
| 29 | 148 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0600% |
| 30 | 370 | 0 | 0.0 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0800% |
| 31 | 761 | 0 | 0.1 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0800% |
| 32 | 1,514 | 2 | 0.2 | 1.2 | 13.21 | 1.65 | 0.1321% | 0.0100% | 0.0800% |
| 33 | 2,622 | 4 | 0.5 | 2.1 | 7.63 | 1.91 | 0.1526% | 0.0200% | 0.0800% |
| 34 | 3,692 | 2 | 0.7 | 3.0 | 2.71 | 0.68 | 0.0542% | 0.0200% | 0.0800% |
| 35 | 4,769 | 3 | 1.0 | 5.2 | 3.15 | 0.57 | 0.0629% | 0.0200% | 0.1100% |
| 36 | 5,861 | 3 | 1.8 | 6.4 | 1.71 | 0.47 | 0.0512% | 0.0300% | 0.1100% |
| 37 | 7,111 | 9 | 2.8 | 7.8 | 3.16 | 1.15 | 0.1266% | 0.0400% | 0.1100% |
| 38 | 8,583 | 11 | 3.4 | 9.4 | 3.20 | 1.17 | 0.1282% | 0.0400% | 0.1100% |
| 39 | 10,202 | 8 | 5.1 | 11.2 | 1.57 | 0.71 | 0.0784% | 0.0500% | 0.1100% |
| 40 | 12,058 | 8 | 7.2 | 16.9 | 1.11 | 0.47 | 0.0663% | 0.0600% | 0.1400% |
| 41 | 14,170 | 22 | 9.9 | 19.8 | 2.22 | 1.11 | 0.1553% | 0.0700% | 0.1400% |
| 42 | 16,071 | 17 | 11.2 | 22.5 | 1.51 | 0.76 | 0.1058% | 0.0700% | 0.1400% |
| 43 | 17,715 | 28 | 14.2 | 24.8 | 1.98 | 1.13 | 0.1581% | 0.0800% | 0.1400% |
| 44 | 19,322 | 23 | 15.5 | 27.1 | 1.49 | 0.85 | 0.1190% | 0.0800% | 0.1400% |
| 45 | 21,074 | 30 | 19.0 | 37.9 | 1.58 | 0.79 | 0.1424% | 0.0900% | 0.1800% |
| 46 | 22,729 | 46 | 20.5 | 40.9 | 2.25 | 1.12 | 0.2024% | 0.0900% | 0.1800% |
| 47 | 24,160 | 40 | 21.7 | 43.5 | 1.84 | 0.92 | 0.1656% | 0.0900% | 0.1800% |
| 48 | 25,368 | 41 | 22.8 | 45.7 | 1.80 | 0.90 | 0.1616% | 0.0900% | 0.1800% |
| 49 | 26,344 | 51 | 23.7 | 47.4 | 2.15 | 1.08 | 0.1936% | 0.0900% | 0.1800% |
| 50 | 27,172 | 45 | 27.2 | 65.2 | 1.66 | 0.69 | 0.1656% | 0.1000% | 0.2400% |
| 51 | 27,882 | 79 | 30.7 | 66.9 | 2.58 | 1.18 | 0.2833% | 0.1100% | 0.2400% |
| 52 | 28,187 | 71 | 31.0 | 67.6 | 2.29 | 1.05 | 0.2519% | 0.1100% | 0.2400% |
| 53 | 28,022 | 69 | 33.6 | 67.3 | 2.05 | 1.03 | 0.2462% | 0.1200% | 0.2400% |
| 54 | 27,395 | 62 | 32.9 | 65.7 | 1.89 | 0.94 | 0.2263% | 0.1200% | 0.2400% |
| 55 | 24,831 | 65 | 32.3 | 77.0 | 2.01 | 0.84 | 0.2618% | 0.1300% | 0.3100% |
| 56 | 21,252 | 70 | 27.6 | 65.9 | 2.53 | 1.06 | 0.3294% | 0.1300% | 0.3100% |
| 57 | 18,894 | 58 | 26.5 | 58.6 | 2.19 | 0.99 | 0.3070% | 0.1400% | 0.3100% |
| 58 | 16,868 | 59 | 23.6 | 52.3 | 2.50 | 1.13 | 0.3498% | 0.1400% | 0.3100% |
| 59 | 15,125 | 50 | 22.7 | 46.9 | 2.20 | 1.07 | 0.3306% | 0.1500% | 0.3100% |
| 60 | 13,701 | 44 | 20.6 | 35.6 | 2.14 | 1.24 | 0.3212% | 0.1500% | 0.2600% |
| 61 | 12,459 | 21 | 18.7 | 32.4 | 1.12 | 0.65 | 0.1685% | 0.1500% | 0.2600% |
| 62 | 10,445 | 11 | 16.7 | 27.2 | 0.66 | 0.41 | 0.1053% | 0.1600% | 0.2600% |
| 63 | 8,210 | 7 | 13.1 | 21.3 | 0.53 | 0.33 | 0.0853% | 0.1600% | 0.2600% |
| 64 | 6,847 | 10 | 11.6 | 17.8 | 0.86 | 0.56 | 0.1460% | 0.1700% | 0.2600% |
| 65 | 5,527 | 2 | 9.4 | 14.4 | 0.21 | 0.14 | 0.0362% | 0.1700% | 0.2600% |
| 66 | 4,262 | 7 | 7.7 | 11.1 | 0.91 | 0.63 | 0.1642% | 0.1800% | 0.2600% |
| 67 | 3,448 | 7 | 6.6 | 9.0 | 1.07 | 0.78 | 0.2030% | 0.1900% | 0.2600% |
| 68 | 2,725 | 3 | 5.4 | 7.1 | 0.55 | 0.42 | 0.1101% | 0.2000% | 0.2600% |
| 69 | 2,152 | 2 | 4.5 | 5.6 | 0.44 | 0.36 | 0.0929% | 0.2100% | 0.2600% |
| 70 | 1,736 | 1 | 3.6 | 4.5 | 0.27 | 0.22 | 0.0576% | 0.2100% | 0.2600% |
| 71 | 1,319 | 3 | 2.8 | 3.4 | 1.08 | 0.87 | 0.2274% | 0.2100% | 0.2600% |
| 72 | 1,004 | 1 | 2.1 | 2.6 | 0.47 | 0.38 | 0.0997% | 0.2100% | 0.2600% |
| 73 | 759 | 2 | 1.6 | 2.0 | 1.26 | 1.01 | 0.2636% | 0.2100% | 0.2600% |
| 74 | 575 | 0 | 1.2 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 75 | 394 | 0 | 0.8 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 76 | 298 | 0 | 0.6 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 77 | 222 | 0 | 0.5 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 78 | 155 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| 79 | 120 | 1 | 0.3 | 0.3 | 3.97 | 3.21 | 0.8339% | 0.2100% | 0.2600% |
| 80 | 268 | 0 | 0.6 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| Total | 556,990 | 1,098 | 598.1 | 1,206.6 | 1.84 | 0.91 | 0.1971% | 0.1074% | 0.2166% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 10B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 7 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0226% |
| 25 - 29 | 39 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0693% |
| 30 - 34 | 1,721 | 2 | 0.3 | 2.1 | 5.81 | 0.97 | 0.1162% | 0.0200% | 0.1200% |
| 35 - 39 | 11,449 | 18 | 3.8 | 16.0 | 4.75 | 1.12 | 0.1572% | 0.0331% | 0.1400% |
| 40 - 44 | 37,295 | 48 | 16.8 | 59.7 | 2.86 | 0.80 | 0.1287% | 0.0450% | 0.1600% |
| 45 - 49 | 61,028 | 118 | 34.4 | 109.9 | 3.43 | 1.07 | 0.1934% | 0.0563% | 0.1800% |
| 50 - 54 | 69,633 | 123 | 62.7 | 139.3 | 1.96 | 0.88 | 0.1766% | 0.0900% | 0.2000% |
| 55 - 59 | 39,290 | 73 | 53.4 | 86.4 | 1.37 | 0.84 | 0.1858% | 0.1358% | 0.2200% |
| 60 - 64 | 15,474 | 21 | 29.8 | 37.1 | 0.71 | 0.57 | 0.1357% | 0.1925% | 0.2400% |
| 65 - 69 | 5,854 | 6 | 15.8 | 15.2 | 0.38 | 0.39 | 0.1025% | 0.2694% | 0.2600% |
| 70 - 74 | 1,844 | 4 | 5.7 | 5.2 | 0.70 | 0.78 | 0.2169% | 0.3100% | 0.2798% |
| 75 - 79 | 466 | 0 | 1.4 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2801% |
| 80 - 84 | 96 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.3100% | 0.2812% |
| Total | 244,196 | 413 | 224.4 | 472.4 | 1.84 | 0.87 | 0.1691% | 0.0919% | 0.1935% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 10B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 21 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0419% |
| 25 - 29 | 219 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0601% |
| 30 - 34 | 8,958 | 8 | 1.5 | 7.2 | 5.24 | 1.12 | 0.0893% | 0.0170% | 0.0800% |
| 35 - 39 | 36,526 | 34 | 14.1 | 40.2 | 2.41 | 0.85 | 0.0931% | 0.0386% | 0.1100% |
| 40 - 44 | 79,337 | 98 | 58.0 | 111.1 | 1.69 | 0.88 | 0.1235% | 0.0731% | 0.1400% |
| 45 - 49 | 119,676 | 208 | 107.7 | 215.4 | 1.93 | 0.97 | 0.1738% | 0.0900% | 0.1800% |
| 50 - 54 | 138,657 | 326 | 155.3 | 332.8 | 2.10 | 0.98 | 0.2351% | 0.1120% | 0.2400% |
| 55 - 59 | 96,971 | 302 | 132.7 | 300.6 | 2.28 | 1.00 | 0.3114% | 0.1368% | 0.3100% |
| 60 - 64 | 51,663 | 93 | 80.7 | 134.3 | 1.15 | 0.69 | 0.1800% | 0.1563% | 0.2600% |
| 65 - 69 | 18,114 | 21 | 33.6 | 47.1 | 0.63 | 0.45 | 0.1159% | 0.1854% | 0.2600% |
| 70 - 74 | 5,393 | 7 | 11.3 | 14.0 | 0.62 | 0.50 | 0.1298% | 0.2100% | 0.2600% |
| 75 - 79 | 1,189 | 1 | 2.5 | 3.1 | 0.40 | 0.32 | 0.0841% | 0.2100% | 0.2600% |
| 80 - 84 | 268 | 0 | 0.6 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.2100% | 0.2600% |
| Total | 556,990 | 1,098 | 598.1 | 1,206.6 | 1.84 | 0.91 | 0.1971% | 0.1074% | 0.2166% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 10C

Ordinary Disability Experience of Active Members Men

| Year | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 18,394 | 15 | 14.7 | 33.8 | 1.02 | 0.44 | 0.0815% | 0.0798% | 0.1836% |
| 1990 | 18,199 | 18 | 15.1 | 33.8 | 1.20 | 0.53 | 0.0989% | 0.0827% | 0.1858% |
| 1991 | 17,827 | 22 | 15.2 | 33.5 | 1.45 | 0.66 | 0.1234% | 0.0851% | 0.1877% |
| 1992 | 16,443 | 19 | 13.6 | 30.9 | 1.40 | 0.62 | 0.1156% | 0.0827% | 0.1877% |
| 1993 | 15,224 | 20 | 12.3 | 28.7 | 1.63 | 0.70 | 0.1314% | 0.0806% | 0.1884% |
| 1994 | 15,233 | 18 | 12.8 | 29.1 | 1.41 | 0.62 | 0.1182% | 0.0840% | 0.1908% |
| 1995 | 15,106 | 32 | 13.1 | 29.1 | 2.44 | 1.10 | 0.2118% | 0.0869% | 0.1925% |
| 1996 | 14,657 | 23 | 12.9 | 28.3 | 1.79 | 0.81 | 0.1569% | 0.0879% | 0.1931% |
| 1997 | 13,864 | 21 | 12.3 | 26.9 | 1.71 | 0.78 | 0.1515% | 0.0885% | 0.1938% |
| 1998 | 13,649 | 29 | 12.5 | 26.7 | 2.33 | 1.09 | 0.2125% | 0.0913% | 0.1955% |
| 1999 | 13,838 | 27 | 13.3 | 27.3 | 2.04 | 0.99 | 0.1951% | 0.0958% | 0.1974% |
| 2000 | 13,834 | 21 | 13.9 | 27.5 | 1.51 | 0.76 | 0.1518% | 0.1003% | 0.1990% |
| 2001 | 13,752 | 29 | 14.4 | 27.6 | 2.02 | 1.05 | 0.2109% | 0.1046% | 0.2006% |
| 2002 | 12,960 | 27 | 14.0 | 26.2 | 1.92 | 1.03 | 0.2083% | 0.1082% | 0.2021% |
| 2003 | 11,457 | 28 | 12.7 | 23.3 | 2.21 | 1.20 | 0.2444% | 0.1105% | 0.2033% |
| 2004 | 10,299 | 38 | 11.4 | 20.9 | 3.34 | 1.82 | 0.3690% | 0.1106% | 0.2026% |
| 2005 | 9,465 | 26 | 10.4 | 19.1 | 2.49 | 1.36 | 0.2747% | 0.1102% | 0.2017% |
| Total | 244,196 | 413 | 224.4 | 472.4 | 1.84 | 0.87 | 0.1691% | 0.0919% | 0.1935% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 10C

Ordinary Disability Experience of Active Members Women

| Year | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 28,503 | 33 | 27.3 | 55.3 | 1.21 | 0.60 | 0.1158% | 0.0957% | 0.1938% |
| 1990 | 28,296 | 36 | 27.9 | 55.9 | 1.29 | 0.64 | 0.1272% | 0.0987% | 0.1976% |
| 1991 | 30,985 | 46 | 31.8 | 63.2 | 1.45 | 0.73 | 0.1485% | 0.1027% | 0.2038% |
| 1992 | 30,177 | 47 | 30.9 | 61.5 | 1.52 | 0.76 | 0.1557% | 0.1024% | 0.2037% |
| 1993 | 29,481 | 56 | 30.3 | 60.6 | 1.85 | 0.92 | 0.1900% | 0.1026% | 0.2054% |
| 1994 | 31,234 | 44 | 32.8 | 65.6 | 1.34 | 0.67 | 0.1409% | 0.1050% | 0.2101% |
| 1995 | 32,214 | 71 | 34.2 | 68.6 | 2.07 | 1.04 | 0.2204% | 0.1063% | 0.2129% |
| 1996 | 32,796 | 51 | 34.8 | 70.0 | 1.47 | 0.73 | 0.1555% | 0.1061% | 0.2135% |
| 1997 | 32,695 | 61 | 34.4 | 69.9 | 1.77 | 0.87 | 0.1866% | 0.1053% | 0.2137% |
| 1998 | 33,654 | 71 | 35.8 | 73.0 | 1.98 | 0.97 | 0.2110% | 0.1063% | 0.2170% |
| 1999 | 35,459 | 74 | 38.3 | 78.2 | 1.93 | 0.95 | 0.2087% | 0.1081% | 0.2205% |
| 2000 | 36,731 | 74 | 40.2 | 82.0 | 1.84 | 0.90 | 0.2015% | 0.1095% | 0.2232% |
| 2001 | 37,330 | 87 | 41.7 | 84.6 | 2.09 | 1.03 | 0.2331% | 0.1117% | 0.2266% |
| 2002 | 36,737 | 91 | 41.6 | 84.3 | 2.18 | 1.08 | 0.2477% | 0.1134% | 0.2294% |
| 2003 | 34,742 | 71 | 39.9 | 80.6 | 1.78 | 0.88 | 0.2044% | 0.1148% | 0.2321% |
| 2004 | 33,607 | 98 | 38.7 | 78.1 | 2.53 | 1.26 | 0.2916% | 0.1152% | 0.2323% |
| 2005 | 32,354 | 87 | 37.4 | 75.3 | 2.33 | 1.16 | 0.2689% | 0.1156% | 0.2327% |
| Total | 556,990 | 1,098 | 598.1 | 1,206.6 | 1.84 | 0.91 | 0.1971% | 0.1074% | 0.2166% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 11A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 21 | 14 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 22 | 68 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 23 | 395 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 24 | 690 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 | 897 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 26 | 1,072 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 27 | 1,255 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 28 | 1,375 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 29 | 1,442 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 30 | 1,586 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 31 | 1,713 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 32 | 1,870 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 33 | 1,947 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 34 | 1,895 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 35 | 1,818 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 36 | 1,797 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 37 | 1,740 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 38 | 1,756 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 39 | 1,770 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 40 | 1,832 | 1 | 0.2 | 0.4 | 5.46 | 2.73 | 0.0546% | 0.0100% | 0.0200% |
| 41 | 1,915 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 42 | 1,930 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 43 | 2,012 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 44 | 2,066 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 45 | 2,123 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 46 | 2,214 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 47 | 2,282 | 1 | 0.7 | 0.5 | 1.46 | 2.19 | 0.0438% | 0.0300% | 0.0200% |
| 48 | 2,393 | 0 | 0.7 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0200% |
| 49 | 2,497 | 2 | 0.7 | 0.5 | 2.67 | 4.00 | 0.0801% | 0.0300% | 0.0200% |
| 50 | 2,696 | 0 | 0.8 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0300% |
| 51 | 2,993 | 1 | 0.9 | 0.9 | 1.11 | 1.11 | 0.0334% | 0.0300% | 0.0300% |
| 52 | 3,346 | 0 | 1.0 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0300% |
| 53 | 3,938 | 1 | 1.2 | 1.2 | 0.85 | 0.85 | 0.0254% | 0.0300% | 0.0300% |
| 54 | 4,727 | 2 | 1.9 | 1.4 | 1.06 | 1.41 | 0.0423% | 0.0400% | 0.0300% |
| 55 | 4,565 | 1 | 1.8 | 1.4 | 0.55 | 0.73 | 0.0219% | 0.0400% | 0.0300% |
| 56 | 3,581 | 1 | 1.4 | 1.1 | 0.70 | 0.93 | 0.0279% | 0.0400% | 0.0300% |
| 57 | 2,864 | 2 | 1.1 | 0.9 | 1.75 | 2.33 | 0.0698% | 0.0400% | 0.0300% |
| 58 | 2,300 | 0 | 0.9 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0300% |
| 59 | 1,816 | 0 | 0.7 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0300% |
| 60 | 1,452 | 1 | 0.7 | 0.6 | 1.38 | 1.72 | 0.0689% | 0.0500% | 0.0400% |
| 61 | 1,182 | 2 | 0.6 | 0.5 | 3.39 | 4.23 | 0.1693% | 0.0500% | 0.0400% |
| 62 | 944 | 1 | 0.5 | 0.4 | 2.12 | 2.65 | 0.1059% | 0.0500% | 0.0400% |
| 63 | 758 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.0400% |
| 64 | 624 | 0 | 0.4 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0400% |
| 65 | 504 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0400% |
| 66 | 402 | 1 | 0.2 | 0.2 | 4.15 | 6.22 | 0.2490% | 0.0600% | 0.0400% |
| 67 | 352 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0400% |
| 68 | 331 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0400% |
| 69 | 281 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 70 | 228 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 71 | 168 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 72 | 110 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 73 | 88 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 74 | 80 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 75 | 57 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 76 | 52 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 77 | 46 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 78 | 32 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 79 | 23 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 80 | 65 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| Total | 86,974 | 17 | 23.0 | 19.0 | 0.74 | 0.89 | 0.0195% | 0.0265% | 0.0218% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 11A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 13 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 21 | 46 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 22 | 434 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 23 | 2,228 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 24 | 3,719 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 | 4,877 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 26 | 5,612 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 27 | 6,072 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 28 | 6,244 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 29 | 6,290 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 | 6,348 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0100% |
| 31 | 6,420 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0100% |
| 32 | 6,414 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0100% |
| 33 | 6,149 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 34 | 5,829 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 35 | 5,482 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 36 | 5,316 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 37 | 5,342 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 38 | 5,510 | 1 | 0.6 | 0.6 | 1.81 | 1.81 | 0.0181% | 0.0100% | 0.0100% |
| 39 | 5,644 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 40 | 5,892 | 1 | 0.6 | 1.2 | 1.70 | 0.85 | 0.0170% | 0.0100% | 0.0200% |
| 41 | 6,056 | 0 | 0.6 | 1.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 42 | 6,266 | 0 | 0.6 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 43 | 6,561 | 0 | 0.7 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 44 | 6,936 | 2 | 0.7 | 1.4 | 2.88 | 1.44 | 0.0288% | 0.0100% | 0.0200% |
| 45 | 7,392 | 0 | 0.7 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0200% |
| 46 | 7,893 | 0 | 1.6 | 1.6 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 47 | 8,360 | 1 | 1.7 | 1.7 | 0.60 | 0.60 | 0.0120% | 0.0200% | 0.0200% |
| 48 | 8,727 | 0 | 1.7 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 49 | 9,192 | 0 | 1.8 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0200% |
| 50 | 9,820 | 1 | 2.0 | 2.9 | 0.51 | 0.34 | 0.0102% | 0.0200% | 0.0300% |
| 51 | 10,492 | 3 | 2.1 | 3.1 | 1.43 | 0.95 | 0.0286% | 0.0200% | 0.0300% |
| 52 | 11,239 | 4 | 2.2 | 3.4 | 1.78 | 1.19 | 0.0356% | 0.0200% | 0.0300% |
| 53 | 11,894 | 4 | 2.4 | 3.6 | 1.68 | 1.12 | 0.0336% | 0.0200% | 0.0300% |
| 54 | 12,367 | 1 | 2.5 | 3.7 | 0.40 | 0.27 | 0.0081% | 0.0200% | 0.0300% |
| 55 | 11,318 | 6 | 2.3 | 3.4 | 2.65 | 1.77 | 0.0530% | 0.0200% | 0.0300% |
| 56 | 9,157 | 4 | 2.7 | 2.7 | 1.46 | 1.46 | 0.0437% | 0.0300% | 0.0300% |
| 57 | 7,752 | 2 | 2.3 | 2.3 | 0.86 | 0.86 | 0.0258% | 0.0300% | 0.0300% |
| 58 | 6,694 | 3 | 2.0 | 2.0 | 1.49 | 1.49 | 0.0448% | 0.0300% | 0.0300% |
| 59 | 5,854 | 7 | 1.8 | 1.8 | 3.99 | 3.99 | 0.1196% | 0.0300% | 0.0300% |
| 60 | 5,141 | 2 | 1.5 | 2.1 | 1.30 | 0.97 | 0.0389% | 0.0300% | 0.0400% |
| 61 | 4,514 | 2 | 1.4 | 1.8 | 1.48 | 1.11 | 0.0443% | 0.0300% | 0.0400% |
| 62 | 3,611 | 0 | 1.1 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.0300% | 0.0400% |
| 63 | 2,727 | 2 | 1.1 | 1.1 | 1.83 | 1.83 | 0.0734% | 0.0400% | 0.0400% |
| 64 | 2,199 | 2 | 0.9 | 0.9 | 2.27 | 2.27 | 0.0909% | 0.0400% | 0.0400% |
| 65 | 1,731 | 0 | 0.7 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 66 | 1,277 | 1 | 0.5 | 0.5 | 1.96 | 1.96 | 0.0783% | 0.0400% | 0.0400% |
| 67 | 1,062 | 1 | 0.4 | 0.4 | 2.35 | 2.35 | 0.0941% | 0.0400% | 0.0400% |
| 68 | 951 | 1 | 0.4 | 0.4 | 2.63 | 2.63 | 0.1051% | 0.0400% | 0.0400% |
| 69 | 788 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 70 | 672 | 1 | 0.3 | 0.3 | 3.72 | 3.72 | 0.1488% | 0.0400% | 0.0400% |
| 71 | 506 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 72 | 347 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 73 | 262 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 74 | 226 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 75 | 159 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 76 | 149 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 77 | 113 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 78 | 83 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 79 | 67 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 80 | 161 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| Total | 290,601 | 52 | 46.3 | 60.2 | 1.12 | 0.86 | 0.0179% | 0.0159% | 0.0207% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 11A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1,171 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 6,042 | 0 | 0.3 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0047% | 0.0000% |
| 30 - 34 | 9,010 | 0 | 0.9 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 35 - 39 | 8,881 | 0 | 0.9 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 40 - 44 | 9,755 | 1 | 1.8 | 2.0 | 0.57 | 0.51 | 0.0103% | 0.0181% | 0.0200% |
| 45 - 49 | 11,508 | 3 | 3.0 | 2.3 | 0.99 | 1.30 | 0.0261% | 0.0262% | 0.0200% |
| 50 - 54 | 17,700 | 4 | 5.8 | 5.3 | 0.69 | 0.75 | 0.0226% | 0.0327% | 0.0300% |
| 55 - 59 | 15,127 | 4 | 6.1 | 4.5 | 0.66 | 0.88 | 0.0264% | 0.0400% | 0.0300% |
| 60 - 64 | 4,960 | 4 | 2.5 | 2.0 | 1.57 | 2.02 | 0.0806% | 0.0513% | 0.0400% |
| 65 - 69 | 1,870 | 1 | 1.2 | 0.7 | 0.87 | 1.34 | 0.0535% | 0.0615% | 0.0400% |
| 70 - 74 | 674 | 0 | 0.5 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 75 - 79 | 210 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0399% |
| 80 - 84 | 65 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0399% |
| Total | 86,974 | 17 | 23.0 | 19.0 | 0.74 | 0.89 | 0.0195% | 0.0265% | 0.0218% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 11A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 6,441 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 29,095 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 31,160 | 0 | 1.2 | 3.1 | 0.00 | 0.00 | 0.0000% | 0.0038% | 0.0100% |
| 35 - 39 | 27,295 | 1 | 2.7 | 2.7 | 0.37 | 0.37 | 0.0037% | 0.0100% | 0.0100% |
| 40 - 44 | 31,711 | 3 | 3.2 | 6.3 | 0.95 | 0.47 | 0.0095% | 0.0100% | 0.0200% |
| 45 - 49 | 41,563 | 1 | 7.6 | 8.3 | 0.13 | 0.12 | 0.0024% | 0.0182% | 0.0200% |
| 50 - 54 | 55,812 | 13 | 11.2 | 16.7 | 1.16 | 0.78 | 0.0233% | 0.0200% | 0.0300% |
| 55 - 59 | 40,774 | 22 | 11.1 | 12.2 | 1.98 | 1.80 | 0.0540% | 0.0272% | 0.0300% |
| 60 - 64 | 18,192 | 8 | 6.0 | 7.3 | 1.34 | 1.10 | 0.0440% | 0.0327% | 0.0400% |
| 65 - 69 | 5,810 | 3 | 2.3 | 2.3 | 1.29 | 1.29 | 0.0516% | 0.0400% | 0.0400% |
| 70 - 74 | 2,014 | 1 | 0.8 | 0.8 | 1.24 | 1.24 | 0.0497% | 0.0400% | 0.0400% |
| 75 - 79 | 572 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 80 - 84 | 161 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0399% |
| Total | 290,601 | 52 | 46.3 | 60.2 | 1.12 | 0.86 | 0.0179% | 0.0159% | 0.0207% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 11B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 140 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 21 | 62 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 22 | 163 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 23 | 650 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 24 | 1,301 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 | 1,924 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 26 | 2,569 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 27 | 3,191 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 28 | 3,732 | 0 | 0.4 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 29 | 4,154 | 0 | 0.4 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 30 | 4,533 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 31 | 4,867 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 32 | 5,239 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 33 | 5,557 | 1 | 0.6 | 0.6 | 1.80 | 1.80 | 0.0180% | 0.0100% | 0.0100% |
| 34 | 5,775 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 35 | 6,023 | 1 | 0.6 | 0.6 | 1.66 | 1.66 | 0.0166% | 0.0100% | 0.0100% |
| 36 | 6,331 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 37 | 6,739 | 0 | 0.7 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 38 | 7,287 | 0 | 0.7 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 39 | 7,978 | 0 | 0.8 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 40 | 8,939 | 2 | 0.9 | 1.8 | 2.24 | 1.12 | 0.0224% | 0.0100% | 0.0200% |
| 41 | 10,384 | 1 | 2.1 | 2.1 | 0.48 | 0.48 | 0.0096% | 0.0200% | 0.0200% |
| 42 | 11,675 | 3 | 2.3 | 2.3 | 1.28 | 1.28 | 0.0257% | 0.0200% | 0.0200% |
| 43 | 12,813 | 4 | 2.6 | 2.6 | 1.56 | 1.56 | 0.0312% | 0.0200% | 0.0200% |
| 44 | 13,669 | 3 | 2.7 | 2.7 | 1.10 | 1.10 | 0.0219% | 0.0200% | 0.0200% |
| 45 | 14,479 | 4 | 2.9 | 2.9 | 1.38 | 1.38 | 0.0276% | 0.0200% | 0.0200% |
| 46 | 15,190 | 4 | 3.0 | 3.0 | 1.32 | 1.32 | 0.0263% | 0.0200% | 0.0200% |
| 47 | 15,669 | 2 | 4.7 | 3.1 | 0.43 | 0.64 | 0.0128% | 0.0300% | 0.0200% |
| 48 | 16,020 | 5 | 4.8 | 3.2 | 1.04 | 1.56 | 0.0312% | 0.0300% | 0.0200% |
| 49 | 16,242 | 4 | 4.9 | 3.2 | 0.82 | 1.23 | 0.0246% | 0.0300% | 0.0200% |
| 50 | 16,446 | 10 | 4.9 | 4.9 | 2.03 | 2.03 | 0.0608% | 0.0300% | 0.0300% |
| 51 | 16,608 | 4 | 5.0 | 5.0 | 0.80 | 0.80 | 0.0241% | 0.0300% | 0.0300% |
| 52 | 16,520 | 3 | 5.0 | 5.0 | 0.61 | 0.61 | 0.0182% | 0.0300% | 0.0300% |
| 53 | 16,287 | 7 | 4.9 | 4.9 | 1.43 | 1.43 | 0.0430% | 0.0300% | 0.0300% |
| 54 | 15,630 | 4 | 6.3 | 4.7 | 0.64 | 0.85 | 0.0256% | 0.0400% | 0.0300% |
| 55 | 13,515 | 3 | 5.4 | 4.1 | 0.55 | 0.74 | 0.0222% | 0.0400% | 0.0300% |
| 56 | 10,676 | 2 | 4.3 | 3.2 | 0.47 | 0.62 | 0.0187% | 0.0400% | 0.0300% |
| 57 | 8,802 | 2 | 3.5 | 2.6 | 0.57 | 0.76 | 0.0227% | 0.0400% | 0.0300% |
| 58 | 7,351 | 1 | 2.9 | 2.2 | 0.34 | 0.45 | 0.0136% | 0.0400% | 0.0300% |
| 59 | 6,170 | 0 | 2.5 | 1.9 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0300% |
| 60 | 5,310 | 1 | 2.7 | 2.1 | 0.38 | 0.47 | 0.0188% | 0.0500% | 0.0400% |
| 61 | 4,628 | 3 | 2.3 | 1.9 | 1.30 | 1.62 | 0.0648% | 0.0500% | 0.0400% |
| 62 | 3,886 | 2 | 1.9 | 1.6 | 1.03 | 1.29 | 0.0515% | 0.0500% | 0.0400% |
| 63 | 3,178 | 0 | 1.6 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.0400% |
| 64 | 2,681 | 0 | 1.6 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0400% |
| 65 | 2,188 | 1 | 1.3 | 0.9 | 0.76 | 1.14 | 0.0457% | 0.0600% | 0.0400% |
| 66 | 1,770 | 1 | 1.1 | 0.7 | 0.94 | 1.41 | 0.0565% | 0.0600% | 0.0400% |
| 67 | 1,462 | 0 | 0.9 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.0400% |
| 68 | 1,195 | 1 | 0.7 | 0.5 | 1.39 | 2.09 | 0.0837% | 0.0600% | 0.0400% |
| 69 | 967 | 0 | 0.7 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 70 | 758 | 0 | 0.5 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 71 | 581 | 1 | 0.4 | 0.2 | 2.46 | 4.30 | 0.1721% | 0.0700% | 0.0400% |
| 72 | 418 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 73 | 322 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 74 | 252 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 75 | 192 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 76 | 149 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 77 | 113 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 78 | 74 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 79 | 53 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 80 | 116 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| Total | 371,595 | 80 | 99.2 | 83.6 | 0.81 | 0.96 | 0.0215% | 0.0267% | 0.0225% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 11B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 349 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 21 | 189 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 22 | 799 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 23 | 3,508 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 24 | 6,804 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 | 9,879 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 26 | 12,342 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 27 | 14,170 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 28 | 15,392 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 29 | 16,145 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0062% | 0.0000% | 0.0000% |
| 30 | 16,559 | 0 | 0.0 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0100% |
| 31 | 16,811 | 0 | 0.0 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0100% |
| 32 | 17,213 | 0 | 0.0 | 1.7 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0100% |
| 33 | 17,465 | 1 | 1.7 | 1.7 | 0.57 | 0.57 | 0.0057% | 0.0100% | 0.0100% |
| 34 | 17,696 | 0 | 1.8 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 35 | 18,020 | 0 | 1.8 | 1.8 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 36 | 18,761 | 1 | 1.9 | 1.9 | 0.53 | 0.53 | 0.0053% | 0.0100% | 0.0100% |
| 37 | 19,900 | 2 | 2.0 | 2.0 | 1.01 | 1.01 | 0.0101% | 0.0100% | 0.0100% |
| 38 | 21,496 | 2 | 2.1 | 2.1 | 0.93 | 0.93 | 0.0093% | 0.0100% | 0.0100% |
| 39 | 23,329 | 3 | 2.3 | 2.3 | 1.29 | 1.29 | 0.0129% | 0.0100% | 0.0100% |
| 40 | 25,579 | 1 | 2.6 | 5.1 | 0.39 | 0.20 | 0.0039% | 0.0100% | 0.0200% |
| 41 | 27,973 | 3 | 2.8 | 5.6 | 1.07 | 0.54 | 0.0107% | 0.0100% | 0.0200% |
| 42 | 30,050 | 5 | 3.0 | 6.0 | 1.66 | 0.83 | 0.0166% | 0.0100% | 0.0200% |
| 43 | 31,871 | 5 | 3.2 | 6.4 | 1.57 | 0.78 | 0.0157% | 0.0100% | 0.0200% |
| 44 | 33,474 | 7 | 3.3 | 6.7 | 2.09 | 1.05 | 0.0209% | 0.0100% | 0.0200% |
| 45 | 35,221 | 3 | 3.5 | 7.0 | 0.85 | 0.43 | 0.0085% | 0.0100% | 0.0200% |
| 46 | 36,757 | 3 | 7.4 | 7.4 | 0.41 | 0.41 | 0.0082% | 0.0200% | 0.0200% |
| 47 | 37,896 | 9 | 7.6 | 7.6 | 1.19 | 1.19 | 0.0237% | 0.0200% | 0.0200% |
| 48 | 38,528 | 9 | 7.7 | 7.7 | 1.17 | 1.17 | 0.0234% | 0.0200% | 0.0200% |
| 49 | 38,793 | 9 | 7.8 | 7.8 | 1.16 | 1.16 | 0.0232% | 0.0200% | 0.0200% |
| 50 | 38,875 | 6 | 7.8 | 11.7 | 0.77 | 0.51 | 0.0154% | 0.0200% | 0.0300% |
| 51 | 38,619 | 9 | 7.7 | 11.6 | 1.17 | 0.78 | 0.0233% | 0.0200% | 0.0300% |
| 52 | 38,018 | 12 | 7.6 | 11.4 | 1.58 | 1.05 | 0.0316% | 0.0200% | 0.0300% |
| 53 | 36,918 | 11 | 7.4 | 11.1 | 1.49 | 0.99 | 0.0298% | 0.0200% | 0.0300% |
| 54 | 35,313 | 4 | 7.1 | 10.6 | 0.57 | 0.38 | 0.0113% | 0.0200% | 0.0300% |
| 55 | 31,882 | 11 | 6.4 | 9.6 | 1.73 | 1.15 | 0.0345% | 0.0200% | 0.0300% |
| 56 | 27,376 | 10 | 8.2 | 8.2 | 1.22 | 1.22 | 0.0365% | 0.0300% | 0.0300% |
| 57 | 24,273 | 7 | 7.3 | 7.3 | 0.96 | 0.96 | 0.0288% | 0.0300% | 0.0300% |
| 58 | 21,602 | 12 | 6.5 | 6.5 | 1.85 | 1.85 | 0.0556% | 0.0300% | 0.0300% |
| 59 | 19,307 | 8 | 5.8 | 5.8 | 1.38 | 1.38 | 0.0414% | 0.0300% | 0.0300% |
| 60 | 17,402 | 5 | 5.2 | 7.0 | 0.96 | 0.72 | 0.0287% | 0.0300% | 0.0400% |
| 61 | 15,715 | 5 | 4.7 | 6.3 | 1.06 | 0.80 | 0.0318% | 0.0300% | 0.0400% |
| 62 | 13,185 | 4 | 4.0 | 5.3 | 1.01 | 0.76 | 0.0303% | 0.0300% | 0.0400% |
| 63 | 10,448 | 4 | 4.2 | 4.2 | 0.96 | 0.96 | 0.0383% | 0.0400% | 0.0400% |
| 64 | 8,664 | 3 | 3.5 | 3.5 | 0.87 | 0.87 | 0.0346% | 0.0400% | 0.0400% |
| 65 | 6,953 | 3 | 2.8 | 2.8 | 1.08 | 1.08 | 0.0431% | 0.0400% | 0.0400% |
| 66 | 5,363 | 1 | 2.1 | 2.1 | 0.47 | 0.47 | 0.0186% | 0.0400% | 0.0400% |
| 67 | 4,299 | 2 | 1.7 | 1.7 | 1.16 | 1.16 | 0.0465% | 0.0400% | 0.0400% |
| 68 | 3,397 | 2 | 1.4 | 1.4 | 1.47 | 1.47 | 0.0589% | 0.0400% | 0.0400% |
| 69 | 2,655 | 3 | 1.1 | 1.1 | 2.82 | 2.82 | 0.1130% | 0.0400% | 0.0400% |
| 70 | 2,093 | 2 | 0.8 | 0.8 | 2.39 | 2.39 | 0.0956% | 0.0400% | 0.0400% |
| 71 | 1,583 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 72 | 1,185 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 73 | 871 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 74 | 660 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 75 | 468 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 76 | 347 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 77 | 259 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 78 | 184 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 79 | 140 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 80 | 302 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| Total | 1,011,322 | 188 | 168.0 | 218.1 | 1.12 | 0.86 | 0.0186% | 0.0166% | 0.0216% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 11B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 2,317 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 15,570 | 0 | 0.8 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0051% | 0.0000% |
| 30 - 34 | 25,970 | 1 | 2.6 | 2.6 | 0.39 | 0.39 | 0.0039% | 0.0100% | 0.0100% |
| 35 - 39 | 34,359 | 1 | 3.4 | 3.4 | 0.29 | 0.29 | 0.0029% | 0.0100% | 0.0100% |
| 40 - 44 | 57,479 | 13 | 10.6 | 11.5 | 1.23 | 1.13 | 0.0226% | 0.0184% | 0.0200% |
| 45 - 49 | 77,600 | 19 | 20.3 | 15.5 | 0.94 | 1.22 | 0.0245% | 0.0262% | 0.0200% |
| 50 - 54 | 81,492 | 28 | 26.0 | 24.4 | 1.08 | 1.15 | 0.0344% | 0.0319% | 0.0300% |
| 55 - 59 | 46,515 | 8 | 18.6 | 14.0 | 0.43 | 0.57 | 0.0172% | 0.0400% | 0.0300% |
| 60 - 64 | 19,682 | 6 | 10.1 | 7.9 | 0.59 | 0.76 | 0.0305% | 0.0514% | 0.0400% |
| 65 - 69 | 7,582 | 3 | 4.6 | 3.0 | 0.65 | 0.99 | 0.0396% | 0.0613% | 0.0400% |
| 70 - 74 | 2,332 | 1 | 1.6 | 0.9 | 0.61 | 1.07 | 0.0429% | 0.0700% | 0.0400% |
| 75 - 79 | 581 | 0 | 0.4 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0400% |
| 80 - 84 | 116 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.0401% |
| Total | 371,595 | 80 | 99.2 | 83.6 | 0.81 | 0.96 | 0.0215% | 0.0267% | 0.0225% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 11B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 11,648 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 67,927 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0015% | 0.0000% | 0.0000% |
| 30 - 34 | 85,744 | 1 | 3.5 | 8.6 | 0.28 | 0.12 | 0.0012% | 0.0041% | 0.0100% |
| 35 - 39 | 101,505 | 8 | 10.2 | 10.2 | 0.79 | 0.79 | 0.0079% | 0.0100% | 0.0100% |
| 40 - 44 | 148,948 | 21 | 14.9 | 29.8 | 1.41 | 0.70 | 0.0141% | 0.0100% | 0.0200% |
| 45 - 49 | 187,195 | 33 | 33.9 | 37.4 | 0.97 | 0.88 | 0.0176% | 0.0181% | 0.0200% |
| 50 - 54 | 187,744 | 42 | 37.5 | 56.3 | 1.12 | 0.75 | 0.0224% | 0.0200% | 0.0300% |
| 55 - 59 | 124,439 | 48 | 34.1 | 37.3 | 1.41 | 1.29 | 0.0386% | 0.0274% | 0.0300% |
| 60 - 64 | 65,414 | 21 | 21.5 | 26.2 | 0.98 | 0.80 | 0.0321% | 0.0329% | 0.0400% |
| 65 - 69 | 22,666 | 11 | 9.1 | 9.1 | 1.21 | 1.21 | 0.0485% | 0.0400% | 0.0400% |
| 70 - 74 | 6,391 | 2 | 2.6 | 2.6 | 0.78 | 0.78 | 0.0313% | 0.0400% | 0.0400% |
| 75 - 79 | 1,398 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0400% |
| 80 - 84 | 302 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0399% |
| Total | 1,011,322 | 188 | 168.0 | 218.1 | 1.12 | 0.86 | 0.0186% | 0.0166% | 0.0216% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 11C

Accidental Disability Experience of Active Members Men

| Year | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 22,503 | 6 | 5.7 | 5.0 | 1.05 | 1.21 | 0.0267% | 0.0253% | 0.0221% |
| 1990 | 23,003 | 8 | 6.0 | 5.1 | 1.34 | 1.56 | 0.0348% | 0.0259% | 0.0223% |
| 1991 | 23,148 | 5 | 6.1 | 5.2 | 0.82 | 0.96 | 0.0216% | 0.0263% | 0.0224% |
| 1992 | 22,031 | 4 | 5.7 | 4.9 | 0.70 | 0.82 | 0.0182% | 0.0260% | 0.0222% |
| 1993 | 21,410 | 8 | 5.5 | 4.7 | 1.45 | 1.70 | 0.0374% | 0.0258% | 0.0220% |
| 1994 | 22,031 | 7 | 5.8 | 4.9 | 1.20 | 1.43 | 0.0318% | 0.0264% | 0.0223% |
| 1995 | 21,812 | 8 | 6.0 | 5.0 | 1.34 | 1.61 | 0.0367% | 0.0273% | 0.0227% |
| 1996 | 21,566 | 5 | 5.9 | 4.9 | 0.85 | 1.02 | 0.0232% | 0.0273% | 0.0228% |
| 1997 | 20,800 | 2 | 5.7 | 4.8 | 0.35 | 0.42 | 0.0096% | 0.0272% | 0.0229% |
| 1998 | 21,107 | 3 | 5.7 | 4.9 | 0.52 | 0.62 | 0.0142% | 0.0271% | 0.0230% |
| 1999 | 21,369 | 1 | 5.9 | 5.0 | 0.17 | 0.20 | 0.0047% | 0.0276% | 0.0234% |
| 2000 | 21,931 | 2 | 6.1 | 5.1 | 0.33 | 0.39 | 0.0091% | 0.0278% | 0.0234% |
| 2001 | 21,912 | 4 | 6.2 | 5.2 | 0.65 | 0.78 | 0.0183% | 0.0282% | 0.0235% |
| 2002 | 21,754 | 3 | 6.1 | 5.0 | 0.49 | 0.59 | 0.0138% | 0.0280% | 0.0232% |
| 2003 | 21,004 | 2 | 5.8 | 4.8 | 0.34 | 0.42 | 0.0095% | 0.0276% | 0.0228% |
| 2004 | 21,047 | 7 | 5.5 | 4.6 | 1.27 | 1.54 | 0.0333% | 0.0262% | 0.0217% |
| 2005 | 23,170 | 5 | 5.6 | 4.6 | 0.89 | 1.08 | 0.0216% | 0.0242% | 0.0199% |
| Total | 371,595 | 80 | 99.2 | 83.6 | 0.81 | 0.96 | 0.0215% | 0.0267% | 0.0225% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 11C

Accidental Disability Experience of Active Members Women

| Year | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 44,970 | 8 | 7.6 | 9.9 | 1.05 | 0.81 | 0.0178% | 0.0170% | 0.0220% |
| 1990 | 48,588 | 11 | 8.3 | 10.7 | 1.33 | 1.03 | 0.0226% | 0.0170% | 0.0220% |
| 1991 | 51,000 | 10 | 8.6 | 11.2 | 1.16 | 0.89 | 0.0196% | 0.0169% | 0.0220% |
| 1992 | 51,102 | 12 | 8.5 | 11.2 | 1.41 | 1.08 | 0.0235% | 0.0166% | 0.0218% |
| 1993 | 51,895 | 12 | 8.6 | 11.3 | 1.40 | 1.06 | 0.0231% | 0.0165% | 0.0217% |
| 1994 | 54,390 | 14 | 9.1 | 11.9 | 1.53 | 1.17 | 0.0257% | 0.0168% | 0.0219% |
| 1995 | 55,458 | 16 | 9.5 | 12.3 | 1.68 | 1.30 | 0.0289% | 0.0172% | 0.0222% |
| 1996 | 55,976 | 15 | 9.6 | 12.3 | 1.57 | 1.22 | 0.0268% | 0.0171% | 0.0220% |
| 1997 | 55,766 | 10 | 9.5 | 12.2 | 1.06 | 0.82 | 0.0179% | 0.0170% | 0.0219% |
| 1998 | 57,814 | 7 | 9.8 | 12.7 | 0.71 | 0.55 | 0.0121% | 0.0170% | 0.0219% |
| 1999 | 61,026 | 6 | 10.3 | 13.4 | 0.58 | 0.45 | 0.0098% | 0.0170% | 0.0219% |
| 2000 | 64,746 | 6 | 10.9 | 14.1 | 0.55 | 0.43 | 0.0093% | 0.0168% | 0.0218% |
| 2001 | 67,994 | 9 | 11.4 | 14.7 | 0.79 | 0.61 | 0.0132% | 0.0167% | 0.0217% |
| 2002 | 70,644 | 12 | 11.6 | 15.1 | 1.03 | 0.79 | 0.0170% | 0.0164% | 0.0214% |
| 2003 | 70,502 | 11 | 11.5 | 15.0 | 0.95 | 0.73 | 0.0156% | 0.0163% | 0.0213% |
| 2004 | 72,701 | 17 | 11.5 | 15.0 | 1.47 | 1.14 | 0.0234% | 0.0159% | 0.0206% |
| 2005 | 76,754 | 12 | 11.6 | 15.1 | 1.03 | 0.80 | 0.0156% | 0.0152% | 0.0197% |
| Total | 1,011,322 | 188 | 168.0 | 218.1 | 1.12 | 0.86 | 0.0186% | 0.0166% | 0.0216% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12A Fiscal Years 2002 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 0 | 6,580 | 224,309,946 | 254,490,905 | 248,984,044 | 1.22 | 13.4550% | 11.0000% |
| 1 | 21,014 | 879,784,534 | 950,826,392 | 967,762,992 | 0.81 | 8.0749% | 10.0000% |
| 2 | 49,127 | 2,023,791,799 | 2,259,412,801 | 2,205,933,120 | 1.29 | 11.6426% | 9.0000% |
| 3 | 25,708 | 1,138,225,556 | 1,242,431,017 | 1,229,283,664 | 1.14 | 9.1551% | 8.0000% |
| 4 | 21,775 | 1,019,353,579 | 1,112,110,931 | 1,090,708,384 | 1.30 | 9.0996% | 7.0000% |
| 5 | 16,373 | 794,216,479 | 865,581,774 | 841,869,408 | 1.50 | 8.9856% | 6.0000% |
| 6 | 13,224 | 672,809,968 | 734,329,844 | 706,450,432 | 1.83 | 9.1437% | 5.0000% |
| 7 | 10,854 | 576,676,028 | 623,646,832 | 605,509,808 | 1.63 | 8.1451% | 5.0000% |
| 8 | 9,737 | 529,885,740 | 567,148,096 | 556,380,000 | 1.41 | 7.0321% | 5.0000% |
| 9 | 9,479 | 516,247,460 | 556,051,083 | 547,222,288 | 1.29 | 7.7102% | 6.0000% |
| 10 | 9,601 | 529,999,543 | 571,396,448 | 556,499,480 | 1.56 | 7.8107% | 5.0000% |
| 11 | 10,246 | 570,688,171 | 608,132,813 | 599,222,544 | 1.31 | 6.5613% | 5.0000% |
| 12 | 10,395 | 582,335,425 | 621,539,170 | 611,452,176 | 1.35 | 6.7322% | 5.0000% |
| 13 | 10,547 | 593,005,804 | 635,095,676 | 622,656,064 | 1.42 | 7.0977% | 5.0000% |
| 14 | 10,496 | 609,857,975 | 653,139,007 | 646,449,408 | 1.18 | 7.0969% | 6.0000% |
| 15 | 9,867 | 594,546,376 | 638,284,969 | 624,273,664 | 1.47 | 7.3566% | 5.0000% |
| 16 | 9,792 | 610,948,615 | 647,801,561 | 641,496,016 | 1.21 | 6.0321% | 5.0000% |
| 17 | 9,204 | 591,927,112 | 629,791,888 | 621,523,440 | 1.28 | 6.3969% | 5.0000% |
| 18 | 8,573 | 565,809,373 | 602,433,137 | 594,099,824 | 1.29 | 6.4728% | 5.0000% |
| 19 | 7,801 | 530,422,809 | 571,320,539 | 578,160,888 | 0.86 | 7.7104% | 9.0000% |
| 20 | 6,961 | 495,377,376 | 537,214,809 | 520,146,216 | 1.69 | 8.4456% | 5.0000% |
| 21 | 6,058 | 448,962,112 | 480,220,199 | 475,899,808 | 1.16 | 6.9623% | 6.0000% |
| 22 | 5,701 | 435,246,001 | 464,822,803 | 457,008,288 | 1.36 | 6.7954% | 5.0000% |
| 23 | 5,230 | 405,024,247 | 427,270,351 | 425,275,440 | 1.10 | 5.4925% | 5.0000% |
| 24 | 4,705 | 367,958,242 | 387,324,478 | 386,356,136 | 1.05 | 5.2632% | 5.0000% |
| 25 | 4,320 | 341,556,291 | 359,908,781 | 358,634,088 | 1.07 | 5.3732% | 5.0000% |
| 26 | 4,007 | 313,418,340 | 329,693,276 | 329,089,240 | 1.04 | 5.1927% | 5.0000% |
| 27 | 3,960 | 306,153,394 | 323,526,069 | 321,461,048 | 1.13 | 5.6745% | 5.0000% |
| 28 | 4,152 | 318,938,829 | 337,002,382 | 334,885,752 | 1.13 | 5.6636% | 5.0000% |
| 29 | 4,367 | 340,131,928 | 360,176,806 | 357,138,512 | 1.18 | 5.8933% | 5.0000% |
| 30 | 4,307 | 340,626,462 | 360,319,374 | 357,657,772 | 1.16 | 5.7814% | 5.0000% |
| 31 | 4,280 | 342,682,071 | 361,874,125 | 359,816,144 | 1.12 | 5.6005% | 5.0000% |
| 32 | 3,964 | 317,923,170 | 337,599,818 | 333,819,312 | 1.24 | 6.1891% | 5.0000% |
| 33 | 3,170 | 255,462,444 | 271,187,177 | 268,235,556 | 1.23 | 6.1554% | 5.0000% |
| 34 | 2,263 | 185,726,638 | 197,242,343 | 195,012,962 | 1.24 | 6.2004% | 5.0000% |
| 35 | 1,589 | 132,593,134 | 139,870,079 | 139,222,786 | 1.10 | 5.4882% | 5.0000% |
| 36 | 1,080 | 90,536,339 | 95,304,861 | 95,063,152 | 1.05 | 5.2670% | 5.0000% |
| 37 | 703 | 59,045,724 | 62,272,620 | 61,998,006 | 1.09 | 5.4651% | 5.0000% |
| 38 | 476 | 40,248,940 | 42,042,939 | 42,261,385 | 0.89 | 4.4573% | 5.0000% |
| 39 | 344 | 29,411,609 | 30,845,750 | 30,882,189 | 0.98 | 4.8761% | 5.0000% |
| 40 | 220 | 18,758,152 | 19,520,018 | 19,696,060 | 0.81 | 4.0615% | 5.0000% |
| 41 | 153 | 12,975,924 | 13,517,279 | 13,624,720 | 0.83 | 4.1720% | 5.0000% |
| 42 | 122 | 10,708,285 | 11,163,290 | 11,243,699 | 0.85 | 4.2491% | 5.0000% |
| 43 | 86 | 7,349,792 | 7,671,395 | 7,717,282 | 0.88 | 4.3757% | 5.0000% |
| 44 | 307 | 27,214,567 | 28,327,196 | 28,575,295 | 0.82 | 4.0884% | 5.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12A Fiscal Years 2002 - 2005

Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| Total | 352,918 | 19,798,872,303 | 21,330,883,101 | 21,026,658,492 | 1.25 | 7.7379% | 6.2013% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12A Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Proposed % |
| 0 | 6,580 | 224,309,946 | 254,490,905 | 244,497,841 | 1.08 | 13.4550% | 12.5000% |
| 1 | 21,014 | 879,784,534 | 950,826,392 | 950,167,297 | 0.70 | 8.0749% | 11.5000% |
| 2 | 49,127 | 2,023,791,799 | 2,259,412,801 | 2,165,457,225 | 1.11 | 11.6426% | 10.5000% |
| 3 | 25,708 | 1,138,225,556 | 1,242,431,017 | 1,206,519,089 | 0.96 | 9.1551% | 9.5000% |
| 4 | 21,775 | 1,019,353,579 | 1,112,110,931 | 1,070,321,258 | 1.07 | 9.0996% | 8.5000% |
| 5 | 16,373 | 794,216,479 | 865,581,774 | 829,956,221 | 1.12 | 8.9856% | 8.0000% |
| 6 | 13,224 | 672,809,968 | 734,329,844 | 699,722,367 | 1.22 | 9.1437% | 7.5000% |
| 7 | 10,854 | 576,676,028 | 623,646,832 | 596,859,689 | 1.16 | 8.1451% | 7.0000% |
| 8 | 9,737 | 529,885,740 | 567,148,096 | 543,132,884 | 1.17 | 7.0321% | 6.0000% |
| 9 | 9,479 | 516,247,460 | 556,051,083 | 526,572,409 | 1.40 | 7.7102% | 5.5000% |
| 10 | 9,601 | 529,999,543 | 571,396,448 | 540,599,534 | 1.42 | 7.8107% | 5.5000% |
| 11 | 10,246 | 570,688,171 | 608,132,813 | 582,101,934 | 1.19 | 6.5613% | 5.5000% |
| 12 | 10,395 | 582,335,425 | 621,539,170 | 593,982,134 | 1.22 | 6.7322% | 5.5000% |
| 13 | 10,547 | 593,005,804 | 635,095,676 | 604,865,920 | 1.29 | 7.0977% | 5.5000% |
| 14 | 10,496 | 609,857,975 | 653,139,007 | 628,153,714 | 1.09 | 7.0969% | 6.5000% |
| 15 | 9,867 | 594,546,376 | 638,284,969 | 606,437,304 | 1.34 | 7.3566% | 5.5000% |
| 16 | 9,792 | 610,948,615 | 647,801,561 | 623,167,587 | 1.10 | 6.0321% | 5.5000% |
| 17 | 9,204 | 591,927,112 | 629,791,888 | 603,765,654 | 1.16 | 6.3969% | 5.5000% |
| 18 | 8,573 | 565,809,373 | 602,433,137 | 577,125,560 | 1.18 | 6.4728% | 5.5000% |
| 19 | 7,801 | 530,422,809 | 571,320,539 | 562,248,178 | 0.81 | 7.7104% | 9.5000% |
| 20 | 6,961 | 495,377,376 | 537,214,809 | 505,284,924 | 1.54 | 8.4456% | 5.5000% |
| 21 | 6,058 | 448,962,112 | 480,220,199 | 462,430,975 | 1.07 | 6.9623% | 6.5000% |
| 22 | 5,701 | 435,246,001 | 464,822,803 | 443,950,921 | 1.24 | 6.7954% | 5.5000% |
| 23 | 5,230 | 405,024,247 | 427,270,351 | 409,074,489 | 1.22 | 5.4925% | 4.5000% |
| 24 | 4,705 | 367,958,242 | 387,324,478 | 371,637,824 | 1.17 | 5.2632% | 4.5000% |
| 25 | 4,320 | 341,556,291 | 359,908,781 | 344,971,854 | 1.19 | 5.3732% | 4.5000% |
| 26 | 4,007 | 313,418,340 | 329,693,276 | 316,552,523 | 1.15 | 5.1927% | 4.5000% |
| 27 | 3,960 | 306,153,394 | 323,526,069 | 309,214,928 | 1.26 | 5.6745% | 4.5000% |
| 28 | 4,152 | 318,938,829 | 337,002,382 | 322,128,217 | 1.26 | 5.6636% | 4.5000% |
| 29 | 4,367 | 340,131,928 | 360,176,806 | 343,533,247 | 1.31 | 5.8933% | 4.5000% |
| 30 | 4,307 | 340,626,462 | 360,319,374 | 344,032,727 | 1.28 | 5.7814% | 4.5000% |
| 31 | 4,280 | 342,682,071 | 361,874,125 | 346,108,892 | 1.24 | 5.6005% | 4.5000% |
| 32 | 3,964 | 317,923,170 | 337,599,818 | 321,102,402 | 1.38 | 6.1891% | 4.5000% |
| 33 | 3,170 | 255,462,444 | 271,187,177 | 258,017,068 | 1.37 | 6.1554% | 4.5000% |
| 34 | 2,263 | 185,726,638 | 197,242,343 | 187,583,904 | 1.38 | 6.2004% | 4.5000% |
| 35 | 1,589 | 132,593,134 | 139,870,079 | 133,919,065 | 1.22 | 5.4882% | 4.5000% |
| 36 | 1,080 | 90,536,339 | 95,304,861 | 91,441,702 | 1.17 | 5.2670% | 4.5000% |
| 37 | 703 | 59,045,724 | 62,272,620 | 59,636,181 | 1.21 | 5.4651% | 4.5000% |
| 38 | 476 | 40,248,940 | 42,042,939 | 40,651,429 | 0.99 | 4.4573% | 4.5000% |
| 39 | 344 | 29,411,609 | 30,845,750 | 29,705,725 | 1.08 | 4.8761% | 4.5000% |
| 40 | 220 | 18,758,152 | 19,520,018 | 18,945,734 | 0.90 | 4.0615% | 4.5000% |
| 41 | 153 | 12,975,924 | 13,517,279 | 13,105,683 | 0.93 | 4.1720% | 4.5000% |
| 42 | 122 | 10,708,285 | 11,163,290 | 10,815,368 | 0.94 | 4.2491% | 4.5000% |
| 43 | 86 | 7,349,792 | 7,671,395 | 7,423,290 | 0.97 | 4.3757% | 4.5000% |
| 44 | 307 | 27,214,567 | 28,327,196 | 27,486,713 | 0.91 | 4.0884% | 4.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12A Fiscal Years 2002 - 2005

Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| Total | 352,918 | 19,798,872,303 | 21,330,883,101 | 20,474,409,585 | 1.12 | 7.7379% | 6.9120% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12A Merit Only Fiscal Years 2002 - 2005

Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 0 | 6,580 | 224,309,946 | 254,490,905 | 248,984,044 | 1.22 | 9.7350% | 8.0000% |
| 1 | 21,014 | 879,784,534 | 950,826,392 | 967,762,992 | 0.62 | 4.3549% | 7.0000% |
| 2 | 49,127 | 2,023,791,799 | 2,259,412,801 | 2,205,933,120 | 1.32 | 7.9226% | 6.0000% |
| 3 | 25,708 | 1,138,225,556 | 1,242,431,017 | 1,229,283,664 | 1.09 | 5.4351% | 5.0000% |
| 4 | 21,775 | 1,019,353,579 | 1,112,110,931 | 1,090,708,384 | 1.34 | 5.3796% | 4.0000% |
| 5 | 16,373 | 794,216,479 | 865,581,774 | 841,869,408 | 1.76 | 5.2656% | 3.0000% |
| 6 | 13,224 | 672,809,968 | 734,329,844 | 706,450,432 | 2.71 | 5.4237% | 2.0000% |
| 7 | 10,854 | 576,676,028 | 623,646,832 | 605,509,808 | 2.21 | 4.4251% | 2.0000% |
| 8 | 9,737 | 529,885,740 | 567,148,096 | 556,380,000 | 1.66 | 3.3121% | 2.0000% |
| 9 | 9,479 | 516,247,460 | 556,051,083 | 547,222,288 | 1.33 | 3.9902% | 3.0000% |
| 10 | 9,601 | 529,999,543 | 571,396,448 | 556,499,480 | 2.05 | 4.0907% | 2.0000% |
| 11 | 10,246 | 570,688,171 | 608,132,813 | 599,222,544 | 1.42 | 2.8413% | 2.0000% |
| 12 | 10,395 | 582,335,425 | 621,539,170 | 611,452,176 | 1.51 | 3.0122% | 2.0000% |
| 13 | 10,547 | 593,005,804 | 635,095,676 | 622,656,064 | 1.69 | 3.3777% | 2.0000% |
| 14 | 10,496 | 609,857,975 | 653,139,007 | 646,449,408 | 1.13 | 3.3769% | 3.0000% |
| 15 | 9,867 | 594,546,376 | 638,284,969 | 624,273,664 | 1.82 | 3.6366% | 2.0000% |
| 16 | 9,792 | 610,948,615 | 647,801,561 | 641,496,016 | 1.16 | 2.3121% | 2.0000% |
| 17 | 9,204 | 591,927,112 | 629,791,888 | 621,523,440 | 1.34 | 2.6769% | 2.0000% |
| 18 | 8,573 | 565,809,373 | 602,433,137 | 594,099,824 | 1.38 | 2.7528% | 2.0000% |
| 19 | 7,801 | 530,422,809 | 571,320,539 | 578,160,888 | 0.67 | 3.9904% | 6.0000% |
| 20 | 6,961 | 495,377,376 | 537,214,809 | 520,146,216 | 2.36 | 4.7256% | 2.0000% |
| 21 | 6,058 | 448,962,112 | 480,220,199 | 475,899,808 | 1.08 | 3.2423% | 3.0000% |
| 22 | 5,701 | 435,246,001 | 464,822,803 | 457,008,288 | 1.54 | 3.0754% | 2.0000% |
| 23 | 5,230 | 405,024,247 | 427,270,351 | 425,275,440 | 0.89 | 1.7725% | 2.0000% |
| 24 | 4,705 | 367,958,242 | 387,324,478 | 386,356,136 | 0.77 | 1.5432% | 2.0000% |
| 25 | 4,320 | 341,556,291 | 359,908,781 | 358,634,088 | 0.83 | 1.6532% | 2.0000% |
| 26 | 4,007 | 313,418,340 | 329,693,276 | 329,089,240 | 0.74 | 1.4727% | 2.0000% |
| 27 | 3,960 | 306,153,394 | 323,526,069 | 321,461,048 | 0.98 | 1.9545% | 2.0000% |
| 28 | 4,152 | 318,938,829 | 337,002,382 | 334,885,752 | 0.97 | 1.9436% | 2.0000% |
| 29 | 4,367 | 340,131,928 | 360,176,806 | 357,138,512 | 1.09 | 2.1733% | 2.0000% |
| 30 | 4,307 | 340,626,462 | 360,319,374 | 357,657,772 | 1.03 | 2.0614% | 2.0000% |
| 31 | 4,280 | 342,682,071 | 361,874,125 | 359,816,144 | 0.94 | 1.8805% | 2.0000% |
| 32 | 3,964 | 317,923,170 | 337,599,818 | 333,819,312 | 1.23 | 2.4691% | 2.0000% |
| 33 | 3,170 | 255,462,444 | 271,187,177 | 268,235,556 | 1.22 | 2.4354% | 2.0000% |
| 34 | 2,263 | 185,726,638 | 197,242,343 | 195,012,962 | 1.24 | 2.4804% | 2.0000% |
| 35 | 1,589 | 132,593,134 | 139,870,079 | 139,222,786 | 0.88 | 1.7682% | 2.0000% |
| 36 | 1,080 | 90,536,339 | 95,304,861 | 95,063,152 | 0.77 | 1.5470% | 2.0000% |
| 37 | 703 | 59,045,724 | 62,272,620 | 61,998,006 | 0.87 | 1.7451% | 2.0000% |
| 38 | 476 | 40,248,940 | 42,042,939 | 42,261,385 | 0.37 | 0.7373% | 2.0000% |
| 39 | 344 | 29,411,609 | 30,845,750 | 30,882,189 | 0.58 | 1.1561% | 2.0000% |
| 40 | 220 | 18,758,152 | 19,520,018 | 19,696,060 | 0.17 | 0.3415% | 2.0000% |
| 41 | 153 | 12,975,924 | 13,517,279 | 13,624,720 | 0.23 | 0.4520% | 2.0000% |
| 42 | 122 | 10,708,285 | 11,163,290 | 11,243,699 | 0.26 | 0.5291% | 2.0000% |
| 43 | 86 | 7,349,792 | 7,671,395 | 7,717,282 | 0.33 | 0.6557% | 2.0000% |
| 44 | 307 | 27,214,567 | 28,327,196 | 28,575,295 | 0.18 | 0.3684% | 2.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12A Merit Only Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------------|------------------------|-------------------------|---------------------------|-----------------------------------|-------------|---------------|
| | | | | | | Actual % | Expected % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| Total | 352,918 | 19,798,872,303 | 21,330,883,101 | 21,026,658,492 | 1.26 | 4.0179% | 3.2013% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12A Merit Only Fiscal Years 2002 - 2005

Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Proposed % |
| 0 | 6,580 | 224,309,946 | 254,490,905 | 244,497,841 | 1.08 | 9.7350% | 9.0000% |
| 1 | 21,014 | 879,784,534 | 950,826,392 | 950,167,297 | 0.54 | 4.3549% | 8.0000% |
| 2 | 49,127 | 2,023,791,799 | 2,259,412,801 | 2,165,457,225 | 1.13 | 7.9226% | 7.0000% |
| 3 | 25,708 | 1,138,225,556 | 1,242,431,017 | 1,206,519,089 | 0.91 | 5.4351% | 6.0000% |
| 4 | 21,775 | 1,019,353,579 | 1,112,110,931 | 1,070,321,258 | 1.08 | 5.3796% | 5.0000% |
| 5 | 16,373 | 794,216,479 | 865,581,774 | 829,956,221 | 1.17 | 5.2656% | 4.5000% |
| 6 | 13,224 | 672,809,968 | 734,329,844 | 699,722,367 | 1.36 | 5.4237% | 4.0000% |
| 7 | 10,854 | 576,676,028 | 623,646,832 | 596,859,689 | 1.26 | 4.4251% | 3.5000% |
| 8 | 9,737 | 529,885,740 | 567,148,096 | 543,132,884 | 1.32 | 3.3121% | 2.5000% |
| 9 | 9,479 | 516,247,460 | 556,051,083 | 526,572,409 | 2.00 | 3.9902% | 2.0000% |
| 10 | 9,601 | 529,999,543 | 571,396,448 | 540,599,534 | 2.05 | 4.0907% | 2.0000% |
| 11 | 10,246 | 570,688,171 | 608,132,813 | 582,101,934 | 1.42 | 2.8413% | 2.0000% |
| 12 | 10,395 | 582,335,425 | 621,539,170 | 593,982,134 | 1.51 | 3.0122% | 2.0000% |
| 13 | 10,547 | 593,005,804 | 635,095,676 | 604,865,920 | 1.69 | 3.3777% | 2.0000% |
| 14 | 10,496 | 609,857,975 | 653,139,007 | 628,153,714 | 1.13 | 3.3769% | 3.0000% |
| 15 | 9,867 | 594,546,376 | 638,284,969 | 606,437,304 | 1.82 | 3.6366% | 2.0000% |
| 16 | 9,792 | 610,948,615 | 647,801,561 | 623,167,587 | 1.16 | 2.3121% | 2.0000% |
| 17 | 9,204 | 591,927,112 | 629,791,888 | 603,765,654 | 1.34 | 2.6769% | 2.0000% |
| 18 | 8,573 | 565,809,373 | 602,433,137 | 577,125,560 | 1.38 | 2.7528% | 2.0000% |
| 19 | 7,801 | 530,422,809 | 571,320,539 | 562,248,178 | 0.67 | 3.9904% | 6.0000% |
| 20 | 6,961 | 495,377,376 | 537,214,809 | 505,284,924 | 2.36 | 4.7256% | 2.0000% |
| 21 | 6,058 | 448,962,112 | 480,220,199 | 462,430,975 | 1.08 | 3.2423% | 3.0000% |
| 22 | 5,701 | 435,246,001 | 464,822,803 | 443,950,921 | 1.54 | 3.0754% | 2.0000% |
| 23 | 5,230 | 405,024,247 | 427,270,351 | 409,074,489 | 1.77 | 1.7725% | 1.0000% |
| 24 | 4,705 | 367,958,242 | 387,324,478 | 371,637,824 | 1.54 | 1.5432% | 1.0000% |
| 25 | 4,320 | 341,556,291 | 359,908,781 | 344,971,854 | 1.65 | 1.6532% | 1.0000% |
| 26 | 4,007 | 313,418,340 | 329,693,276 | 316,552,523 | 1.47 | 1.4727% | 1.0000% |
| 27 | 3,960 | 306,153,394 | 323,526,069 | 309,214,928 | 1.95 | 1.9545% | 1.0000% |
| 28 | 4,152 | 318,938,829 | 337,002,382 | 322,128,217 | 1.94 | 1.9436% | 1.0000% |
| 29 | 4,367 | 340,131,928 | 360,176,806 | 343,533,247 | 2.17 | 2.1733% | 1.0000% |
| 30 | 4,307 | 340,626,462 | 360,319,374 | 344,032,727 | 2.06 | 2.0614% | 1.0000% |
| 31 | 4,280 | 342,682,071 | 361,874,125 | 346,108,892 | 1.88 | 1.8805% | 1.0000% |
| 32 | 3,964 | 317,923,170 | 337,599,818 | 321,102,402 | 2.47 | 2.4691% | 1.0000% |
| 33 | 3,170 | 255,462,444 | 271,187,177 | 258,017,068 | 2.44 | 2.4354% | 1.0000% |
| 34 | 2,263 | 185,726,638 | 197,242,343 | 187,583,904 | 2.48 | 2.4804% | 1.0000% |
| 35 | 1,589 | 132,593,134 | 139,870,079 | 133,919,065 | 1.77 | 1.7682% | 1.0000% |
| 36 | 1,080 | 90,536,339 | 95,304,861 | 91,441,702 | 1.55 | 1.5470% | 1.0000% |
| 37 | 703 | 59,045,724 | 62,272,620 | 59,636,181 | 1.75 | 1.7451% | 1.0000% |
| 38 | 476 | 40,248,940 | 42,042,939 | 40,651,429 | 0.74 | 0.7373% | 1.0000% |
| 39 | 344 | 29,411,609 | 30,845,750 | 29,705,725 | 1.16 | 1.1561% | 1.0000% |
| 40 | 220 | 18,758,152 | 19,520,018 | 18,945,734 | 0.34 | 0.3415% | 1.0000% |
| 41 | 153 | 12,975,924 | 13,517,279 | 13,105,683 | 0.45 | 0.4520% | 1.0000% |
| 42 | 122 | 10,708,285 | 11,163,290 | 10,815,368 | 0.53 | 0.5291% | 1.0000% |
| 43 | 86 | 7,349,792 | 7,671,395 | 7,423,290 | 0.66 | 0.6557% | 1.0000% |
| 44 | 307 | 27,214,567 | 28,327,196 | 27,486,713 | 0.37 | 0.3684% | 1.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12A Merit Only Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| Total | 352,918 | 19,798,872,303 | 21,330,883,101 | 20,474,409,585 | 1.18 | 4.0179% | 3.4120% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12B Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 0 | 18,965 | 500,772,963 | 581,886,642 | 555,858,003 | 1.47 | 16.1977% | 11.0000% |
| 1 | 85,854 | 2,711,801,079 | 2,991,431,920 | 2,982,981,256 | 1.03 | 10.3116% | 10.0000% |
| 2 | 102,875 | 3,690,550,287 | 4,086,677,830 | 4,022,699,928 | 1.19 | 10.7336% | 9.0000% |
| 3 | 70,466 | 2,596,650,036 | 2,824,193,675 | 2,804,382,184 | 1.10 | 8.7630% | 8.0000% |
| 4 | 60,692 | 2,322,182,500 | 2,518,052,460 | 2,484,735,408 | 1.20 | 8.4347% | 7.0000% |
| 5 | 51,611 | 1,981,222,489 | 2,141,447,263 | 2,100,095,724 | 1.35 | 8.0872% | 6.0000% |
| 6 | 48,180 | 1,884,829,976 | 2,035,232,223 | 1,979,071,388 | 1.60 | 7.9796% | 5.0000% |
| 7 | 45,665 | 1,861,493,723 | 1,990,108,715 | 1,954,568,344 | 1.38 | 6.9092% | 5.0000% |
| 8 | 44,557 | 1,869,265,639 | 1,972,716,008 | 1,962,728,836 | 1.11 | 5.5343% | 5.0000% |
| 9 | 41,450 | 1,786,290,892 | 1,890,596,109 | 1,893,468,252 | 0.97 | 5.8392% | 6.0000% |
| 10 | 40,227 | 1,784,429,684 | 1,905,795,325 | 1,873,651,080 | 1.36 | 6.8014% | 5.0000% |
| 11 | 40,087 | 1,836,526,872 | 1,936,245,154 | 1,928,353,104 | 1.09 | 5.4297% | 5.0000% |
| 12 | 38,599 | 1,815,643,636 | 1,910,731,188 | 1,906,425,740 | 1.05 | 5.2371% | 5.0000% |
| 13 | 36,599 | 1,761,602,402 | 1,866,043,293 | 1,849,682,432 | 1.19 | 5.9287% | 5.0000% |
| 14 | 34,985 | 1,730,002,159 | 1,831,111,145 | 1,833,802,184 | 0.97 | 5.8444% | 6.0000% |
| 15 | 33,957 | 1,716,127,317 | 1,832,595,830 | 1,801,933,596 | 1.36 | 6.7867% | 5.0000% |
| 16 | 33,373 | 1,721,356,399 | 1,815,987,714 | 1,807,424,140 | 1.10 | 5.4975% | 5.0000% |
| 17 | 32,415 | 1,692,536,200 | 1,782,198,958 | 1,777,162,928 | 1.06 | 5.2975% | 5.0000% |
| 18 | 33,074 | 1,721,750,061 | 1,814,936,646 | 1,807,837,496 | 1.08 | 5.4123% | 5.0000% |
| 19 | 34,007 | 1,775,179,979 | 1,880,124,670 | 1,934,946,240 | 0.66 | 5.9118% | 9.0000% |
| 20 | 34,818 | 1,833,459,315 | 1,967,401,234 | 1,925,132,208 | 1.46 | 7.3054% | 5.0000% |
| 21 | 34,438 | 1,863,070,392 | 1,975,624,689 | 1,974,854,504 | 1.01 | 6.0413% | 6.0000% |
| 22 | 35,204 | 1,939,702,783 | 2,042,774,778 | 2,036,687,824 | 1.06 | 5.3138% | 5.0000% |
| 23 | 34,949 | 1,952,375,408 | 2,042,090,123 | 2,049,994,080 | 0.92 | 4.5952% | 5.0000% |
| 24 | 34,905 | 1,971,770,771 | 2,059,988,793 | 2,070,359,216 | 0.89 | 4.4741% | 5.0000% |
| 25 | 32,419 | 1,862,436,339 | 1,948,126,443 | 1,955,558,056 | 0.92 | 4.6010% | 5.0000% |
| 26 | 30,878 | 1,801,058,637 | 1,883,008,693 | 1,891,111,488 | 0.91 | 4.5501% | 5.0000% |
| 27 | 28,297 | 1,680,205,196 | 1,757,429,580 | 1,764,215,364 | 0.92 | 4.5961% | 5.0000% |
| 28 | 26,089 | 1,584,308,861 | 1,657,104,581 | 1,663,524,240 | 0.92 | 4.5948% | 5.0000% |
| 29 | 23,169 | 1,444,983,760 | 1,514,161,360 | 1,517,232,880 | 0.96 | 4.7874% | 5.0000% |
| 30 | 20,282 | 1,296,883,625 | 1,364,155,475 | 1,361,727,748 | 1.04 | 5.1872% | 5.0000% |
| 31 | 17,036 | 1,121,601,512 | 1,182,090,459 | 1,177,681,514 | 1.08 | 5.3931% | 5.0000% |
| 32 | 13,418 | 903,750,565 | 954,630,817 | 948,938,044 | 1.13 | 5.6299% | 5.0000% |
| 33 | 9,526 | 650,570,321 | 687,156,963 | 683,098,810 | 1.12 | 5.6238% | 5.0000% |
| 34 | 6,613 | 456,646,439 | 481,933,069 | 479,478,744 | 1.11 | 5.5375% | 5.0000% |
| 35 | 4,590 | 319,058,746 | 335,153,031 | 335,011,671 | 1.01 | 5.0443% | 5.0000% |
| 36 | 3,211 | 223,736,052 | 234,809,472 | 234,922,847 | 0.99 | 4.9493% | 5.0000% |
| 37 | 2,193 | 152,750,665 | 160,060,075 | 160,388,192 | 0.96 | 4.7852% | 5.0000% |
| 38 | 1,599 | 111,053,532 | 116,086,123 | 116,606,206 | 0.91 | 4.5317% | 5.0000% |
| 39 | 1,199 | 82,163,895 | 85,975,988 | 86,272,089 | 0.93 | 4.6396% | 5.0000% |
| 40 | 847 | 57,643,673 | 60,181,505 | 60,525,857 | 0.88 | 4.4026% | 5.0000% |
| 41 | 645 | 43,600,496 | 45,748,637 | 45,780,521 | 0.99 | 4.9269% | 5.0000% |
| 42 | 496 | 34,397,637 | 35,683,758 | 36,117,516 | 0.75 | 3.7390% | 5.0000% |
| 43 | 347 | 24,055,263 | 25,148,331 | 25,258,026 | 0.91 | 4.5440% | 5.0000% |
| 44 | 917 | 68,493,377 | 71,373,938 | 71,918,046 | 0.84 | 4.2056% | 5.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12B Fiscal Years 1989 - 2005

Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 5.0000% |
| Total | 1,325,723 | 62,239,991,553 | 66,296,010,683 | 65,934,203,954 | 1.10 | 6.5167% | 5.9354% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12B Fiscal Years 1989 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Proposed % |
| 0 | 18,965 | 500,772,963 | 581,886,642 | 545,842,530 | 1.30 | 16.1977% | 12.5000% |
| 1 | 85,854 | 2,711,801,079 | 2,991,431,920 | 2,928,745,165 | 0.90 | 10.3116% | 11.5000% |
| 2 | 102,875 | 3,690,550,287 | 4,086,677,830 | 3,948,888,807 | 1.02 | 10.7336% | 10.5000% |
| 3 | 70,466 | 2,596,650,036 | 2,824,193,675 | 2,752,449,038 | 0.92 | 8.7630% | 9.5000% |
| 4 | 60,692 | 2,322,182,500 | 2,518,052,460 | 2,438,291,625 | 0.99 | 8.4347% | 8.5000% |
| 5 | 51,611 | 1,981,222,489 | 2,141,447,263 | 2,070,377,501 | 1.01 | 8.0872% | 8.0000% |
| 6 | 48,180 | 1,884,829,976 | 2,035,232,223 | 1,960,223,175 | 1.06 | 7.9796% | 7.5000% |
| 7 | 45,665 | 1,861,493,723 | 1,990,108,715 | 1,926,646,003 | 0.99 | 6.9092% | 7.0000% |
| 8 | 44,557 | 1,869,265,639 | 1,972,716,008 | 1,915,997,280 | 0.92 | 5.5343% | 6.0000% |
| 9 | 41,450 | 1,786,290,892 | 1,890,596,109 | 1,822,016,710 | 1.06 | 5.8392% | 5.5000% |
| 10 | 40,227 | 1,784,429,684 | 1,905,795,325 | 1,820,118,278 | 1.24 | 6.8014% | 5.5000% |
| 11 | 40,087 | 1,836,526,872 | 1,936,245,154 | 1,873,257,409 | 0.99 | 5.4297% | 5.5000% |
| 12 | 38,599 | 1,815,643,636 | 1,910,731,188 | 1,851,956,509 | 0.95 | 5.2371% | 5.5000% |
| 13 | 36,599 | 1,761,602,402 | 1,866,043,293 | 1,796,834,450 | 1.08 | 5.9287% | 5.5000% |
| 14 | 34,985 | 1,730,002,159 | 1,831,111,145 | 1,781,902,224 | 0.90 | 5.8444% | 6.5000% |
| 15 | 33,957 | 1,716,127,317 | 1,832,595,830 | 1,750,449,863 | 1.23 | 6.7867% | 5.5000% |
| 16 | 33,373 | 1,721,356,399 | 1,815,987,714 | 1,755,783,527 | 1.00 | 5.4975% | 5.5000% |
| 17 | 32,415 | 1,692,536,200 | 1,782,198,958 | 1,726,386,924 | 0.96 | 5.2975% | 5.5000% |
| 18 | 33,074 | 1,721,750,061 | 1,814,936,646 | 1,756,185,062 | 0.98 | 5.4123% | 5.5000% |
| 19 | 34,007 | 1,775,179,979 | 1,880,124,670 | 1,881,690,778 | 0.62 | 5.9118% | 9.5000% |
| 20 | 34,818 | 1,833,459,315 | 1,967,401,234 | 1,870,128,501 | 1.33 | 7.3054% | 5.5000% |
| 21 | 34,438 | 1,863,070,392 | 1,975,624,689 | 1,918,962,504 | 0.93 | 6.0413% | 6.5000% |
| 22 | 35,204 | 1,939,702,783 | 2,042,774,778 | 1,978,496,839 | 0.97 | 5.3138% | 5.5000% |
| 23 | 34,949 | 1,952,375,408 | 2,042,090,123 | 1,971,899,162 | 1.02 | 4.5952% | 4.5000% |
| 24 | 34,905 | 1,971,770,771 | 2,059,988,793 | 1,991,488,479 | 0.99 | 4.4741% | 4.5000% |
| 25 | 32,419 | 1,862,436,339 | 1,948,126,443 | 1,881,060,702 | 1.02 | 4.6010% | 4.5000% |
| 26 | 30,878 | 1,801,058,637 | 1,883,008,693 | 1,819,069,223 | 1.01 | 4.5501% | 4.5000% |
| 27 | 28,297 | 1,680,205,196 | 1,757,429,580 | 1,697,007,248 | 1.02 | 4.5961% | 4.5000% |
| 28 | 26,089 | 1,584,308,861 | 1,657,104,581 | 1,600,151,950 | 1.02 | 4.5948% | 4.5000% |
| 29 | 23,169 | 1,444,983,760 | 1,514,161,360 | 1,459,433,598 | 1.06 | 4.7874% | 4.5000% |
| 30 | 20,282 | 1,296,883,625 | 1,364,155,475 | 1,309,852,461 | 1.15 | 5.1872% | 4.5000% |
| 31 | 17,036 | 1,121,601,512 | 1,182,090,459 | 1,132,817,527 | 1.20 | 5.3931% | 4.5000% |
| 32 | 13,418 | 903,750,565 | 954,630,817 | 912,788,071 | 1.25 | 5.6299% | 4.5000% |
| 33 | 9,526 | 650,570,321 | 687,156,963 | 657,076,024 | 1.25 | 5.6238% | 4.5000% |
| 34 | 6,613 | 456,646,439 | 481,933,069 | 461,212,903 | 1.23 | 5.5375% | 4.5000% |
| 35 | 4,590 | 319,058,746 | 335,153,031 | 322,249,333 | 1.12 | 5.0443% | 4.5000% |
| 36 | 3,211 | 223,736,052 | 234,809,472 | 225,973,413 | 1.10 | 4.9493% | 4.5000% |
| 37 | 2,193 | 152,750,665 | 160,060,075 | 154,278,172 | 1.06 | 4.7852% | 4.5000% |
| 38 | 1,599 | 111,053,532 | 116,086,123 | 112,164,067 | 1.01 | 4.5317% | 4.5000% |
| 39 | 1,199 | 82,163,895 | 85,975,988 | 82,985,534 | 1.03 | 4.6396% | 4.5000% |
| 40 | 847 | 57,643,673 | 60,181,505 | 58,220,110 | 0.98 | 4.4026% | 4.5000% |
| 41 | 645 | 43,600,496 | 45,748,637 | 44,036,501 | 1.09 | 4.9269% | 4.5000% |
| 42 | 496 | 34,397,637 | 35,683,758 | 34,741,613 | 0.83 | 3.7390% | 4.5000% |
| 43 | 347 | 24,055,263 | 25,148,331 | 24,295,816 | 1.01 | 4.5440% | 4.5000% |
| 44 | 917 | 68,493,377 | 71,373,938 | 69,178,311 | 0.93 | 4.2056% | 4.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12B Fiscal Years 1989 - 2005

Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| Total | 1,325,723 | 62,239,991,553 | 66,296,010,683 | 64,093,610,920 | 1.01 | 6.5167% | 6.4782% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12B Merit Only Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 0 | 18,965 | 500,772,963 | 581,886,642 | 555,858,003 | 1.67 | 13.3477% | 8.0000% |
| 1 | 85,854 | 2,711,801,079 | 2,991,431,920 | 2,982,981,256 | 1.07 | 7.4616% | 7.0000% |
| 2 | 102,875 | 3,690,550,287 | 4,086,677,830 | 4,022,699,928 | 1.31 | 7.8836% | 6.0000% |
| 3 | 70,466 | 2,596,650,036 | 2,824,193,675 | 2,804,382,184 | 1.18 | 5.9130% | 5.0000% |
| 4 | 60,692 | 2,322,182,500 | 2,518,052,460 | 2,484,735,408 | 1.40 | 5.5847% | 4.0000% |
| 5 | 51,611 | 1,981,222,489 | 2,141,447,263 | 2,100,095,724 | 1.75 | 5.2372% | 3.0000% |
| 6 | 48,180 | 1,884,829,976 | 2,035,232,223 | 1,979,071,388 | 2.56 | 5.1296% | 2.0000% |
| 7 | 45,665 | 1,861,493,723 | 1,990,108,715 | 1,954,568,344 | 2.03 | 4.0592% | 2.0000% |
| 8 | 44,557 | 1,869,265,639 | 1,972,716,008 | 1,962,728,836 | 1.34 | 2.6843% | 2.0000% |
| 9 | 41,450 | 1,786,290,892 | 1,890,596,109 | 1,893,468,252 | 1.00 | 2.9892% | 3.0000% |
| 10 | 40,227 | 1,784,429,684 | 1,905,795,325 | 1,873,651,080 | 1.98 | 3.9514% | 2.0000% |
| 11 | 40,087 | 1,836,526,872 | 1,936,245,154 | 1,928,353,104 | 1.29 | 2.5797% | 2.0000% |
| 12 | 38,599 | 1,815,643,636 | 1,910,731,188 | 1,906,425,740 | 1.19 | 2.3871% | 2.0000% |
| 13 | 36,599 | 1,761,602,402 | 1,866,043,293 | 1,849,682,432 | 1.54 | 3.0787% | 2.0000% |
| 14 | 34,985 | 1,730,002,159 | 1,831,111,145 | 1,833,802,184 | 1.00 | 2.9944% | 3.0000% |
| 15 | 33,957 | 1,716,127,317 | 1,832,595,830 | 1,801,933,596 | 1.97 | 3.9367% | 2.0000% |
| 16 | 33,373 | 1,721,356,399 | 1,815,987,714 | 1,807,424,140 | 1.32 | 2.6475% | 2.0000% |
| 17 | 32,415 | 1,692,536,200 | 1,782,198,958 | 1,777,162,928 | 1.22 | 2.4475% | 2.0000% |
| 18 | 33,074 | 1,721,750,061 | 1,814,936,646 | 1,807,837,496 | 1.28 | 2.5623% | 2.0000% |
| 19 | 34,007 | 1,775,179,979 | 1,880,124,670 | 1,934,946,240 | 0.51 | 3.0618% | 6.0000% |
| 20 | 34,818 | 1,833,459,315 | 1,967,401,234 | 1,925,132,208 | 2.23 | 4.4554% | 2.0000% |
| 21 | 34,438 | 1,863,070,392 | 1,975,624,689 | 1,974,854,504 | 1.06 | 3.1913% | 3.0000% |
| 22 | 35,204 | 1,939,702,783 | 2,042,774,778 | 2,036,687,824 | 1.23 | 2.4638% | 2.0000% |
| 23 | 34,949 | 1,952,375,408 | 2,042,090,123 | 2,049,994,080 | 0.87 | 1.7452% | 2.0000% |
| 24 | 34,905 | 1,971,770,771 | 2,059,988,793 | 2,070,359,216 | 0.81 | 1.6241% | 2.0000% |
| 25 | 32,419 | 1,862,436,339 | 1,948,126,443 | 1,955,558,056 | 0.88 | 1.7510% | 2.0000% |
| 26 | 30,878 | 1,801,058,637 | 1,883,008,693 | 1,891,111,488 | 0.85 | 1.7001% | 2.0000% |
| 27 | 28,297 | 1,680,205,196 | 1,757,429,580 | 1,764,215,364 | 0.87 | 1.7461% | 2.0000% |
| 28 | 26,089 | 1,584,308,861 | 1,657,104,581 | 1,663,524,240 | 0.87 | 1.7448% | 2.0000% |
| 29 | 23,169 | 1,444,983,760 | 1,514,161,360 | 1,517,232,880 | 0.97 | 1.9374% | 2.0000% |
| 30 | 20,282 | 1,296,883,625 | 1,364,155,475 | 1,361,727,748 | 1.17 | 2.3372% | 2.0000% |
| 31 | 17,036 | 1,121,601,512 | 1,182,090,459 | 1,177,681,514 | 1.27 | 2.5431% | 2.0000% |
| 32 | 13,418 | 903,750,565 | 954,630,817 | 948,938,044 | 1.39 | 2.7799% | 2.0000% |
| 33 | 9,526 | 650,570,321 | 687,156,963 | 683,098,810 | 1.39 | 2.7738% | 2.0000% |
| 34 | 6,613 | 456,646,439 | 481,933,069 | 479,478,744 | 1.34 | 2.6875% | 2.0000% |
| 35 | 4,590 | 319,058,746 | 335,153,031 | 335,011,671 | 1.10 | 2.1943% | 2.0000% |
| 36 | 3,211 | 223,736,052 | 234,809,472 | 234,922,847 | 1.05 | 2.0993% | 2.0000% |
| 37 | 2,193 | 152,750,665 | 160,060,075 | 160,388,192 | 0.97 | 1.9352% | 2.0000% |
| 38 | 1,599 | 111,053,532 | 116,086,123 | 116,606,206 | 0.84 | 1.6817% | 2.0000% |
| 39 | 1,199 | 82,163,895 | 85,975,988 | 86,272,089 | 0.89 | 1.7896% | 2.0000% |
| 40 | 847 | 57,643,673 | 60,181,505 | 60,525,857 | 0.78 | 1.5526% | 2.0000% |
| 41 | 645 | 43,600,496 | 45,748,637 | 45,780,521 | 1.04 | 2.0769% | 2.0000% |
| 42 | 496 | 34,397,637 | 35,683,758 | 36,117,516 | 0.44 | 0.8890% | 2.0000% |
| 43 | 347 | 24,055,263 | 25,148,331 | 25,258,026 | 0.85 | 1.6940% | 2.0000% |
| 44 | 917 | 68,493,377 | 71,373,938 | 71,918,046 | 0.68 | 1.3556% | 2.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12B Merit Only Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 2.0000% |
| Total | 1,325,723 | 62,239,991,553 | 66,296,010,683 | 65,934,203,954 | 1.25 | 3.6667% | 2.9354% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12B Merit Only Fiscal Years 1989 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Proposed % |
| 0 | 18,965 | 500,772,963 | 581,886,642 | 545,842,530 | 1.48 | 13.3477% | 9.0000% |
| 1 | 85,854 | 2,711,801,079 | 2,991,431,920 | 2,928,745,165 | 0.93 | 7.4616% | 8.0000% |
| 2 | 102,875 | 3,690,550,287 | 4,086,677,830 | 3,948,888,807 | 1.13 | 7.8836% | 7.0000% |
| 3 | 70,466 | 2,596,650,036 | 2,824,193,675 | 2,752,449,038 | 0.99 | 5.9130% | 6.0000% |
| 4 | 60,692 | 2,322,182,500 | 2,518,052,460 | 2,438,291,625 | 1.12 | 5.5847% | 5.0000% |
| 5 | 51,611 | 1,981,222,489 | 2,141,447,263 | 2,070,377,501 | 1.16 | 5.2372% | 4.5000% |
| 6 | 48,180 | 1,884,829,976 | 2,035,232,223 | 1,960,223,175 | 1.28 | 5.1296% | 4.0000% |
| 7 | 45,665 | 1,861,493,723 | 1,990,108,715 | 1,926,646,003 | 1.16 | 4.0592% | 3.5000% |
| 8 | 44,557 | 1,869,265,639 | 1,972,716,008 | 1,915,997,280 | 1.07 | 2.6843% | 2.5000% |
| 9 | 41,450 | 1,786,290,892 | 1,890,596,109 | 1,822,016,710 | 1.49 | 2.9892% | 2.0000% |
| 10 | 40,227 | 1,784,429,684 | 1,905,795,325 | 1,820,118,278 | 1.98 | 3.9514% | 2.0000% |
| 11 | 40,087 | 1,836,526,872 | 1,936,245,154 | 1,873,257,409 | 1.29 | 2.5797% | 2.0000% |
| 12 | 38,599 | 1,815,643,636 | 1,910,731,188 | 1,851,956,509 | 1.19 | 2.3871% | 2.0000% |
| 13 | 36,599 | 1,761,602,402 | 1,866,043,293 | 1,796,834,450 | 1.54 | 3.0787% | 2.0000% |
| 14 | 34,985 | 1,730,002,159 | 1,831,111,145 | 1,781,902,224 | 1.00 | 2.9944% | 3.0000% |
| 15 | 33,957 | 1,716,127,317 | 1,832,595,830 | 1,750,449,863 | 1.97 | 3.9367% | 2.0000% |
| 16 | 33,373 | 1,721,356,399 | 1,815,987,714 | 1,755,783,527 | 1.32 | 2.6475% | 2.0000% |
| 17 | 32,415 | 1,692,536,200 | 1,782,198,958 | 1,726,386,924 | 1.22 | 2.4475% | 2.0000% |
| 18 | 33,074 | 1,721,750,061 | 1,814,936,646 | 1,756,185,062 | 1.28 | 2.5623% | 2.0000% |
| 19 | 34,007 | 1,775,179,979 | 1,880,124,670 | 1,881,690,778 | 0.51 | 3.0618% | 6.0000% |
| 20 | 34,818 | 1,833,459,315 | 1,967,401,234 | 1,870,128,501 | 2.23 | 4.4554% | 2.0000% |
| 21 | 34,438 | 1,863,070,392 | 1,975,624,689 | 1,918,962,504 | 1.06 | 3.1913% | 3.0000% |
| 22 | 35,204 | 1,939,702,783 | 2,042,774,778 | 1,978,496,839 | 1.23 | 2.4638% | 2.0000% |
| 23 | 34,949 | 1,952,375,408 | 2,042,090,123 | 1,971,899,162 | 1.75 | 1.7452% | 1.0000% |
| 24 | 34,905 | 1,971,770,771 | 2,059,988,793 | 1,991,488,479 | 1.62 | 1.6241% | 1.0000% |
| 25 | 32,419 | 1,862,436,339 | 1,948,126,443 | 1,881,060,702 | 1.75 | 1.7510% | 1.0000% |
| 26 | 30,878 | 1,801,058,637 | 1,883,008,693 | 1,819,069,223 | 1.70 | 1.7001% | 1.0000% |
| 27 | 28,297 | 1,680,205,196 | 1,757,429,580 | 1,697,007,248 | 1.75 | 1.7461% | 1.0000% |
| 28 | 26,089 | 1,584,308,861 | 1,657,104,581 | 1,600,151,950 | 1.74 | 1.7448% | 1.0000% |
| 29 | 23,169 | 1,444,983,760 | 1,514,161,360 | 1,459,433,598 | 1.94 | 1.9374% | 1.0000% |
| 30 | 20,282 | 1,296,883,625 | 1,364,155,475 | 1,309,852,461 | 2.34 | 2.3372% | 1.0000% |
| 31 | 17,036 | 1,121,601,512 | 1,182,090,459 | 1,132,817,527 | 2.54 | 2.5431% | 1.0000% |
| 32 | 13,418 | 903,750,565 | 954,630,817 | 912,788,071 | 2.78 | 2.7799% | 1.0000% |
| 33 | 9,526 | 650,570,321 | 687,156,963 | 657,076,024 | 2.77 | 2.7738% | 1.0000% |
| 34 | 6,613 | 456,646,439 | 481,933,069 | 461,212,903 | 2.69 | 2.6875% | 1.0000% |
| 35 | 4,590 | 319,058,746 | 335,153,031 | 322,249,333 | 2.19 | 2.1943% | 1.0000% |
| 36 | 3,211 | 223,736,052 | 234,809,472 | 225,973,413 | 2.10 | 2.0993% | 1.0000% |
| 37 | 2,193 | 152,750,665 | 160,060,075 | 154,278,172 | 1.94 | 1.9352% | 1.0000% |
| 38 | 1,599 | 111,053,532 | 116,086,123 | 112,164,067 | 1.68 | 1.6817% | 1.0000% |
| 39 | 1,199 | 82,163,895 | 85,975,988 | 82,985,534 | 1.79 | 1.7896% | 1.0000% |
| 40 | 847 | 57,643,673 | 60,181,505 | 58,220,110 | 1.55 | 1.5526% | 1.0000% |
| 41 | 645 | 43,600,496 | 45,748,637 | 44,036,501 | 2.08 | 2.0769% | 1.0000% |
| 42 | 496 | 34,397,637 | 35,683,758 | 34,741,613 | 0.89 | 0.8890% | 1.0000% |
| 43 | 347 | 24,055,263 | 25,148,331 | 24,295,816 | 1.69 | 1.6940% | 1.0000% |
| 44 | 917 | 68,493,377 | 71,373,938 | 69,178,311 | 1.36 | 1.3556% | 1.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12B Merit Only Fiscal Years 1989 - 2005

Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------------|------------------------|-------------------------|---------------------------|-----------------------------------|-------------|---------------|
| | | | | | | Actual % | Proposed % |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| Total | 1,325,723 | 62,239,991,553 | 66,296,010,683 | 64,093,610,920 | 1.23 | 3.6667% | 2.9782% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12C

Salary Experience of Active Members

Men and Women

| Fiscal Year | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 1989 | 65,692 | 2,396,046,717 | 2,581,217,233 | 2,536,874,590 | 1.31 | 7.7282% | 5.8775% |
| 1990 | 69,818 | 2,646,738,288 | 2,846,227,161 | 2,801,594,706 | 1.29 | 7.5372% | 5.8508% |
| 1991 | 71,818 | 2,836,701,247 | 3,059,797,841 | 3,001,854,651 | 1.35 | 7.8646% | 5.8220% |
| 1992 | 69,354 | 2,843,992,818 | 2,929,568,258 | 3,009,511,438 | 0.52 | 3.0090% | 5.8199% |
| 1993 | 71,728 | 2,958,763,629 | 3,078,817,229 | 3,129,986,143 | 0.70 | 4.0576% | 5.7870% |
| 1994 | 74,722 | 3,134,137,623 | 3,277,237,269 | 3,313,968,056 | 0.80 | 4.5658% | 5.7378% |
| 1995 | 75,333 | 3,239,474,011 | 3,519,575,560 | 3,423,714,028 | 1.52 | 8.6465% | 5.6873% |
| 1996 | 74,127 | 3,356,987,121 | 3,439,658,487 | 3,547,284,799 | 0.43 | 2.4627% | 5.6687% |
| 1997 | 73,784 | 3,330,415,885 | 3,425,233,271 | 3,520,741,455 | 0.50 | 2.8470% | 5.7148% |
| 1998 | 77,108 | 3,487,643,152 | 3,686,411,108 | 3,689,576,355 | 0.98 | 5.6992% | 5.7900% |
| 1999 | 80,197 | 3,731,612,239 | 4,005,010,707 | 3,950,142,801 | 1.25 | 7.3266% | 5.8562% |
| 2000 | 83,782 | 4,067,798,350 | 4,446,023,498 | 4,308,149,280 | 1.57 | 9.2980% | 5.9086% |
| 2001 | 85,342 | 4,410,808,170 | 4,670,349,960 | 4,674,147,160 | 0.99 | 5.8842% | 5.9703% |
| 2002 | 86,528 | 4,526,070,422 | 4,886,707,945 | 4,797,845,106 | 1.33 | 7.9680% | 6.0046% |
| 2003 | 85,222 | 4,614,488,186 | 5,235,607,543 | 4,895,459,752 | 2.21 | 13.4602% | 6.0889% |
| 2004 | 87,681 | 5,145,678,664 | 5,413,873,017 | 5,464,984,753 | 0.84 | 5.2120% | 6.2053% |
| 2005 | 93,487 | 5,512,635,031 | 5,794,694,596 | 5,868,368,881 | 0.79 | 5.1166% | 6.4531% |
| Total | 1,325,723 | 62,239,991,553 | 66,296,010,683 | 65,934,203,954 | 1.10 | 6.5167% | 5.9354% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 12C

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 1989 | 65,692 | 2,396,046,717 | 2,581,217,233 | 2,465,486,462 | 1.21 | 7.7282% | 6.3981% |
| 1990 | 69,818 | 2,646,738,288 | 2,846,227,161 | 2,723,103,514 | 1.18 | 7.5372% | 6.3853% |
| 1991 | 71,818 | 2,836,701,247 | 3,059,797,841 | 2,915,823,315 | 1.25 | 7.8646% | 6.2892% |
| 1992 | 69,354 | 2,843,992,818 | 2,929,568,258 | 2,923,869,294 | 0.48 | 3.0090% | 6.3086% |
| 1993 | 71,728 | 2,958,763,629 | 3,078,817,229 | 3,039,363,148 | 0.65 | 4.0576% | 6.2241% |
| 1994 | 74,722 | 3,134,137,623 | 3,277,237,269 | 3,217,178,851 | 0.74 | 4.5658% | 6.1496% |
| 1995 | 75,333 | 3,239,474,011 | 3,519,575,560 | 3,323,300,356 | 1.42 | 8.6465% | 6.0877% |
| 1996 | 74,127 | 3,356,987,121 | 3,439,658,487 | 3,444,783,143 | 0.40 | 2.4627% | 6.1153% |
| 1997 | 73,784 | 3,330,415,885 | 3,425,233,271 | 3,419,171,877 | 0.46 | 2.8470% | 6.1650% |
| 1998 | 77,108 | 3,487,643,152 | 3,686,411,108 | 3,583,220,127 | 0.91 | 5.6992% | 6.2404% |
| 1999 | 80,197 | 3,731,612,239 | 4,005,010,707 | 3,836,760,264 | 1.16 | 7.3266% | 6.3178% |
| 2000 | 83,782 | 4,067,798,350 | 4,446,023,498 | 4,185,875,562 | 1.45 | 9.2980% | 6.4027% |
| 2001 | 85,342 | 4,410,808,170 | 4,670,349,960 | 4,541,265,421 | 0.91 | 5.8842% | 6.4577% |
| 2002 | 86,528 | 4,526,070,422 | 4,886,707,945 | 4,663,802,919 | 1.22 | 7.9680% | 6.5431% |
| 2003 | 85,222 | 4,614,488,186 | 5,235,607,543 | 4,764,124,811 | 2.00 | 13.4602% | 6.7428% |
| 2004 | 87,681 | 5,145,678,664 | 5,413,873,017 | 5,324,583,060 | 0.75 | 5.2120% | 6.9768% |
| 2005 | 93,487 | 5,512,635,031 | 5,794,694,596 | 5,721,898,795 | 0.70 | 5.1166% | 7.2961% |
| Total | 1,325,723 | 62,239,991,553 | 66,296,010,683 | 64,093,610,920 | 1.01 | 6.5167% | 6.4782% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

**Table 13A
Fiscal Years 2002 - 2005**

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------------|----------|----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| | | | | | | | |
| 0 | 6,579 | 239,334,412 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1 | 21,005 | 914,916,729 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 2 | 49,107 | 2,140,415,126 | 18,909 | 0 | 0.00 | 0.0009% | 0.0000% |
| 3 | 25,662 | 1,188,037,360 | 36,052 | 0 | 0.00 | 0.0030% | 0.0000% |
| 4 | 21,702 | 1,062,660,575 | 22,619 | 0 | 0.00 | 0.0021% | 0.0000% |
| 5 | 16,311 | 827,333,028 | 1,651 | 0 | 0.00 | 0.0002% | 0.0000% |
| 6 | 13,180 | 701,352,452 | 7,994 | 0 | 0.00 | 0.0011% | 0.0000% |
| 7 | 10,809 | 597,908,167 | 11,106 | 0 | 0.00 | 0.0019% | 0.0000% |
| 8 | 9,663 | 544,770,581 | 5,401 | 0 | 0.00 | 0.0010% | 0.0000% |
| 9 | 9,393 | 531,836,323 | 12,309 | 0 | 0.00 | 0.0023% | 0.0000% |
| 10 | 9,506 | 546,011,342 | 3,821 | 0 | 0.00 | 0.0007% | 0.0000% |
| 11 | 10,102 | 582,168,915 | 1,812 | 0 | 0.00 | 0.0003% | 0.0000% |
| 12 | 10,248 | 594,487,843 | 18,880 | 0 | 0.00 | 0.0032% | 0.0000% |
| 13 | 10,402 | 606,176,497 | 16,389 | 0 | 0.00 | 0.0027% | 0.0000% |
| 14 | 10,312 | 621,555,348 | 12,531 | 0 | 0.00 | 0.0020% | 0.0000% |
| 15 | 9,695 | 606,206,495 | 15,949 | 0 | 0.00 | 0.0026% | 0.0000% |
| 16 | 9,618 | 619,237,216 | 19,995 | 0 | 0.00 | 0.0032% | 0.0000% |
| 17 | 9,015 | 599,745,495 | 15,073 | 0 | 0.00 | 0.0025% | 0.0000% |
| 18 | 8,392 | 573,623,820 | 36,253 | 0 | 0.00 | 0.0063% | 0.0000% |
| 19 | 7,478 | 530,282,095 | 3,212 | 0 | 0.00 | 0.0006% | 0.0000% |
| 20 | 6,693 | 497,931,701 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 21 | 5,837 | 448,906,228 | 2,369 | 0 | 0.00 | 0.0005% | 0.0000% |
| 22 | 5,373 | 426,057,546 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 23 | 4,907 | 392,469,435 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 24 | 4,281 | 345,439,329 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 25 | 3,939 | 321,248,740 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 26 | 3,585 | 289,083,708 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 27 | 3,424 | 273,676,962 | 127 | 0 | 0.00 | 0.0000% | 0.0000% |
| 28 | 3,534 | 279,980,185 | 315 | 0 | 0.00 | 0.0001% | 0.0000% |
| 29 | 3,606 | 290,312,361 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 30 | 3,462 | 282,266,577 | 6,719 | 0 | 0.00 | 0.0024% | 0.0000% |
| 31 | 3,197 | 262,878,764 | 353 | 0 | 0.00 | 0.0001% | 0.0000% |
| 32 | 2,696 | 222,802,992 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 33 | 1,988 | 164,910,047 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 34 | 1,446 | 122,291,013 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 35 | 1,114 | 95,580,406 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 36 | 792 | 68,117,466 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 37 | 533 | 46,083,004 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 38 | 373 | 32,181,030 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 39 | 275 | 24,143,960 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 40 | 174 | 15,084,242 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 41 | 123 | 10,694,964 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 42 | 102 | 9,100,488 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 43 | 76 | 6,640,118 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 44 | 261 | 23,552,327 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 13A
Fiscal Years 2002 - 2005

| Over Time Pay Experience for All years | | | | | | Men and Women | | | |
|--|--------------------------|------------------------------|----------|----------|-----------------------------------|---------------|---------|-------------|---------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | Actual % | Expected % |
| | | | Actual | Expected | | | | | |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| Total | 339,970 | 19,579,493,412 | 269,839 | 0 | 0.00 | 0.0014% | 0.0000% | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

**Table 13B
Fiscal Years 1990 - 2005**

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------------|----------|----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| | | | | | | | |
| 0 | 18,154 | 526,151,163 | 381 | 0 | 0.00 | 0.0001% | 0.0000% |
| 1 | 80,769 | 2,721,654,966 | 25,027 | 0 | 0.00 | 0.0009% | 0.0000% |
| 2 | 99,760 | 3,806,594,423 | 23,710 | 0 | 0.00 | 0.0006% | 0.0000% |
| 3 | 67,957 | 2,640,553,389 | 36,631 | 0 | 0.00 | 0.0014% | 0.0000% |
| 4 | 58,081 | 2,344,459,079 | 27,772 | 0 | 0.00 | 0.0012% | 0.0000% |
| 5 | 48,384 | 1,980,322,375 | 5,058 | 0 | 0.00 | 0.0003% | 0.0000% |
| 6 | 45,312 | 1,865,866,063 | 8,169 | 0 | 0.00 | 0.0004% | 0.0000% |
| 7 | 43,050 | 1,837,008,251 | 11,106 | 0 | 0.00 | 0.0006% | 0.0000% |
| 8 | 42,547 | 1,847,286,983 | 9,556 | 0 | 0.00 | 0.0005% | 0.0000% |
| 9 | 40,071 | 1,787,280,327 | 14,590 | 0 | 0.00 | 0.0008% | 0.0000% |
| 10 | 38,848 | 1,792,305,597 | 5,416 | 0 | 0.00 | 0.0003% | 0.0000% |
| 11 | 38,323 | 1,816,064,993 | 7,693 | 0 | 0.00 | 0.0004% | 0.0000% |
| 12 | 37,402 | 1,814,685,217 | 18,880 | 0 | 0.00 | 0.0010% | 0.0000% |
| 13 | 35,458 | 1,766,806,320 | 19,706 | 0 | 0.00 | 0.0011% | 0.0000% |
| 14 | 33,304 | 1,712,079,063 | 14,397 | 0 | 0.00 | 0.0008% | 0.0000% |
| 15 | 31,692 | 1,679,680,349 | 19,593 | 0 | 0.00 | 0.0012% | 0.0000% |
| 16 | 30,615 | 1,653,427,204 | 20,891 | 0 | 0.00 | 0.0013% | 0.0000% |
| 17 | 29,788 | 1,625,726,062 | 24,929 | 0 | 0.00 | 0.0015% | 0.0000% |
| 18 | 29,333 | 1,607,211,628 | 36,253 | 0 | 0.00 | 0.0023% | 0.0000% |
| 19 | 29,737 | 1,638,132,883 | 3,212 | 0 | 0.00 | 0.0002% | 0.0000% |
| 20 | 30,153 | 1,690,528,301 | 229 | 0 | 0.00 | 0.0000% | 0.0000% |
| 21 | 30,380 | 1,734,566,403 | 2,369 | 0 | 0.00 | 0.0001% | 0.0000% |
| 22 | 31,068 | 1,796,975,535 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 23 | 31,522 | 1,830,738,322 | 7,556 | 0 | 0.00 | 0.0004% | 0.0000% |
| 24 | 30,678 | 1,801,031,031 | 227 | 0 | 0.00 | 0.0000% | 0.0000% |
| 25 | 28,769 | 1,716,482,578 | 5,067 | 0 | 0.00 | 0.0003% | 0.0000% |
| 26 | 27,463 | 1,658,743,014 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 27 | 25,026 | 1,537,723,837 | 6,265 | 0 | 0.00 | 0.0004% | 0.0000% |
| 28 | 22,768 | 1,430,034,860 | 439 | 0 | 0.00 | 0.0000% | 0.0000% |
| 29 | 19,559 | 1,264,875,074 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 30 | 16,707 | 1,109,659,364 | 24,815 | 0 | 0.00 | 0.0022% | 0.0000% |
| 31 | 13,255 | 905,952,785 | 353 | 0 | 0.00 | 0.0000% | 0.0000% |
| 32 | 9,581 | 670,238,808 | 208 | 0 | 0.00 | 0.0000% | 0.0000% |
| 33 | 6,425 | 455,049,799 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 34 | 4,432 | 318,049,539 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 35 | 3,165 | 229,558,016 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 36 | 2,292 | 166,904,001 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 37 | 1,560 | 114,044,648 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 38 | 1,109 | 81,169,902 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 39 | 812 | 59,366,182 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 40 | 585 | 42,237,209 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 41 | 453 | 32,823,308 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 42 | 344 | 25,277,873 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 43 | 249 | 18,450,799 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 44 | 724 | 56,160,476 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 13B
Fiscal Years 1990 - 2005

| Over Time Pay Experience for All years | | | | | Men and Women | | | |
|--|--------------------------|------------------------------|----------|----------|-----------------------------------|-------------|---------------|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
| | | | Actual | Expected | | Actual % | Expected % | |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| Total | 1,217,664 | 59,209,937,999 | 380,498 | 0 | 0.00 | 0.0006% | 0.0000% | |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 13C

Over Time Pay Experience for All years

Men and Women

| Year | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|----------------|----------|-----------------------------|----------------|----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 1990 | 67,494 | 2,641,820,318 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1991 | 66,565 | 2,683,523,182 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1992 | 68,228 | 2,833,171,655 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1993 | 70,569 | 2,965,468,658 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1994 | 73,100 | 3,124,468,095 | 311 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1995 | 70,940 | 3,154,159,634 | 311 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1996 | 70,849 | 3,218,840,014 | 311 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1997 | 72,683 | 3,318,958,355 | 311 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1998 | 75,699 | 3,512,690,164 | 311 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1999 | 78,479 | 3,773,781,695 | 1,066 | 0 | 0.00 | 0.0000% | 0.0000% |
| 2000 | 81,569 | 4,124,276,232 | 108,038 | 0 | 0.00 | 0.0026% | 0.0000% |
| 2001 | 81,519 | 4,279,286,585 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 2002 | 82,035 | 4,379,530,202 | 71,409 | 0 | 0.00 | 0.0016% | 0.0000% |
| 2003 | 80,209 | 4,536,859,776 | 92,603 | 0 | 0.00 | 0.0020% | 0.0000% |
| 2004 | 84,239 | 5,009,438,608 | 105,827 | 0 | 0.00 | 0.0021% | 0.0000% |
| 2005 | 93,487 | 5,653,664,826 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| Total | 1,217,664 | 59,209,937,999 | 380,498 | 0 | 0.00 | 0.0006% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

**Table 14A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience Before Retirement | | | | | Men and Women | | | |
|--|--------------------|------------------------|-------------|----------|-----------------------------|-----------|------------|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
| | | | Actual | Expected | | Actual % | Expected % | |
| 0 | 1 | 56,995 | 75,034 | 0 | 0.00 | 131.6501% | 0.0000% | |
| 1 | 9 | 401,043 | 376,427 | 0 | 0.00 | 93.8620% | 0.0000% | |
| 2 | 17 | 1,060,932 | 1,140,245 | 0 | 0.00 | 107.4758% | 0.0000% | |
| 3 | 45 | 2,207,645 | 2,327,564 | 0 | 0.00 | 105.4320% | 0.0000% | |
| 4 | 67 | 2,761,994 | 2,916,303 | 0 | 0.00 | 105.5869% | 0.0000% | |
| 5 | 58 | 2,360,593 | 2,520,398 | 0 | 0.00 | 106.7697% | 0.0000% | |
| 6 | 37 | 1,744,805 | 1,884,577 | 0 | 0.00 | 108.0108% | 0.0000% | |
| 7 | 40 | 1,946,499 | 2,127,866 | 0 | 0.00 | 109.3176% | 0.0000% | |
| 8 | 60 | 2,970,458 | 3,170,579 | 0 | 0.00 | 106.7370% | 0.0000% | |
| 9 | 69 | 3,396,668 | 3,626,482 | 0 | 0.00 | 106.7659% | 0.0000% | |
| 10 | 79 | 3,695,274 | 4,009,566 | 0 | 0.00 | 108.5052% | 0.0000% | |
| 11 | 115 | 5,496,825 | 5,883,620 | 0 | 0.00 | 107.0367% | 0.0000% | |
| 12 | 128 | 6,334,641 | 6,768,539 | 0 | 0.00 | 106.8496% | 0.0000% | |
| 13 | 129 | 6,839,605 | 7,292,768 | 0 | 0.00 | 106.6256% | 0.0000% | |
| 14 | 162 | 8,644,122 | 9,223,444 | 0 | 0.00 | 106.7019% | 0.0000% | |
| 15 | 162 | 9,291,234 | 9,938,699 | 0 | 0.00 | 106.9686% | 0.0000% | |
| 16 | 162 | 9,186,064 | 9,851,464 | 0 | 0.00 | 107.2436% | 0.0000% | |
| 17 | 172 | 9,634,802 | 10,407,101 | 0 | 0.00 | 108.0157% | 0.0000% | |
| 18 | 165 | 9,109,745 | 9,860,268 | 0 | 0.00 | 108.2387% | 0.0000% | |
| 19 | 310 | 18,997,585 | 20,561,098 | 0 | 0.00 | 108.2301% | 0.0000% | |
| 20 | 259 | 16,964,843 | 18,543,979 | 0 | 0.00 | 109.3083% | 0.0000% | |
| 21 | 213 | 14,526,401 | 15,750,177 | 0 | 0.00 | 108.4245% | 0.0000% | |
| 22 | 321 | 22,627,028 | 24,366,373 | 0 | 0.00 | 107.6870% | 0.0000% | |
| 23 | 311 | 22,061,925 | 23,512,265 | 0 | 0.00 | 106.5740% | 0.0000% | |
| 24 | 415 | 30,554,532 | 32,543,728 | 0 | 0.00 | 106.5103% | 0.0000% | |
| 25 | 375 | 28,008,460 | 29,933,200 | 0 | 0.00 | 106.8720% | 0.0000% | |
| 26 | 421 | 31,362,918 | 33,423,611 | 0 | 0.00 | 106.5705% | 0.0000% | |
| 27 | 530 | 39,314,803 | 42,005,436 | 0 | 0.00 | 106.8438% | 0.0000% | |
| 28 | 609 | 45,777,940 | 48,813,354 | 0 | 0.00 | 106.6307% | 0.0000% | |
| 29 | 755 | 57,480,108 | 61,222,498 | 0 | 0.00 | 106.5108% | 0.0000% | |
| 30 | 843 | 65,736,355 | 70,384,526 | 0 | 0.00 | 107.0709% | 0.0000% | |
| 31 | 1,080 | 86,304,443 | 92,060,610 | 0 | 0.00 | 106.6696% | 0.0000% | |
| 32 | 1,267 | 101,041,821 | 108,705,195 | 0 | 0.00 | 107.5844% | 0.0000% | |
| 33 | 1,182 | 94,747,109 | 102,082,420 | 0 | 0.00 | 107.7420% | 0.0000% | |
| 34 | 817 | 66,532,772 | 71,854,183 | 0 | 0.00 | 107.9982% | 0.0000% | |
| 35 | 475 | 39,207,843 | 42,094,561 | 0 | 0.00 | 107.3626% | 0.0000% | |
| 36 | 288 | 23,977,072 | 25,629,199 | 0 | 0.00 | 106.8904% | 0.0000% | |
| 37 | 169 | 14,048,388 | 14,946,258 | 0 | 0.00 | 106.3913% | 0.0000% | |
| 38 | 103 | 8,682,931 | 9,246,891 | 0 | 0.00 | 106.4950% | 0.0000% | |
| 39 | 69 | 5,801,557 | 6,167,883 | 0 | 0.00 | 106.3143% | 0.0000% | |
| 40 | 46 | 3,953,443 | 4,156,244 | 0 | 0.00 | 105.1297% | 0.0000% | |
| 41 | 30 | 2,502,779 | 2,600,499 | 0 | 0.00 | 103.9045% | 0.0000% | |
| 42 | 20 | 1,802,557 | 1,868,045 | 0 | 0.00 | 103.6331% | 0.0000% | |
| 43 | 10 | 850,873 | 890,082 | 0 | 0.00 | 104.6081% | 0.0000% | |
| 44 | 46 | 4,146,303 | 4,290,808 | 0 | 0.00 | 103.4852% | 0.0000% | |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 14A
Fiscal Years 2002 - 2005

| Over Time Pay Experience Before Retirement | | | | Men and Women | | | | | |
|--|--------------------|------------------------|----------------------|---------------|-----------------------------|------------------|----------------|--|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | | |
| | | | Actual | Expected | | Actual % | Expected % | | |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| Total | <i>12,641</i> | <i>934,152,733</i> | <i>1,001,054,067</i> | <i>0</i> | <i>0.00</i> | <i>107.1617%</i> | <i>0.0000%</i> | | |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

**Table 14B
Fiscal Years 1990 - 2005**

| Over Time Pay Experience Before Retirement | | | | | Men and Women | | | |
|--|--------------------|------------------------|-------------|----------|-----------------------------|-----------|------------|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
| | | | Actual | Expected | | Actual % | Expected % | |
| 0 | 3 | 134,576 | 171,222 | 0 | 0.00 | 127.2307% | 0.0000% | |
| 1 | 33 | 1,395,039 | 1,539,505 | 0 | 0.00 | 110.3557% | 0.0000% | |
| 2 | 47 | 2,433,825 | 2,652,120 | 0 | 0.00 | 108.9692% | 0.0000% | |
| 3 | 76 | 3,298,911 | 3,525,640 | 0 | 0.00 | 106.8728% | 0.0000% | |
| 4 | 196 | 7,227,285 | 7,618,375 | 0 | 0.00 | 105.4113% | 0.0000% | |
| 5 | 165 | 5,857,064 | 6,237,195 | 0 | 0.00 | 106.4901% | 0.0000% | |
| 6 | 215 | 6,950,889 | 7,534,295 | 0 | 0.00 | 108.3933% | 0.0000% | |
| 7 | 195 | 7,201,658 | 7,702,106 | 0 | 0.00 | 106.9491% | 0.0000% | |
| 8 | 250 | 9,238,664 | 9,716,859 | 0 | 0.00 | 105.1760% | 0.0000% | |
| 9 | 448 | 16,567,608 | 17,308,593 | 0 | 0.00 | 104.4725% | 0.0000% | |
| 10 | 414 | 15,664,777 | 16,704,594 | 0 | 0.00 | 106.6379% | 0.0000% | |
| 11 | 465 | 18,227,524 | 19,158,839 | 0 | 0.00 | 105.1094% | 0.0000% | |
| 12 | 455 | 18,944,859 | 19,820,118 | 0 | 0.00 | 104.6200% | 0.0000% | |
| 13 | 476 | 20,552,856 | 21,747,728 | 0 | 0.00 | 105.8137% | 0.0000% | |
| 14 | 514 | 22,591,886 | 23,898,890 | 0 | 0.00 | 105.7853% | 0.0000% | |
| 15 | 584 | 26,279,543 | 27,988,644 | 0 | 0.00 | 106.5035% | 0.0000% | |
| 16 | 658 | 28,833,535 | 30,506,124 | 0 | 0.00 | 105.8008% | 0.0000% | |
| 17 | 607 | 26,821,868 | 28,408,535 | 0 | 0.00 | 105.9156% | 0.0000% | |
| 18 | 676 | 29,498,117 | 31,385,982 | 0 | 0.00 | 106.4000% | 0.0000% | |
| 19 | 1,011 | 47,208,809 | 50,384,664 | 0 | 0.00 | 106.7273% | 0.0000% | |
| 20 | 1,008 | 48,139,302 | 51,817,099 | 0 | 0.00 | 107.6399% | 0.0000% | |
| 21 | 866 | 42,892,275 | 45,671,560 | 0 | 0.00 | 106.4797% | 0.0000% | |
| 22 | 1,017 | 54,455,109 | 58,038,262 | 0 | 0.00 | 106.5800% | 0.0000% | |
| 23 | 1,141 | 62,086,116 | 65,647,579 | 0 | 0.00 | 105.7363% | 0.0000% | |
| 24 | 2,084 | 114,878,223 | 120,746,864 | 0 | 0.00 | 105.1086% | 0.0000% | |
| 25 | 1,849 | 104,203,116 | 109,317,443 | 0 | 0.00 | 104.9080% | 0.0000% | |
| 26 | 1,916 | 111,421,416 | 117,370,839 | 0 | 0.00 | 105.3396% | 0.0000% | |
| 27 | 1,983 | 118,014,842 | 124,380,820 | 0 | 0.00 | 105.3942% | 0.0000% | |
| 28 | 2,203 | 134,592,052 | 142,141,317 | 0 | 0.00 | 105.6090% | 0.0000% | |
| 29 | 2,611 | 163,479,393 | 171,976,676 | 0 | 0.00 | 105.1978% | 0.0000% | |
| 30 | 2,741 | 176,010,779 | 186,042,251 | 0 | 0.00 | 105.6994% | 0.0000% | |
| 31 | 3,070 | 206,086,459 | 217,497,640 | 0 | 0.00 | 105.5371% | 0.0000% | |
| 32 | 3,244 | 223,654,100 | 237,338,610 | 0 | 0.00 | 106.1186% | 0.0000% | |
| 33 | 2,665 | 186,479,930 | 198,527,999 | 0 | 0.00 | 106.4608% | 0.0000% | |
| 34 | 1,809 | 128,988,348 | 137,353,526 | 0 | 0.00 | 106.4852% | 0.0000% | |
| 35 | 1,123 | 80,337,047 | 85,061,098 | 0 | 0.00 | 105.8803% | 0.0000% | |
| 36 | 723 | 51,540,217 | 54,313,168 | 0 | 0.00 | 105.3802% | 0.0000% | |
| 37 | 513 | 35,588,846 | 37,264,199 | 0 | 0.00 | 104.7075% | 0.0000% | |
| 38 | 350 | 24,522,417 | 25,827,386 | 0 | 0.00 | 105.3215% | 0.0000% | |
| 39 | 252 | 17,629,925 | 18,481,530 | 0 | 0.00 | 104.8305% | 0.0000% | |
| 40 | 175 | 11,987,253 | 12,561,202 | 0 | 0.00 | 104.7880% | 0.0000% | |
| 41 | 132 | 8,697,104 | 9,067,091 | 0 | 0.00 | 104.2541% | 0.0000% | |
| 42 | 103 | 7,153,543 | 7,369,924 | 0 | 0.00 | 103.0248% | 0.0000% | |
| 43 | 73 | 4,786,685 | 5,018,643 | 0 | 0.00 | 104.8459% | 0.0000% | |
| 44 | 161 | 11,942,153 | 12,325,062 | 0 | 0.00 | 103.2064% | 0.0000% | |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 14B
Fiscal Years 1990 - 2005

| Over Time Pay Experience Before Retirement | | | | Men and Women | | | |
|--|--------------------|------------------------|---------------|---------------|-----------------------------|-----------|------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
| | | | Actual | Expected | | Actual % | Expected % |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| Total | 41,300 | 2,444,495,943 | 2,585,167,816 | 0 | 0.00 | 105.7546% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 14C

Over Time Pay Experience Before Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|----------------------|----------|-----------------------------|------------------|----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 1990 | 2,287 | 98,791,300 | 107,390,670 | 0 | 0.00 | 108.7046% | 0.0000% |
| 1991 | 5,215 | 257,361,622 | 268,831,681 | 0 | 0.00 | 104.4568% | 0.0000% |
| 1992 | 1,075 | 50,806,480 | 51,867,784 | 0 | 0.00 | 102.0889% | 0.0000% |
| 1993 | 1,113 | 50,764,801 | 51,675,211 | 0 | 0.00 | 101.7934% | 0.0000% |
| 1994 | 1,558 | 76,796,322 | 79,395,809 | 0 | 0.00 | 103.3849% | 0.0000% |
| 1995 | 4,334 | 213,860,313 | 230,941,974 | 0 | 0.00 | 107.9873% | 0.0000% |
| 1996 | 3,222 | 175,987,411 | 177,958,644 | 0 | 0.00 | 101.1201% | 0.0000% |
| 1997 | 1,027 | 55,017,582 | 55,513,556 | 0 | 0.00 | 100.9015% | 0.0000% |
| 1998 | 1,352 | 70,224,758 | 72,846,958 | 0 | 0.00 | 103.7340% | 0.0000% |
| 1999 | 1,628 | 87,701,706 | 92,676,294 | 0 | 0.00 | 105.6722% | 0.0000% |
| 2000 | 2,123 | 122,490,406 | 133,601,117 | 0 | 0.00 | 109.0707% | 0.0000% |
| 2001 | 3,725 | 250,540,509 | 261,414,051 | 0 | 0.00 | 104.3400% | 0.0000% |
| 2002 | 4,425 | 314,524,168 | 331,711,403 | 0 | 0.00 | 105.4645% | 0.0000% |
| 2003 | 4,902 | 362,349,835 | 400,821,545 | 0 | 0.00 | 110.6173% | 0.0000% |
| 2004 | 3,314 | 257,278,730 | 268,521,119 | 0 | 0.00 | 104.3697% | 0.0000% |
| 2005 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| Total | 41,300 | 2,444,495,943 | 2,585,167,816 | 0 | 0.00 | 105.7546% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

**Table 15A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------------|-----------|----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 2 | 3 | 85,965 | 89,549 | 0 | 0.00 | 104.1691% | 0.0000% |
| 3 | 1 | 24,616 | 22,031 | 0 | 0.00 | 89.4987% | 0.0000% |
| 4 | 6 | 229,409 | 237,474 | 0 | 0.00 | 103.5156% | 0.0000% |
| 5 | 4 | 122,189 | 129,470 | 0 | 0.00 | 105.9588% | 0.0000% |
| 6 | 7 | 411,019 | 397,030 | 0 | 0.00 | 96.5965% | 0.0000% |
| 7 | 5 | 215,248 | 220,051 | 0 | 0.00 | 102.2314% | 0.0000% |
| 8 | 14 | 662,044 | 698,593 | 0 | 0.00 | 105.5206% | 0.0000% |
| 9 | 17 | 779,475 | 833,550 | 0 | 0.00 | 106.9374% | 0.0000% |
| 10 | 16 | 824,421 | 844,047 | 0 | 0.00 | 102.3806% | 0.0000% |
| 11 | 29 | 1,532,807 | 1,578,093 | 0 | 0.00 | 102.9544% | 0.0000% |
| 12 | 19 | 868,658 | 930,234 | 0 | 0.00 | 107.0886% | 0.0000% |
| 13 | 16 | 797,312 | 821,911 | 0 | 0.00 | 103.0852% | 0.0000% |
| 14 | 22 | 985,037 | 1,036,110 | 0 | 0.00 | 105.1849% | 0.0000% |
| 15 | 10 | 582,787 | 610,435 | 0 | 0.00 | 104.7441% | 0.0000% |
| 16 | 12 | 591,734 | 644,425 | 0 | 0.00 | 108.9045% | 0.0000% |
| 17 | 17 | 1,057,408 | 1,130,066 | 0 | 0.00 | 106.8713% | 0.0000% |
| 18 | 16 | 977,001 | 1,050,601 | 0 | 0.00 | 107.5333% | 0.0000% |
| 19 | 13 | 800,351 | 825,022 | 0 | 0.00 | 103.0825% | 0.0000% |
| 20 | 9 | 594,062 | 625,902 | 0 | 0.00 | 105.3597% | 0.0000% |
| 21 | 8 | 545,674 | 554,419 | 0 | 0.00 | 101.6026% | 0.0000% |
| 22 | 7 | 471,402 | 495,971 | 0 | 0.00 | 105.2119% | 0.0000% |
| 23 | 12 | 878,592 | 915,071 | 0 | 0.00 | 104.1520% | 0.0000% |
| 24 | 9 | 635,425 | 670,863 | 0 | 0.00 | 105.5771% | 0.0000% |
| 25 | 6 | 553,690 | 474,378 | 0 | 0.00 | 85.6757% | 0.0000% |
| 26 | 1 | 76,440 | 81,232 | 0 | 0.00 | 106.2690% | 0.0000% |
| 27 | 6 | 491,668 | 515,791 | 0 | 0.00 | 104.9064% | 0.0000% |
| 28 | 9 | 694,904 | 704,502 | 0 | 0.00 | 101.3812% | 0.0000% |
| 29 | 6 | 487,431 | 508,538 | 0 | 0.00 | 104.3303% | 0.0000% |
| 30 | 2 | 143,403 | 150,032 | 0 | 0.00 | 104.6226% | 0.0000% |
| 31 | 3 | 228,932 | 204,685 | 0 | 0.00 | 89.4086% | 0.0000% |
| 32 | 1 | 86,322 | 83,669 | 0 | 0.00 | 96.9266% | 0.0000% |
| 33 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 34 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 35 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 36 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 37 | 1 | 76,440 | 81,251 | 0 | 0.00 | 106.2938% | 0.0000% |
| 38 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 39 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 40 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 15A
Fiscal Years 2002 - 2005

| Over Time Pay Experience Before Disabled Retirement | | | | | | Men and Women | | | |
|--|---------------------------|-------------------------------|-------------------|-----------------|------------------------------------|----------------------|-------------------|-----------------|-------------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | Actual % | Expected % |
| | | | Actual | Expected | | Actual % | Expected % | | |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| Total | 307 | 17,511,866 | 18,164,996 | 0 | 0.00 | 103.7296% | 0.0000% | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

**Table 15B
Fiscal Years 1990 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------------|-----------|----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1 | 3 | 93,692 | 79,747 | 0 | 0.00 | 85.1161% | 0.0000% |
| 2 | 6 | 174,174 | 181,575 | 0 | 0.00 | 104.2492% | 0.0000% |
| 3 | 1 | 24,616 | 22,031 | 0 | 0.00 | 89.4987% | 0.0000% |
| 4 | 15 | 564,417 | 581,459 | 0 | 0.00 | 103.0194% | 0.0000% |
| 5 | 13 | 527,097 | 546,625 | 0 | 0.00 | 103.7048% | 0.0000% |
| 6 | 19 | 898,916 | 915,573 | 0 | 0.00 | 101.8530% | 0.0000% |
| 7 | 13 | 516,541 | 531,594 | 0 | 0.00 | 102.9142% | 0.0000% |
| 8 | 33 | 1,387,468 | 1,441,836 | 0 | 0.00 | 103.9185% | 0.0000% |
| 9 | 51 | 2,190,494 | 2,302,079 | 0 | 0.00 | 105.0941% | 0.0000% |
| 10 | 57 | 2,446,121 | 2,520,934 | 0 | 0.00 | 103.0584% | 0.0000% |
| 11 | 76 | 3,500,570 | 3,620,536 | 0 | 0.00 | 103.4270% | 0.0000% |
| 12 | 55 | 2,382,091 | 2,481,599 | 0 | 0.00 | 104.1773% | 0.0000% |
| 13 | 53 | 2,384,593 | 2,471,510 | 0 | 0.00 | 103.6449% | 0.0000% |
| 14 | 59 | 2,636,813 | 2,738,783 | 0 | 0.00 | 103.8672% | 0.0000% |
| 15 | 43 | 2,113,971 | 2,212,192 | 0 | 0.00 | 104.6463% | 0.0000% |
| 16 | 39 | 1,794,391 | 1,908,833 | 0 | 0.00 | 106.3778% | 0.0000% |
| 17 | 43 | 2,274,531 | 2,388,174 | 0 | 0.00 | 104.9963% | 0.0000% |
| 18 | 42 | 2,165,103 | 2,271,127 | 0 | 0.00 | 104.8969% | 0.0000% |
| 19 | 44 | 2,327,963 | 2,416,420 | 0 | 0.00 | 103.7998% | 0.0000% |
| 20 | 42 | 2,239,531 | 2,333,317 | 0 | 0.00 | 104.1878% | 0.0000% |
| 21 | 50 | 2,553,801 | 2,661,932 | 0 | 0.00 | 104.2341% | 0.0000% |
| 22 | 41 | 2,282,949 | 2,391,463 | 0 | 0.00 | 104.7532% | 0.0000% |
| 23 | 55 | 3,100,237 | 3,223,543 | 0 | 0.00 | 103.9773% | 0.0000% |
| 24 | 47 | 2,629,941 | 2,720,892 | 0 | 0.00 | 103.4583% | 0.0000% |
| 25 | 36 | 2,199,951 | 2,198,998 | 0 | 0.00 | 99.9567% | 0.0000% |
| 26 | 32 | 1,847,664 | 1,982,123 | 0 | 0.00 | 107.2772% | 0.0000% |
| 27 | 34 | 2,047,998 | 2,089,852 | 0 | 0.00 | 102.0437% | 0.0000% |
| 28 | 22 | 1,482,394 | 1,520,249 | 0 | 0.00 | 102.5536% | 0.0000% |
| 29 | 19 | 1,268,620 | 1,307,477 | 0 | 0.00 | 103.0629% | 0.0000% |
| 30 | 10 | 667,726 | 740,392 | 0 | 0.00 | 110.8826% | 0.0000% |
| 31 | 5 | 353,230 | 334,685 | 0 | 0.00 | 94.7499% | 0.0000% |
| 32 | 3 | 216,376 | 216,469 | 0 | 0.00 | 100.0430% | 0.0000% |
| 33 | 2 | 111,326 | 116,275 | 0 | 0.00 | 104.4455% | 0.0000% |
| 34 | 1 | 50,000 | 52,750 | 0 | 0.00 | 105.5000% | 0.0000% |
| 35 | 1 | 70,000 | 72,800 | 0 | 0.00 | 104.0000% | 0.0000% |
| 36 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 37 | 2 | 93,956 | 98,767 | 0 | 0.00 | 105.1205% | 0.0000% |
| 38 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 39 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 40 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 15B
Fiscal Years 1990 - 2005

| Over Time Pay Experience Before Disabled Retirement | | | | | | Men and Women | | | |
|---|--------------------|------------------------|-------------------|----------|-----------------------------|------------------|----------------|--|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | | |
| | | | Actual | Expected | | Actual % | Expected % | | |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| Total | 1,067 | 53,619,262 | 55,694,611 | 0 | 0.00 | 103.8705% | 0.0000% | | |

TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

Table 15C

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|-------------------|----------|-----------------------------|------------------|----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 1990 | 37 | 1,545,448 | 1,597,419 | 0 | 0.00 | 103.3628% | 0.0000% |
| 1991 | 38 | 1,569,967 | 1,689,475 | 0 | 0.00 | 107.6121% | 0.0000% |
| 1992 | 51 | 2,258,865 | 2,284,659 | 0 | 0.00 | 101.1419% | 0.0000% |
| 1993 | 46 | 2,069,323 | 2,134,232 | 0 | 0.00 | 103.1367% | 0.0000% |
| 1994 | 64 | 3,081,864 | 3,164,729 | 0 | 0.00 | 102.6888% | 0.0000% |
| 1995 | 59 | 2,864,494 | 3,063,549 | 0 | 0.00 | 106.9490% | 0.0000% |
| 1996 | 56 | 2,493,769 | 2,525,777 | 0 | 0.00 | 101.2835% | 0.0000% |
| 1997 | 74 | 3,568,648 | 3,632,682 | 0 | 0.00 | 101.7943% | 0.0000% |
| 1998 | 57 | 2,750,501 | 2,851,738 | 0 | 0.00 | 103.6807% | 0.0000% |
| 1999 | 90 | 4,238,385 | 4,443,190 | 0 | 0.00 | 104.8321% | 0.0000% |
| 2000 | 90 | 4,434,839 | 4,743,041 | 0 | 0.00 | 106.9496% | 0.0000% |
| 2001 | 98 | 5,231,293 | 5,399,124 | 0 | 0.00 | 103.2082% | 0.0000% |
| 2002 | 68 | 3,741,213 | 3,856,185 | 0 | 0.00 | 103.0731% | 0.0000% |
| 2003 | 111 | 6,413,934 | 6,790,887 | 0 | 0.00 | 105.8771% | 0.0000% |
| 2004 | 128 | 7,356,719 | 7,517,924 | 0 | 0.00 | 102.1913% | 0.0000% |
| 2005 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| Total | 1,067 | 53,619,262 | 55,694,611 | 0 | 0.00 | 103.8705% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0368% | 0.0544% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0383% | 0.0590% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0398% | 0.0639% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0414% | 0.0692% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0433% | 0.0749% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0453% | 0.0812% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0476% | 0.0879% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0501% | 0.0953% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0529% | 0.1032% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0559% | 0.1118% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0592% | 0.1211% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0630% | 0.1312% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0671% | 0.1421% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0717% | 0.1539% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0766% | 0.1667% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0840% | 0.1806% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0885% | 0.1956% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0943% | 0.2119% |
| 38 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1015% | 0.2296% |
| 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1101% | 0.2487% |
| 40 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1209% | 0.2694% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1752% | 0.2918% |
| 42 | 1 | 1 | 0.0 | 0.0 | 435.73 | 316.37 | 100.0000% | 0.2295% | 0.3161% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2838% | 0.3424% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.3381% | 0.3709% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.3925% | 0.4018% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4468% | 0.4352% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5011% | 0.4715% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5554% | 0.5107% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.6097% | 0.5532% |
| 50 | 2 | 1 | 0.0 | 0.0 | 86.06 | 83.43 | 57.1429% | 0.6640% | 0.5993% |
| 51 | 4 | 1 | 0.0 | 0.0 | 37.80 | 38.51 | 27.9018% | 0.7382% | 0.6492% |
| 52 | 5 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.8124% | 0.7634% |
| 53 | 10 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.8867% | 0.8457% |
| 54 | 13 | 1 | 0.1 | 0.1 | 7.85 | 8.21 | 7.5477% | 0.9609% | 0.9370% |
| 55 | 28 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 1.0351% | 1.0381% |
| 56 | 51 | 2 | 0.6 | 0.6 | 3.54 | 3.41 | 3.9088% | 1.1054% | 1.1501% |
| 57 | 76 | 1 | 0.9 | 1.0 | 1.12 | 1.03 | 1.3158% | 1.1757% | 1.2742% |
| 58 | 98 | 0 | 1.2 | 1.3 | 0.00 | 0.00 | 0.0000% | 1.2460% | 1.3260% |
| 59 | 113 | 3 | 1.5 | 1.6 | 2.01 | 1.92 | 2.6451% | 1.3163% | 1.3800% |
| 60 | 126 | 3 | 1.7 | 1.8 | 1.72 | 1.66 | 2.3857% | 1.3866% | 1.4362% |
| 61 | 148 | 1 | 2.3 | 2.2 | 0.44 | 0.45 | 0.6745% | 1.5487% | 1.4946% |
| 62 | 203 | 4 | 3.5 | 3.2 | 1.15 | 1.27 | 1.9704% | 1.7108% | 1.5555% |
| 63 | 252 | 3 | 4.7 | 4.2 | 0.64 | 0.72 | 1.1920% | 1.8729% | 1.6583% |
| 64 | 280 | 5 | 5.7 | 5.0 | 0.88 | 1.01 | 1.7847% | 2.0350% | 1.7679% |
| 65 | 302 | 3 | 6.6 | 5.7 | 0.45 | 0.53 | 0.9926% | 2.1971% | 1.8848% |
| 66 | 338 | 5 | 8.0 | 6.8 | 0.62 | 0.74 | 1.4807% | 2.3788% | 2.0094% |
| 67 | 353 | 7 | 9.0 | 7.6 | 0.77 | 0.93 | 1.9812% | 2.5604% | 2.1422% |
| 68 | 355 | 5 | 9.7 | 8.3 | 0.51 | 0.60 | 1.4094% | 2.7420% | 2.3392% |
| 69 | 359 | 5 | 10.5 | 9.2 | 0.48 | 0.55 | 1.3944% | 2.9236% | 2.5542% |
| 70 | 365 | 9 | 11.3 | 10.2 | 0.79 | 0.88 | 2.4641% | 3.1053% | 2.7890% |
| 71 | 382 | 9 | 12.8 | 11.6 | 0.71 | 0.77 | 2.3576% | 3.3416% | 3.0454% |
| 72 | 391 | 16 | 14.0 | 13.0 | 1.14 | 1.23 | 4.0913% | 3.5779% | 3.3254% |
| 73 | 394 | 14 | 15.0 | 14.1 | 0.93 | 0.99 | 3.5533% | 3.8142% | 3.5728% |
| 74 | 374 | 9 | 15.1 | 14.4 | 0.59 | 0.63 | 2.4086% | 4.0505% | 3.8386% |
| 75 | 363 | 18 | 15.6 | 15.0 | 1.16 | 1.20 | 4.9541% | 4.2868% | 4.1242% |
| 76 | 342 | 13 | 16.7 | 15.2 | 0.78 | 0.86 | 3.8067% | 4.8845% | 4.4311% |
| 77 | 318 | 15 | 17.5 | 15.1 | 0.86 | 0.99 | 4.7096% | 5.4821% | 4.7607% |
| 78 | 305 | 16 | 18.6 | 16.0 | 0.86 | 1.00 | 5.2416% | 6.0797% | 5.2380% |
| 79 | 298 | 17 | 19.9 | 17.2 | 0.85 | 0.99 | 5.7031% | 6.6773% | 5.7632% |
| 80 | 276 | 9 | 20.1 | 17.5 | 0.45 | 0.51 | 3.2629% | 7.2749% | 6.3411% |
| 81 | 265 | 17 | 21.2 | 18.5 | 0.80 | 0.92 | 6.4151% | 7.9995% | 6.9768% |
| 82 | 220 | 21 | 19.2 | 16.9 | 1.09 | 1.24 | 9.5347% | 8.7241% | 7.6763% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 191 | 17 | 18.0 | 16.1 | 0.94 | 1.05 | 8.9238% | 9.4486% | 8.4540% |
| 84 | 162 | 15 | 16.5 | 15.1 | 0.91 | 0.99 | 9.2639% | 10.1732% | 9.3104% |
| 85 | 133 | 10 | 14.5 | 13.6 | 0.69 | 0.73 | 7.5331% | 10.8977% | 10.2535% |
| 86 | 125 | 14 | 15.0 | 14.1 | 0.93 | 0.99 | 11.2148% | 12.0324% | 11.2922% |
| 87 | 97 | 14 | 12.8 | 12.1 | 1.10 | 1.16 | 14.4204% | 13.1671% | 12.4361% |
| 88 | 77 | 6 | 11.1 | 10.5 | 0.54 | 0.57 | 7.7503% | 14.3018% | 13.6958% |
| 89 | 71 | 15 | 10.9 | 10.7 | 1.38 | 1.40 | 21.2516% | 15.4365% | 15.0830% |
| 90 | 56 | 5 | 9.2 | 9.3 | 0.54 | 0.54 | 8.9688% | 16.5712% | 16.6108% |
| 91 | 54 | 10 | 9.8 | 9.9 | 1.02 | 1.01 | 18.5760% | 18.2659% | 18.2933% |
| 92 | 37 | 10 | 7.3 | 7.5 | 1.36 | 1.34 | 27.1481% | 19.9062% | 20.1462% |
| 93 | 25 | 5 | 5.3 | 5.4 | 0.94 | 0.93 | 20.2028% | 21.4964% | 21.5651% |
| 94 | 18 | 4 | 4.1 | 4.2 | 0.97 | 0.96 | 22.4303% | 23.0810% | 23.0840% |
| 95 | 12 | 1 | 2.9 | 3.0 | 0.35 | 0.34 | 8.5704% | 24.6685% | 24.7099% |
| 96 | 10 | 3 | 2.5 | 2.6 | 1.20 | 1.13 | 31.5789% | 26.2532% | 26.4503% |
| 97 | 3 | 1 | 0.9 | 0.8 | 1.08 | 1.18 | 30.0030% | 27.8345% | 28.3133% |
| 98 | 3 | 2 | 0.9 | 0.9 | 2.33 | 2.21 | 68.5636% | 29.4357% | 30.2230% |
| 99 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 31.0839% | 32.2615% |
| 100 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 32.8097% | 34.4375% |
| 101 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 34.8474% | 36.7602% |
| 102 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 36.9921% | 39.2397% |
| 103 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.4947% | 41.8863% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 44.8442% | 44.7115% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 49.9036% | 47.7273% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 55.8442% | 55.3367% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 62.8438% | 64.1594% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 74.3886% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 86.2489% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 8,481 | 366 | 425.2 | 389.2 | 0.86 | 0.94 | 4.3155% | 5.0140% | 4.5892% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0192% | 0.0415% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0205% | 0.0449% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0216% | 0.0486% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0229% | 0.0527% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0243% | 0.0570% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0258% | 0.0617% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0273% | 0.0668% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0289% | 0.0724% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0307% | 0.0783% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0326% | 0.0848% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0348% | 0.0918% |
| 31 | 1 | 1 | 0.0 | 0.0 | 2,695.42 | 1,005.95 | 100.0000% | 0.0371% | 0.0994% |
| 32 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0395% | 0.1076% |
| 33 | 1 | 1 | 0.0 | 0.0 | 2,369.67 | 858.22 | 100.0000% | 0.0422% | 0.1165% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0451% | 0.1262% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0485% | 0.1366% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0511% | 0.1479% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0546% | 0.1601% |
| 38 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0584% | 0.1733% |
| 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0629% | 0.1876% |
| 40 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0677% | 0.2032% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0736% | 0.2199% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0817% | 0.2381% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0917% | 0.2578% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1039% | 0.2791% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1185% | 0.3022% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1355% | 0.3272% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1545% | 0.3542% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1752% | 0.3835% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1973% | 0.4152% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2205% | 0.4495% |
| 51 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2486% | 0.4866% |
| 52 | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2788% | 0.5269% |
| 53 | 19 | 1 | 0.1 | 0.1 | 16.54 | 9.23 | 5.1501% | 0.3113% | 0.5704% |
| 54 | 26 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.3463% | 0.6175% |
| 55 | 59 | 1 | 0.2 | 0.4 | 4.40 | 2.54 | 1.6903% | 0.3840% | 0.6686% |
| 56 | 118 | 1 | 0.5 | 0.9 | 1.92 | 1.17 | 0.8469% | 0.4417% | 0.7239% |
| 57 | 162 | 2 | 0.8 | 1.4 | 2.44 | 1.44 | 1.2320% | 0.5040% | 0.8548% |
| 58 | 189 | 1 | 1.1 | 1.8 | 0.92 | 0.56 | 0.5277% | 0.5705% | 0.9413% |
| 59 | 217 | 5 | 1.4 | 2.2 | 3.60 | 2.22 | 2.3077% | 0.6407% | 1.0366% |
| 60 | 255 | 2 | 1.8 | 2.9 | 1.10 | 0.69 | 0.7851% | 0.7143% | 1.1416% |
| 61 | 316 | 3 | 2.5 | 4.0 | 1.18 | 0.76 | 0.9504% | 0.8067% | 1.2572% |
| 62 | 498 | 4 | 4.4 | 6.9 | 0.90 | 0.58 | 0.8033% | 0.8895% | 1.3844% |
| 63 | 768 | 10 | 7.5 | 11.0 | 1.34 | 0.91 | 1.3021% | 0.9737% | 1.4342% |
| 64 | 910 | 10 | 9.7 | 13.5 | 1.03 | 0.74 | 1.0986% | 1.0654% | 1.4857% |
| 65 | 1,012 | 16 | 11.8 | 15.6 | 1.36 | 1.03 | 1.5805% | 1.1649% | 1.5391% |
| 66 | 1,102 | 12 | 14.0 | 17.6 | 0.85 | 0.68 | 1.0888% | 1.2739% | 1.5944% |
| 67 | 1,130 | 10 | 15.8 | 18.7 | 0.63 | 0.54 | 0.8847% | 1.3978% | 1.6517% |
| 68 | 1,148 | 19 | 17.6 | 20.5 | 1.08 | 0.93 | 1.6548% | 1.5317% | 1.7845% |
| 69 | 1,177 | 19 | 19.3 | 22.7 | 0.99 | 0.84 | 1.6139% | 1.6379% | 1.9279% |
| 70 | 1,271 | 21 | 22.1 | 26.5 | 0.95 | 0.79 | 1.6525% | 1.7416% | 2.0828% |
| 71 | 1,368 | 26 | 26.7 | 30.8 | 0.97 | 0.84 | 1.9009% | 1.9535% | 2.2502% |
| 72 | 1,412 | 32 | 30.6 | 34.3 | 1.05 | 0.93 | 2.2656% | 2.1653% | 2.4310% |
| 73 | 1,422 | 25 | 33.8 | 37.4 | 0.74 | 0.67 | 1.7576% | 2.3772% | 2.6306% |
| 74 | 1,453 | 33 | 37.6 | 41.4 | 0.88 | 0.80 | 2.2717% | 2.5890% | 2.8466% |
| 75 | 1,458 | 32 | 40.8 | 44.9 | 0.78 | 0.71 | 2.1947% | 2.8009% | 3.0803% |
| 76 | 1,470 | 45 | 46.5 | 49.0 | 0.97 | 0.92 | 3.0612% | 3.1635% | 3.3332% |
| 77 | 1,426 | 49 | 50.3 | 51.4 | 0.97 | 0.95 | 3.4364% | 3.5260% | 3.6068% |
| 78 | 1,350 | 49 | 52.5 | 52.7 | 0.93 | 0.93 | 3.6294% | 3.8886% | 3.9046% |
| 79 | 1,269 | 45 | 53.9 | 53.6 | 0.83 | 0.84 | 3.5463% | 4.2512% | 4.2270% |
| 80 | 1,190 | 54 | 54.9 | 54.5 | 0.98 | 0.99 | 4.5391% | 4.6138% | 4.5760% |
| 81 | 1,086 | 42 | 55.7 | 53.8 | 0.75 | 0.78 | 3.8677% | 5.1332% | 4.9538% |
| 82 | 972 | 39 | 54.9 | 52.1 | 0.71 | 0.75 | 4.0127% | 5.6527% | 5.3628% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 855 | 55 | 52.8 | 51.1 | 1.04 | 1.08 | 6.4315% | 6.1721% | 5.9730% |
| 84 | 717 | 39 | 48.0 | 47.7 | 0.81 | 0.82 | 5.4387% | 6.6915% | 6.6527% |
| 85 | 634 | 51 | 45.7 | 47.0 | 1.12 | 1.09 | 8.0432% | 7.2110% | 7.4097% |
| 86 | 534 | 37 | 43.9 | 44.1 | 0.84 | 0.84 | 6.9343% | 8.2234% | 8.2529% |
| 87 | 446 | 32 | 41.2 | 41.0 | 0.78 | 0.78 | 7.1816% | 9.2358% | 9.1921% |
| 88 | 358 | 35 | 36.7 | 36.5 | 0.95 | 0.96 | 9.7812% | 10.2481% | 10.2065% |
| 89 | 265 | 30 | 29.8 | 30.0 | 1.01 | 1.00 | 11.3206% | 11.2605% | 11.3330% |
| 90 | 190 | 20 | 23.3 | 23.9 | 0.86 | 0.84 | 10.5354% | 12.2729% | 12.5837% |
| 91 | 126 | 15 | 17.3 | 17.6 | 0.87 | 0.85 | 11.8580% | 13.7083% | 13.9725% |
| 92 | 98 | 18 | 14.8 | 15.2 | 1.22 | 1.18 | 18.4453% | 15.1220% | 15.5146% |
| 93 | 74 | 14 | 12.3 | 12.6 | 1.14 | 1.11 | 18.8768% | 16.5350% | 17.0194% |
| 94 | 46 | 6 | 8.3 | 8.6 | 0.72 | 0.70 | 12.9733% | 17.9368% | 18.6702% |
| 95 | 36 | 7 | 7.1 | 7.4 | 0.99 | 0.95 | 19.2207% | 19.4640% | 20.4811% |
| 96 | 24 | 2 | 5.1 | 5.4 | 0.39 | 0.37 | 8.2757% | 21.1361% | 22.4676% |
| 97 | 19 | 2 | 4.2 | 4.7 | 0.47 | 0.43 | 10.7619% | 22.8306% | 24.6468% |
| 98 | 15 | 4 | 3.6 | 3.8 | 1.10 | 1.04 | 27.1168% | 24.6045% | 25.5668% |
| 99 | 9 | 6 | 2.4 | 2.4 | 2.54 | 2.51 | 67.2948% | 26.5343% | 26.5211% |
| 100 | 2 | 0 | 0.5 | 0.6 | 0.00 | 0.00 | 0.0000% | 28.6331% | 27.5111% |
| 101 | 1 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 31.5468% | 28.5380% |
| 102 | 1 | 1 | 0.5 | 0.3 | 2.15 | 3.03 | 75.0188% | 34.8130% | 33.0435% |
| 103 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 38.3968% | 37.9490% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 42.5209% | 43.5827% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 47.3182% | 50.0528% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 52.9509% | 57.4835% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 59.5880% | 66.0172% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 67.4038% | 75.8178% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 76.5790% | 87.0734% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 30,716 | 984 | 1,066.9 | 1,122.8 | 0.92 | 0.88 | 3.2036% | 3.4734% | 3.6556% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 35 - 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 40 - 44 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.2295% | 0.3161% |
| 45 - 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 50 - 54 | 33 | 3 | 0.3 | 0.3 | 10.38 | 10.62 | 9.1141% | 0.8778% | 0.8582% |
| 55 - 59 | 367 | 6 | 4.5 | 4.7 | 1.34 | 1.28 | 1.6364% | 1.2174% | 1.2830% |
| 60 - 64 | 1,009 | 16 | 17.9 | 16.3 | 0.89 | 0.98 | 1.5860% | 1.7770% | 1.6166% |
| 65 - 69 | 1,707 | 25 | 43.9 | 37.5 | 0.57 | 0.67 | 1.4649% | 2.5742% | 2.1985% |
| 70 - 74 | 1,906 | 57 | 68.3 | 63.2 | 0.84 | 0.90 | 2.9910% | 3.5815% | 3.3189% |
| 75 - 79 | 1,627 | 79 | 88.2 | 78.4 | 0.90 | 1.01 | 4.8565% | 5.4208% | 4.8205% |
| 80 - 84 | 1,113 | 79 | 95.0 | 84.1 | 0.83 | 0.94 | 7.0948% | 8.5273% | 7.5535% |
| 85 - 89 | 503 | 59 | 64.2 | 61.1 | 0.92 | 0.97 | 11.7374% | 12.7794% | 12.1493% |
| 90 - 94 | 189 | 34 | 35.8 | 36.2 | 0.95 | 0.94 | 17.9895% | 18.9631% | 19.1434% |
| 95 - 99 | 27 | 7 | 7.2 | 7.4 | 0.98 | 0.95 | 25.5307% | 26.1096% | 26.8667% |
| 100&Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 8,481 | 366 | 425.2 | 389.2 | 0.86 | 0.94 | 4.3155% | 5.0140% | 4.5892% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1A Fiscal Years 2002 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 2 | 2 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0397% | 0.1080% |
| 35 - 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 40 - 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 45 - 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 50 - 54 | 55 | 1 | 0.2 | 0.3 | 5.67 | 3.11 | 1.8265% | 0.3220% | 0.5867% |
| 55 - 59 | 746 | 10 | 4.0 | 6.7 | 2.48 | 1.50 | 1.3409% | 0.5412% | 0.8933% |
| 60 - 64 | 2,747 | 29 | 26.0 | 38.3 | 1.12 | 0.76 | 1.0559% | 0.9456% | 1.3949% |
| 65 - 69 | 5,570 | 76 | 78.5 | 95.0 | 0.97 | 0.80 | 1.3644% | 1.4093% | 1.7053% |
| 70 - 74 | 6,926 | 137 | 150.9 | 170.3 | 0.91 | 0.80 | 1.9780% | 2.1781% | 2.4595% |
| 75 - 79 | 6,973 | 220 | 244.1 | 251.7 | 0.90 | 0.87 | 3.1550% | 3.5001% | 3.6095% |
| 80 - 84 | 4,820 | 229 | 266.3 | 259.1 | 0.86 | 0.88 | 4.7513% | 5.5259% | 5.3768% |
| 85 - 89 | 2,236 | 185 | 197.3 | 198.6 | 0.94 | 0.93 | 8.2734% | 8.8220% | 8.8824% |
| 90 - 94 | 534 | 73 | 76.0 | 77.9 | 0.96 | 0.94 | 13.6619% | 14.2149% | 14.5792% |
| 95 - 99 | 103 | 21 | 22.4 | 23.7 | 0.94 | 0.89 | 20.4207% | 21.8157% | 23.0172% |
| 100&Over | 4 | 1 | 1.3 | 1.2 | 0.78 | 0.86 | 24.4918% | 31.3643% | 28.5583% |
| Total | 30,716 | 984 | 1,066.9 | 1,122.8 | 0.92 | 0.88 | 3.2036% | 3.4734% | 3.6556% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0368% | 0.0544% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0383% | 0.0590% |
| 22 | 1 | 1 | 0.0 | 0.0 | 2,512.56 | 1,565.85 | 100.0000% | 0.0398% | 0.0639% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0414% | 0.0692% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0433% | 0.0749% |
| 25 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0453% | 0.0812% |
| 26 | 2 | 1 | 0.0 | 0.0 | 1,400.56 | 568.60 | 66.6667% | 0.0476% | 0.0879% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0501% | 0.0953% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0529% | 0.1032% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0559% | 0.1118% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0592% | 0.1211% |
| 31 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0630% | 0.1312% |
| 32 | 1 | 1 | 0.0 | 0.0 | 1,490.31 | 703.84 | 100.0000% | 0.0671% | 0.1421% |
| 33 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0717% | 0.1539% |
| 34 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0766% | 0.1667% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0840% | 0.1806% |
| 36 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0885% | 0.1956% |
| 37 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0943% | 0.2119% |
| 38 | 3 | 1 | 0.0 | 0.0 | 319.59 | 145.21 | 32.4359% | 0.1015% | 0.2296% |
| 39 | 3 | 1 | 0.0 | 0.0 | 302.76 | 134.05 | 33.3333% | 0.1101% | 0.2487% |
| 40 | 3 | 1 | 0.0 | 0.0 | 268.31 | 123.74 | 32.4359% | 0.1209% | 0.2694% |
| 41 | 3 | 1 | 0.0 | 0.0 | 207.56 | 114.23 | 36.3636% | 0.1752% | 0.2918% |
| 42 | 3 | 3 | 0.0 | 0.0 | 435.73 | 316.37 | 100.0000% | 0.2295% | 0.3161% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2838% | 0.3424% |
| 44 | 2 | 1 | 0.0 | 0.0 | 147.89 | 134.81 | 50.0000% | 0.3381% | 0.3709% |
| 45 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.3925% | 0.4018% |
| 46 | 4 | 2 | 0.0 | 0.0 | 116.78 | 114.88 | 52.1785% | 0.4468% | 0.4352% |
| 47 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5011% | 0.4715% |
| 48 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5554% | 0.5107% |
| 49 | 6 | 3 | 0.0 | 0.0 | 77.69 | 90.38 | 47.3709% | 0.6097% | 0.5532% |
| 50 | 7 | 2 | 0.0 | 0.0 | 45.19 | 47.68 | 30.0030% | 0.6640% | 0.5993% |
| 51 | 10 | 2 | 0.1 | 0.1 | 28.27 | 30.81 | 20.8681% | 0.7382% | 0.6492% |
| 52 | 17 | 3 | 0.1 | 0.1 | 21.83 | 23.12 | 17.7347% | 0.8124% | 0.7634% |
| 53 | 25 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.8867% | 0.8457% |
| 54 | 37 | 2 | 0.4 | 0.3 | 5.60 | 5.77 | 5.3810% | 0.9609% | 0.9370% |
| 55 | 83 | 4 | 0.9 | 0.9 | 4.64 | 4.64 | 4.8000% | 1.0351% | 1.0381% |
| 56 | 154 | 6 | 1.7 | 1.8 | 3.52 | 3.39 | 3.8856% | 1.1054% | 1.1501% |
| 57 | 212 | 4 | 2.5 | 2.7 | 1.61 | 1.48 | 1.8883% | 1.1757% | 1.2742% |
| 58 | 279 | 6 | 3.5 | 3.7 | 1.72 | 1.62 | 2.1473% | 1.2460% | 1.3260% |
| 59 | 338 | 9 | 4.4 | 4.7 | 2.02 | 1.93 | 2.6627% | 1.3163% | 1.3800% |
| 60 | 405 | 11 | 5.6 | 5.8 | 1.96 | 1.89 | 2.7172% | 1.3866% | 1.4362% |
| 61 | 475 | 10 | 7.4 | 7.1 | 1.36 | 1.41 | 2.1049% | 1.5487% | 1.4946% |
| 62 | 597 | 9 | 10.2 | 9.3 | 0.88 | 0.97 | 1.5082% | 1.7108% | 1.5555% |
| 63 | 765 | 18 | 14.3 | 12.7 | 1.26 | 1.42 | 2.3517% | 1.8729% | 1.6583% |
| 64 | 848 | 29 | 17.3 | 15.0 | 1.68 | 1.93 | 3.4192% | 2.0350% | 1.7679% |
| 65 | 919 | 13 | 20.2 | 17.3 | 0.64 | 0.75 | 1.4139% | 2.1971% | 1.8848% |
| 66 | 1,007 | 21 | 24.0 | 20.2 | 0.88 | 1.04 | 2.0849% | 2.3788% | 2.0094% |
| 67 | 1,049 | 26 | 26.9 | 22.5 | 0.97 | 1.16 | 2.4780% | 2.5604% | 2.1422% |
| 68 | 1,050 | 17 | 28.8 | 24.6 | 0.59 | 0.69 | 1.6183% | 2.7420% | 2.3392% |
| 69 | 1,035 | 28 | 30.2 | 26.4 | 0.93 | 1.06 | 2.7066% | 2.9236% | 2.5542% |
| 70 | 982 | 27 | 30.5 | 27.4 | 0.89 | 0.99 | 2.7493% | 3.1053% | 2.7890% |
| 71 | 967 | 32 | 32.3 | 29.4 | 0.99 | 1.09 | 3.3089% | 3.3416% | 3.0454% |
| 72 | 927 | 33 | 33.2 | 30.8 | 1.00 | 1.07 | 3.5615% | 3.5779% | 3.3254% |
| 73 | 884 | 26 | 33.7 | 31.6 | 0.77 | 0.82 | 2.9406% | 3.8142% | 3.5728% |
| 74 | 844 | 32 | 34.2 | 32.4 | 0.94 | 0.99 | 3.7907% | 4.0505% | 3.8386% |
| 75 | 792 | 35 | 34.0 | 32.7 | 1.03 | 1.07 | 4.4168% | 4.2868% | 4.1242% |
| 76 | 719 | 30 | 35.1 | 31.9 | 0.85 | 0.94 | 4.1739% | 4.8845% | 4.4311% |
| 77 | 647 | 29 | 35.5 | 30.8 | 0.82 | 0.94 | 4.4794% | 5.4821% | 4.7607% |
| 78 | 596 | 31 | 36.2 | 31.2 | 0.86 | 0.99 | 5.2035% | 6.0797% | 5.2380% |
| 79 | 542 | 36 | 36.2 | 31.2 | 1.00 | 1.15 | 6.6472% | 6.6773% | 5.7632% |
| 80 | 479 | 18 | 34.9 | 30.4 | 0.52 | 0.59 | 3.7552% | 7.2749% | 6.3411% |
| 81 | 438 | 37 | 35.0 | 30.6 | 1.06 | 1.21 | 8.4459% | 7.9995% | 6.9768% |
| 82 | 359 | 32 | 31.3 | 27.6 | 1.02 | 1.16 | 8.9116% | 8.7241% | 7.6763% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 297 | 30 | 28.1 | 25.1 | 1.07 | 1.19 | 10.0898% | 9.4486% | 8.4540% |
| 84 | 243 | 22 | 24.7 | 22.6 | 0.89 | 0.97 | 9.0659% | 10.1732% | 9.3104% |
| 85 | 191 | 14 | 20.8 | 19.6 | 0.67 | 0.71 | 7.3203% | 10.8977% | 10.2535% |
| 86 | 172 | 24 | 20.7 | 19.4 | 1.16 | 1.24 | 13.9737% | 12.0324% | 11.2922% |
| 87 | 130 | 18 | 17.1 | 16.2 | 1.05 | 1.11 | 13.8815% | 13.1671% | 12.4361% |
| 88 | 95 | 8 | 13.6 | 13.0 | 0.59 | 0.61 | 8.4063% | 14.3018% | 13.6958% |
| 89 | 76 | 18 | 11.7 | 11.5 | 1.54 | 1.57 | 23.8411% | 15.4365% | 15.0830% |
| 90 | 56 | 5 | 9.2 | 9.3 | 0.54 | 0.54 | 8.9688% | 16.5712% | 16.6108% |
| 91 | 54 | 10 | 9.8 | 9.9 | 1.02 | 1.01 | 18.5760% | 18.2659% | 18.2933% |
| 92 | 37 | 10 | 7.3 | 7.5 | 1.36 | 1.34 | 27.1481% | 19.9062% | 20.1462% |
| 93 | 25 | 5 | 5.3 | 5.4 | 0.94 | 0.93 | 20.2028% | 21.4964% | 21.5651% |
| 94 | 18 | 4 | 4.1 | 4.2 | 0.97 | 0.96 | 22.4303% | 23.0810% | 23.0840% |
| 95 | 12 | 1 | 2.9 | 3.0 | 0.35 | 0.34 | 8.5704% | 24.6685% | 24.7099% |
| 96 | 10 | 3 | 2.5 | 2.6 | 1.20 | 1.13 | 31.5789% | 26.2532% | 26.4503% |
| 97 | 3 | 1 | 0.9 | 0.8 | 1.08 | 1.18 | 30.0030% | 27.8345% | 28.3133% |
| 98 | 3 | 2 | 0.9 | 0.9 | 2.33 | 2.21 | 68.5636% | 29.4357% | 30.2230% |
| 99 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 31.0839% | 32.2615% |
| 100 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 32.8097% | 34.4375% |
| 101 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 34.8474% | 36.7602% |
| 102 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 36.9921% | 39.2397% |
| 103 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.4947% | 41.8863% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 44.8442% | 44.7115% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 49.9036% | 47.7273% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 55.8442% | 55.3367% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 62.8438% | 64.1594% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 71.0868% | 74.3886% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 80.7632% | 86.2489% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 19,951 | 809 | 820.5 | 744.4 | 0.99 | 1.09 | 4.0550% | 4.1127% | 3.7312% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|-----|--------------------|------------------|----------|----------|--------------------|----------|----------------|----------|----------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0192% | 0.0415% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0205% | 0.0449% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0216% | 0.0486% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0229% | 0.0527% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0243% | 0.0570% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0258% | 0.0617% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0273% | 0.0668% |
| 27 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0289% | 0.0724% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0307% | 0.0783% |
| 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0326% | 0.0848% |
| 30 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0348% | 0.0918% |
| 31 | 1 | 1 | 0.0 | 0.0 | 2,695.42 | 1,005.95 | 100.0000% | 0.0371% | 0.0994% |
| 32 | 2 | 2 | 0.0 | 0.0 | 2,531.65 | 929.15 | 100.0000% | 0.0395% | 0.1076% |
| 33 | 1 | 1 | 0.0 | 0.0 | 2,369.67 | 858.22 | 100.0000% | 0.0422% | 0.1165% |
| 34 | 1 | 1 | 0.0 | 0.0 | 2,217.29 | 792.70 | 100.0000% | 0.0451% | 0.1262% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0485% | 0.1366% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0511% | 0.1479% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0546% | 0.1601% |
| 38 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0584% | 0.1733% |
| 39 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0629% | 0.1876% |
| 40 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0677% | 0.2032% |
| 41 | 5 | 3 | 0.0 | 0.0 | 858.12 | 272.79 | 63.1579% | 0.0736% | 0.2199% |
| 42 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0817% | 0.2381% |
| 43 | 3 | 1 | 0.0 | 0.0 | 384.91 | 129.30 | 35.2858% | 0.0917% | 0.2578% |
| 44 | 4 | 2 | 0.0 | 0.0 | 502.13 | 179.14 | 52.1648% | 0.1039% | 0.2791% |
| 45 | 6 | 3 | 0.0 | 0.0 | 460.33 | 165.46 | 54.5455% | 0.1185% | 0.3022% |
| 46 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1355% | 0.3272% |
| 47 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1545% | 0.3542% |
| 48 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1752% | 0.3835% |
| 49 | 7 | 2 | 0.0 | 0.0 | 138.25 | 68.82 | 27.2740% | 0.1973% | 0.4152% |
| 50 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2205% | 0.4495% |
| 51 | 9 | 1 | 0.0 | 0.0 | 44.29 | 22.83 | 11.0096% | 0.2486% | 0.4866% |
| 52 | 22 | 2 | 0.1 | 0.1 | 33.24 | 17.25 | 9.2666% | 0.2788% | 0.5269% |
| 53 | 39 | 4 | 0.1 | 0.2 | 32.74 | 17.98 | 10.1908% | 0.3113% | 0.5704% |
| 54 | 54 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.3463% | 0.6175% |
| 55 | 118 | 10 | 0.5 | 0.8 | 22.02 | 12.68 | 8.4575% | 0.3840% | 0.6686% |
| 56 | 242 | 15 | 1.1 | 1.8 | 14.01 | 8.56 | 6.1875% | 0.4417% | 0.7239% |
| 57 | 337 | 13 | 1.7 | 2.9 | 7.65 | 4.51 | 3.8537% | 0.5040% | 0.8548% |
| 58 | 413 | 13 | 2.4 | 3.9 | 5.52 | 3.34 | 3.1490% | 0.5705% | 0.9413% |
| 59 | 490 | 17 | 3.1 | 5.1 | 5.42 | 3.35 | 3.4712% | 0.6407% | 1.0366% |
| 60 | 598 | 19 | 4.3 | 6.8 | 4.45 | 2.78 | 3.1777% | 0.7143% | 1.1416% |
| 61 | 737 | 24 | 5.9 | 9.3 | 4.03 | 2.59 | 3.2550% | 0.8067% | 1.2572% |
| 62 | 1,238 | 56 | 11.0 | 17.1 | 5.08 | 3.27 | 4.5229% | 0.8895% | 1.3844% |
| 63 | 2,066 | 87 | 20.1 | 29.6 | 4.33 | 2.94 | 4.2120% | 0.9737% | 1.4342% |
| 64 | 2,519 | 78 | 26.8 | 37.4 | 2.91 | 2.08 | 3.0960% | 1.0654% | 1.4857% |
| 65 | 2,891 | 85 | 33.7 | 44.5 | 2.52 | 1.91 | 2.9404% | 1.1649% | 1.5391% |
| 66 | 3,297 | 69 | 42.0 | 52.6 | 1.64 | 1.31 | 2.0929% | 1.2739% | 1.5944% |
| 67 | 3,512 | 70 | 49.1 | 58.0 | 1.43 | 1.21 | 1.9933% | 1.3978% | 1.6517% |
| 68 | 3,657 | 88 | 56.0 | 65.3 | 1.57 | 1.35 | 2.4064% | 1.5317% | 1.7845% |
| 69 | 3,729 | 82 | 61.1 | 71.9 | 1.34 | 1.14 | 2.1988% | 1.6379% | 1.9279% |
| 70 | 3,801 | 78 | 66.2 | 79.2 | 1.18 | 0.99 | 2.0519% | 1.7416% | 2.0828% |
| 71 | 3,898 | 97 | 76.1 | 87.7 | 1.27 | 1.11 | 2.4887% | 1.9535% | 2.2502% |
| 72 | 3,885 | 99 | 84.1 | 94.4 | 1.18 | 1.05 | 2.5485% | 2.1653% | 2.4310% |
| 73 | 3,793 | 97 | 90.2 | 99.8 | 1.08 | 0.97 | 2.5571% | 2.3772% | 2.6306% |
| 74 | 3,681 | 95 | 95.3 | 104.8 | 1.00 | 0.91 | 2.5809% | 2.5890% | 2.8466% |
| 75 | 3,496 | 86 | 97.9 | 107.7 | 0.88 | 0.80 | 2.4600% | 2.8009% | 3.0803% |
| 76 | 3,305 | 98 | 104.5 | 110.2 | 0.94 | 0.89 | 2.9656% | 3.1635% | 3.3332% |
| 77 | 3,027 | 92 | 106.7 | 109.2 | 0.86 | 0.84 | 3.0391% | 3.5260% | 3.6068% |
| 78 | 2,741 | 109 | 106.6 | 107.0 | 1.02 | 1.02 | 3.9762% | 3.8886% | 3.9046% |
| 79 | 2,418 | 78 | 102.8 | 102.2 | 0.76 | 0.76 | 3.2256% | 4.2512% | 4.2270% |
| 80 | 2,122 | 86 | 97.9 | 97.1 | 0.88 | 0.89 | 4.0526% | 4.6138% | 4.5760% |
| 81 | 1,835 | 69 | 94.2 | 90.9 | 0.73 | 0.76 | 3.7604% | 5.1332% | 4.9538% |
| 82 | 1,570 | 63 | 88.7 | 84.2 | 0.71 | 0.75 | 4.0130% | 5.6527% | 5.3628% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 83 | 1,324 | 76 | 81.7 | 79.1 | 0.93 | 0.96 | 5.7391% | 6.1721% | 5.9730% |
| 84 | 1,068 | 58 | 71.5 | 71.1 | 0.81 | 0.82 | 5.4303% | 6.6915% | 6.6527% |
| 85 | 875 | 68 | 63.1 | 64.8 | 1.08 | 1.05 | 7.7722% | 7.2110% | 7.4097% |
| 86 | 674 | 51 | 55.4 | 55.6 | 0.92 | 0.92 | 7.5640% | 8.2234% | 8.2529% |
| 87 | 515 | 40 | 47.6 | 47.3 | 0.84 | 0.84 | 7.7607% | 9.2358% | 9.1921% |
| 88 | 396 | 39 | 40.6 | 40.4 | 0.96 | 0.96 | 9.8527% | 10.2481% | 10.2065% |
| 89 | 284 | 32 | 32.0 | 32.2 | 1.00 | 0.99 | 11.2707% | 11.2605% | 11.3330% |
| 90 | 200 | 21 | 24.5 | 25.2 | 0.86 | 0.83 | 10.5174% | 12.2729% | 12.5837% |
| 91 | 129 | 15 | 17.7 | 18.0 | 0.85 | 0.83 | 11.6207% | 13.7083% | 13.9725% |
| 92 | 100 | 18 | 15.1 | 15.5 | 1.19 | 1.16 | 17.9845% | 15.1220% | 15.5146% |
| 93 | 75 | 14 | 12.4 | 12.8 | 1.13 | 1.10 | 18.6257% | 16.5350% | 17.0194% |
| 94 | 47 | 6 | 8.4 | 8.8 | 0.71 | 0.68 | 12.7888% | 17.9368% | 18.6702% |
| 95 | 36 | 7 | 7.1 | 7.4 | 0.99 | 0.95 | 19.2207% | 19.4640% | 20.4811% |
| 96 | 24 | 2 | 5.1 | 5.4 | 0.39 | 0.37 | 8.2757% | 21.1361% | 22.4676% |
| 97 | 19 | 2 | 4.2 | 4.7 | 0.47 | 0.43 | 10.7619% | 22.8306% | 24.6468% |
| 98 | 15 | 4 | 3.6 | 3.8 | 1.10 | 1.04 | 27.1168% | 24.6045% | 25.5668% |
| 99 | 9 | 6 | 2.4 | 2.4 | 2.54 | 2.51 | 67.2948% | 26.5343% | 26.5211% |
| 100 | 2 | 0 | 0.5 | 0.6 | 0.00 | 0.00 | 0.0000% | 28.6331% | 27.5111% |
| 101 | 1 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 31.5468% | 28.5380% |
| 102 | 1 | 1 | 0.5 | 0.3 | 2.15 | 3.03 | 75.0188% | 34.8130% | 33.0435% |
| 103 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 38.3968% | 37.9490% |
| 104 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 42.5209% | 43.5827% |
| 105 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 47.3182% | 50.0528% |
| 106 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 52.9509% | 57.4835% |
| 107 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 59.5880% | 66.0172% |
| 108 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 67.4038% | 75.8178% |
| 109 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 76.5790% | 87.0734% |
| 110 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 71,385 | 2,356 | 2,024.4 | 2,177.7 | 1.16 | 1.08 | 3.3004% | 2.8358% | 3.0507% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0398% | 0.0639% |
| 25 - 29 | 2 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 50.0000% | 0.0470% | 0.1285% |
| 30 - 34 | 1 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0671% | 0.1421% |
| 35 - 39 | 9 | 2 | 0.0 | 0.0 | 0.00 | 0.00 | 21.8174% | 0.1011% | 0.2241% |
| 40 - 44 | 11 | 6 | 0.0 | 0.0 | 0.00 | 0.00 | 54.9652% | 0.2055% | 0.3090% |
| 45 - 49 | 17 | 5 | 0.1 | 0.1 | 0.00 | 0.00 | 29.8507% | 0.5349% | 0.5043% |
| 50 - 54 | 95 | 9 | 0.8 | 0.8 | 10.84 | 11.32 | 9.4486% | 0.8719% | 0.8344% |
| 55 - 59 | 1,067 | 29 | 13.0 | 13.7 | 2.23 | 2.12 | 2.7179% | 1.2175% | 1.2838% |
| 60 - 64 | 3,090 | 77 | 54.8 | 49.9 | 1.41 | 1.54 | 2.4917% | 1.7725% | 1.6141% |
| 65 - 69 | 5,061 | 105 | 130.1 | 111.0 | 0.81 | 0.95 | 2.0747% | 2.5702% | 2.1938% |
| 70 - 74 | 4,604 | 150 | 163.9 | 151.6 | 0.92 | 0.99 | 3.2580% | 3.5595% | 3.2937% |
| 75 - 79 | 3,296 | 161 | 177.0 | 157.8 | 0.91 | 1.02 | 4.8848% | 5.3688% | 4.7871% |
| 80 - 84 | 1,816 | 139 | 154.0 | 136.2 | 0.90 | 1.02 | 7.6521% | 8.4791% | 7.4992% |
| 85 - 89 | 663 | 82 | 83.8 | 79.6 | 0.98 | 1.03 | 12.3618% | 12.6401% | 12.0072% |
| 90 - 94 | 189 | 34 | 35.8 | 36.2 | 0.95 | 0.94 | 17.9895% | 18.9631% | 19.1434% |
| 95 - 99 | 27 | 7 | 7.2 | 7.4 | 0.98 | 0.95 | 25.5307% | 26.1096% | 26.8667% |
| 100&Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| Total | 19,951 | 809 | 820.5 | 744.4 | 0.99 | 1.09 | 4.0550% | 4.1127% | 3.7312% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1B Fiscal Years 1991 - 2005

Mortality Experience of Service Retirees Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 30 - 34 | 5 | 5 | 0.0 | 0.0 | 0.00 | 0.00 | 100.0000% | 0.0407% | 0.1115% |
| 35 - 39 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0629% | 0.2371% |
| 40 - 44 | 16 | 6 | 0.0 | 0.0 | 0.00 | 0.00 | 38.0928% | 0.0838% | 0.2436% |
| 45 - 49 | 22 | 5 | 0.0 | 0.1 | 0.00 | 0.00 | 22.6419% | 0.1616% | 0.3609% |
| 50 - 54 | 130 | 7 | 0.4 | 0.7 | 17.34 | 9.43 | 5.4053% | 0.3118% | 0.5734% |
| 55 - 59 | 1,601 | 68 | 8.7 | 14.4 | 7.80 | 4.73 | 4.2485% | 0.5447% | 0.8990% |
| 60 - 64 | 7,158 | 264 | 68.2 | 100.3 | 3.87 | 2.63 | 3.6880% | 0.9525% | 1.4010% |
| 65 - 69 | 17,086 | 394 | 241.9 | 292.2 | 1.63 | 1.35 | 2.3060% | 1.4156% | 1.7103% |
| 70 - 74 | 19,058 | 466 | 411.9 | 465.9 | 1.13 | 1.00 | 2.4452% | 2.1615% | 2.4446% |
| 75 - 79 | 14,987 | 463 | 518.6 | 536.3 | 0.89 | 0.86 | 3.0893% | 3.4603% | 3.5781% |
| 80 - 84 | 7,919 | 352 | 434.0 | 422.3 | 0.81 | 0.83 | 4.4449% | 5.4809% | 5.3330% |
| 85 - 89 | 2,744 | 230 | 238.7 | 240.4 | 0.96 | 0.96 | 8.3809% | 8.6970% | 8.7600% |
| 90 - 94 | 551 | 74 | 78.2 | 80.2 | 0.95 | 0.92 | 13.4322% | 14.1907% | 14.5659% |
| 95 - 99 | 103 | 21 | 22.4 | 23.7 | 0.94 | 0.89 | 20.4207% | 21.8157% | 23.0172% |
| 100&Over | 4 | 1 | 1.3 | 1.2 | 0.78 | 0.86 | 24.4918% | 31.3643% | 28.5583% |
| Total | 71,385 | 2,356 | 2,024.4 | 2,177.7 | 1.16 | 1.08 | 3.3004% | 2.8358% | 3.0507% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1C

Mortality Experience of Service Retirees

Men

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1991 | 366 | 13 | 8.6 | 7.7 | 1.52 | 1.68 | 3.5568% | 2.3408% | 2.1132% |
| 1992 | 501 | 10 | 12.3 | 11.1 | 0.81 | 0.90 | 1.9960% | 2.4547% | 2.2137% |
| 1993 | 617 | 14 | 15.6 | 14.1 | 0.89 | 0.99 | 2.2690% | 2.5356% | 2.2816% |
| 1994 | 767 | 31 | 20.8 | 18.7 | 1.49 | 1.66 | 4.0444% | 2.7147% | 2.4366% |
| 1995 | 912 | 45 | 26.8 | 24.0 | 1.68 | 1.88 | 4.9369% | 2.9359% | 2.6318% |
| 1996 | 1,033 | 29 | 31.3 | 28.0 | 0.93 | 1.04 | 2.8087% | 3.0294% | 2.7124% |
| 1997 | 1,152 | 29 | 35.8 | 32.2 | 0.81 | 0.90 | 2.5174% | 3.1114% | 2.7927% |
| 1998 | 1,214 | 45 | 40.0 | 35.9 | 1.12 | 1.25 | 3.7083% | 3.2970% | 2.9598% |
| 1999 | 1,601 | 73 | 64.3 | 57.8 | 1.14 | 1.26 | 4.5597% | 4.0155% | 3.6093% |
| 2000 | 1,641 | 79 | 68.2 | 61.3 | 1.16 | 1.29 | 4.8141% | 4.1541% | 3.7344% |
| 2001 | 1,668 | 75 | 71.6 | 64.5 | 1.05 | 1.16 | 4.4964% | 4.2931% | 3.8661% |
| 2002 | 2,012 | 86 | 99.9 | 91.2 | 0.86 | 0.94 | 4.2744% | 4.9649% | 4.5316% |
| 2003 | 2,039 | 109 | 103.9 | 95.0 | 1.05 | 1.15 | 5.3458% | 5.0972% | 4.6578% |
| 2004 | 2,203 | 96 | 109.3 | 100.1 | 0.88 | 0.96 | 4.3577% | 4.9632% | 4.5433% |
| 2005 | 2,227 | 75 | 112.1 | 102.6 | 0.67 | 0.73 | 3.3678% | 5.0323% | 4.6052% |
| Total | 19,951 | 809 | 820.5 | 744.0 | 0.99 | 1.09 | 4.0550% | 4.1127% | 3.7292% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 1C

Mortality Experience of Service Retirees

Women

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|----------------|----------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1991 | 612 | 11 | 9.7 | 11.7 | 1.13 | 0.94 | 1.7974% | 1.5895% | 1.9082% |
| 1992 | 883 | 6 | 14.4 | 17.2 | 0.42 | 0.35 | 0.6795% | 1.6353% | 1.9497% |
| 1993 | 1,247 | 6 | 21.4 | 25.2 | 0.28 | 0.24 | 0.4812% | 1.7134% | 2.0186% |
| 1994 | 2,749 | 151 | 50.2 | 58.3 | 3.01 | 2.59 | 5.4939% | 1.8269% | 2.1199% |
| 1995 | 4,039 | 210 | 77.4 | 88.8 | 2.71 | 2.37 | 5.2000% | 1.9167% | 2.1984% |
| 1996 | 4,486 | 238 | 89.4 | 101.7 | 2.66 | 2.34 | 5.3054% | 1.9922% | 2.2669% |
| 1997 | 4,407 | 79 | 96.1 | 107.2 | 0.82 | 0.74 | 1.7928% | 2.1814% | 2.4337% |
| 1998 | 4,803 | 158 | 110.9 | 122.5 | 1.42 | 1.29 | 3.2896% | 2.3098% | 2.5496% |
| 1999 | 5,619 | 195 | 148.7 | 160.4 | 1.31 | 1.22 | 3.4707% | 2.6474% | 2.8545% |
| 2000 | 5,839 | 176 | 162.9 | 174.5 | 1.08 | 1.01 | 3.0142% | 2.7893% | 2.9882% |
| 2001 | 5,988 | 142 | 176.3 | 187.6 | 0.81 | 0.76 | 2.3716% | 2.9442% | 3.1331% |
| 2002 | 7,030 | 188 | 237.0 | 249.9 | 0.79 | 0.75 | 2.6743% | 3.3712% | 3.5546% |
| 2003 | 7,313 | 252 | 255.4 | 268.4 | 0.99 | 0.94 | 3.4462% | 3.4930% | 3.6703% |
| 2004 | 8,044 | 256 | 277.9 | 292.7 | 0.92 | 0.87 | 3.1827% | 3.4553% | 3.6394% |
| 2005 | 8,330 | 288 | 296.5 | 311.8 | 0.97 | 0.92 | 3.4576% | 3.5600% | 3.7431% |
| Total | 71,385 | 2,356 | 2,024.4 | 2,177.8 | 1.16 | 1.08 | 3.3004% | 2.8358% | 3.0507% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.4109% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.4462% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.4824% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.5194% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.5575% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.5963% |
| 26 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.6361% |
| 27 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.6770% |
| 28 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.7187% |
| 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.7615% |
| 30 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.8052% |
| 31 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.8501% |
| 32 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.8960% |
| 33 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.9430% |
| 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.9912% |
| 35 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.0406% |
| 36 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.0911% |
| 37 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.1428% |
| 38 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 2.1957% |
| 39 | 2 | 0 | 0.1 | 0.00 | 0.0000% | 2.2499% |
| 40 | 4 | 0 | 0.1 | 0.00 | 0.0000% | 2.3055% |
| 41 | 4 | 0 | 0.1 | 0.00 | 0.0000% | 2.3525% |
| 42 | 6 | 1 | 0.1 | 6.94 | 16.6639% | 2.4005% |
| 43 | 6 | 0 | 0.1 | 0.00 | 0.0000% | 2.4495% |
| 44 | 7 | 0 | 0.2 | 0.00 | 0.0000% | 2.4995% |
| 45 | 9 | 0 | 0.2 | 0.00 | 0.0000% | 2.5505% |
| 46 | 9 | 0 | 0.2 | 0.00 | 0.0000% | 2.5701% |
| 47 | 10 | 0 | 0.3 | 0.00 | 0.0000% | 2.5893% |
| 48 | 10 | 0 | 0.3 | 0.00 | 0.0000% | 2.6477% |
| 49 | 11 | 1 | 0.3 | 3.36 | 9.0917% | 2.7058% |
| 50 | 12 | 0 | 0.3 | 0.00 | 0.0000% | 2.7639% |
| 51 | 20 | 0 | 0.6 | 0.00 | 0.0000% | 2.8468% |
| 52 | 27 | 0 | 0.8 | 0.00 | 0.0000% | 2.9313% |
| 53 | 25 | 0 | 0.7 | 0.00 | 0.0000% | 3.0199% |
| 54 | 29 | 4 | 0.9 | 4.49 | 13.9538% | 3.1100% |
| 55 | 24 | 0 | 0.8 | 0.00 | 0.0000% | 3.2012% |
| 56 | 21 | 1 | 0.7 | 1.42 | 4.6876% | 3.3086% |
| 57 | 23 | 1 | 0.8 | 1.25 | 4.2858% | 3.4182% |
| 58 | 25 | 2 | 0.9 | 2.27 | 8.0270% | 3.5306% |
| 59 | 22 | 1 | 0.8 | 1.23 | 4.4944% | 3.6461% |
| 60 | 20 | 1 | 0.8 | 1.32 | 4.9586% | 3.7649% |
| 61 | 21 | 0 | 0.8 | 0.00 | 0.0000% | 3.8878% |
| 62 | 27 | 2 | 1.1 | 1.83 | 7.3394% | 4.0154% |
| 63 | 23 | 2 | 0.9 | 2.11 | 8.7589% | 4.1483% |
| 64 | 21 | 3 | 0.9 | 3.36 | 14.4009% | 4.2880% |
| 65 | 17 | 0 | 0.8 | 0.00 | 0.0000% | 4.4364% |
| 66 | 20 | 0 | 0.9 | 0.00 | 0.0000% | 4.5957% |
| 67 | 21 | 0 | 1.0 | 0.00 | 0.0000% | 4.7682% |
| 68 | 20 | 1 | 1.0 | 1.00 | 4.9380% | 4.9552% |
| 69 | 20 | 2 | 1.0 | 1.97 | 10.1693% | 5.1580% |
| 70 | 16 | 1 | 0.9 | 1.16 | 6.2174% | 5.3787% |
| 71 | 17 | 2 | 1.0 | 2.08 | 11.7075% | 5.6195% |
| 72 | 13 | 0 | 0.8 | 0.00 | 0.0000% | 5.8824% |
| 73 | 16 | 2 | 1.0 | 2.00 | 12.3084% | 6.1688% |
| 74 | 13 | 0 | 0.9 | 0.00 | 0.0000% | 6.4793% |
| 75 | 16 | 0 | 1.1 | 0.00 | 0.0000% | 6.8150% |
| 76 | 19 | 1 | 1.3 | 0.75 | 5.4054% | 7.2092% |
| 77 | 13 | 0 | 1.0 | 0.00 | 0.0000% | 7.6334% |
| 78 | 11 | 0 | 0.9 | 0.00 | 0.0000% | 8.0881% |
| 79 | 8 | 0 | 0.7 | 0.00 | 0.0000% | 8.5742% |
| 80 | 7 | 1 | 0.7 | 1.50 | 13.6351% | 9.0925% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 7 | 1 | 0.7 | 1.46 | 14.1163% | 9.6433% |
| 82 | 7 | 0 | 0.7 | 0.00 | 0.0000% | 10.2268% |
| 83 | 8 | 1 | 0.9 | 1.13 | 12.2459% | 10.8479% |
| 84 | 6 | 0 | 0.7 | 0.00 | 0.0000% | 11.5093% |
| 85 | 5 | 0 | 0.6 | 0.00 | 0.0000% | 12.2138% |
| 86 | 4 | 0 | 0.5 | 0.00 | 0.0000% | 13.0205% |
| 87 | 3 | 0 | 0.4 | 0.00 | 0.0000% | 13.8828% |
| 88 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 14.8045% |
| 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 15.7903% |
| 90 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.8444% |
| 91 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 18.2659% |
| 92 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 19.9062% |
| 93 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.4964% |
| 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 23.0810% |
| 95 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6685% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.2532% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 27.8345% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 29.4357% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.0839% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 32.8097% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8474% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 36.9921% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 40.4947% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 44.8442% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 49.9036% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 55.8442% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 62.8438% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 71.0868% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 80.7632% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 706 | 31 | 33.0 | 0.94 | 4.3940% | 4.6815% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8452% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8595% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8736% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8879% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9021% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9163% |
| 26 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9306% |
| 27 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9448% |
| 28 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9590% |
| 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9732% |
| 30 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9875% |
| 31 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0017% |
| 32 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0159% |
| 33 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0302% |
| 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0443% |
| 35 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0586% |
| 36 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0729% |
| 37 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0870% |
| 38 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.1013% |
| 39 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.1155% |
| 40 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.1297% |
| 41 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 3.1440% |
| 42 | 2 | 0 | 0.0 | 0.00 | 0.0000% | 3.1582% |
| 43 | 2 | 0 | 0.1 | 0.00 | 0.0000% | 3.1724% |
| 44 | 4 | 0 | 0.1 | 0.00 | 0.0000% | 3.1866% |
| 45 | 6 | 0 | 0.2 | 0.00 | 0.0000% | 3.2009% |
| 46 | 6 | 0 | 0.2 | 0.00 | 0.0000% | 3.2151% |
| 47 | 5 | 0 | 0.2 | 0.00 | 0.0000% | 3.2293% |
| 48 | 6 | 0 | 0.2 | 0.00 | 0.0000% | 3.2435% |
| 49 | 9 | 0 | 0.3 | 0.00 | 0.0000% | 3.2577% |
| 50 | 17 | 2 | 0.6 | 3.53 | 11.5380% | 3.2720% |
| 51 | 19 | 1 | 0.6 | 1.58 | 5.1945% | 3.2862% |
| 52 | 29 | 1 | 1.0 | 1.04 | 3.4189% | 3.3004% |
| 53 | 48 | 2 | 1.6 | 1.26 | 4.1884% | 3.3147% |
| 54 | 56 | 1 | 1.9 | 0.53 | 1.7803% | 3.3288% |
| 55 | 53 | 1 | 1.8 | 0.56 | 1.8809% | 3.3431% |
| 56 | 62 | 2 | 2.1 | 0.97 | 3.2433% | 3.3574% |
| 57 | 65 | 0 | 2.2 | 0.00 | 0.0000% | 3.3715% |
| 58 | 77 | 4 | 2.6 | 1.53 | 5.1670% | 3.3858% |
| 59 | 75 | 0 | 2.5 | 0.00 | 0.0000% | 3.4000% |
| 60 | 73 | 2 | 2.5 | 0.80 | 2.7242% | 3.4142% |
| 61 | 75 | 1 | 2.6 | 0.39 | 1.3318% | 3.4232% |
| 62 | 73 | 1 | 2.5 | 0.40 | 1.3699% | 3.4405% |
| 63 | 78 | 2 | 2.7 | 0.74 | 2.5532% | 3.4674% |
| 64 | 73 | 1 | 2.6 | 0.39 | 1.3652% | 3.5052% |
| 65 | 59 | 2 | 2.1 | 0.95 | 3.3899% | 3.5556% |
| 66 | 46 | 1 | 1.7 | 0.60 | 2.1898% | 3.6206% |
| 67 | 31 | 1 | 1.1 | 0.88 | 3.2695% | 3.7020% |
| 68 | 30 | 0 | 1.1 | 0.00 | 0.0000% | 3.8010% |
| 69 | 25 | 1 | 1.0 | 1.02 | 4.0136% | 3.9196% |
| 70 | 21 | 1 | 0.9 | 1.16 | 4.7059% | 4.0596% |
| 71 | 19 | 3 | 0.8 | 3.77 | 15.9286% | 4.2233% |
| 72 | 15 | 0 | 0.6 | 0.00 | 0.0000% | 4.4127% |
| 73 | 13 | 0 | 0.6 | 0.00 | 0.0000% | 4.6295% |
| 74 | 12 | 0 | 0.6 | 0.00 | 0.0000% | 4.8746% |
| 75 | 11 | 0 | 0.6 | 0.00 | 0.0000% | 5.1494% |
| 76 | 7 | 1 | 0.4 | 2.53 | 13.7931% | 5.4553% |
| 77 | 6 | 0 | 0.4 | 0.00 | 0.0000% | 5.7929% |
| 78 | 6 | 0 | 0.3 | 0.00 | 0.0000% | 6.1624% |
| 79 | 8 | 0 | 0.5 | 0.00 | 0.0000% | 6.5655% |
| 80 | 8 | 0 | 0.5 | 0.00 | 0.0000% | 7.0032% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 8 | 0 | 0.6 | 0.00 | 0.0000% | 7.4228% |
| 82 | 8 | 0 | 0.6 | 0.00 | 0.0000% | 7.8716% |
| 83 | 6 | 0 | 0.5 | 0.00 | 0.0000% | 8.3564% |
| 84 | 3 | 0 | 0.3 | 0.00 | 0.0000% | 8.8800% |
| 85 | 2 | 0 | 0.2 | 0.00 | 0.0000% | 9.4462% |
| 86 | 3 | 0 | 0.3 | 0.00 | 0.0000% | 10.0587% |
| 87 | 2 | 0 | 0.2 | 0.00 | 0.0000% | 10.7222% |
| 88 | 2 | 1 | 0.2 | 4.99 | 57.1429% | 11.4412% |
| 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 12.2209% |
| 90 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 13.0674% |
| 91 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 13.8842% |
| 92 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 15.1220% |
| 93 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.5350% |
| 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 17.9368% |
| 95 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 19.4640% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.1361% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 22.8306% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6045% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.5343% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 28.6331% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.5468% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8130% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 38.3968% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 42.5209% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 47.3182% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 52.9509% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 59.5880% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 67.4038% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 76.5790% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 1,263 | 32 | 47.0 | 0.68 | 2.5337% | 3.7179% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 3 | 0 | 0.1 | 0.00 | 0.0000% | 2.2404% |
| 40 - 44 | 27 | 1 | 0.7 | 1.53 | 3.7036% | 2.4166% |
| 45 - 49 | 49 | 1 | 1.3 | 0.79 | 2.0548% | 2.6171% |
| 50 - 54 | 113 | 4 | 3.3 | 1.20 | 3.5451% | 2.9630% |
| 55 - 59 | 115 | 5 | 4.0 | 1.27 | 4.3290% | 3.4216% |
| 60 - 64 | 112 | 8 | 4.5 | 1.78 | 7.1642% | 4.0247% |
| 65 - 69 | 98 | 3 | 4.7 | 0.64 | 3.0716% | 4.7914% |
| 70 - 74 | 76 | 5 | 4.5 | 1.12 | 6.6080% | 5.8833% |
| 75 - 79 | 67 | 1 | 5.0 | 0.20 | 1.5038% | 7.4984% |
| 80 - 84 | 36 | 3 | 3.7 | 0.82 | 8.3914% | 10.2416% |
| 85 - 89 | 11 | 0 | 1.5 | 0.00 | 0.0000% | 12.8757% |
| 90 - 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 95 - 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 706 | 31 | 33.0 | 0.94 | 4.3940% | 4.6815% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2A Fiscal Years 2002 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 - 44 | 8 | 0 | 0.3 | 0.00 | 0.0000% | 3.1713% |
| 45 - 49 | 32 | 0 | 1.0 | 0.00 | 0.0000% | 3.2326% |
| 50 - 54 | 170 | 7 | 5.6 | 1.25 | 4.1236% | 3.3093% |
| 55 - 59 | 332 | 7 | 11.2 | 0.62 | 2.1069% | 3.3741% |
| 60 - 64 | 373 | 7 | 12.9 | 0.54 | 1.8763% | 3.4502% |
| 65 - 69 | 190 | 5 | 7.0 | 0.71 | 2.6258% | 3.6813% |
| 70 - 74 | 79 | 4 | 3.5 | 1.15 | 5.0365% | 4.3779% |
| 75 - 79 | 37 | 1 | 2.2 | 0.46 | 2.6727% | 5.7521% |
| 80 - 84 | 33 | 0 | 2.5 | 0.00 | 0.0000% | 7.7294% |
| 85 - 89 | 8 | 1 | 0.8 | 1.24 | 12.9032% | 10.3889% |
| 90 - 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 95 - 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 1,263 | 32 | 47.0 | 0.68 | 2.5337% | 3.7179% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2B Fiscal Years 1991 - 2005
Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.4109% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.4462% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.4824% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.5194% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.5575% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.5963% |
| 26 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.6361% |
| 27 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.6770% |
| 28 | 1 | 1 | 0.0 | 58.18 | 100.0000% | 1.7187% |
| 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.7615% |
| 30 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 1.8052% |
| 31 | 1 | 0 | 0.0 | 0.00 | 0.0000% | 1.8501% |
| 32 | 5 | 2 | 0.1 | 21.10 | 40.0000% | 1.8960% |
| 33 | 4 | 1 | 0.1 | 14.04 | 27.2777% | 1.9430% |
| 34 | 3 | 0 | 0.1 | 0.00 | 0.0000% | 1.9912% |
| 35 | 3 | 0 | 0.1 | 0.00 | 0.0000% | 2.0406% |
| 36 | 3 | 0 | 0.1 | 0.00 | 0.0000% | 2.0911% |
| 37 | 5 | 0 | 0.1 | 0.00 | 0.0000% | 2.1428% |
| 38 | 9 | 2 | 0.2 | 10.12 | 22.2222% | 2.1957% |
| 39 | 9 | 0 | 0.2 | 0.00 | 0.0000% | 2.2499% |
| 40 | 11 | 0 | 0.3 | 0.00 | 0.0000% | 2.3055% |
| 41 | 12 | 0 | 0.3 | 0.00 | 0.0000% | 2.3525% |
| 42 | 14 | 1 | 0.3 | 2.94 | 7.0587% | 2.4005% |
| 43 | 15 | 0 | 0.4 | 0.00 | 0.0000% | 2.4495% |
| 44 | 21 | 1 | 0.5 | 1.94 | 4.8386% | 2.4995% |
| 45 | 20 | 0 | 0.5 | 0.00 | 0.0000% | 2.5505% |
| 46 | 19 | 0 | 0.5 | 0.00 | 0.0000% | 2.5701% |
| 47 | 21 | 0 | 0.6 | 0.00 | 0.0000% | 2.5893% |
| 48 | 25 | 1 | 0.7 | 1.53 | 4.0542% | 2.6477% |
| 49 | 27 | 1 | 0.7 | 1.36 | 3.6925% | 2.7058% |
| 50 | 29 | 1 | 0.8 | 1.24 | 3.4286% | 2.7639% |
| 51 | 37 | 1 | 1.1 | 0.95 | 2.7027% | 2.8468% |
| 52 | 45 | 1 | 1.3 | 0.76 | 2.2180% | 2.9313% |
| 53 | 47 | 2 | 1.4 | 1.41 | 4.2554% | 3.0199% |
| 54 | 50 | 4 | 1.5 | 2.59 | 8.0404% | 3.1100% |
| 55 | 47 | 0 | 1.5 | 0.00 | 0.0000% | 3.2012% |
| 56 | 47 | 2 | 1.5 | 1.30 | 4.2934% | 3.3086% |
| 57 | 48 | 3 | 1.7 | 1.81 | 6.1962% | 3.4182% |
| 58 | 50 | 3 | 1.8 | 1.69 | 5.9799% | 3.5306% |
| 59 | 51 | 3 | 1.9 | 1.61 | 5.8825% | 3.6461% |
| 60 | 48 | 1 | 1.8 | 0.55 | 2.0870% | 3.7649% |
| 61 | 51 | 1 | 2.0 | 0.51 | 1.9704% | 3.8878% |
| 62 | 56 | 4 | 2.2 | 1.78 | 7.1535% | 4.0154% |
| 63 | 50 | 2 | 2.1 | 0.96 | 3.9868% | 4.1483% |
| 64 | 48 | 4 | 2.1 | 1.94 | 8.3044% | 4.2880% |
| 65 | 45 | 1 | 2.0 | 0.50 | 2.2305% | 4.4364% |
| 66 | 42 | 1 | 1.9 | 0.52 | 2.3857% | 4.5957% |
| 67 | 41 | 1 | 2.0 | 0.51 | 2.4193% | 4.7682% |
| 68 | 39 | 2 | 1.9 | 1.04 | 5.1722% | 4.9552% |
| 69 | 34 | 2 | 1.8 | 1.13 | 5.8394% | 5.1580% |
| 70 | 28 | 2 | 1.5 | 1.35 | 7.2725% | 5.3787% |
| 71 | 28 | 2 | 1.5 | 1.29 | 7.2727% | 5.6195% |
| 72 | 27 | 0 | 1.6 | 0.00 | 0.0000% | 5.8824% |
| 73 | 30 | 2 | 1.8 | 1.09 | 6.7040% | 6.1688% |
| 74 | 25 | 0 | 1.6 | 0.00 | 0.0000% | 6.4793% |
| 75 | 23 | 1 | 1.6 | 0.64 | 4.3638% | 6.8150% |
| 76 | 23 | 1 | 1.6 | 0.62 | 4.4444% | 7.2092% |
| 77 | 19 | 0 | 1.5 | 0.00 | 0.0000% | 7.6334% |
| 78 | 17 | 0 | 1.4 | 0.00 | 0.0000% | 8.0881% |
| 79 | 14 | 1 | 1.2 | 0.83 | 7.1429% | 8.5742% |
| 80 | 10 | 1 | 0.9 | 1.09 | 9.9167% | 9.0925% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2B Fiscal Years 1991 - 2005
Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 11 | 1 | 1.1 | 0.94 | 9.0901% | 9.6433% |
| 82 | 10 | 0 | 1.0 | 0.00 | 0.0000% | 10.2268% |
| 83 | 10 | 1 | 1.1 | 0.94 | 10.1698% | 10.8479% |
| 84 | 6 | 0 | 0.7 | 0.00 | 0.0000% | 11.5093% |
| 85 | 5 | 0 | 0.6 | 0.00 | 0.0000% | 12.2138% |
| 86 | 4 | 0 | 0.5 | 0.00 | 0.0000% | 13.0205% |
| 87 | 3 | 0 | 0.4 | 0.00 | 0.0000% | 13.8828% |
| 88 | 1 | 1 | 0.2 | 6.24 | 92.3361% | 14.8045% |
| 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 15.7903% |
| 90 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.8444% |
| 91 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 18.2659% |
| 92 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 19.9062% |
| 93 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.4964% |
| 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 23.0810% |
| 95 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6685% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.2532% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 27.8345% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 29.4357% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.0839% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 32.8097% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8474% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 36.9921% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 40.4947% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 44.8442% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 49.9036% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 55.8442% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 62.8438% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 71.0868% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 80.7632% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 1,425 | 62 | 61.5 | 1.01 | 4.3524% | 4.3152% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2B Fiscal Years 1991 - 2005
Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8452% |
| 21 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8595% |
| 22 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8736% |
| 23 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.8879% |
| 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9021% |
| 25 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9163% |
| 26 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9306% |
| 27 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9448% |
| 28 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9590% |
| 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9732% |
| 30 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 2.9875% |
| 31 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0017% |
| 32 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0159% |
| 33 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0302% |
| 34 | 1 | 1 | 0.0 | 32.85 | 100.0000% | 3.0443% |
| 35 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0586% |
| 36 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 3.0729% |
| 37 | 3 | 1 | 0.1 | 11.43 | 35.2983% | 3.0870% |
| 38 | 3 | 0 | 0.1 | 0.00 | 0.0000% | 3.1013% |
| 39 | 5 | 1 | 0.2 | 6.42 | 20.0000% | 3.1155% |
| 40 | 5 | 0 | 0.2 | 0.00 | 0.0000% | 3.1297% |
| 41 | 8 | 0 | 0.3 | 0.00 | 0.0000% | 3.1440% |
| 42 | 13 | 1 | 0.4 | 2.53 | 8.0000% | 3.1582% |
| 43 | 12 | 1 | 0.4 | 2.65 | 8.3914% | 3.1724% |
| 44 | 13 | 0 | 0.4 | 0.00 | 0.0000% | 3.1866% |
| 45 | 20 | 1 | 0.6 | 1.60 | 5.1279% | 3.2009% |
| 46 | 21 | 2 | 0.7 | 2.90 | 9.3384% | 3.2151% |
| 47 | 23 | 2 | 0.7 | 2.74 | 8.8558% | 3.2293% |
| 48 | 29 | 0 | 0.9 | 0.00 | 0.0000% | 3.2435% |
| 49 | 36 | 1 | 1.2 | 0.86 | 2.7972% | 3.2577% |
| 50 | 46 | 2 | 1.5 | 1.34 | 4.3795% | 3.2720% |
| 51 | 58 | 1 | 1.9 | 0.53 | 1.7366% | 3.2862% |
| 52 | 79 | 4 | 2.6 | 1.54 | 5.0901% | 3.3004% |
| 53 | 93 | 3 | 3.1 | 0.97 | 3.2288% | 3.3147% |
| 54 | 99 | 4 | 3.3 | 1.22 | 4.0506% | 3.3288% |
| 55 | 92 | 3 | 3.1 | 0.97 | 3.2491% | 3.3431% |
| 56 | 102 | 2 | 3.4 | 0.59 | 1.9689% | 3.3574% |
| 57 | 111 | 2 | 3.7 | 0.53 | 1.8031% | 3.3715% |
| 58 | 117 | 4 | 4.0 | 1.01 | 3.4262% | 3.3858% |
| 59 | 124 | 2 | 4.2 | 0.48 | 1.6173% | 3.4000% |
| 60 | 127 | 4 | 4.3 | 0.92 | 3.1475% | 3.4142% |
| 61 | 120 | 2 | 4.1 | 0.49 | 1.6701% | 3.4232% |
| 62 | 113 | 2 | 3.9 | 0.52 | 1.7738% | 3.4405% |
| 63 | 111 | 4 | 3.8 | 1.04 | 3.6036% | 3.4674% |
| 64 | 104 | 3 | 3.6 | 0.82 | 2.8846% | 3.5052% |
| 65 | 86 | 3 | 3.1 | 0.98 | 3.4817% | 3.5556% |
| 66 | 68 | 1 | 2.5 | 0.41 | 1.4760% | 3.6206% |
| 67 | 52 | 1 | 1.9 | 0.52 | 1.9354% | 3.7020% |
| 68 | 48 | 0 | 1.8 | 0.00 | 0.0000% | 3.8010% |
| 69 | 41 | 1 | 1.6 | 0.62 | 2.4341% | 3.9196% |
| 70 | 35 | 2 | 1.4 | 1.43 | 5.7969% | 4.0596% |
| 71 | 30 | 3 | 1.3 | 2.39 | 10.0840% | 4.2233% |
| 72 | 23 | 0 | 1.0 | 0.00 | 0.0000% | 4.4127% |
| 73 | 23 | 2 | 1.1 | 1.87 | 8.6644% | 4.6295% |
| 74 | 19 | 1 | 0.9 | 1.07 | 5.2400% | 4.8746% |
| 75 | 16 | 0 | 0.8 | 0.00 | 0.0000% | 5.1494% |
| 76 | 12 | 2 | 0.7 | 2.99 | 16.3265% | 5.4553% |
| 77 | 10 | 0 | 0.6 | 0.00 | 0.0000% | 5.7929% |
| 78 | 9 | 0 | 0.5 | 0.00 | 0.0000% | 6.1624% |
| 79 | 11 | 0 | 0.7 | 0.00 | 0.0000% | 6.5655% |
| 80 | 10 | 0 | 0.7 | 0.00 | 0.0000% | 7.0032% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2B Fiscal Years 1991 - 2005
Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 81 | 9 | 0 | 0.7 | 0.00 | 0.0000% | 7.4228% |
| 82 | 8 | 0 | 0.7 | 0.00 | 0.0000% | 7.8716% |
| 83 | 6 | 0 | 0.5 | 0.00 | 0.0000% | 8.3564% |
| 84 | 3 | 0 | 0.3 | 0.00 | 0.0000% | 8.8800% |
| 85 | 2 | 0 | 0.2 | 0.00 | 0.0000% | 9.4462% |
| 86 | 3 | 0 | 0.3 | 0.00 | 0.0000% | 10.0587% |
| 87 | 2 | 0 | 0.2 | 0.00 | 0.0000% | 10.7222% |
| 88 | 2 | 1 | 0.2 | 4.99 | 57.1429% | 11.4412% |
| 89 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 12.2209% |
| 90 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 13.0674% |
| 91 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 13.8842% |
| 92 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 15.1220% |
| 93 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 16.5350% |
| 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 17.9368% |
| 95 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 19.4640% |
| 96 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 21.1361% |
| 97 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 22.8306% |
| 98 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 24.6045% |
| 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 26.5343% |
| 100 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 28.6331% |
| 101 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 31.5468% |
| 102 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 34.8130% |
| 103 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 38.3968% |
| 104 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 42.5209% |
| 105 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 47.3182% |
| 106 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 52.9509% |
| 107 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 59.5880% |
| 108 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 67.4038% |
| 109 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 76.5790% |
| 110 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 100.0000% |
| Total | 2,212 | 70 | 80.2 | 0.87 | 3.1646% | 3.6260% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Men

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 1 | 1 | 0.0 | 58.18 | 100.0000% | 1.7187% |
| 30 - 34 | 13 | 3 | 0.2 | 12.20 | 23.5294% | 1.9280% |
| 35 - 39 | 29 | 2 | 0.6 | 3.14 | 6.8376% | 2.1754% |
| 40 - 44 | 73 | 2 | 1.8 | 1.14 | 2.7554% | 2.4161% |
| 45 - 49 | 113 | 2 | 3.0 | 0.68 | 1.7752% | 2.6199% |
| 50 - 54 | 208 | 9 | 6.1 | 1.46 | 4.3269% | 2.9556% |
| 55 - 59 | 243 | 11 | 8.3 | 1.32 | 4.5314% | 3.4266% |
| 60 - 64 | 253 | 12 | 10.2 | 1.18 | 4.7447% | 4.0206% |
| 65 - 69 | 201 | 7 | 9.6 | 0.73 | 3.4826% | 4.7606% |
| 70 - 74 | 137 | 6 | 8.1 | 0.74 | 4.3929% | 5.8999% |
| 75 - 79 | 96 | 3 | 7.2 | 0.41 | 3.1304% | 7.5566% |
| 80 - 84 | 47 | 3 | 4.7 | 0.63 | 6.4170% | 10.1469% |
| 85 - 89 | 12 | 1 | 1.6 | 0.62 | 8.0541% | 13.0311% |
| 90 - 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 95 - 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 1,425 | 62 | 61.5 | 1.01 | 4.3524% | 4.3152% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2B Fiscal Years 1991 - 2005

Mortality Experience of Disability Retirees Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|-------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 1 | 1 | 0.0 | 32.85 | 100.0000% | 3.0443% |
| 35 - 39 | 11 | 2 | 0.3 | 5.77 | 17.9115% | 3.1040% |
| 40 - 44 | 51 | 2 | 1.6 | 1.24 | 3.9153% | 3.1635% |
| 45 - 49 | 128 | 6 | 4.1 | 1.45 | 4.6904% | 3.2337% |
| 50 - 54 | 374 | 14 | 12.3 | 1.13 | 3.7483% | 3.3058% |
| 55 - 59 | 545 | 13 | 18.4 | 0.71 | 2.3843% | 3.3736% |
| 60 - 64 | 575 | 15 | 19.8 | 0.76 | 2.6106% | 3.4480% |
| 65 - 69 | 295 | 6 | 10.9 | 0.55 | 2.0333% | 3.6871% |
| 70 - 74 | 130 | 8 | 5.7 | 1.41 | 6.1735% | 4.3818% |
| 75 - 79 | 59 | 2 | 3.4 | 0.59 | 3.3899% | 5.7431% |
| 80 - 84 | 36 | 0 | 2.8 | 0.00 | 0.0000% | 7.6830% |
| 85 - 89 | 8 | 1 | 0.8 | 1.24 | 12.9032% | 10.3889% |
| 90 - 94 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 95 - 99 | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 100&Over | 0 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 2,212 | 70 | 80.2 | 0.87 | 3.1646% | 3.6260% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2C

Mortality Experience of Disability Retirees Men

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1991 | 23 | 1 | 0.8 | 1.28 | 4.3478% | 3.3846% |
| 1992 | 34 | 4 | 1.1 | 3.48 | 11.7647% | 3.3781% |
| 1993 | 38 | 4 | 1.3 | 3.03 | 10.5263% | 3.4727% |
| 1994 | 42 | 2 | 1.5 | 1.35 | 4.7619% | 3.5393% |
| 1995 | 51 | 2 | 1.8 | 1.13 | 3.9216% | 3.4697% |
| 1996 | 57 | 3 | 2.1 | 1.46 | 5.2632% | 3.6007% |
| 1997 | 63 | 1 | 2.3 | 0.43 | 1.5873% | 3.6713% |
| 1998 | 68 | 0 | 2.6 | 0.00 | 0.0000% | 3.7855% |
| 1999 | 103 | 5 | 4.6 | 1.10 | 4.8544% | 4.4318% |
| 2000 | 113 | 4 | 4.9 | 0.81 | 3.5398% | 4.3565% |
| 2001 | 127 | 5 | 5.5 | 0.91 | 3.9370% | 4.3400% |
| 2002 | 151 | 8 | 7.0 | 1.14 | 5.2980% | 4.6354% |
| 2003 | 160 | 6 | 7.5 | 0.80 | 3.7500% | 4.7100% |
| 2004 | 195 | 9 | 9.1 | 0.99 | 4.6154% | 4.6542% |
| 2005 | 200 | 8 | 9.4 | 0.85 | 4.0100% | 4.7203% |
| Total | 1,425 | 62 | 61.5 | 1.01 | 4.3524% | 4.3152% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 2C

Mortality Experience of Disability Retirees Women

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1991 | 15 | 0 | 0.5 | 0.00 | 0.0000% | 3.3986% |
| 1992 | 35 | 4 | 1.2 | 3.40 | 11.4286% | 3.3571% |
| 1993 | 43 | 7 | 1.4 | 4.84 | 16.2791% | 3.3630% |
| 1994 | 44 | 2 | 1.5 | 1.33 | 4.5455% | 3.4107% |
| 1995 | 61 | 4 | 2.1 | 1.93 | 6.5574% | 3.3922% |
| 1996 | 80 | 2 | 2.7 | 0.74 | 2.5000% | 3.4001% |
| 1997 | 83 | 0 | 2.8 | 0.00 | 0.0000% | 3.4317% |
| 1998 | 105 | 1 | 3.7 | 0.27 | 0.9524% | 3.4984% |
| 1999 | 132 | 5 | 4.7 | 1.05 | 3.7879% | 3.5946% |
| 2000 | 163 | 7 | 5.8 | 1.20 | 4.2945% | 3.5688% |
| 2001 | 188 | 6 | 6.7 | 0.89 | 3.1915% | 3.5877% |
| 2002 | 230 | 4 | 8.5 | 0.47 | 1.7391% | 3.6947% |
| 2003 | 277 | 4 | 10.3 | 0.39 | 1.4440% | 3.7224% |
| 2004 | 359 | 8 | 13.3 | 0.60 | 2.2284% | 3.7078% |
| 2005 | 397 | 16 | 14.8 | 1.08 | 4.0302% | 3.7374% |
| Total | 2,212 | 70 | 80.2 | 0.87 | 3.1646% | 3.6260% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 3A
Fiscal Years 2002 - 2005

Withdrawal Experience of Active Members Men

| Service | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 0 | 903 | 88 | 54.2 | 72.2 | 1.62 | 1.22 | 9.7453% | 6.0000% | 8.0000% |
| 1 | 1,838 | 221 | 102.9 | 139.7 | 2.15 | 1.58 | 12.0239% | 5.6000% | 7.6000% |
| 2 | 1,747 | 223 | 90.8 | 125.8 | 2.46 | 1.77 | 12.7684% | 5.2000% | 7.2000% |
| 3 | 1,432 | 174 | 68.7 | 97.4 | 2.53 | 1.79 | 12.1508% | 4.8000% | 6.8000% |
| 4 | 1,332 | 159 | 58.6 | 85.2 | 2.71 | 1.87 | 11.9369% | 4.4000% | 6.4000% |
| 5 | 916 | 99 | 36.6 | 55.9 | 2.70 | 1.77 | 10.8138% | 4.0000% | 6.1000% |
| 6 | 718 | 71 | 26.6 | 41.6 | 2.67 | 1.70 | 9.8886% | 3.7000% | 5.8000% |
| 7 | 683 | 41 | 23.2 | 37.6 | 1.77 | 1.09 | 6.0029% | 3.4000% | 5.5000% |
| 8 | 549 | 42 | 17.0 | 28.5 | 2.47 | 1.47 | 7.6572% | 3.1000% | 5.2000% |
| 9 | 489 | 47 | 13.7 | 24.0 | 3.43 | 1.96 | 9.6115% | 2.8000% | 4.9000% |
| 10 | 424 | 20 | 10.6 | 19.5 | 1.89 | 1.03 | 4.7226% | 2.5000% | 4.6000% |
| 11 | 496 | 40 | 11.4 | 21.3 | 3.51 | 1.88 | 8.0727% | 2.3000% | 4.3000% |
| 12 | 624 | 47 | 13.1 | 25.0 | 3.59 | 1.88 | 7.5321% | 2.1000% | 4.0000% |
| 13 | 617 | 35 | 11.7 | 22.8 | 2.99 | 1.53 | 5.6772% | 1.9000% | 3.7000% |
| 14 | 595 | 33 | 10.1 | 20.2 | 3.27 | 1.63 | 5.5509% | 1.7000% | 3.4000% |
| 15 | 467 | 13 | 7.0 | 14.5 | 1.86 | 0.90 | 2.7837% | 1.5000% | 3.1000% |
| 16 | 336 | 6 | 4.7 | 9.4 | 1.28 | 0.64 | 1.7857% | 1.4000% | 2.8000% |
| 17 | 334 | 9 | 4.3 | 8.4 | 2.08 | 1.08 | 2.6987% | 1.3000% | 2.5000% |
| 18 | 273 | 8 | 3.3 | 6.0 | 2.45 | 1.33 | 2.9358% | 1.2000% | 2.2000% |
| 19 | 226 | 4 | 2.5 | 4.3 | 1.61 | 0.93 | 1.7738% | 1.1000% | 1.9000% |
| 20 | 186 | 8 | 1.9 | 3.0 | 4.30 | 2.69 | 4.3011% | 1.0000% | 1.6000% |
| 21 | 132 | 1 | 1.3 | 1.8 | 0.76 | 0.54 | 0.7576% | 1.0000% | 1.4000% |
| 22 | 138 | 3 | 1.4 | 1.7 | 2.18 | 1.81 | 2.1818% | 1.0000% | 1.2000% |
| 23 | 138 | 1 | 1.4 | 1.7 | 0.73 | 0.60 | 0.7273% | 1.0000% | 1.2000% |
| 24 | 112 | 1 | 1.1 | 1.3 | 0.89 | 0.74 | 0.8929% | 1.0000% | 1.2000% |
| 25 | 70 | 1 | 0.7 | 0.8 | 1.44 | 1.19 | 1.4388% | 1.0000% | 1.2000% |
| 26 | 66 | 2 | 0.7 | 0.8 | 3.05 | 2.53 | 3.0534% | 1.0000% | 1.2000% |
| 27 | 59 | 0 | 0.6 | 0.7 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 28 | 94 | 2 | 0.9 | 1.1 | 2.14 | 1.77 | 2.1390% | 1.0000% | 1.2000% |
| 29 | 70 | 4 | 0.7 | 0.8 | 5.71 | 4.76 | 5.7143% | 1.0000% | 1.2000% |
| 30 | 25 | 3 | 0.2 | 0.3 | 12.24 | 10.00 | 12.2449% | 1.0000% | 1.2000% |
| 31 | 10 | 2 | 0.1 | 0.1 | 20.00 | 16.67 | 20.0000% | 1.0000% | 1.2000% |
| 32 | 3 | 1 | 0.0 | 0.0 | 33.33 | 27.78 | 33.3333% | 1.0000% | 1.2000% |
| 33 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 34 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 38 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 40 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| Total | 16,098 | 1,409 | 582.1 | 873.6 | 2.42 | 1.61 | 8.7526% | 3.6161% | 5.4269% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 3A
Fiscal Years 2002 - 2005

Withdrawal Experience of Active Members Women

| Service | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 0 | 3,095 | 178 | 139.3 | 154.8 | 1.28 | 1.15 | 5.7512% | 4.5000% | 5.0000% |
| 1 | 6,864 | 506 | 295.1 | 343.2 | 1.71 | 1.47 | 7.3723% | 4.3000% | 5.0000% |
| 2 | 6,998 | 584 | 286.9 | 349.9 | 2.04 | 1.67 | 8.3452% | 4.1000% | 5.0000% |
| 3 | 6,415 | 567 | 250.2 | 320.8 | 2.27 | 1.77 | 8.8393% | 3.9000% | 5.0000% |
| 4 | 5,769 | 367 | 213.4 | 288.5 | 1.72 | 1.27 | 6.3621% | 3.7000% | 5.0000% |
| 5 | 3,779 | 255 | 132.2 | 189.0 | 1.93 | 1.35 | 6.7487% | 3.5000% | 5.0000% |
| 6 | 2,692 | 176 | 88.8 | 134.6 | 1.98 | 1.31 | 6.5379% | 3.3000% | 5.0000% |
| 7 | 2,317 | 146 | 71.8 | 115.9 | 2.03 | 1.26 | 6.3013% | 3.1000% | 5.0000% |
| 8 | 2,132 | 138 | 61.8 | 106.6 | 2.23 | 1.29 | 6.4743% | 2.9000% | 5.0000% |
| 9 | 1,826 | 101 | 49.3 | 87.6 | 2.05 | 1.15 | 5.5312% | 2.7000% | 4.8000% |
| 10 | 1,568 | 65 | 39.2 | 72.1 | 1.66 | 0.90 | 4.1454% | 2.5000% | 4.6000% |
| 11 | 1,396 | 120 | 33.5 | 61.4 | 3.58 | 1.95 | 8.5960% | 2.4000% | 4.4000% |
| 12 | 1,672 | 71 | 38.4 | 70.2 | 1.85 | 1.01 | 4.2477% | 2.3000% | 4.2000% |
| 13 | 1,326 | 70 | 29.2 | 53.0 | 2.40 | 1.32 | 5.2790% | 2.2000% | 4.0000% |
| 14 | 1,023 | 37 | 21.5 | 38.9 | 1.72 | 0.95 | 3.6186% | 2.1000% | 3.8000% |
| 15 | 835 | 40 | 16.7 | 30.1 | 2.40 | 1.33 | 4.7904% | 2.0000% | 3.6000% |
| 16 | 519 | 15 | 9.9 | 17.6 | 1.52 | 0.85 | 2.8902% | 1.9000% | 3.4000% |
| 17 | 456 | 17 | 8.2 | 14.6 | 2.07 | 1.17 | 3.7281% | 1.8000% | 3.2000% |
| 18 | 323 | 9 | 5.5 | 9.7 | 1.64 | 0.93 | 2.7864% | 1.7000% | 3.0000% |
| 19 | 294 | 11 | 4.7 | 8.2 | 2.34 | 1.34 | 3.7479% | 1.6000% | 2.8000% |
| 20 | 249 | 9 | 3.7 | 6.5 | 2.41 | 1.39 | 3.6217% | 1.5000% | 2.6000% |
| 21 | 201 | 4 | 2.8 | 4.8 | 1.42 | 0.83 | 1.9900% | 1.4000% | 2.4000% |
| 22 | 183 | 7 | 2.4 | 3.7 | 2.95 | 1.91 | 3.8356% | 1.3000% | 2.0000% |
| 23 | 154 | 4 | 1.8 | 2.8 | 2.16 | 1.44 | 2.5974% | 1.2000% | 1.8000% |
| 24 | 113 | 4 | 1.2 | 1.9 | 3.22 | 2.08 | 3.5398% | 1.1000% | 1.7000% |
| 25 | 79 | 3 | 0.8 | 1.3 | 3.82 | 2.37 | 3.8217% | 1.0000% | 1.6000% |
| 26 | 58 | 1 | 0.6 | 0.9 | 1.72 | 1.15 | 1.7241% | 1.0000% | 1.5000% |
| 27 | 78 | 1 | 0.8 | 1.2 | 1.28 | 0.85 | 1.2821% | 1.0000% | 1.5000% |
| 28 | 108 | 2 | 1.1 | 1.6 | 1.85 | 1.23 | 1.8519% | 1.0000% | 1.5000% |
| 29 | 95 | 0 | 0.9 | 1.4 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 30 | 34 | 2 | 0.3 | 0.5 | 5.97 | 3.92 | 5.9701% | 1.0000% | 1.5000% |
| 31 | 9 | 3 | 0.1 | 0.1 | 33.33 | 22.22 | 33.3333% | 1.0000% | 1.5000% |
| 32 | 4 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 33 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 34 | 2 | 1 | 0.0 | 0.0 | 50.00 | 33.33 | 50.0000% | 1.0000% | 1.5000% |
| 35 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 38 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 40 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| Total | 52,663 | 3,514 | 1,812.4 | 2,493.4 | 1.94 | 1.41 | 6.6726% | 3.4415% | 4.7346% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 3B
Fiscal Years 1989 - 2005

Withdrawal Experience of Active Members Men

| Service | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 0 | 5,185 | 314 | 311.1 | 414.8 | 1.01 | 0.76 | 6.0565% | 6.0000% | 8.0000% |
| 1 | 9,766 | 711 | 546.9 | 742.2 | 1.30 | 0.96 | 7.2807% | 5.6000% | 7.6000% |
| 2 | 7,851 | 548 | 408.2 | 565.3 | 1.34 | 0.97 | 6.9804% | 5.2000% | 7.2000% |
| 3 | 6,601 | 427 | 316.8 | 448.9 | 1.35 | 0.95 | 6.4692% | 4.8000% | 6.8000% |
| 4 | 5,534 | 344 | 243.5 | 354.2 | 1.41 | 0.97 | 6.2167% | 4.4000% | 6.4000% |
| 5 | 3,917 | 250 | 156.7 | 238.9 | 1.60 | 1.05 | 6.3833% | 4.0000% | 6.1000% |
| 6 | 3,287 | 194 | 121.6 | 190.6 | 1.60 | 1.02 | 5.9020% | 3.7000% | 5.8000% |
| 7 | 2,879 | 112 | 97.9 | 158.3 | 1.14 | 0.71 | 3.8902% | 3.4000% | 5.5000% |
| 8 | 2,514 | 104 | 77.9 | 130.7 | 1.33 | 0.80 | 4.1377% | 3.1000% | 5.2000% |
| 9 | 2,261 | 99 | 63.3 | 110.8 | 1.56 | 0.89 | 4.3796% | 2.8000% | 4.9000% |
| 10 | 2,060 | 81 | 51.5 | 94.8 | 1.57 | 0.85 | 3.9330% | 2.5000% | 4.6000% |
| 11 | 1,811 | 72 | 41.7 | 77.9 | 1.73 | 0.92 | 3.9757% | 2.3000% | 4.3000% |
| 12 | 1,649 | 70 | 34.6 | 66.0 | 2.02 | 1.06 | 4.2463% | 2.1000% | 4.0000% |
| 13 | 1,496 | 51 | 28.4 | 55.4 | 1.79 | 0.92 | 3.4102% | 1.9000% | 3.7000% |
| 14 | 1,390 | 45 | 23.6 | 47.3 | 1.91 | 0.95 | 3.2386% | 1.7000% | 3.4000% |
| 15 | 1,217 | 26 | 18.2 | 37.7 | 1.42 | 0.69 | 2.1373% | 1.5000% | 3.1000% |
| 16 | 1,124 | 12 | 15.7 | 31.5 | 0.76 | 0.38 | 1.0681% | 1.4000% | 2.8000% |
| 17 | 1,059 | 17 | 13.8 | 26.5 | 1.23 | 0.64 | 1.6053% | 1.3000% | 2.5000% |
| 18 | 1,031 | 15 | 12.4 | 22.7 | 1.21 | 0.66 | 1.4549% | 1.2000% | 2.2000% |
| 19 | 988 | 16 | 10.9 | 18.8 | 1.47 | 0.85 | 1.6194% | 1.1000% | 1.9000% |
| 20 | 903 | 12 | 9.0 | 14.4 | 1.33 | 0.83 | 1.3289% | 1.0000% | 1.6000% |
| 21 | 801 | 8 | 8.0 | 11.2 | 1.00 | 0.71 | 0.9988% | 1.0000% | 1.4000% |
| 22 | 791 | 8 | 7.9 | 9.5 | 1.01 | 0.84 | 1.0120% | 1.0000% | 1.2000% |
| 23 | 778 | 10 | 7.8 | 9.3 | 1.29 | 1.07 | 1.2862% | 1.0000% | 1.2000% |
| 24 | 778 | 11 | 7.8 | 9.3 | 1.41 | 1.18 | 1.4139% | 1.0000% | 1.2000% |
| 25 | 374 | 7 | 3.7 | 4.5 | 1.87 | 1.56 | 1.8717% | 1.0000% | 1.2000% |
| 26 | 341 | 2 | 3.4 | 4.1 | 0.59 | 0.49 | 0.5874% | 1.0000% | 1.2000% |
| 27 | 295 | 1 | 2.9 | 3.5 | 0.34 | 0.28 | 0.3396% | 1.0000% | 1.2000% |
| 28 | 266 | 4 | 2.7 | 3.2 | 1.51 | 1.25 | 1.5066% | 1.0000% | 1.2000% |
| 29 | 201 | 7 | 2.0 | 2.4 | 3.49 | 2.90 | 3.4913% | 1.0000% | 1.2000% |
| 30 | 35 | 5 | 0.4 | 0.4 | 14.29 | 11.90 | 14.2857% | 1.0000% | 1.2000% |
| 31 | 17 | 4 | 0.2 | 0.2 | 23.53 | 19.61 | 23.5294% | 1.0000% | 1.2000% |
| 32 | 8 | 2 | 0.1 | 0.1 | 25.00 | 20.83 | 25.0000% | 1.0000% | 1.2000% |
| 33 | 6 | 3 | 0.1 | 0.1 | 54.55 | 41.67 | 54.5455% | 1.0000% | 1.2000% |
| 34 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 35 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 38 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 40 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.2000% |
| Total | 69,208 | 3,592 | 2,650.6 | 3,905.5 | 1.36 | 0.92 | 5.1902% | 3.8299% | 5.6432% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 3B
Fiscal Years 1989 - 2005

Withdrawal Experience of Active Members Women

| Service | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 0 | 20,364 | 792 | 916.4 | 1,018.2 | 0.86 | 0.78 | 3.8893% | 4.5000% | 5.0000% |
| 1 | 35,882 | 1,688 | 1,542.9 | 1,794.1 | 1.09 | 0.94 | 4.7044% | 4.3000% | 5.0000% |
| 2 | 29,659 | 1,300 | 1,216.0 | 1,483.0 | 1.07 | 0.88 | 4.3832% | 4.1000% | 5.0000% |
| 3 | 25,692 | 1,528 | 1,002.0 | 1,284.6 | 1.52 | 1.19 | 5.9474% | 3.9000% | 5.0000% |
| 4 | 21,315 | 1,074 | 788.7 | 1,065.8 | 1.36 | 1.01 | 5.0387% | 3.7000% | 5.0000% |
| 5 | 12,960 | 1,079 | 453.6 | 648.0 | 2.38 | 1.67 | 8.3256% | 3.5000% | 5.0000% |
| 6 | 9,939 | 610 | 328.0 | 497.0 | 1.86 | 1.23 | 6.1377% | 3.3000% | 5.0000% |
| 7 | 8,294 | 412 | 257.1 | 414.7 | 1.60 | 0.99 | 4.9674% | 3.1000% | 5.0000% |
| 8 | 6,971 | 363 | 202.2 | 348.6 | 1.80 | 1.04 | 5.2073% | 2.9000% | 5.0000% |
| 9 | 5,873 | 282 | 158.6 | 281.9 | 1.78 | 1.00 | 4.8020% | 2.7000% | 4.8000% |
| 10 | 4,942 | 213 | 123.6 | 227.3 | 1.72 | 0.94 | 4.3100% | 2.5000% | 4.6000% |
| 11 | 4,043 | 221 | 97.0 | 177.9 | 2.28 | 1.24 | 5.4669% | 2.4000% | 4.4000% |
| 12 | 3,207 | 140 | 73.8 | 134.7 | 1.90 | 1.04 | 4.3655% | 2.3000% | 4.2000% |
| 13 | 2,470 | 114 | 54.3 | 98.8 | 2.10 | 1.15 | 4.6154% | 2.2000% | 4.0000% |
| 14 | 2,105 | 78 | 44.2 | 80.0 | 1.76 | 0.98 | 3.7055% | 2.1000% | 3.8000% |
| 15 | 1,894 | 77 | 37.9 | 68.2 | 2.03 | 1.13 | 4.0665% | 2.0000% | 3.6000% |
| 16 | 1,528 | 47 | 29.0 | 52.0 | 1.62 | 0.90 | 3.0759% | 1.9000% | 3.4000% |
| 17 | 1,354 | 42 | 24.4 | 43.3 | 1.72 | 0.97 | 3.1031% | 1.8000% | 3.2000% |
| 18 | 1,245 | 33 | 21.2 | 37.4 | 1.56 | 0.88 | 2.6506% | 1.7000% | 3.0000% |
| 19 | 1,145 | 38 | 18.3 | 32.1 | 2.08 | 1.19 | 3.3202% | 1.6000% | 2.8000% |
| 20 | 976 | 26 | 14.6 | 25.4 | 1.78 | 1.02 | 2.6653% | 1.5000% | 2.6000% |
| 21 | 874 | 18 | 12.2 | 21.0 | 1.47 | 0.86 | 2.0595% | 1.4000% | 2.4000% |
| 22 | 1,328 | 24 | 17.3 | 26.6 | 1.39 | 0.90 | 1.8072% | 1.3000% | 2.0000% |
| 23 | 1,198 | 19 | 14.4 | 21.6 | 1.32 | 0.88 | 1.5866% | 1.2000% | 1.8000% |
| 24 | 1,029 | 27 | 11.3 | 17.5 | 2.39 | 1.54 | 2.6239% | 1.1000% | 1.7000% |
| 25 | 387 | 12 | 3.9 | 6.2 | 3.10 | 1.94 | 3.1048% | 1.0000% | 1.6000% |
| 26 | 323 | 6 | 3.2 | 4.8 | 1.86 | 1.24 | 1.8576% | 1.0000% | 1.5000% |
| 27 | 273 | 4 | 2.7 | 4.1 | 1.47 | 0.98 | 1.4679% | 1.0000% | 1.5000% |
| 28 | 242 | 2 | 2.4 | 3.6 | 0.83 | 0.55 | 0.8282% | 1.0000% | 1.5000% |
| 29 | 202 | 3 | 2.0 | 3.0 | 1.49 | 0.99 | 1.4888% | 1.0000% | 1.5000% |
| 30 | 38 | 4 | 0.4 | 0.6 | 10.67 | 7.02 | 10.6667% | 1.0000% | 1.5000% |
| 31 | 12 | 4 | 0.1 | 0.2 | 33.33 | 22.22 | 33.3333% | 1.0000% | 1.5000% |
| 32 | 6 | 1 | 0.1 | 0.1 | 16.67 | 11.11 | 16.6667% | 1.0000% | 1.5000% |
| 33 | 5 | 2 | 0.0 | 0.1 | 44.44 | 26.67 | 44.4444% | 1.0000% | 1.5000% |
| 34 | 2 | 1 | 0.0 | 0.0 | 50.00 | 33.33 | 50.0000% | 1.0000% | 1.5000% |
| 35 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 36 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 37 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 38 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 39 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 40 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 1.0000% | 1.5000% |
| Total | 207,770 | 10,284 | 7,473.6 | 9,922.0 | 1.38 | 1.04 | 4.9497% | 3.5971% | 4.7755% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 3C

Withdrawal Experience of Active Members Women

| Year | Life Years Exposed | Number of Withdrawals | | | Ratio of Actual to | | Withdrawal Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 2,964 | 96 | 96.6 | 135.5 | 0.99 | 0.71 | 3.2389% | 3.2580% | 4.5702% |
| 1990 | 10,574 | 472 | 431.5 | 514.4 | 1.09 | 0.92 | 4.4640% | 4.0809% | 4.8645% |
| 1991 | 14,171 | 578 | 571.5 | 689.7 | 1.01 | 0.84 | 4.0789% | 4.0330% | 4.8671% |
| 1992 | 13,844 | 401 | 535.8 | 672.3 | 0.75 | 0.60 | 2.8966% | 3.8701% | 4.8565% |
| 1993 | 13,118 | 885 | 489.4 | 635.9 | 1.81 | 1.39 | 6.7465% | 3.7308% | 4.8479% |
| 1994 | 12,783 | 548 | 466.2 | 613.9 | 1.18 | 0.89 | 4.2871% | 3.6471% | 4.8023% |
| 1995 | 12,257 | 1,555 | 446.3 | 590.8 | 3.48 | 2.63 | 12.6866% | 3.6414% | 4.8203% |
| 1996 | 11,932 | 229 | 417.5 | 560.4 | 0.55 | 0.41 | 1.9193% | 3.4994% | 4.6969% |
| 1997 | 12,095 | 447 | 413.4 | 567.8 | 1.08 | 0.79 | 3.6959% | 3.4181% | 4.6943% |
| 1998 | 12,726 | 400 | 436.8 | 599.9 | 0.92 | 0.67 | 3.1432% | 3.4325% | 4.7139% |
| 1999 | 12,243 | 387 | 425.0 | 585.3 | 0.91 | 0.66 | 3.1611% | 3.4714% | 4.7811% |
| 2000 | 12,839 | 325 | 452.0 | 614.2 | 0.72 | 0.53 | 2.5313% | 3.5209% | 4.7836% |
| 2001 | 13,564 | 447 | 479.2 | 648.6 | 0.93 | 0.69 | 3.2956% | 3.5329% | 4.7817% |
| 2002 | 14,119 | 481 | 498.8 | 674.7 | 0.96 | 0.71 | 3.4069% | 3.5332% | 4.7785% |
| 2003 | 14,052 | 1,493 | 489.1 | 666.8 | 3.05 | 2.24 | 10.6252% | 3.4810% | 4.7453% |
| 2004 | 12,561 | 809 | 428.8 | 593.2 | 1.89 | 1.36 | 6.4408% | 3.4137% | 4.7231% |
| 2005 | 11,933 | 731 | 395.7 | 558.5 | 1.85 | 1.31 | 6.1261% | 3.3158% | 4.6804% |
| Total | 207,770 | 10,284 | 7,473.6 | 9,921.7 | 1.38 | 1.04 | 4.9497% | 3.5971% | 4.7754% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 47 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 48 | 2 | 0 | 0.4 | 0.2 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 49 | 3 | 0 | 0.6 | 0.3 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 50 | 6 | 0 | 1.2 | 0.6 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 51 | 14 | 2 | 2.8 | 1.4 | 0.71 | 1.43 | 14.2857% | 20.0000% | 10.0000% |
| 52 | 10 | 1 | 2.0 | 1.0 | 0.50 | 1.00 | 10.0000% | 20.0000% | 10.0000% |
| 53 | 18 | 1 | 3.6 | 1.8 | 0.28 | 0.56 | 5.5556% | 20.0000% | 10.0000% |
| 54 | 21 | 4 | 4.2 | 2.1 | 0.95 | 1.90 | 19.0476% | 20.0000% | 10.0000% |
| 55 | 40 | 16 | 8.0 | 4.0 | 2.00 | 4.00 | 40.0000% | 20.0000% | 10.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 57 | 290 | 14 | 58.0 | 29.0 | 0.24 | 0.48 | 4.8276% | 20.0000% | 10.0000% |
| 58 | 90 | 4 | 18.0 | 9.0 | 0.22 | 0.44 | 4.4444% | 20.0000% | 10.0000% |
| 59 | 73 | 7 | 14.6 | 7.3 | 0.48 | 0.96 | 9.5890% | 20.0000% | 10.0000% |
| 60 | 65 | 2 | 13.0 | 6.5 | 0.15 | 0.31 | 3.0769% | 20.0000% | 10.0000% |
| 61 | 53 | 3 | 10.6 | 5.3 | 0.28 | 0.57 | 5.6604% | 20.0000% | 10.0000% |
| 62 | 1,587 | 541 | 476.1 | 476.1 | 1.14 | 1.14 | 34.0895% | 30.0000% | 30.0000% |
| 63 | 54 | 7 | 10.8 | 10.8 | 0.65 | 0.65 | 12.9630% | 20.0000% | 20.0000% |
| 64 | 59 | 8 | 11.8 | 11.8 | 0.68 | 0.68 | 13.5593% | 20.0000% | 20.0000% |
| 65 | 42 | 5 | 10.5 | 10.5 | 0.48 | 0.48 | 11.9048% | 25.0000% | 25.0000% |
| 66 | 41 | 7 | 8.2 | 8.2 | 0.85 | 0.85 | 17.0732% | 20.0000% | 20.0000% |
| 67 | 25 | 3 | 5.0 | 5.0 | 0.60 | 0.60 | 12.0000% | 20.0000% | 20.0000% |
| 68 | 32 | 5 | 6.4 | 6.4 | 0.78 | 0.78 | 15.6250% | 20.0000% | 20.0000% |
| 69 | 22 | 4 | 4.4 | 4.4 | 0.91 | 0.91 | 18.1818% | 20.0000% | 20.0000% |
| 70 & Over | 74 | 13 | 74.0 | 74.0 | 0.18 | 0.18 | 17.5676% | 100.0000% | 100.0000% |
| Total | 2,622 | 647 | 744.4 | 675.8 | 0.87 | 0.96 | 24.6758% | 28.3905% | 25.7742% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 47 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 48 | 2 | 0 | 0.4 | 0.2 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 49 | 3 | 0 | 0.6 | 0.3 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 50 | 6 | 0 | 1.2 | 0.6 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 51 | 14 | 2 | 2.8 | 1.4 | 0.71 | 1.43 | 14.2857% | 20.0000% | 10.0000% |
| 52 | 10 | 1 | 2.0 | 1.0 | 0.50 | 1.00 | 10.0000% | 20.0000% | 10.0000% |
| 53 | 18 | 1 | 3.6 | 1.8 | 0.28 | 0.56 | 5.5556% | 20.0000% | 10.0000% |
| 54 | 21 | 4 | 4.2 | 2.1 | 0.95 | 1.90 | 19.0476% | 20.0000% | 10.0000% |
| 55 | 39 | 15 | 7.8 | 3.9 | 1.92 | 3.85 | 38.4615% | 20.0000% | 10.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 57 | 3 | 0 | 0.6 | 0.3 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 59 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 60 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 62 | 42 | 22 | 12.6 | 12.6 | 1.75 | 1.75 | 52.3810% | 30.0000% | 30.0000% |
| 63 | 1 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 20.0000% | 20.0000% |
| 64 | 2 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 20.0000% | 20.0000% |
| 65 | 1 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 25.0000% | 25.0000% |
| 66 | 1 | 1 | 0.2 | 0.2 | 5.00 | 5.00 | 100.0000% | 20.0000% | 20.0000% |
| 67 | 2 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 20.0000% | 20.0000% |
| 68 | 1 | 1 | 0.2 | 0.2 | 5.00 | 5.00 | 100.0000% | 20.0000% | 20.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 20.0000% |
| 70 & Over | 3 | 1 | 3.0 | 3.0 | 0.33 | 0.33 | 33.3333% | 100.0000% | 100.0000% |
| Total | 172 | 48 | 41.1 | 29.2 | 1.17 | 1.65 | 27.9070% | 23.8953% | 16.9477% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 55 | 1 | 1 | 0.2 | 0.1 | 5.00 | 10.00 | 100.0000% | 20.0000% | 10.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 57 | 287 | 14 | 57.4 | 28.7 | 0.24 | 0.49 | 4.8780% | 20.0000% | 10.0000% |
| 58 | 90 | 4 | 18.0 | 9.0 | 0.22 | 0.44 | 4.4444% | 20.0000% | 10.0000% |
| 59 | 72 | 7 | 14.4 | 7.2 | 0.49 | 0.97 | 9.7222% | 20.0000% | 10.0000% |
| 60 | 64 | 2 | 12.8 | 6.4 | 0.16 | 0.31 | 3.1250% | 20.0000% | 10.0000% |
| 61 | 53 | 3 | 10.6 | 5.3 | 0.28 | 0.57 | 5.6604% | 20.0000% | 10.0000% |
| 62 | 1,545 | 519 | 463.5 | 463.5 | 1.12 | 1.12 | 33.5922% | 30.0000% | 30.0000% |
| 63 | 53 | 7 | 10.6 | 10.6 | 0.66 | 0.66 | 13.2075% | 20.0000% | 20.0000% |
| 64 | 57 | 8 | 11.4 | 11.4 | 0.70 | 0.70 | 14.0351% | 20.0000% | 20.0000% |
| 65 | 41 | 5 | 10.3 | 10.3 | 0.49 | 0.49 | 12.1951% | 25.0000% | 25.0000% |
| 66 | 40 | 6 | 8.0 | 8.0 | 0.75 | 0.75 | 15.0000% | 20.0000% | 20.0000% |
| 67 | 23 | 3 | 4.6 | 4.6 | 0.65 | 0.65 | 13.0435% | 20.0000% | 20.0000% |
| 68 | 31 | 4 | 6.2 | 6.2 | 0.65 | 0.65 | 12.9032% | 20.0000% | 20.0000% |
| 69 | 22 | 4 | 4.4 | 4.4 | 0.91 | 0.91 | 18.1818% | 20.0000% | 20.0000% |
| 70 & Over | 71 | 12 | 71.0 | 71.0 | 0.17 | 0.17 | 16.9014% | 100.0000% | 100.0000% |
| Total | 2,450 | 599 | 703.4 | 646.7 | 0.85 | 0.93 | 24.4490% | 28.7102% | 26.3939% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4A (Improved Retirement Benefit)

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 50 | 2 | 0 | 1.2 | 0.8 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 52 | 1 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 53 | 1 | 1 | 0.6 | 0.4 | 1.67 | 2.50 | 100.0000% | 60.0000% | 40.0000% |
| 54 | 1 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 55 | 43 | 18 | 25.8 | 17.2 | 0.70 | 1.05 | 41.8605% | 60.0000% | 40.0000% |
| 56 | 4 | 2 | 2.4 | 1.6 | 0.83 | 1.25 | 50.0000% | 60.0000% | 40.0000% |
| 57 | 6 | 2 | 3.6 | 2.4 | 0.56 | 0.83 | 33.3333% | 60.0000% | 40.0000% |
| 58 | 2 | 1 | 1.2 | 0.8 | 0.83 | 1.25 | 50.0000% | 60.0000% | 40.0000% |
| 59 | 2 | 0 | 1.2 | 0.8 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 63 | 1 | 1 | 0.4 | 0.4 | 2.50 | 2.50 | 100.0000% | 40.0000% | 40.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 63 | 25 | 37.6 | 25.2 | 0.66 | 0.99 | 39.6825% | 59.6825% | 40.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 1 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 46 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 47 | 4 | 0 | 0.8 | 0.4 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 48 | 12 | 0 | 2.4 | 1.2 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 49 | 24 | 0 | 4.8 | 2.4 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 50 | 37 | 0 | 7.4 | 3.7 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 51 | 34 | 3 | 6.8 | 3.4 | 0.44 | 0.88 | 8.8235% | 20.0000% | 10.0000% |
| 52 | 29 | 1 | 5.8 | 2.9 | 0.17 | 0.34 | 3.4483% | 20.0000% | 10.0000% |
| 53 | 56 | 1 | 11.2 | 5.6 | 0.09 | 0.18 | 1.7857% | 20.0000% | 10.0000% |
| 54 | 52 | 7 | 10.4 | 5.2 | 0.67 | 1.35 | 13.4615% | 20.0000% | 10.0000% |
| 55 | 408 | 85 | 81.6 | 40.8 | 1.04 | 2.08 | 20.8333% | 20.0000% | 10.0000% |
| 56 | 58 | 6 | 11.6 | 5.8 | 0.52 | 1.03 | 10.3448% | 20.0000% | 10.0000% |
| 57 | 357 | 26 | 71.4 | 35.7 | 0.36 | 0.73 | 7.2829% | 20.0000% | 10.0000% |
| 58 | 140 | 12 | 28.0 | 14.0 | 0.43 | 0.86 | 8.5714% | 20.0000% | 10.0000% |
| 59 | 144 | 14 | 28.8 | 14.4 | 0.49 | 0.97 | 9.7222% | 20.0000% | 10.0000% |
| 60 | 140 | 20 | 28.0 | 14.0 | 0.71 | 1.43 | 14.2857% | 20.0000% | 10.0000% |
| 61 | 128 | 21 | 25.6 | 12.8 | 0.82 | 1.64 | 16.4063% | 20.0000% | 10.0000% |
| 62 | 4,381 | 1,241 | 1,314.3 | 1,314.3 | 0.94 | 0.94 | 28.3269% | 30.0000% | 30.0000% |
| 63 | 466 | 114 | 93.2 | 93.2 | 1.22 | 1.22 | 24.4635% | 20.0000% | 20.0000% |
| 64 | 395 | 83 | 79.0 | 79.0 | 1.05 | 1.05 | 21.0127% | 20.0000% | 20.0000% |
| 65 | 327 | 83 | 81.8 | 81.8 | 1.01 | 1.02 | 25.3823% | 25.0000% | 25.0000% |
| 66 | 277 | 74 | 55.4 | 55.4 | 1.34 | 1.34 | 26.7148% | 20.0000% | 20.0000% |
| 67 | 250 | 76 | 50.0 | 50.0 | 1.52 | 1.52 | 30.4000% | 20.0000% | 20.0000% |
| 68 | 227 | 55 | 45.4 | 45.4 | 1.21 | 1.21 | 24.2291% | 20.0000% | 20.0000% |
| 69 | 189 | 65 | 37.8 | 37.8 | 1.72 | 1.72 | 34.3915% | 20.0000% | 20.0000% |
| 70 & Over | 806 | 330 | 806.0 | 806.0 | 0.41 | 0.41 | 40.9429% | 100.0000% | 100.0000% |
| Total | 8,943 | 2,317 | 2,887.7 | 2,725.4 | 0.80 | 0.85 | 25.9085% | 32.2901% | 30.4747% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4B

Fiscal Years 1989 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 1 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 46 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 47 | 4 | 0 | 0.8 | 0.4 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 48 | 12 | 0 | 2.4 | 1.2 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 49 | 24 | 0 | 4.8 | 2.4 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 50 | 37 | 0 | 7.4 | 3.7 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 51 | 34 | 3 | 6.8 | 3.4 | 0.44 | 0.88 | 8.8235% | 20.0000% | 10.0000% |
| 52 | 29 | 1 | 5.8 | 2.9 | 0.17 | 0.34 | 3.4483% | 20.0000% | 10.0000% |
| 53 | 56 | 1 | 11.2 | 5.6 | 0.09 | 0.18 | 1.7857% | 20.0000% | 10.0000% |
| 54 | 51 | 7 | 10.2 | 5.1 | 0.69 | 1.37 | 13.7255% | 20.0000% | 10.0000% |
| 55 | 407 | 84 | 81.4 | 40.7 | 1.03 | 2.06 | 20.6388% | 20.0000% | 10.0000% |
| 56 | 58 | 6 | 11.6 | 5.8 | 0.52 | 1.03 | 10.3448% | 20.0000% | 10.0000% |
| 57 | 68 | 12 | 13.6 | 6.8 | 0.88 | 1.76 | 17.6471% | 20.0000% | 10.0000% |
| 58 | 49 | 8 | 9.8 | 4.9 | 0.82 | 1.63 | 16.3265% | 20.0000% | 10.0000% |
| 59 | 72 | 7 | 14.4 | 7.2 | 0.49 | 0.97 | 9.7222% | 20.0000% | 10.0000% |
| 60 | 75 | 18 | 15.0 | 7.5 | 1.20 | 2.40 | 24.0000% | 20.0000% | 10.0000% |
| 61 | 73 | 18 | 14.6 | 7.3 | 1.23 | 2.47 | 24.6575% | 20.0000% | 10.0000% |
| 62 | 139 | 70 | 41.7 | 41.7 | 1.68 | 1.68 | 50.3597% | 30.0000% | 30.0000% |
| 63 | 68 | 35 | 13.6 | 13.6 | 2.57 | 2.57 | 51.4706% | 20.0000% | 20.0000% |
| 64 | 56 | 21 | 11.2 | 11.2 | 1.88 | 1.88 | 37.5000% | 20.0000% | 20.0000% |
| 65 | 50 | 17 | 12.5 | 12.5 | 1.36 | 1.36 | 34.0000% | 25.0000% | 25.0000% |
| 66 | 43 | 19 | 8.6 | 8.6 | 2.21 | 2.21 | 44.1860% | 20.0000% | 20.0000% |
| 67 | 42 | 15 | 8.4 | 8.4 | 1.79 | 1.79 | 35.7143% | 20.0000% | 20.0000% |
| 68 | 30 | 12 | 6.0 | 6.0 | 2.00 | 2.00 | 40.0000% | 20.0000% | 20.0000% |
| 69 | 37 | 10 | 7.4 | 7.4 | 1.35 | 1.35 | 27.0270% | 20.0000% | 20.0000% |
| 70 & Over | 162 | 40 | 162.0 | 162.0 | 0.25 | 0.25 | 24.6914% | 100.0000% | 100.0000% |
| Total | 1,678 | 404 | 481.4 | 376.5 | 0.84 | 1.07 | 24.0763% | 28.6889% | 22.4374% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4B

Fiscal Years 1989 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 54 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 55 | 1 | 1 | 0.2 | 0.1 | 5.00 | 10.00 | 100.0000% | 20.0000% | 10.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 10.0000% |
| 57 | 289 | 14 | 57.8 | 28.9 | 0.24 | 0.48 | 4.8443% | 20.0000% | 10.0000% |
| 58 | 91 | 4 | 18.2 | 9.1 | 0.22 | 0.44 | 4.3956% | 20.0000% | 10.0000% |
| 59 | 72 | 7 | 14.4 | 7.2 | 0.49 | 0.97 | 9.7222% | 20.0000% | 10.0000% |
| 60 | 65 | 2 | 13.0 | 6.5 | 0.15 | 0.31 | 3.0769% | 20.0000% | 10.0000% |
| 61 | 55 | 3 | 11.0 | 5.5 | 0.27 | 0.55 | 5.4545% | 20.0000% | 10.0000% |
| 62 | 4,242 | 1,171 | 1,272.6 | 1,272.6 | 0.92 | 0.92 | 27.6049% | 30.0000% | 30.0000% |
| 63 | 398 | 79 | 79.6 | 79.6 | 0.99 | 0.99 | 19.8492% | 20.0000% | 20.0000% |
| 64 | 339 | 62 | 67.8 | 67.8 | 0.91 | 0.91 | 18.2891% | 20.0000% | 20.0000% |
| 65 | 277 | 66 | 69.3 | 69.3 | 0.95 | 0.95 | 23.8267% | 25.0000% | 25.0000% |
| 66 | 234 | 55 | 46.8 | 46.8 | 1.18 | 1.18 | 23.5043% | 20.0000% | 20.0000% |
| 67 | 208 | 61 | 41.6 | 41.6 | 1.47 | 1.47 | 29.3269% | 20.0000% | 20.0000% |
| 68 | 197 | 43 | 39.4 | 39.4 | 1.09 | 1.09 | 21.8274% | 20.0000% | 20.0000% |
| 69 | 152 | 55 | 30.4 | 30.4 | 1.81 | 1.81 | 36.1842% | 20.0000% | 20.0000% |
| 70 & Over | 644 | 290 | 644.0 | 644.0 | 0.45 | 0.45 | 45.0311% | 100.0000% | 100.0000% |
| Total | 7,265 | 1,913 | 2,406.3 | 2,348.9 | 0.79 | 0.81 | 26.3317% | 33.1218% | 32.3310% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4B (Improved Retirement Benefit)

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 4 | 0 | 0.6 | 1.6 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 42 | 1 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 45 | 1 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 49 | 1 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 50 | 8 | 0 | 4.8 | 3.2 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 51 | 3 | 0 | 1.8 | 1.2 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 52 | 1 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 53 | 4 | 1 | 2.4 | 1.6 | 0.42 | 0.63 | 25.0000% | 60.0000% | 40.0000% |
| 54 | 3 | 0 | 1.8 | 1.2 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 55 | 52 | 18 | 31.2 | 20.8 | 0.58 | 0.87 | 34.6154% | 60.0000% | 40.0000% |
| 56 | 9 | 2 | 5.4 | 3.6 | 0.37 | 0.56 | 22.2222% | 60.0000% | 40.0000% |
| 57 | 16 | 2 | 9.6 | 6.4 | 0.21 | 0.31 | 12.5000% | 60.0000% | 40.0000% |
| 58 | 6 | 1 | 3.6 | 2.4 | 0.28 | 0.42 | 16.6667% | 60.0000% | 40.0000% |
| 59 | 3 | 0 | 1.8 | 1.2 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 60 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 61 | 1 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 62 | 2 | 0 | 1.2 | 0.8 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 63 | 1 | 1 | 0.4 | 0.4 | 2.50 | 2.50 | 100.0000% | 40.0000% | 40.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 66 | 1 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 69 | 1 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 118 | 25 | 68.4 | 47.2 | 0.37 | 0.53 | 21.1864% | 57.9661% | 40.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4C

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 68 | 8 | 17.3 | 14.1 | 0.46 | 0.57 | 11.7647% | 25.4412% | 20.7353% |
| 1990 | 214 | 27 | 60.2 | 54.5 | 0.45 | 0.50 | 12.6168% | 28.1308% | 25.4673% |
| 1991 | 169 | 19 | 44.3 | 36.8 | 0.43 | 0.52 | 11.2426% | 26.1834% | 21.7456% |
| 1992 | 180 | 37 | 46.7 | 39.9 | 0.79 | 0.93 | 20.5556% | 25.9167% | 22.1389% |
| 1993 | 608 | 444 | 281.2 | 273.5 | 1.58 | 1.62 | 73.0263% | 46.2418% | 44.9753% |
| 1994 | 638 | 207 | 238.8 | 234.9 | 0.87 | 0.88 | 32.4451% | 37.4295% | 36.8182% |
| 1995 | 889 | 211 | 288.5 | 281.0 | 0.73 | 0.75 | 23.7345% | 32.4466% | 31.6029% |
| 1996 | 470 | 54 | 141.1 | 134.5 | 0.38 | 0.40 | 11.4894% | 30.0213% | 28.6170% |
| 1997 | 471 | 100 | 145.0 | 138.7 | 0.69 | 0.72 | 21.2314% | 30.7856% | 29.4480% |
| 1998 | 582 | 127 | 189.6 | 180.9 | 0.67 | 0.70 | 21.8213% | 32.5859% | 31.0739% |
| 1999 | 1,019 | 186 | 395.6 | 377.3 | 0.47 | 0.49 | 18.2532% | 38.8175% | 37.0216% |
| 2000 | 496 | 106 | 140.4 | 134.2 | 0.75 | 0.79 | 21.3710% | 28.3165% | 27.0464% |
| 2001 | 517 | 144 | 154.7 | 149.6 | 0.93 | 0.96 | 27.8530% | 29.9226% | 28.9362% |
| 2002 | 502 | 93 | 149.8 | 142.1 | 0.62 | 0.65 | 18.5259% | 29.8406% | 28.3068% |
| 2003 | 656 | 214 | 190.3 | 173.9 | 1.12 | 1.23 | 32.6220% | 29.0015% | 26.5015% |
| 2004 | 693 | 158 | 193.6 | 174.8 | 0.82 | 0.90 | 22.7994% | 27.9293% | 25.2165% |
| 2005 | 771 | 182 | 210.8 | 185.1 | 0.86 | 0.98 | 23.6057% | 27.3411% | 24.0078% |
| Total | 8,943 | 2,317 | 2,887.7 | 2,725.4 | 0.80 | 0.85 | 25.9085% | 32.2895% | 30.4747% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4C Tiers 1 & 2

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 37 | 5 | 7.6 | 4.4 | 0.66 | 1.14 | 13.5135% | 20.5405% | 11.8919% |
| 1990 | 75 | 22 | 17.6 | 11.9 | 1.25 | 1.85 | 29.3333% | 23.4667% | 15.8667% |
| 1991 | 95 | 13 | 21.6 | 14.1 | 0.60 | 0.93 | 13.6842% | 22.6842% | 14.7895% |
| 1992 | 88 | 22 | 21.3 | 14.5 | 1.04 | 1.52 | 25.0000% | 24.1477% | 16.4205% |
| 1993 | 111 | 30 | 25.1 | 17.4 | 1.20 | 1.72 | 27.0270% | 22.6126% | 15.6757% |
| 1994 | 57 | 17 | 14.2 | 10.3 | 1.20 | 1.66 | 29.8246% | 24.8246% | 17.9825% |
| 1995 | 105 | 29 | 26.5 | 19.1 | 1.10 | 1.52 | 27.6190% | 25.1905% | 18.1429% |
| 1996 | 94 | 23 | 22.3 | 15.7 | 1.03 | 1.46 | 24.4681% | 23.7234% | 16.7021% |
| 1997 | 80 | 16 | 19.5 | 13.2 | 0.82 | 1.22 | 20.0000% | 24.3125% | 16.4375% |
| 1998 | 141 | 66 | 34.6 | 25.8 | 1.91 | 2.56 | 46.8085% | 24.5035% | 18.2624% |
| 1999 | 476 | 78 | 196.7 | 178.5 | 0.40 | 0.44 | 16.3866% | 41.3130% | 37.4895% |
| 2000 | 79 | 16 | 16.5 | 10.3 | 0.97 | 1.56 | 20.2532% | 20.8228% | 12.9747% |
| 2001 | 68 | 19 | 17.3 | 12.6 | 1.10 | 1.51 | 27.9412% | 25.3676% | 18.4559% |
| 2002 | 47 | 13 | 10.7 | 7.6 | 1.22 | 1.72 | 27.6596% | 22.6596% | 16.0638% |
| 2003 | 70 | 25 | 16.9 | 11.5 | 1.48 | 2.17 | 35.7143% | 24.1429% | 16.4286% |
| 2004 | 42 | 6 | 9.4 | 6.2 | 0.64 | 0.97 | 14.2857% | 22.3810% | 14.7619% |
| 2005 | 13 | 4 | 4.1 | 3.9 | 0.98 | 1.03 | 30.7692% | 31.5385% | 30.0000% |
| Total | 1,678 | 404 | 481.4 | 376.5 | 0.84 | 1.07 | 24.0763% | 28.6889% | 22.4374% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4C Tiers 3 & 4

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 31 | 3 | 9.7 | 9.7 | 0.31 | 0.31 | 9.6774% | 31.2903% | 31.2903% |
| 1990 | 139 | 5 | 42.6 | 42.6 | 0.12 | 0.12 | 3.5971% | 30.6475% | 30.6475% |
| 1991 | 74 | 6 | 22.7 | 22.7 | 0.26 | 0.26 | 8.1081% | 30.6757% | 30.6757% |
| 1992 | 92 | 15 | 25.4 | 25.4 | 0.59 | 0.59 | 16.3043% | 27.6087% | 27.6087% |
| 1993 | 497 | 414 | 256.1 | 256.1 | 1.62 | 1.62 | 83.2998% | 51.5191% | 51.5191% |
| 1994 | 581 | 190 | 224.7 | 224.7 | 0.85 | 0.85 | 32.7022% | 38.6661% | 38.6661% |
| 1995 | 784 | 182 | 262.0 | 261.9 | 0.69 | 0.69 | 23.2143% | 33.4184% | 33.4056% |
| 1996 | 376 | 31 | 118.8 | 118.8 | 0.26 | 0.26 | 8.2447% | 31.5957% | 31.5957% |
| 1997 | 391 | 84 | 125.6 | 125.6 | 0.67 | 0.67 | 21.4834% | 32.1100% | 32.1100% |
| 1998 | 441 | 61 | 155.1 | 155.1 | 0.39 | 0.39 | 13.8322% | 35.1701% | 35.1701% |
| 1999 | 543 | 108 | 198.9 | 198.8 | 0.54 | 0.54 | 19.8895% | 36.6298% | 36.6114% |
| 2000 | 417 | 90 | 124.0 | 123.9 | 0.73 | 0.73 | 21.5827% | 29.7362% | 29.7122% |
| 2001 | 449 | 125 | 137.5 | 137.1 | 0.91 | 0.91 | 27.8396% | 30.6125% | 30.5234% |
| 2002 | 455 | 80 | 139.2 | 134.6 | 0.57 | 0.59 | 17.5824% | 30.5824% | 29.5714% |
| 2003 | 586 | 189 | 173.4 | 162.4 | 1.09 | 1.16 | 32.2526% | 29.5819% | 27.7048% |
| 2004 | 651 | 152 | 184.2 | 168.6 | 0.83 | 0.90 | 23.3487% | 28.2873% | 25.8909% |
| 2005 | 758 | 178 | 206.7 | 181.2 | 0.86 | 0.98 | 23.4828% | 27.2691% | 23.9050% |
| Total | 7,265 | 1,913 | 2,406.3 | 2,348.9 | 0.80 | 0.81 | 26.3317% | 33.1211% | 32.3310% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 4C (Improved Retirement Benefit)

Retirement Experience of Active Members In First Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 1 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 1990 | 16 | 0 | 9.6 | 6.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 1991 | 3 | 0 | 1.2 | 1.2 | 0.00 | 0.00 | 0.0000% | 40.0000% | 40.0000% |
| 1992 | 1 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 1993 | 2 | 0 | 1.2 | 0.8 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 1994 | 2 | 0 | 1.2 | 0.8 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 1995 | 1 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 1996 | 3 | 0 | 1.6 | 1.2 | 0.00 | 0.00 | 0.0000% | 53.3333% | 40.0000% |
| 1997 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 1998 | 2 | 0 | 0.4 | 0.8 | 0.00 | 0.00 | 0.0000% | 20.0000% | 40.0000% |
| 1999 | 5 | 0 | 3.0 | 2.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 2000 | 11 | 0 | 6.0 | 4.4 | 0.00 | 0.00 | 0.0000% | 54.5455% | 40.0000% |
| 2001 | 8 | 0 | 4.8 | 3.2 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 2002 | 6 | 0 | 3.6 | 2.4 | 0.00 | 0.00 | 0.0000% | 60.0000% | 40.0000% |
| 2003 | 18 | 8 | 10.8 | 7.2 | 0.74 | 1.11 | 44.4444% | 60.0000% | 40.0000% |
| 2004 | 16 | 6 | 9.6 | 6.4 | 0.63 | 0.94 | 37.5000% | 60.0000% | 40.0000% |
| 2005 | 23 | 11 | 13.6 | 9.2 | 0.81 | 1.20 | 47.8261% | 59.1304% | 40.0000% |
| Total | 118 | 25 | 68.4 | 47.2 | 0.37 | 0.53 | 21.1864% | 57.9661% | 40.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 6.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 48 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 49 | 2 | 0 | 0.3 | 0.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 50 | 7 | 1 | 1.1 | 0.4 | 0.91 | 2.38 | 14.2857% | 15.0000% | 6.0000% |
| 51 | 10 | 0 | 1.5 | 0.6 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 52 | 14 | 2 | 2.1 | 0.8 | 0.95 | 2.38 | 14.2857% | 15.0000% | 6.0000% |
| 53 | 12 | 0 | 1.8 | 0.7 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 54 | 18 | 0 | 2.7 | 1.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 55 | 19 | 2 | 2.9 | 1.1 | 0.69 | 1.75 | 10.5263% | 15.0000% | 6.0000% |
| 56 | 43 | 8 | 6.5 | 2.6 | 1.23 | 3.10 | 18.6047% | 15.0000% | 6.0000% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 58 | 157 | 1 | 23.6 | 9.4 | 0.04 | 0.11 | 0.6369% | 15.0000% | 6.0000% |
| 59 | 60 | 0 | 9.0 | 3.6 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 60 | 51 | 2 | 7.7 | 3.1 | 0.26 | 0.65 | 3.9216% | 15.0000% | 6.0000% |
| 61 | 44 | 1 | 6.6 | 2.6 | 0.15 | 0.38 | 2.2727% | 15.0000% | 6.0000% |
| 62 | 43 | 5 | 12.9 | 12.9 | 0.39 | 0.39 | 11.6279% | 30.0000% | 30.0000% |
| 63 | 1,038 | 173 | 155.7 | 155.7 | 1.11 | 1.11 | 16.6667% | 15.0000% | 15.0000% |
| 64 | 52 | 7 | 7.8 | 7.8 | 0.90 | 0.90 | 13.4615% | 15.0000% | 15.0000% |
| 65 | 53 | 4 | 13.3 | 13.3 | 0.30 | 0.30 | 7.5472% | 25.0000% | 25.0000% |
| 66 | 37 | 8 | 5.6 | 5.6 | 1.43 | 1.44 | 21.6216% | 15.0000% | 15.0000% |
| 67 | 36 | 1 | 5.4 | 5.4 | 0.19 | 0.19 | 2.7778% | 15.0000% | 15.0000% |
| 68 | 28 | 2 | 4.2 | 4.2 | 0.48 | 0.48 | 7.1429% | 15.0000% | 15.0000% |
| 69 | 27 | 10 | 4.1 | 4.1 | 2.44 | 2.47 | 37.0370% | 15.0000% | 15.0000% |
| 70 & Over | 77 | 15 | 77.0 | 77.0 | 0.19 | 0.19 | 19.4805% | 100.0000% | 100.0000% |
| Total | 1,829 | 242 | 352.0 | 312.1 | 0.69 | 0.78 | 13.2313% | 19.2455% | 17.0656% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 6.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 48 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 49 | 2 | 0 | 0.3 | 0.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 50 | 7 | 1 | 1.1 | 0.4 | 0.91 | 2.38 | 14.2857% | 15.0000% | 6.0000% |
| 51 | 10 | 0 | 1.5 | 0.6 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 52 | 14 | 2 | 2.1 | 0.8 | 0.95 | 2.38 | 14.2857% | 15.0000% | 6.0000% |
| 53 | 12 | 0 | 1.8 | 0.7 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 54 | 18 | 0 | 2.7 | 1.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 55 | 18 | 1 | 2.7 | 1.1 | 0.37 | 0.93 | 5.5556% | 15.0000% | 6.0000% |
| 56 | 43 | 8 | 6.5 | 2.6 | 1.23 | 3.10 | 18.6047% | 15.0000% | 6.0000% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 58 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 59 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 60 | 1 | 1 | 0.2 | 0.1 | 5.00 | 16.67 | 100.0000% | 15.0000% | 6.0000% |
| 61 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 30.0000% | 30.0000% |
| 63 | 23 | 3 | 3.5 | 3.5 | 0.86 | 0.87 | 13.0435% | 15.0000% | 15.0000% |
| 64 | 3 | 1 | 0.5 | 0.5 | 2.00 | 2.22 | 33.3333% | 15.0000% | 15.0000% |
| 65 | 2 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 25.0000% | 25.0000% |
| 66 | 3 | 2 | 0.5 | 0.5 | 4.00 | 4.44 | 66.6667% | 15.0000% | 15.0000% |
| 67 | 3 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 15.0000% | 15.0000% |
| 68 | 1 | 1 | 0.2 | 0.2 | 5.00 | 6.67 | 100.0000% | 15.0000% | 15.0000% |
| 69 | 4 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 15.0000% | 15.0000% |
| 70 & Over | 6 | 2 | 6.0 | 6.0 | 0.33 | 0.33 | 33.3333% | 100.0000% | 100.0000% |
| Total | 174 | 22 | 31.9 | 19.8 | 0.69 | 1.11 | 12.6437% | 18.3333% | 11.3736% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 6.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 55 | 1 | 1 | 0.2 | 0.1 | 5.00 | 16.67 | 100.0000% | 15.0000% | 6.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 58 | 154 | 1 | 23.1 | 9.2 | 0.04 | 0.11 | 0.6494% | 15.0000% | 6.0000% |
| 59 | 60 | 0 | 9.0 | 3.6 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 60 | 50 | 1 | 7.5 | 3.0 | 0.13 | 0.33 | 2.0000% | 15.0000% | 6.0000% |
| 61 | 44 | 1 | 6.6 | 2.6 | 0.15 | 0.38 | 2.2727% | 15.0000% | 6.0000% |
| 62 | 43 | 5 | 12.9 | 12.9 | 0.39 | 0.39 | 11.6279% | 30.0000% | 30.0000% |
| 63 | 1,015 | 170 | 152.3 | 152.3 | 1.12 | 1.12 | 16.7488% | 15.0000% | 15.0000% |
| 64 | 49 | 6 | 7.4 | 7.4 | 0.81 | 0.82 | 12.2449% | 15.0000% | 15.0000% |
| 65 | 51 | 4 | 12.8 | 12.8 | 0.31 | 0.31 | 7.8431% | 25.0000% | 25.0000% |
| 66 | 34 | 6 | 5.1 | 5.1 | 1.18 | 1.18 | 17.6471% | 15.0000% | 15.0000% |
| 67 | 33 | 1 | 5.0 | 5.0 | 0.20 | 0.20 | 3.0303% | 15.0000% | 15.0000% |
| 68 | 27 | 1 | 4.1 | 4.1 | 0.24 | 0.25 | 3.7037% | 15.0000% | 15.0000% |
| 69 | 23 | 10 | 3.5 | 3.5 | 2.86 | 2.90 | 43.4783% | 15.0000% | 15.0000% |
| 70 & Over | 71 | 13 | 71.0 | 71.0 | 0.18 | 0.18 | 18.3099% | 100.0000% | 100.0000% |
| Total | 1,655 | 220 | 320.5 | 292.3 | 0.69 | 0.75 | 13.2931% | 19.3656% | 17.6640% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5A (Improved Retirement Benefit)

Fiscal Years 2002 - 2005

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 51 | 3 | 0 | 1.2 | 0.8 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 53 | 1 | 1 | 0.4 | 0.3 | 2.50 | 4.00 | 100.0000% | 40.0000% | 25.0000% |
| 54 | 1 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 55 | 1 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 56 | 19 | 9 | 7.6 | 4.8 | 1.18 | 1.89 | 47.3684% | 40.0000% | 25.0000% |
| 57 | 4 | 1 | 1.6 | 1.0 | 0.63 | 1.00 | 25.0000% | 40.0000% | 25.0000% |
| 58 | 6 | 1 | 2.4 | 1.5 | 0.42 | 0.67 | 16.6667% | 40.0000% | 25.0000% |
| 59 | 1 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 60 | 3 | 0 | 1.2 | 0.8 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 61 | 1 | 1 | 0.4 | 0.3 | 2.50 | 4.00 | 100.0000% | 40.0000% | 25.0000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 25.0000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 25.0000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 40 | 13 | 16.0 | 10.0 | 0.81 | 1.30 | 32.5000% | 40.0000% | 25.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 3 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 6.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 46 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 47 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 48 | 4 | 1 | 0.6 | 0.2 | 1.67 | 4.17 | 25.0000% | 15.0000% | 6.0000% |
| 49 | 13 | 0 | 2.0 | 0.8 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 50 | 27 | 1 | 4.1 | 1.6 | 0.24 | 0.62 | 3.7037% | 15.0000% | 6.0000% |
| 51 | 37 | 1 | 5.6 | 2.2 | 0.18 | 0.45 | 2.7027% | 15.0000% | 6.0000% |
| 52 | 31 | 2 | 4.7 | 1.9 | 0.43 | 1.08 | 6.4516% | 15.0000% | 6.0000% |
| 53 | 29 | 0 | 4.4 | 1.7 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 54 | 55 | 6 | 8.3 | 3.3 | 0.72 | 1.82 | 10.9091% | 15.0000% | 6.0000% |
| 55 | 47 | 8 | 7.1 | 2.8 | 1.13 | 2.84 | 17.0213% | 15.0000% | 6.0000% |
| 56 | 345 | 39 | 51.8 | 20.7 | 0.75 | 1.88 | 11.3043% | 15.0000% | 6.0000% |
| 57 | 57 | 3 | 8.6 | 3.4 | 0.35 | 0.88 | 5.2632% | 15.0000% | 6.0000% |
| 58 | 208 | 6 | 31.2 | 12.5 | 0.19 | 0.48 | 2.8846% | 15.0000% | 6.0000% |
| 59 | 104 | 5 | 15.6 | 6.2 | 0.32 | 0.80 | 4.8077% | 15.0000% | 6.0000% |
| 60 | 112 | 10 | 16.8 | 6.7 | 0.60 | 1.49 | 8.9286% | 15.0000% | 6.0000% |
| 61 | 107 | 13 | 16.1 | 6.4 | 0.81 | 2.02 | 12.1495% | 15.0000% | 6.0000% |
| 62 | 105 | 25 | 31.5 | 31.5 | 0.79 | 0.79 | 23.8095% | 30.0000% | 30.0000% |
| 63 | 2,842 | 427 | 426.3 | 426.3 | 1.00 | 1.00 | 15.0246% | 15.0000% | 15.0000% |
| 64 | 329 | 32 | 49.4 | 49.4 | 0.65 | 0.65 | 9.7264% | 15.0000% | 15.0000% |
| 65 | 273 | 25 | 68.3 | 68.3 | 0.37 | 0.37 | 9.1575% | 25.0000% | 25.0000% |
| 66 | 224 | 32 | 33.6 | 33.6 | 0.95 | 0.95 | 14.2857% | 15.0000% | 15.0000% |
| 67 | 183 | 11 | 27.5 | 27.5 | 0.40 | 0.40 | 6.0109% | 15.0000% | 15.0000% |
| 68 | 168 | 15 | 25.2 | 25.2 | 0.60 | 0.60 | 8.9286% | 15.0000% | 15.0000% |
| 69 | 162 | 26 | 24.3 | 24.3 | 1.07 | 1.07 | 16.0494% | 15.0000% | 15.0000% |
| 70 & Over | 553 | 79 | 553.0 | 553.0 | 0.14 | 0.14 | 14.2857% | 100.0000% | 100.0000% |
| Total | 6,020 | 767 | 1,416.4 | 1,309.8 | 0.54 | 0.59 | 12.7409% | 23.5282% | 21.7576% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5B

Fiscal Years 1989 - 2005 Tiers 1 & 2

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 3 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 6.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 46 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 47 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 48 | 4 | 1 | 0.6 | 0.2 | 1.67 | 4.17 | 25.0000% | 15.0000% | 6.0000% |
| 49 | 13 | 0 | 2.0 | 0.8 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 50 | 27 | 1 | 4.1 | 1.6 | 0.24 | 0.62 | 3.7037% | 15.0000% | 6.0000% |
| 51 | 37 | 1 | 5.6 | 2.2 | 0.18 | 0.45 | 2.7027% | 15.0000% | 6.0000% |
| 52 | 31 | 2 | 4.7 | 1.9 | 0.43 | 1.08 | 6.4516% | 15.0000% | 6.0000% |
| 53 | 29 | 0 | 4.4 | 1.7 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 54 | 55 | 6 | 8.3 | 3.3 | 0.72 | 1.82 | 10.9091% | 15.0000% | 6.0000% |
| 55 | 46 | 7 | 6.9 | 2.8 | 1.01 | 2.54 | 15.2174% | 15.0000% | 6.0000% |
| 56 | 345 | 39 | 51.8 | 20.7 | 0.75 | 1.88 | 11.3043% | 15.0000% | 6.0000% |
| 57 | 57 | 3 | 8.6 | 3.4 | 0.35 | 0.88 | 5.2632% | 15.0000% | 6.0000% |
| 58 | 54 | 5 | 8.1 | 3.2 | 0.62 | 1.54 | 9.2593% | 15.0000% | 6.0000% |
| 59 | 44 | 5 | 6.6 | 2.6 | 0.76 | 1.89 | 11.3636% | 15.0000% | 6.0000% |
| 60 | 62 | 9 | 9.3 | 3.7 | 0.97 | 2.42 | 14.5161% | 15.0000% | 6.0000% |
| 61 | 63 | 12 | 9.5 | 3.8 | 1.26 | 3.17 | 19.0476% | 15.0000% | 6.0000% |
| 62 | 60 | 20 | 18.0 | 18.0 | 1.11 | 1.11 | 33.3333% | 30.0000% | 30.0000% |
| 63 | 70 | 16 | 10.5 | 10.5 | 1.52 | 1.52 | 22.8571% | 15.0000% | 15.0000% |
| 64 | 36 | 7 | 5.4 | 5.4 | 1.30 | 1.30 | 19.4444% | 15.0000% | 15.0000% |
| 65 | 32 | 10 | 8.0 | 8.0 | 1.25 | 1.25 | 31.2500% | 25.0000% | 25.0000% |
| 66 | 37 | 11 | 5.6 | 5.6 | 1.96 | 1.98 | 29.7297% | 15.0000% | 15.0000% |
| 67 | 28 | 4 | 4.2 | 4.2 | 0.95 | 0.95 | 14.2857% | 15.0000% | 15.0000% |
| 68 | 26 | 6 | 3.9 | 3.9 | 1.54 | 1.54 | 23.0769% | 15.0000% | 15.0000% |
| 69 | 23 | 4 | 3.5 | 3.5 | 1.14 | 1.16 | 17.3913% | 15.0000% | 15.0000% |
| 70 & Over | 151 | 28 | 151.0 | 151.0 | 0.19 | 0.19 | 18.5430% | 100.0000% | 100.0000% |
| Total | 1,335 | 197 | 341.0 | 262.3 | 0.58 | 0.75 | 14.7566% | 25.5431% | 19.6494% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5B

Fiscal Years 1989 - 2005 Tiers 3 & 4

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 6.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 55 | 1 | 1 | 0.2 | 0.1 | 5.00 | 16.67 | 100.0000% | 15.0000% | 6.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 58 | 154 | 1 | 23.1 | 9.2 | 0.04 | 0.11 | 0.6494% | 15.0000% | 6.0000% |
| 59 | 60 | 0 | 9.0 | 3.6 | 0.00 | 0.00 | 0.0000% | 15.0000% | 6.0000% |
| 60 | 50 | 1 | 7.5 | 3.0 | 0.13 | 0.33 | 2.0000% | 15.0000% | 6.0000% |
| 61 | 44 | 1 | 6.6 | 2.6 | 0.15 | 0.38 | 2.2727% | 15.0000% | 6.0000% |
| 62 | 45 | 5 | 13.5 | 13.5 | 0.37 | 0.37 | 11.1111% | 30.0000% | 30.0000% |
| 63 | 2,772 | 411 | 415.8 | 415.8 | 0.99 | 0.99 | 14.8268% | 15.0000% | 15.0000% |
| 64 | 293 | 25 | 44.0 | 44.0 | 0.57 | 0.57 | 8.5324% | 15.0000% | 15.0000% |
| 65 | 241 | 15 | 60.3 | 60.3 | 0.25 | 0.25 | 6.2241% | 25.0000% | 25.0000% |
| 66 | 187 | 21 | 28.1 | 28.1 | 0.75 | 0.75 | 11.2299% | 15.0000% | 15.0000% |
| 67 | 155 | 7 | 23.3 | 23.3 | 0.30 | 0.30 | 4.5161% | 15.0000% | 15.0000% |
| 68 | 142 | 9 | 21.3 | 21.3 | 0.42 | 0.42 | 6.3380% | 15.0000% | 15.0000% |
| 69 | 139 | 22 | 20.9 | 20.9 | 1.05 | 1.06 | 15.8273% | 15.0000% | 15.0000% |
| 70 & Over | 402 | 51 | 402.0 | 402.0 | 0.13 | 0.13 | 12.6866% | 100.0000% | 100.0000% |
| Total | 4,685 | 570 | 1,075.6 | 1,047.5 | 0.53 | 0.54 | 12.1665% | 22.9584% | 22.3584% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5B (Improved Retirement Benefit)

Fiscal Years 1989 - 2005

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 9 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 41 | 2 | 0 | 0.8 | 0.5 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 43 | 1 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 45 | 1 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 46 | 4 | 0 | 1.6 | 1.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 47 | 1 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 48 | 2 | 0 | 0.8 | 0.5 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 49 | 2 | 0 | 0.8 | 0.5 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 50 | 5 | 0 | 2.0 | 1.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 51 | 12 | 0 | 4.8 | 3.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 52 | 8 | 0 | 3.2 | 2.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 53 | 2 | 1 | 0.8 | 0.5 | 1.25 | 2.00 | 50.0000% | 40.0000% | 25.0000% |
| 54 | 13 | 0 | 5.2 | 3.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 55 | 5 | 0 | 2.0 | 1.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 56 | 26 | 9 | 10.4 | 6.5 | 0.87 | 1.38 | 34.6154% | 40.0000% | 25.0000% |
| 57 | 14 | 1 | 5.6 | 3.5 | 0.18 | 0.29 | 7.1429% | 40.0000% | 25.0000% |
| 58 | 13 | 2 | 5.2 | 3.3 | 0.38 | 0.62 | 15.3846% | 40.0000% | 25.0000% |
| 59 | 9 | 0 | 3.6 | 2.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 60 | 5 | 0 | 2.0 | 1.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 61 | 6 | 1 | 2.4 | 1.5 | 0.42 | 0.67 | 16.6667% | 40.0000% | 25.0000% |
| 62 | 3 | 0 | 1.8 | 0.8 | 0.00 | 0.00 | 0.0000% | 60.0000% | 25.0000% |
| 63 | 3 | 0 | 1.2 | 0.8 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 64 | 2 | 0 | 0.8 | 0.5 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 60.0000% | 25.0000% |
| 66 | 1 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 67 | 2 | 0 | 0.8 | 0.5 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 68 | 2 | 0 | 0.8 | 0.5 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 69 | 1 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 70 & Over | 3 | 0 | 3.0 | 3.0 | 0.00 | 0.00 | 0.0000% | 100.0000% | 100.0000% |
| Total | 157 | 14 | 61.6 | 39.3 | 0.23 | 0.36 | 8.9172% | 39.2357% | 25.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5C

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 74 | 6 | 11.6 | 8.2 | 0.52 | 0.73 | 8.1081% | 15.6081% | 11.0676% |
| 1990 | 80 | 19 | 14.1 | 11.2 | 1.35 | 1.70 | 23.7500% | 17.5625% | 13.9625% |
| 1991 | 203 | 32 | 45.5 | 40.1 | 0.70 | 0.80 | 15.7635% | 22.3892% | 19.7291% |
| 1992 | 155 | 20 | 27.3 | 21.3 | 0.73 | 0.94 | 12.9032% | 17.5806% | 13.7290% |
| 1993 | 152 | 15 | 25.2 | 20.4 | 0.60 | 0.73 | 9.8684% | 16.5789% | 13.4408% |
| 1994 | 194 | 49 | 42.4 | 36.8 | 1.16 | 1.33 | 25.2577% | 21.8557% | 18.9794% |
| 1995 | 326 | 63 | 92.1 | 89.5 | 0.68 | 0.70 | 19.3252% | 28.2515% | 27.4509% |
| 1996 | 657 | 26 | 185.7 | 180.6 | 0.14 | 0.14 | 3.9574% | 28.2572% | 27.4901% |
| 1997 | 398 | 47 | 84.5 | 79.9 | 0.56 | 0.59 | 11.8090% | 21.2312% | 20.0704% |
| 1998 | 358 | 36 | 68.6 | 63.7 | 0.52 | 0.56 | 10.0559% | 19.1620% | 17.8045% |
| 1999 | 427 | 46 | 107.2 | 101.4 | 0.43 | 0.45 | 10.7728% | 25.1054% | 23.7354% |
| 2000 | 790 | 102 | 292.5 | 281.3 | 0.35 | 0.36 | 12.9114% | 37.0253% | 35.6127% |
| 2001 | 377 | 64 | 67.7 | 63.3 | 0.95 | 1.01 | 16.9761% | 17.9443% | 16.7984% |
| 2002 | 367 | 43 | 65.7 | 61.4 | 0.65 | 0.70 | 11.7166% | 17.8883% | 16.7357% |
| 2003 | 466 | 97 | 91.5 | 83.1 | 1.06 | 1.17 | 20.8155% | 19.6352% | 17.8391% |
| 2004 | 451 | 44 | 89.2 | 76.6 | 0.49 | 0.57 | 9.7561% | 19.7672% | 16.9933% |
| 2005 | 545 | 58 | 105.3 | 90.9 | 0.55 | 0.64 | 10.6422% | 19.3119% | 16.6862% |
| Total | 6,020 | 767 | 1,415.7 | 1,309.8 | 0.54 | 0.59 | 12.7409% | 23.5158% | 21.7576% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5C Tiers 1 & 2

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 45 | 5 | 7.0 | 3.6 | 0.71 | 1.37 | 11.1111% | 15.5556% | 8.0889% |
| 1990 | 49 | 14 | 8.5 | 5.6 | 1.66 | 2.51 | 28.5714% | 17.2449% | 11.3673% |
| 1991 | 75 | 14 | 15.5 | 10.1 | 0.90 | 1.39 | 18.6667% | 20.6667% | 13.4667% |
| 1992 | 83 | 12 | 12.9 | 6.9 | 0.93 | 1.74 | 14.4578% | 15.4819% | 8.2892% |
| 1993 | 72 | 8 | 12.6 | 7.8 | 0.63 | 1.02 | 11.1111% | 17.5000% | 10.8750% |
| 1994 | 87 | 19 | 16.7 | 11.1 | 1.14 | 1.71 | 21.8391% | 19.1954% | 12.7816% |
| 1995 | 38 | 8 | 7.7 | 5.1 | 1.04 | 1.57 | 21.0526% | 20.2632% | 13.3947% |
| 1996 | 76 | 16 | 14.5 | 9.5 | 1.10 | 1.69 | 21.0526% | 19.0789% | 12.4474% |
| 1997 | 68 | 9 | 13.3 | 8.7 | 0.68 | 1.04 | 13.2353% | 19.5588% | 12.7647% |
| 1998 | 64 | 7 | 11.8 | 6.9 | 0.59 | 1.01 | 10.9375% | 18.4375% | 10.8438% |
| 1999 | 74 | 4 | 12.7 | 6.9 | 0.31 | 0.58 | 5.4054% | 17.1622% | 9.2568% |
| 2000 | 372 | 51 | 165.1 | 153.9 | 0.31 | 0.33 | 13.7097% | 44.3817% | 41.3817% |
| 2001 | 58 | 8 | 10.8 | 6.4 | 0.74 | 1.24 | 13.7931% | 18.5345% | 11.0862% |
| 2002 | 51 | 4 | 7.8 | 3.8 | 0.52 | 1.06 | 7.8431% | 15.1961% | 7.4314% |
| 2003 | 53 | 14 | 8.8 | 6.0 | 1.59 | 2.33 | 26.4151% | 16.6038% | 11.3396% |
| 2004 | 44 | 2 | 7.6 | 4.1 | 0.26 | 0.48 | 4.5455% | 17.1591% | 9.3864% |
| 2005 | 26 | 2 | 7.3 | 5.9 | 0.27 | 0.34 | 7.6923% | 28.0769% | 22.5385% |
| Total | 1,335 | 197 | 340.4 | 262.3 | 0.58 | 0.75 | 14.7566% | 25.4944% | 19.6494% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5C Tiers 3 & 4

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 29 | 1 | 4.6 | 4.6 | 0.22 | 0.22 | 3.4483% | 15.6897% | 15.6897% |
| 1990 | 31 | 5 | 5.6 | 5.6 | 0.89 | 0.89 | 16.1290% | 18.0645% | 18.0645% |
| 1991 | 128 | 18 | 30.0 | 30.0 | 0.60 | 0.60 | 14.0625% | 23.3984% | 23.3984% |
| 1992 | 72 | 8 | 14.4 | 14.4 | 0.56 | 0.56 | 11.1111% | 20.0000% | 20.0000% |
| 1993 | 80 | 7 | 12.6 | 12.6 | 0.56 | 0.56 | 8.7500% | 15.7500% | 15.7500% |
| 1994 | 107 | 30 | 25.7 | 25.7 | 1.17 | 1.17 | 28.0374% | 24.0187% | 24.0187% |
| 1995 | 288 | 55 | 84.4 | 84.4 | 0.65 | 0.65 | 19.0972% | 29.3056% | 29.3056% |
| 1996 | 581 | 10 | 171.2 | 171.2 | 0.06 | 0.06 | 1.7212% | 29.4578% | 29.4578% |
| 1997 | 330 | 38 | 71.2 | 71.2 | 0.53 | 0.53 | 11.5152% | 21.5758% | 21.5758% |
| 1998 | 294 | 29 | 56.8 | 56.8 | 0.51 | 0.51 | 9.8639% | 19.3197% | 19.3197% |
| 1999 | 353 | 42 | 94.5 | 94.5 | 0.44 | 0.44 | 11.8980% | 26.7705% | 26.7705% |
| 2000 | 418 | 51 | 127.4 | 127.4 | 0.40 | 0.40 | 12.2010% | 30.4785% | 30.4785% |
| 2001 | 319 | 56 | 56.9 | 56.9 | 0.98 | 0.98 | 17.5549% | 17.8370% | 17.8370% |
| 2002 | 316 | 39 | 57.9 | 57.6 | 0.67 | 0.68 | 12.3418% | 18.3228% | 18.2373% |
| 2003 | 413 | 83 | 82.7 | 77.1 | 1.00 | 1.08 | 20.0969% | 20.0242% | 18.6731% |
| 2004 | 407 | 42 | 81.6 | 72.5 | 0.51 | 0.58 | 10.3194% | 20.0491% | 17.8157% |
| 2005 | 519 | 56 | 98.0 | 85.1 | 0.57 | 0.66 | 10.7900% | 18.8728% | 16.3931% |
| Total | 4,685 | 570 | 1,075.3 | 1,047.5 | 0.53 | 0.54 | 12.1665% | 22.9520% | 22.3584% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 5C (Improved Retirement Benefit)

Retirement Experience of Active Members In Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 4 | 0 | 1.6 | 1.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 1990 | 9 | 0 | 3.6 | 2.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 1991 | 22 | 0 | 8.2 | 5.0 | 0.00 | 0.00 | 0.0000% | 37.2727% | 22.7273% |
| 1992 | 5 | 0 | 1.6 | 1.0 | 0.00 | 0.00 | 0.0000% | 32.0000% | 20.0000% |
| 1993 | 3 | 0 | 0.8 | 0.5 | 0.00 | 0.00 | 0.0000% | 26.6667% | 16.6667% |
| 1994 | 33 | 0 | 12.8 | 8.3 | 0.00 | 0.00 | 0.0000% | 38.7879% | 25.0000% |
| 1995 | 8 | 0 | 3.4 | 2.0 | 0.00 | 0.00 | 0.0000% | 42.5000% | 25.0000% |
| 1996 | 7 | 0 | 2.8 | 1.8 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 1997 | 5 | 0 | 2.0 | 1.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 1998 | 1 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 1999 | 3 | 0 | 1.4 | 1.3 | 0.00 | 0.00 | 0.0000% | 46.6667% | 41.6667% |
| 2000 | 6 | 1 | 3.0 | 2.3 | 0.33 | 0.44 | 16.6667% | 50.0000% | 37.5000% |
| 2001 | 11 | 0 | 4.0 | 2.5 | 0.00 | 0.00 | 0.0000% | 36.3636% | 22.7273% |
| 2002 | 8 | 0 | 3.2 | 2.0 | 0.00 | 0.00 | 0.0000% | 40.0000% | 25.0000% |
| 2003 | 9 | 5 | 3.6 | 2.3 | 1.39 | 2.22 | 55.5556% | 40.0000% | 25.0000% |
| 2004 | 11 | 3 | 4.4 | 2.8 | 0.68 | 1.09 | 27.2727% | 40.0000% | 25.0000% |
| 2005 | 12 | 5 | 4.8 | 3.0 | 1.04 | 1.67 | 41.6667% | 40.0000% | 25.0000% |
| Total | 157 | 14 | 61.6 | 39.3 | 0.23 | 0.36 | 8.9172% | 39.2357% | 25.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 1 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 49 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 50 | 6 | 0 | 0.9 | 0.5 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 51 | 15 | 2 | 2.3 | 1.2 | 0.87 | 1.67 | 13.3333% | 15.0000% | 8.0000% |
| 52 | 29 | 1 | 4.4 | 2.3 | 0.23 | 0.43 | 3.4483% | 15.0000% | 8.0000% |
| 53 | 35 | 5 | 5.3 | 2.8 | 0.94 | 1.79 | 14.2857% | 15.0000% | 8.0000% |
| 54 | 37 | 10 | 5.6 | 3.0 | 1.79 | 3.38 | 27.0270% | 15.0000% | 8.0000% |
| 55 | 54 | 13 | 8.1 | 4.3 | 1.60 | 3.01 | 24.0741% | 15.0000% | 8.0000% |
| 56 | 67 | 23 | 10.1 | 5.4 | 2.28 | 4.29 | 34.3284% | 15.0000% | 8.0000% |
| 57 | 100 | 20 | 15.0 | 8.0 | 1.33 | 2.50 | 20.0000% | 15.0000% | 8.0000% |
| 58 | 98 | 28 | 14.7 | 7.8 | 1.90 | 3.57 | 28.5714% | 15.0000% | 8.0000% |
| 59 | 168 | 28 | 25.2 | 13.4 | 1.11 | 2.08 | 16.6667% | 15.0000% | 8.0000% |
| 60 | 170 | 26 | 25.5 | 13.6 | 1.02 | 1.91 | 15.2941% | 15.0000% | 8.0000% |
| 61 | 169 | 33 | 25.4 | 13.5 | 1.30 | 2.44 | 19.5266% | 15.0000% | 8.0000% |
| 62 | 153 | 32 | 45.9 | 38.3 | 0.70 | 0.84 | 20.9150% | 30.0000% | 25.0000% |
| 63 | 118 | 26 | 17.7 | 17.7 | 1.47 | 1.47 | 22.0339% | 15.0000% | 15.0000% |
| 64 | 906 | 167 | 135.9 | 135.9 | 1.23 | 1.23 | 18.4327% | 15.0000% | 15.0000% |
| 65 | 786 | 199 | 196.5 | 196.5 | 1.01 | 1.01 | 25.3181% | 25.0000% | 25.0000% |
| 66 | 632 | 124 | 94.8 | 126.4 | 1.31 | 0.98 | 19.6203% | 15.0000% | 20.0000% |
| 67 | 564 | 127 | 84.6 | 112.8 | 1.50 | 1.13 | 22.5177% | 15.0000% | 20.0000% |
| 68 | 461 | 83 | 69.2 | 92.2 | 1.20 | 0.90 | 18.0043% | 15.0000% | 20.0000% |
| 69 | 410 | 84 | 61.5 | 82.0 | 1.37 | 1.02 | 20.4878% | 15.0000% | 20.0000% |
| 70 & Over | 2,039 | 428 | 2,039.0 | 2,039.0 | 0.21 | 0.21 | 20.9907% | 100.0000% | 100.0000% |
| Total | 7,019 | 1,459 | 2,887.8 | 2,916.8 | 0.51 | 0.50 | 20.7864% | 41.1426% | 41.5551% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 1 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 49 | 1 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 50 | 6 | 0 | 0.9 | 0.5 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 51 | 14 | 1 | 2.1 | 1.1 | 0.48 | 0.89 | 7.1429% | 15.0000% | 8.0000% |
| 52 | 29 | 1 | 4.4 | 2.3 | 0.23 | 0.43 | 3.4483% | 15.0000% | 8.0000% |
| 53 | 34 | 4 | 5.1 | 2.7 | 0.78 | 1.47 | 11.7647% | 15.0000% | 8.0000% |
| 54 | 37 | 10 | 5.6 | 3.0 | 1.79 | 3.38 | 27.0270% | 15.0000% | 8.0000% |
| 55 | 54 | 13 | 8.1 | 4.3 | 1.60 | 3.01 | 24.0741% | 15.0000% | 8.0000% |
| 56 | 67 | 23 | 10.1 | 5.4 | 2.28 | 4.29 | 34.3284% | 15.0000% | 8.0000% |
| 57 | 100 | 20 | 15.0 | 8.0 | 1.33 | 2.50 | 20.0000% | 15.0000% | 8.0000% |
| 58 | 98 | 28 | 14.7 | 7.8 | 1.90 | 3.57 | 28.5714% | 15.0000% | 8.0000% |
| 59 | 87 | 24 | 13.1 | 7.0 | 1.83 | 3.45 | 27.5862% | 15.0000% | 8.0000% |
| 60 | 101 | 25 | 15.2 | 8.1 | 1.64 | 3.09 | 24.7525% | 15.0000% | 8.0000% |
| 61 | 104 | 31 | 15.6 | 8.3 | 1.99 | 3.73 | 29.8077% | 15.0000% | 8.0000% |
| 62 | 94 | 29 | 28.2 | 23.5 | 1.03 | 1.23 | 30.8511% | 30.0000% | 25.0000% |
| 63 | 85 | 24 | 12.8 | 12.8 | 1.88 | 1.88 | 28.2353% | 15.0000% | 15.0000% |
| 64 | 86 | 22 | 12.9 | 12.9 | 1.71 | 1.71 | 25.5814% | 15.0000% | 15.0000% |
| 65 | 78 | 35 | 19.5 | 19.5 | 1.79 | 1.79 | 44.8718% | 25.0000% | 25.0000% |
| 66 | 57 | 15 | 8.6 | 11.4 | 1.74 | 1.32 | 26.3158% | 15.0000% | 20.0000% |
| 67 | 49 | 19 | 7.4 | 9.8 | 2.57 | 1.94 | 38.7755% | 15.0000% | 20.0000% |
| 68 | 43 | 12 | 6.5 | 8.6 | 1.85 | 1.40 | 27.9070% | 15.0000% | 20.0000% |
| 69 | 43 | 11 | 6.5 | 8.6 | 1.69 | 1.28 | 25.5814% | 15.0000% | 20.0000% |
| 70 & Over | 367 | 87 | 367.0 | 367.0 | 0.24 | 0.24 | 23.7057% | 100.0000% | 100.0000% |
| Total | 1,635 | 434 | 579.5 | 532.7 | 0.75 | 0.81 | 26.5443% | 35.4434% | 32.5804% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 51 | 1 | 1 | 0.2 | 0.1 | 5.00 | 12.50 | 100.0000% | 15.0000% | 8.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 53 | 1 | 1 | 0.2 | 0.1 | 5.00 | 12.50 | 100.0000% | 15.0000% | 8.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 55 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 59 | 81 | 4 | 12.2 | 6.5 | 0.33 | 0.62 | 4.9383% | 15.0000% | 8.0000% |
| 60 | 69 | 1 | 10.4 | 5.5 | 0.10 | 0.18 | 1.4493% | 15.0000% | 8.0000% |
| 61 | 65 | 2 | 9.8 | 5.2 | 0.20 | 0.38 | 3.0769% | 15.0000% | 8.0000% |
| 62 | 59 | 3 | 17.7 | 14.8 | 0.17 | 0.20 | 5.0847% | 30.0000% | 25.0000% |
| 63 | 33 | 2 | 5.0 | 5.0 | 0.40 | 0.40 | 6.0606% | 15.0000% | 15.0000% |
| 64 | 820 | 145 | 123.0 | 123.0 | 1.18 | 1.18 | 17.6829% | 15.0000% | 15.0000% |
| 65 | 708 | 164 | 177.0 | 177.0 | 0.93 | 0.93 | 23.1638% | 25.0000% | 25.0000% |
| 66 | 575 | 109 | 86.3 | 115.0 | 1.26 | 0.95 | 18.9565% | 15.0000% | 20.0000% |
| 67 | 515 | 108 | 77.3 | 103.0 | 1.40 | 1.05 | 20.9709% | 15.0000% | 20.0000% |
| 68 | 418 | 71 | 62.7 | 83.6 | 1.13 | 0.85 | 16.9856% | 15.0000% | 20.0000% |
| 69 | 367 | 73 | 55.1 | 73.4 | 1.32 | 0.99 | 19.8910% | 15.0000% | 20.0000% |
| 70 & Over | 1,672 | 341 | 1,672.0 | 1,672.0 | 0.20 | 0.20 | 20.3947% | 100.0000% | 100.0000% |
| Total | 5,384 | 1,025 | 2,308.9 | 2,384.1 | 0.44 | 0.43 | 19.0379% | 42.8845% | 44.2805% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6A (Improved Retirement Benefit)

Fiscal Years 2002 - 2005

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 52 | 2 | 1 | 0.4 | 0.6 | 2.50 | 1.67 | 50.0000% | 20.0000% | 30.0000% |
| 53 | 1 | 1 | 0.2 | 0.3 | 5.00 | 3.33 | 100.0000% | 20.0000% | 30.0000% |
| 54 | 1 | 1 | 0.2 | 0.3 | 5.00 | 3.33 | 100.0000% | 20.0000% | 30.0000% |
| 55 | 4 | 4 | 0.8 | 1.2 | 5.00 | 3.33 | 100.0000% | 20.0000% | 30.0000% |
| 56 | 1 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 57 | 16 | 8 | 3.2 | 4.8 | 2.50 | 1.67 | 50.0000% | 20.0000% | 30.0000% |
| 58 | 13 | 7 | 2.6 | 3.9 | 2.69 | 1.79 | 53.8462% | 20.0000% | 30.0000% |
| 59 | 18 | 8 | 3.6 | 5.4 | 2.22 | 1.48 | 44.4444% | 20.0000% | 30.0000% |
| 60 | 14 | 7 | 2.8 | 4.2 | 2.50 | 1.67 | 50.0000% | 20.0000% | 30.0000% |
| 61 | 11 | 6 | 2.2 | 3.3 | 2.73 | 1.82 | 54.5455% | 20.0000% | 30.0000% |
| 62 | 20 | 18 | 12.0 | 8.0 | 1.50 | 2.25 | 90.0000% | 60.0000% | 40.0000% |
| 63 | 9 | 8 | 3.6 | 3.6 | 2.22 | 2.22 | 88.8889% | 40.0000% | 40.0000% |
| 64 | 8 | 7 | 3.2 | 3.2 | 2.19 | 2.19 | 87.5000% | 40.0000% | 40.0000% |
| 65 | 8 | 8 | 4.8 | 3.2 | 1.67 | 2.50 | 100.0000% | 60.0000% | 40.0000% |
| 66 | 2 | 2 | 0.8 | 0.8 | 2.50 | 2.50 | 100.0000% | 40.0000% | 40.0000% |
| 67 | 2 | 2 | 0.8 | 0.8 | 2.50 | 2.50 | 100.0000% | 40.0000% | 40.0000% |
| 68 | 4 | 4 | 1.6 | 1.6 | 2.50 | 2.50 | 100.0000% | 40.0000% | 40.0000% |
| 69 | 5 | 5 | 2.0 | 2.0 | 2.50 | 2.50 | 100.0000% | 40.0000% | 40.0000% |
| 70 & Over | 13 | 13 | 13.0 | 13.0 | 1.00 | 1.00 | 100.0000% | 100.0000% | 100.0000% |
| Total | 152 | 110 | 58.0 | 60.5 | 1.90 | 1.82 | 72.3684% | 38.1579% | 39.8026% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6B
Fiscal Years 1989-2005

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 8 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 41 | 2 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 42 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 43 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 44 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 45 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 46 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 47 | 4 | 0 | 0.6 | 0.3 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 48 | 4 | 0 | 0.6 | 0.3 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 49 | 7 | 0 | 1.1 | 0.6 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 50 | 18 | 1 | 2.7 | 1.4 | 0.37 | 0.69 | 5.5556% | 15.0000% | 8.0000% |
| 51 | 41 | 2 | 6.2 | 3.3 | 0.32 | 0.61 | 4.8780% | 15.0000% | 8.0000% |
| 52 | 74 | 2 | 11.1 | 5.9 | 0.18 | 0.34 | 2.7027% | 15.0000% | 8.0000% |
| 53 | 97 | 5 | 14.6 | 7.8 | 0.34 | 0.64 | 5.1546% | 15.0000% | 8.0000% |
| 54 | 111 | 19 | 16.7 | 8.9 | 1.14 | 2.14 | 17.1171% | 15.0000% | 8.0000% |
| 55 | 134 | 27 | 20.1 | 10.7 | 1.34 | 2.52 | 20.1493% | 15.0000% | 8.0000% |
| 56 | 140 | 42 | 21.0 | 11.2 | 2.00 | 3.75 | 30.0000% | 15.0000% | 8.0000% |
| 57 | 432 | 66 | 64.8 | 34.6 | 1.02 | 1.91 | 15.2778% | 15.0000% | 8.0000% |
| 58 | 445 | 77 | 66.8 | 35.6 | 1.15 | 2.16 | 17.3034% | 15.0000% | 8.0000% |
| 59 | 522 | 92 | 78.3 | 41.8 | 1.17 | 2.20 | 17.6245% | 15.0000% | 8.0000% |
| 60 | 497 | 94 | 74.6 | 39.8 | 1.26 | 2.36 | 18.9135% | 15.0000% | 8.0000% |
| 61 | 479 | 105 | 71.9 | 38.3 | 1.46 | 2.74 | 21.9207% | 15.0000% | 8.0000% |
| 62 | 451 | 122 | 135.3 | 112.8 | 0.90 | 1.08 | 27.0510% | 30.0000% | 25.0000% |
| 63 | 381 | 101 | 57.2 | 57.2 | 1.77 | 1.77 | 26.5092% | 15.0000% | 15.0000% |
| 64 | 2,461 | 465 | 369.2 | 369.2 | 1.26 | 1.26 | 18.8948% | 15.0000% | 15.0000% |
| 65 | 2,155 | 524 | 538.8 | 538.8 | 0.97 | 0.97 | 24.3155% | 25.0000% | 25.0000% |
| 66 | 1,744 | 359 | 261.6 | 348.8 | 1.37 | 1.03 | 20.5849% | 15.0000% | 20.0000% |
| 67 | 1,470 | 307 | 220.5 | 294.0 | 1.39 | 1.04 | 20.8844% | 15.0000% | 20.0000% |
| 68 | 1,215 | 226 | 182.3 | 243.0 | 1.24 | 0.93 | 18.6008% | 15.0000% | 20.0000% |
| 69 | 1,036 | 195 | 155.4 | 207.2 | 1.25 | 0.94 | 18.8224% | 15.0000% | 20.0000% |
| 70 & Over | 4,428 | 926 | 4,428.0 | 4,428.0 | 0.21 | 0.21 | 20.9124% | 100.0000% | 100.0000% |
| Total | 18,371 | 3,757 | 6,801.9 | 6,841.2 | 0.55 | 0.55 | 20.4507% | 37.0252% | 37.2391% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6B

Fiscal Years 1989-2005 Tiers 1 & 2

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 8 | 0 | 0.0 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 41 | 2 | 0 | 0.0 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 42 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 43 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 44 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 45 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 46 | 3 | 0 | 0.5 | 0.2 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 47 | 4 | 0 | 0.6 | 0.3 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 48 | 4 | 0 | 0.6 | 0.3 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 49 | 7 | 0 | 1.1 | 0.6 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 50 | 18 | 1 | 2.7 | 1.4 | 0.37 | 0.69 | 5.5556% | 15.0000% | 8.0000% |
| 51 | 40 | 1 | 6.0 | 3.2 | 0.17 | 0.31 | 2.5000% | 15.0000% | 8.0000% |
| 52 | 74 | 2 | 11.1 | 5.9 | 0.18 | 0.34 | 2.7027% | 15.0000% | 8.0000% |
| 53 | 96 | 4 | 14.4 | 7.7 | 0.28 | 0.52 | 4.1667% | 15.0000% | 8.0000% |
| 54 | 111 | 19 | 16.7 | 8.9 | 1.14 | 2.14 | 17.1171% | 15.0000% | 8.0000% |
| 55 | 134 | 27 | 20.1 | 10.7 | 1.34 | 2.52 | 20.1493% | 15.0000% | 8.0000% |
| 56 | 140 | 42 | 21.0 | 11.2 | 2.00 | 3.75 | 30.0000% | 15.0000% | 8.0000% |
| 57 | 432 | 66 | 64.8 | 34.6 | 1.02 | 1.91 | 15.2778% | 15.0000% | 8.0000% |
| 58 | 445 | 77 | 66.8 | 35.6 | 1.15 | 2.16 | 17.3034% | 15.0000% | 8.0000% |
| 59 | 441 | 88 | 66.2 | 35.3 | 1.33 | 2.49 | 19.9546% | 15.0000% | 8.0000% |
| 60 | 428 | 93 | 64.2 | 34.2 | 1.45 | 2.72 | 21.7290% | 15.0000% | 8.0000% |
| 61 | 414 | 103 | 62.1 | 33.1 | 1.66 | 3.11 | 24.8792% | 15.0000% | 8.0000% |
| 62 | 392 | 119 | 117.6 | 98.0 | 1.01 | 1.21 | 30.3571% | 30.0000% | 25.0000% |
| 63 | 346 | 99 | 51.9 | 51.9 | 1.91 | 1.91 | 28.6127% | 15.0000% | 15.0000% |
| 64 | 319 | 95 | 47.9 | 47.9 | 1.98 | 1.99 | 29.7806% | 15.0000% | 15.0000% |
| 65 | 285 | 104 | 71.3 | 71.3 | 1.46 | 1.46 | 36.4912% | 25.0000% | 25.0000% |
| 66 | 217 | 59 | 32.6 | 43.4 | 1.81 | 1.36 | 27.1889% | 15.0000% | 20.0000% |
| 67 | 193 | 59 | 29.0 | 38.6 | 2.03 | 1.53 | 30.5699% | 15.0000% | 20.0000% |
| 68 | 163 | 43 | 24.5 | 32.6 | 1.76 | 1.32 | 26.3804% | 15.0000% | 20.0000% |
| 69 | 149 | 37 | 22.4 | 29.8 | 1.65 | 1.24 | 24.8322% | 15.0000% | 20.0000% |
| 70 & Over | 827 | 196 | 827.0 | 827.0 | 0.24 | 0.24 | 23.7001% | 100.0000% | 100.0000% |
| Total | 5,704 | 1,334 | 1,645.1 | 1,465.4 | 0.81 | 0.91 | 23.3871% | 28.8412% | 25.6914% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6B

Fiscal Years 1989-2005 Tiers 3 & 4

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 8.0000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 51 | 1 | 1 | 0.2 | 0.1 | 5.00 | 12.50 | 100.0000% | 15.0000% | 8.0000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 53 | 1 | 1 | 0.2 | 0.1 | 5.00 | 12.50 | 100.0000% | 15.0000% | 8.0000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 55 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 56 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 57 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 58 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 15.0000% | 8.0000% |
| 59 | 81 | 4 | 12.2 | 6.5 | 0.33 | 0.62 | 4.9383% | 15.0000% | 8.0000% |
| 60 | 69 | 1 | 10.4 | 5.5 | 0.10 | 0.18 | 1.4493% | 15.0000% | 8.0000% |
| 61 | 65 | 2 | 9.8 | 5.2 | 0.20 | 0.38 | 3.0769% | 15.0000% | 8.0000% |
| 62 | 59 | 3 | 17.7 | 14.8 | 0.17 | 0.20 | 5.0847% | 30.0000% | 25.0000% |
| 63 | 35 | 2 | 5.3 | 5.3 | 0.38 | 0.38 | 5.7143% | 15.0000% | 15.0000% |
| 64 | 2,142 | 370 | 321.3 | 321.3 | 1.15 | 1.15 | 17.2736% | 15.0000% | 15.0000% |
| 65 | 1,870 | 420 | 467.5 | 467.5 | 0.90 | 0.90 | 22.4599% | 25.0000% | 25.0000% |
| 66 | 1,527 | 300 | 229.1 | 305.4 | 1.31 | 0.98 | 19.6464% | 15.0000% | 20.0000% |
| 67 | 1,277 | 248 | 191.6 | 255.4 | 1.29 | 0.97 | 19.4205% | 15.0000% | 20.0000% |
| 68 | 1,052 | 183 | 157.8 | 210.4 | 1.16 | 0.87 | 17.3954% | 15.0000% | 20.0000% |
| 69 | 887 | 158 | 133.1 | 177.4 | 1.19 | 0.89 | 17.8129% | 15.0000% | 20.0000% |
| 70 & Over | 3,601 | 730 | 3,601.0 | 3,601.0 | 0.20 | 0.20 | 20.2721% | 100.0000% | 100.0000% |
| Total | 12,667 | 2,423 | 5,157.2 | 5,375.8 | 0.47 | 0.45 | 19.1284% | 40.7137% | 42.4391% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6B (Improved Retirement Benefit)

Fiscal Years 1989-2005

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Service | Life Years Exposed | Number of Retirement | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 20 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 41 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 42 | 8 | 0 | 1.6 | 2.4 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 43 | 9 | 0 | 1.8 | 2.7 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 44 | 13 | 0 | 2.6 | 3.9 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 45 | 12 | 0 | 2.4 | 3.6 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 46 | 15 | 0 | 3.0 | 4.5 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 47 | 22 | 0 | 4.4 | 6.6 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 48 | 27 | 0 | 5.4 | 8.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 49 | 32 | 0 | 6.4 | 9.6 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 50 | 34 | 0 | 6.8 | 10.2 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 51 | 40 | 0 | 8.0 | 12.0 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 52 | 53 | 1 | 10.6 | 15.9 | 0.09 | 0.06 | 1.8868% | 20.0000% | 30.0000% |
| 53 | 63 | 1 | 12.6 | 18.9 | 0.08 | 0.05 | 1.5873% | 20.0000% | 30.0000% |
| 54 | 63 | 1 | 12.6 | 18.9 | 0.08 | 0.05 | 1.5873% | 20.0000% | 30.0000% |
| 55 | 71 | 4 | 14.2 | 21.3 | 0.28 | 0.19 | 5.6338% | 20.0000% | 30.0000% |
| 56 | 68 | 0 | 13.6 | 20.4 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 57 | 82 | 8 | 16.4 | 24.6 | 0.49 | 0.33 | 9.7561% | 20.0000% | 30.0000% |
| 58 | 86 | 7 | 17.2 | 25.8 | 0.41 | 0.27 | 8.1395% | 20.0000% | 30.0000% |
| 59 | 87 | 8 | 17.4 | 26.1 | 0.46 | 0.31 | 9.1954% | 20.0000% | 30.0000% |
| 60 | 80 | 7 | 16.0 | 24.0 | 0.44 | 0.29 | 8.7500% | 20.0000% | 30.0000% |
| 61 | 70 | 8 | 14.0 | 21.0 | 0.57 | 0.38 | 11.4286% | 20.0000% | 30.0000% |
| 62 | 63 | 18 | 37.8 | 25.2 | 0.48 | 0.71 | 28.5714% | 60.0000% | 40.0000% |
| 63 | 47 | 8 | 18.8 | 18.8 | 0.43 | 0.43 | 17.0213% | 40.0000% | 40.0000% |
| 64 | 40 | 7 | 16.0 | 16.0 | 0.44 | 0.44 | 17.5000% | 40.0000% | 40.0000% |
| 65 | 32 | 8 | 19.2 | 12.8 | 0.42 | 0.63 | 25.0000% | 60.0000% | 40.0000% |
| 66 | 22 | 2 | 8.8 | 8.8 | 0.23 | 0.23 | 9.0909% | 40.0000% | 40.0000% |
| 67 | 19 | 2 | 7.6 | 7.6 | 0.26 | 0.26 | 10.5263% | 40.0000% | 40.0000% |
| 68 | 18 | 4 | 7.2 | 7.2 | 0.56 | 0.56 | 22.2222% | 40.0000% | 40.0000% |
| 69 | 15 | 5 | 6.0 | 6.0 | 0.83 | 0.83 | 33.3333% | 40.0000% | 40.0000% |
| 70 & Over | 53 | 13 | 53.0 | 53.0 | 0.25 | 0.25 | 24.5283% | 100.0000% | 100.0000% |
| Total | 1,267 | 112 | 361.4 | 435.9 | 0.31 | 0.26 | 8.8398% | 28.5241% | 34.4041% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6C

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 487 | 116 | 110.7 | 101.4 | 1.05 | 1.14 | 23.8193% | 22.7207% | 20.8296% |
| 1990 | 419 | 119 | 103.3 | 98.3 | 1.15 | 1.21 | 28.4010% | 24.6539% | 23.4630% |
| 1991 | 444 | 97 | 115.6 | 109.1 | 0.84 | 0.89 | 21.8468% | 26.0360% | 24.5766% |
| 1992 | 520 | 90 | 141.6 | 137.1 | 0.64 | 0.66 | 17.3077% | 27.2212% | 26.3635% |
| 1993 | 572 | 103 | 165.8 | 160.1 | 0.62 | 0.64 | 18.0070% | 28.9773% | 27.9913% |
| 1994 | 761 | 288 | 249.5 | 248.0 | 1.15 | 1.16 | 37.8449% | 32.7858% | 32.5874% |
| 1995 | 587 | 192 | 169.5 | 165.0 | 1.13 | 1.16 | 32.7087% | 28.8756% | 28.1005% |
| 1996 | 637 | 119 | 202.3 | 200.7 | 0.59 | 0.59 | 18.6813% | 31.7582% | 31.5086% |
| 1997 | 1,095 | 167 | 396.9 | 406.0 | 0.42 | 0.41 | 15.2511% | 36.2420% | 37.0749% |
| 1998 | 1,217 | 150 | 444.3 | 454.5 | 0.34 | 0.33 | 12.3254% | 36.5078% | 37.3476% |
| 1999 | 1,320 | 213 | 486.0 | 496.0 | 0.44 | 0.43 | 16.1364% | 36.8144% | 37.5727% |
| 2000 | 1,449 | 242 | 545.6 | 555.7 | 0.44 | 0.44 | 16.7012% | 37.6501% | 38.3485% |
| 2001 | 1,844 | 402 | 782.9 | 792.6 | 0.51 | 0.51 | 21.8004% | 42.4566% | 42.9832% |
| 2002 | 1,720 | 220 | 729.0 | 737.2 | 0.30 | 0.30 | 12.7907% | 42.3808% | 42.8610% |
| 2003 | 1,922 | 593 | 798.3 | 808.2 | 0.74 | 0.73 | 30.8533% | 41.5349% | 42.0473% |
| 2004 | 1,710 | 340 | 709.1 | 717.3 | 0.48 | 0.47 | 19.8830% | 41.4678% | 41.9450% |
| 2005 | 1,667 | 306 | 651.1 | 654.1 | 0.47 | 0.47 | 18.3563% | 39.0552% | 39.2400% |
| Total | 18,371 | 3,757 | 6,801.1 | 6,841.2 | 0.55 | 0.55 | 20.4507% | 37.0208% | 37.2391% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6C Tiers 1 & 2

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 403 | 109 | 89.0 | 78.0 | 1.22 | 1.40 | 27.0471% | 22.0844% | 19.3524% |
| 1990 | 310 | 99 | 74.2 | 66.7 | 1.34 | 1.49 | 31.9355% | 23.9194% | 21.5032% |
| 1991 | 325 | 77 | 79.5 | 70.1 | 0.97 | 1.10 | 23.6923% | 24.4615% | 21.5754% |
| 1992 | 313 | 59 | 77.9 | 68.9 | 0.76 | 0.86 | 18.8498% | 24.8722% | 22.0256% |
| 1993 | 325 | 67 | 77.3 | 67.3 | 0.87 | 1.00 | 20.6154% | 23.7846% | 20.6954% |
| 1994 | 318 | 82 | 87.3 | 76.2 | 0.94 | 1.08 | 25.7862% | 27.4371% | 23.9591% |
| 1995 | 295 | 75 | 68.1 | 57.3 | 1.10 | 1.31 | 25.4237% | 23.0847% | 19.4068% |
| 1996 | 248 | 87 | 60.1 | 50.6 | 1.45 | 1.72 | 35.0806% | 24.2339% | 20.3871% |
| 1997 | 195 | 25 | 50.0 | 42.3 | 0.50 | 0.59 | 12.8205% | 25.6410% | 21.6769% |
| 1998 | 224 | 26 | 56.3 | 47.0 | 0.46 | 0.55 | 11.6071% | 25.1116% | 20.9911% |
| 1999 | 256 | 24 | 63.6 | 53.0 | 0.38 | 0.45 | 9.3750% | 24.8242% | 20.7070% |
| 2000 | 296 | 52 | 71.4 | 59.1 | 0.73 | 0.88 | 17.5676% | 24.1047% | 19.9561% |
| 2001 | 561 | 118 | 211.0 | 196.4 | 0.56 | 0.60 | 21.0339% | 37.6114% | 35.0107% |
| 2002 | 506 | 89 | 187.6 | 173.4 | 0.47 | 0.51 | 17.5889% | 37.0751% | 34.2609% |
| 2003 | 546 | 219 | 198.2 | 183.8 | 1.11 | 1.19 | 40.1099% | 36.2912% | 33.6667% |
| 2004 | 376 | 83 | 141.9 | 132.5 | 0.58 | 0.63 | 22.0745% | 37.7394% | 35.2287% |
| 2005 | 207 | 43 | 51.3 | 43.1 | 0.84 | 1.00 | 20.7729% | 24.7826% | 20.7971% |
| Total | 5,704 | 1,334 | 1,644.4 | 1,465.4 | 0.81 | 0.91 | 23.3871% | 28.8280% | 25.6914% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6C Tiers 3 & 4

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|----------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 84 | 7 | 21.7 | 23.5 | 0.32 | 0.30 | 8.3333% | 25.7738% | 27.9167% |
| 1990 | 109 | 20 | 29.2 | 31.7 | 0.69 | 0.63 | 18.3486% | 26.7431% | 29.0367% |
| 1991 | 119 | 20 | 36.1 | 39.0 | 0.55 | 0.51 | 16.8067% | 30.3361% | 32.7731% |
| 1992 | 207 | 31 | 63.7 | 68.2 | 0.49 | 0.45 | 14.9758% | 30.7729% | 32.9227% |
| 1993 | 247 | 36 | 88.5 | 92.9 | 0.41 | 0.39 | 14.5749% | 35.8097% | 37.5911% |
| 1994 | 443 | 206 | 162.3 | 171.8 | 1.27 | 1.20 | 46.5011% | 36.6253% | 38.7810% |
| 1995 | 292 | 117 | 101.4 | 107.7 | 1.15 | 1.09 | 40.0685% | 34.7260% | 36.8836% |
| 1996 | 389 | 32 | 142.2 | 150.2 | 0.23 | 0.21 | 8.2262% | 36.5553% | 38.5990% |
| 1997 | 900 | 142 | 346.9 | 363.7 | 0.41 | 0.39 | 15.7778% | 38.5389% | 40.4111% |
| 1998 | 993 | 124 | 388.1 | 407.5 | 0.32 | 0.30 | 12.4874% | 39.0786% | 41.0373% |
| 1999 | 1,064 | 189 | 422.4 | 443.0 | 0.45 | 0.43 | 17.7632% | 39.6992% | 41.6306% |
| 2000 | 1,153 | 190 | 474.2 | 496.6 | 0.40 | 0.38 | 16.4788% | 41.1275% | 43.0703% |
| 2001 | 1,283 | 284 | 571.9 | 596.2 | 0.50 | 0.48 | 22.1356% | 44.5752% | 46.4692% |
| 2002 | 1,214 | 131 | 541.4 | 563.9 | 0.24 | 0.23 | 10.7908% | 44.5923% | 46.4456% |
| 2003 | 1,376 | 374 | 600.2 | 624.3 | 0.62 | 0.60 | 27.1802% | 43.6156% | 45.3728% |
| 2004 | 1,334 | 257 | 567.2 | 584.8 | 0.45 | 0.44 | 19.2654% | 42.5187% | 43.8381% |
| 2005 | 1,460 | 263 | 599.8 | 611.1 | 0.44 | 0.43 | 18.0137% | 41.0788% | 41.8548% |
| Total | 12,667 | 2,423 | 5,156.8 | 5,375.8 | 0.47 | 0.45 | 19.1284% | 40.7101% | 42.4391% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 6C (Improved Retirement Benefit)

Retirement Experience of Active Members After Second Year Eligible

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|-----------------|-----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 27 | 0 | 5.4 | 8.1 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 1990 | 31 | 0 | 6.2 | 9.3 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 1991 | 43 | 0 | 8.6 | 12.9 | 0.00 | 0.00 | 0.0000% | 20.0000% | 30.0000% |
| 1992 | 64 | 0 | 12.6 | 18.7 | 0.00 | 0.00 | 0.0000% | 19.6875% | 29.2188% |
| 1993 | 67 | 0 | 13.2 | 19.6 | 0.00 | 0.00 | 0.0000% | 19.7015% | 29.2537% |
| 1994 | 68 | 0 | 14.6 | 20.4 | 0.00 | 0.00 | 0.0000% | 21.4706% | 30.0000% |
| 1995 | 100 | 0 | 23.6 | 30.8 | 0.00 | 0.00 | 0.0000% | 23.6000% | 30.8000% |
| 1996 | 109 | 0 | 29.0 | 36.6 | 0.00 | 0.00 | 0.0000% | 26.6055% | 33.5780% |
| 1997 | 116 | 1 | 32.8 | 39.8 | 0.03 | 0.03 | 0.8621% | 28.2759% | 34.3103% |
| 1998 | 121 | 0 | 35.2 | 42.3 | 0.00 | 0.00 | 0.0000% | 29.0909% | 34.9587% |
| 1999 | 122 | 0 | 37.6 | 43.4 | 0.00 | 0.00 | 0.0000% | 30.8197% | 35.5738% |
| 2000 | 124 | 0 | 41.0 | 45.8 | 0.00 | 0.00 | 0.0000% | 33.0645% | 36.9355% |
| 2001 | 123 | 1 | 43.6 | 47.7 | 0.02 | 0.02 | 0.8130% | 35.4472% | 38.7805% |
| 2002 | 97 | 87 | 45.4 | 43.5 | 1.92 | 2.00 | 89.6907% | 46.8041% | 44.8454% |
| 2003 | 22 | 14 | 4.8 | 6.7 | 2.92 | 2.09 | 63.6364% | 21.8182% | 30.4545% |
| 2004 | 15 | 5 | 3.6 | 4.7 | 1.39 | 1.06 | 33.3333% | 24.0000% | 31.3333% |
| 2005 | 18 | 4 | 4.2 | 5.6 | 0.95 | 0.71 | 22.2222% | 23.3333% | 31.1111% |
| Total | 1,267 | 112 | 361.4 | 435.9 | 0.31 | 0.26 | 8.8398% | 28.5241% | 34.4041% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 7A

Fiscal Years 2002 - 2005

Retirement Experience of Active Members with Reduced service

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 1,939 | 116 | 38.8 | 48.5 | 2.99 | 2.39 | 5.9825% | 2.0000% | 2.5000% |
| 56 | 1,872 | 92 | 37.4 | 46.8 | 2.46 | 1.97 | 4.9145% | 2.0000% | 2.5000% |
| 57 | 1,887 | 90 | 37.7 | 47.2 | 2.39 | 1.91 | 4.7695% | 2.0000% | 2.5000% |
| 58 | 1,790 | 75 | 53.7 | 44.8 | 1.40 | 1.68 | 4.1899% | 3.0000% | 2.5000% |
| 59 | 1,805 | 102 | 72.2 | 45.1 | 1.41 | 2.26 | 5.6510% | 4.0000% | 2.5000% |
| 60 | 1,826 | 106 | 91.3 | 45.7 | 1.16 | 2.32 | 5.8050% | 5.0000% | 2.5000% |
| 61 | 1,469 | 59 | 88.1 | 36.7 | 0.67 | 1.61 | 4.0163% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| Total | 12,588 | 640 | 419.2 | 314.7 | 1.53 | 2.03 | 5.0842% | 3.3302% | 2.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 7A

Fiscal Years 2002 - 2005 Tiers 1 & 2

Retirement Experience of Active Members with Reduced service

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|------------|------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 31 | 7 | 0.6 | 0.8 | 11.67 | 9.03 | 22.5806% | 2.0000% | 2.5000% |
| 56 | 21 | 5 | 0.4 | 0.5 | 12.50 | 9.52 | 23.8095% | 2.0000% | 2.5000% |
| 57 | 19 | 1 | 0.4 | 0.5 | 2.50 | 2.11 | 5.2632% | 2.0000% | 2.5000% |
| 58 | 22 | 3 | 0.7 | 0.6 | 4.29 | 5.45 | 13.6364% | 3.0000% | 2.5000% |
| 59 | 28 | 2 | 1.1 | 0.7 | 1.82 | 2.86 | 7.1429% | 4.0000% | 2.5000% |
| 60 | 40 | 6 | 2.0 | 1.0 | 3.00 | 6.00 | 15.0000% | 5.0000% | 2.5000% |
| 61 | 25 | 1 | 1.5 | 0.6 | 0.67 | 1.60 | 4.0000% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| Total | 186 | 25 | 6.7 | 4.7 | 3.73 | 5.38 | 13.4409% | 3.6022% | 2.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 7A

Fiscal Years 2002 - 2005 Tiers 3 & 4

Retirement Experience of Active Members with Reduced service

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 1,908 | 109 | 38.2 | 47.7 | 2.85 | 2.29 | 5.7128% | 2.0000% | 2.5000% |
| 56 | 1,851 | 87 | 37.0 | 46.3 | 2.35 | 1.88 | 4.7002% | 2.0000% | 2.5000% |
| 57 | 1,868 | 89 | 37.4 | 46.7 | 2.38 | 1.91 | 4.7645% | 2.0000% | 2.5000% |
| 58 | 1,768 | 72 | 53.0 | 44.2 | 1.36 | 1.63 | 4.0724% | 3.0000% | 2.5000% |
| 59 | 1,777 | 100 | 71.1 | 44.4 | 1.41 | 2.25 | 5.6275% | 4.0000% | 2.5000% |
| 60 | 1,786 | 100 | 89.3 | 44.7 | 1.12 | 2.24 | 5.5991% | 5.0000% | 2.5000% |
| 61 | 1,444 | 58 | 86.6 | 36.1 | 0.67 | 1.61 | 4.0166% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| Total | 12,402 | 615 | 412.6 | 310.1 | 1.49 | 1.98 | 4.9589% | 3.3269% | 2.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 7B

Fiscal Years 1989 - 2005

Retirement Experience of Active Members with Reduced service

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 5,511 | 147 | 110.2 | 137.8 | 1.33 | 1.07 | 2.6674% | 2.0000% | 2.5000% |
| 56 | 5,442 | 129 | 108.8 | 136.1 | 1.19 | 0.95 | 2.3705% | 2.0000% | 2.5000% |
| 57 | 5,358 | 113 | 107.2 | 134.0 | 1.05 | 0.84 | 2.1090% | 2.0000% | 2.5000% |
| 58 | 5,152 | 117 | 154.6 | 128.8 | 0.76 | 0.91 | 2.2710% | 3.0000% | 2.5000% |
| 59 | 5,074 | 138 | 203.0 | 126.9 | 0.68 | 1.09 | 2.7197% | 4.0000% | 2.5000% |
| 60 | 4,940 | 150 | 247.0 | 123.5 | 0.61 | 1.21 | 3.0364% | 5.0000% | 2.5000% |
| 61 | 4,419 | 104 | 265.1 | 110.5 | 0.39 | 0.94 | 2.3535% | 6.0000% | 2.5000% |
| 62 | 8 | 8 | 0.0 | 0.2 | 0.00 | 40.00 | 100.0000% | 0.0000% | 2.5000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| Total | 35,904 | 906 | 1,195.9 | 897.6 | 0.76 | 1.01 | 2.5234% | 3.3308% | 2.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 7B

Fiscal Years 1989 - 2005 Tiers 1 & 2

Retirement Experience of Active Members with Reduced service

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 53 | 10 | 1.1 | 1.3 | 9.09 | 7.55 | 18.8679% | 2.0000% | 2.5000% |
| 56 | 46 | 8 | 0.9 | 1.2 | 8.89 | 6.96 | 17.3913% | 2.0000% | 2.5000% |
| 57 | 47 | 5 | 0.9 | 1.2 | 5.56 | 4.26 | 10.6383% | 2.0000% | 2.5000% |
| 58 | 63 | 11 | 1.9 | 1.6 | 5.79 | 6.98 | 17.4603% | 3.0000% | 2.5000% |
| 59 | 71 | 12 | 2.8 | 1.8 | 4.29 | 6.76 | 16.9014% | 4.0000% | 2.5000% |
| 60 | 69 | 9 | 3.5 | 1.7 | 2.57 | 5.22 | 13.0435% | 5.0000% | 2.5000% |
| 61 | 58 | 3 | 3.5 | 1.5 | 0.86 | 2.07 | 5.1724% | 6.0000% | 2.5000% |
| 62 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| Total | 407 | 58 | 14.6 | 10.2 | 3.97 | 5.70 | 14.2506% | 3.5872% | 2.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 7B

Fiscal Years 1989 - 2005 Tiers 3 & 4

Retirement Experience of Active Members with Reduced service

Men and Women

| Service | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 40 & Under | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 41 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 42 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 43 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 44 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 45 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 46 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 47 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 48 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 49 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 50 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 51 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 52 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 53 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 54 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 2.0000% | 2.5000% |
| 55 | 5,458 | 137 | 109.2 | 136.5 | 1.25 | 1.00 | 2.5101% | 2.0000% | 2.5000% |
| 56 | 5,396 | 121 | 107.9 | 134.9 | 1.12 | 0.90 | 2.2424% | 2.0000% | 2.5000% |
| 57 | 5,311 | 108 | 106.2 | 132.8 | 1.02 | 0.81 | 2.0335% | 2.0000% | 2.5000% |
| 58 | 5,089 | 106 | 152.7 | 127.2 | 0.69 | 0.83 | 2.0829% | 3.0000% | 2.5000% |
| 59 | 5,003 | 126 | 200.1 | 125.1 | 0.63 | 1.01 | 2.5185% | 4.0000% | 2.5000% |
| 60 | 4,871 | 141 | 243.6 | 121.8 | 0.58 | 1.16 | 2.8947% | 5.0000% | 2.5000% |
| 61 | 4,361 | 101 | 261.7 | 109.0 | 0.39 | 0.93 | 2.3160% | 6.0000% | 2.5000% |
| 62 | 8 | 8 | 0.0 | 0.2 | 0.00 | 40.00 | 100.0000% | 0.0000% | 2.5000% |
| 63 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 64 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 65 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 66 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 67 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 68 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 69 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| 70 & Over | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 2.5000% |
| Total | 35,497 | 848 | 1,181.4 | 887.4 | 0.72 | 0.96 | 2.3889% | 3.3282% | 2.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 7C

Retirement Experience of Active Members with Reduced service

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 345 | 6 | 11.6 | 8.6 | 0.52 | 0.70 | 1.7391% | 3.3652% | 2.5000% |
| 1990 | 441 | 4 | 14.6 | 11.0 | 0.27 | 0.36 | 0.9070% | 3.3175% | 2.5000% |
| 1991 | 506 | 4 | 17.4 | 12.7 | 0.23 | 0.32 | 0.7905% | 3.4368% | 2.5000% |
| 1992 | 545 | 4 | 19.4 | 13.6 | 0.21 | 0.29 | 0.7339% | 3.5505% | 2.5000% |
| 1993 | 812 | 20 | 28.3 | 20.3 | 0.71 | 0.99 | 2.4631% | 3.4803% | 2.5000% |
| 1994 | 1,619 | 36 | 55.5 | 40.5 | 0.65 | 0.89 | 2.2236% | 3.4250% | 2.5000% |
| 1995 | 2,357 | 76 | 79.9 | 58.9 | 0.95 | 1.29 | 3.2244% | 3.3886% | 2.5000% |
| 1996 | 2,230 | 20 | 75.3 | 55.8 | 0.27 | 0.36 | 0.8969% | 3.3753% | 2.5000% |
| 1997 | 2,444 | 12 | 81.6 | 61.1 | 0.15 | 0.20 | 0.4910% | 3.3404% | 2.5000% |
| 1998 | 2,759 | 19 | 92.2 | 69.0 | 0.21 | 0.28 | 0.6887% | 3.3411% | 2.5000% |
| 1999 | 2,975 | 20 | 96.9 | 74.4 | 0.21 | 0.27 | 0.6723% | 3.2578% | 2.5000% |
| 2000 | 3,093 | 12 | 100.1 | 77.3 | 0.12 | 0.16 | 0.3880% | 3.2380% | 2.5000% |
| 2001 | 3,190 | 33 | 103.9 | 79.8 | 0.32 | 0.41 | 1.0345% | 3.2558% | 2.5000% |
| 2002 | 3,234 | 62 | 108.1 | 80.9 | 0.57 | 0.77 | 1.9171% | 3.3417% | 2.5000% |
| 2003 | 3,361 | 226 | 112.9 | 84.0 | 2.00 | 2.69 | 6.7242% | 3.3591% | 2.5000% |
| 2004 | 3,053 | 140 | 101.5 | 76.3 | 1.38 | 1.83 | 4.5857% | 3.3259% | 2.5000% |
| 2005 | 2,940 | 212 | 96.8 | 73.5 | 2.19 | 2.88 | 7.2109% | 3.2922% | 2.5000% |
| Total | 35,904 | 906 | 1,195.9 | 897.6 | 0.76 | 1.01 | 2.5234% | 3.3308% | 2.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 7C Tiers 1 & 2

Retirement Experience of Active Members with Reduced service

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 11 | 5 | 0.4 | 0.3 | 13.16 | 18.18 | 45.4545% | 3.4545% | 2.5000% |
| 1990 | 5 | 2 | 0.2 | 0.1 | 9.52 | 16.00 | 40.0000% | 4.2000% | 2.5000% |
| 1991 | 5 | 0 | 0.3 | 0.1 | 0.00 | 0.00 | 0.0000% | 5.0000% | 2.5000% |
| 1992 | 5 | 0 | 0.3 | 0.1 | 0.00 | 0.00 | 0.0000% | 5.0000% | 2.5000% |
| 1993 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 1994 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 1995 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 1996 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 3.0000% | 2.5000% |
| 1997 | 5 | 1 | 0.2 | 0.1 | 5.56 | 8.00 | 20.0000% | 3.6000% | 2.5000% |
| 1998 | 15 | 1 | 0.5 | 0.4 | 1.96 | 2.67 | 6.6667% | 3.4000% | 2.5000% |
| 1999 | 45 | 7 | 1.5 | 1.1 | 4.83 | 6.22 | 15.5556% | 3.2222% | 2.5000% |
| 2000 | 67 | 7 | 2.4 | 1.7 | 2.97 | 4.18 | 10.4478% | 3.5224% | 2.5000% |
| 2001 | 62 | 10 | 2.3 | 1.6 | 4.42 | 6.45 | 16.1290% | 3.6452% | 2.5000% |
| 2002 | 53 | 6 | 1.9 | 1.3 | 3.16 | 4.53 | 11.3208% | 3.5849% | 2.5000% |
| 2003 | 61 | 14 | 2.3 | 1.5 | 6.14 | 9.18 | 22.9508% | 3.7377% | 2.5000% |
| 2004 | 40 | 3 | 1.4 | 1.0 | 2.08 | 3.00 | 7.5000% | 3.6000% | 2.5000% |
| 2005 | 32 | 2 | 1.1 | 0.8 | 1.85 | 2.50 | 6.2500% | 3.3750% | 2.5000% |
| Total | 407 | 58 | 14.6 | 10.2 | 3.98 | 5.70 | 14.2506% | 3.5823% | 2.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 7C Tiers 3 & 4

Retirement Experience of Active Members with Reduced service

Men and Women

| Year | Life Years Exposed | Number of Retirements | | | Ratio of Actual to | | Retirement Rate | | |
|--------------|--------------------|-----------------------|----------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 334 | 1 | 11.2 | 8.4 | 0.09 | 0.12 | 0.2994% | 3.3623% | 2.5000% |
| 1990 | 436 | 2 | 14.4 | 10.9 | 0.14 | 0.18 | 0.4587% | 3.3073% | 2.5000% |
| 1991 | 501 | 4 | 17.1 | 12.5 | 0.23 | 0.32 | 0.7984% | 3.4212% | 2.5000% |
| 1992 | 540 | 4 | 19.1 | 13.5 | 0.21 | 0.30 | 0.7407% | 3.5370% | 2.5000% |
| 1993 | 812 | 20 | 28.3 | 20.3 | 0.71 | 0.99 | 2.4631% | 3.4803% | 2.5000% |
| 1994 | 1,619 | 36 | 55.5 | 40.5 | 0.65 | 0.89 | 2.2236% | 3.4250% | 2.5000% |
| 1995 | 2,357 | 76 | 79.9 | 58.9 | 0.95 | 1.29 | 3.2244% | 3.3886% | 2.5000% |
| 1996 | 2,229 | 20 | 75.2 | 55.7 | 0.27 | 0.36 | 0.8973% | 3.3755% | 2.5000% |
| 1997 | 2,439 | 11 | 81.5 | 61.0 | 0.14 | 0.18 | 0.4510% | 3.3399% | 2.5000% |
| 1998 | 2,744 | 18 | 91.7 | 68.6 | 0.20 | 0.26 | 0.6560% | 3.3407% | 2.5000% |
| 1999 | 2,930 | 13 | 95.5 | 73.3 | 0.14 | 0.18 | 0.4437% | 3.2584% | 2.5000% |
| 2000 | 3,026 | 5 | 97.8 | 75.7 | 0.05 | 0.07 | 0.1652% | 3.2317% | 2.5000% |
| 2001 | 3,128 | 23 | 101.6 | 78.2 | 0.23 | 0.29 | 0.7353% | 3.2481% | 2.5000% |
| 2002 | 3,181 | 56 | 106.2 | 79.5 | 0.53 | 0.70 | 1.7605% | 3.3376% | 2.5000% |
| 2003 | 3,300 | 212 | 110.6 | 82.5 | 1.92 | 2.57 | 6.4242% | 3.3521% | 2.5000% |
| 2004 | 3,013 | 137 | 100.1 | 75.3 | 1.37 | 1.82 | 4.5470% | 3.3223% | 2.5000% |
| 2005 | 2,908 | 210 | 95.7 | 72.7 | 2.19 | 2.89 | 7.2215% | 3.2913% | 2.5000% |
| Total | 35,497 | 848 | 1,181.3 | 887.4 | 0.72 | 0.96 | 2.3889% | 3.3279% | 2.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 8A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|-------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 10 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 21 | 15 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 22 | 29 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 23 | 52 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 24 | 77 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 25 | 97 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 26 | 122 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 27 | 151 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 28 | 177 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 29 | 213 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 30 | 222 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 31 | 239 | 1 | 0.1 | 0.3 | 9.95 | 3.56 | 0.4178% | 0.0420% | 0.1176% |
| 32 | 271 | 0 | 0.1 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0440% | 0.1232% |
| 33 | 294 | 0 | 0.1 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0460% | 0.1288% |
| 34 | 343 | 0 | 0.2 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0480% | 0.1344% |
| 35 | 372 | 2 | 0.2 | 0.5 | 10.76 | 3.84 | 0.5378% | 0.0500% | 0.1400% |
| 36 | 395 | 0 | 0.2 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0520% | 0.1456% |
| 37 | 421 | 0 | 0.2 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0540% | 0.1512% |
| 38 | 449 | 1 | 0.3 | 0.7 | 3.98 | 1.42 | 0.2229% | 0.0560% | 0.1568% |
| 39 | 467 | 1 | 0.3 | 0.8 | 3.69 | 1.32 | 0.2141% | 0.0580% | 0.1624% |
| 40 | 503 | 1 | 0.3 | 0.8 | 3.31 | 1.18 | 0.1987% | 0.0600% | 0.1680% |
| 41 | 549 | 1 | 0.4 | 1.1 | 2.60 | 0.93 | 0.1821% | 0.0700% | 0.1960% |
| 42 | 595 | 1 | 0.5 | 1.3 | 2.10 | 0.75 | 0.1681% | 0.0800% | 0.2240% |
| 43 | 653 | 1 | 0.6 | 1.6 | 1.70 | 0.61 | 0.1532% | 0.0900% | 0.2520% |
| 44 | 704 | 3 | 0.7 | 2.0 | 4.26 | 1.52 | 0.4261% | 0.1000% | 0.2800% |
| 45 | 688 | 1 | 0.8 | 2.1 | 1.32 | 0.47 | 0.1454% | 0.1100% | 0.3080% |
| 46 | 663 | 1 | 0.8 | 2.2 | 1.26 | 0.45 | 0.1507% | 0.1200% | 0.3360% |
| 47 | 651 | 1 | 0.8 | 2.4 | 1.18 | 0.42 | 0.1535% | 0.1300% | 0.3640% |
| 48 | 637 | 2 | 0.9 | 2.5 | 2.24 | 0.80 | 0.3139% | 0.1400% | 0.3920% |
| 49 | 654 | 1 | 1.0 | 2.7 | 1.02 | 0.36 | 0.1528% | 0.1500% | 0.4200% |
| 50 | 659 | 3 | 1.1 | 3.0 | 2.84 | 1.02 | 0.4552% | 0.1600% | 0.4480% |
| 51 | 665 | 6 | 1.1 | 3.2 | 5.31 | 1.90 | 0.9025% | 0.1700% | 0.4760% |
| 52 | 662 | 3 | 1.2 | 3.3 | 2.52 | 0.90 | 0.4535% | 0.1800% | 0.5040% |
| 53 | 632 | 4 | 1.2 | 3.4 | 3.33 | 1.19 | 0.6332% | 0.1900% | 0.5320% |
| 54 | 606 | 6 | 1.2 | 3.4 | 4.95 | 1.77 | 0.9897% | 0.2000% | 0.5600% |
| 55 | 548 | 3 | 1.2 | 3.2 | 2.61 | 0.93 | 0.5478% | 0.2100% | 0.5880% |
| 56 | 503 | 3 | 1.1 | 3.1 | 2.71 | 0.97 | 0.5965% | 0.2200% | 0.6160% |
| 57 | 468 | 3 | 1.1 | 3.0 | 2.79 | 1.00 | 0.6413% | 0.2300% | 0.6440% |
| 58 | 435 | 1 | 1.0 | 2.9 | 0.96 | 0.34 | 0.2301% | 0.2400% | 0.6720% |
| 59 | 443 | 3 | 1.1 | 3.1 | 2.71 | 0.97 | 0.6778% | 0.2500% | 0.7000% |
| 60 | 426 | 4 | 1.1 | 3.1 | 3.61 | 1.29 | 0.9384% | 0.2600% | 0.7280% |
| 61 | 370 | 6 | 1.0 | 2.8 | 6.01 | 2.15 | 1.6227% | 0.2700% | 0.7560% |
| 62 | 289 | 1 | 0.8 | 2.3 | 1.24 | 0.44 | 0.3459% | 0.2800% | 0.7840% |
| 63 | 233 | 0 | 0.7 | 1.9 | 0.00 | 0.00 | 0.0000% | 0.2900% | 0.8120% |
| 64 | 203 | 1 | 0.6 | 1.7 | 1.65 | 0.59 | 0.4936% | 0.3000% | 0.8400% |
| 65 | 177 | 1 | 0.6 | 1.6 | 1.77 | 0.63 | 0.5650% | 0.3200% | 0.8960% |
| 66 | 147 | 0 | 0.5 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.3500% | 0.9800% |
| 67 | 135 | 3 | 0.5 | 1.5 | 5.69 | 2.04 | 2.2209% | 0.3900% | 1.0920% |
| 68 | 112 | 1 | 0.5 | 1.4 | 2.02 | 0.72 | 0.8889% | 0.4400% | 1.2320% |
| 69 | 91 | 1 | 0.5 | 1.3 | 2.19 | 0.78 | 1.0969% | 0.5000% | 1.4000% |
| 70 | 67 | 0 | 0.3 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 71 | 49 | 0 | 0.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 72 | 47 | 0 | 0.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 73 | 46 | 0 | 0.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 74 | 41 | 0 | 0.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 75 | 30 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 76 | 22 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 77 | 21 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 78 | 15 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 79 | 11 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 80 | 42 | 4 | 0.2 | 0.0 | 18.93 | 0.00 | 9.4672% | 0.5000% | 0.0000% |
| Total | 18,905 | 75 | 28.8 | 75.3 | 2.60 | 1.00 | 0.3967% | 0.1525% | 0.3981% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 8A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 14 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 21 | 16 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 22 | 31 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 23 | 83 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 24 | 168 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 25 | 235 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 26 | 324 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 27 | 391 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 28 | 440 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 29 | 492 | 1 | 0.1 | 0.1 | 10.17 | 13.55 | 0.2034% | 0.0200% | 0.0150% |
| 30 | 538 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 31 | 576 | 2 | 0.1 | 0.1 | 16.54 | 22.05 | 0.3473% | 0.0210% | 0.0158% |
| 32 | 614 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0220% | 0.0165% |
| 33 | 684 | 1 | 0.2 | 0.1 | 6.36 | 8.48 | 0.1462% | 0.0230% | 0.0173% |
| 34 | 738 | 0 | 0.2 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0240% | 0.0180% |
| 35 | 835 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0250% | 0.0188% |
| 36 | 953 | 1 | 0.2 | 0.2 | 4.04 | 5.38 | 0.1049% | 0.0260% | 0.0195% |
| 37 | 1,073 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0270% | 0.0203% |
| 38 | 1,214 | 1 | 0.3 | 0.3 | 2.94 | 3.92 | 0.0824% | 0.0280% | 0.0210% |
| 39 | 1,337 | 1 | 0.4 | 0.3 | 2.58 | 3.44 | 0.0748% | 0.0290% | 0.0218% |
| 40 | 1,450 | 1 | 0.4 | 0.5 | 2.30 | 1.84 | 0.0690% | 0.0300% | 0.0375% |
| 41 | 1,611 | 1 | 0.6 | 0.7 | 1.77 | 1.42 | 0.0621% | 0.0350% | 0.0438% |
| 42 | 1,772 | 0 | 0.7 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.0500% |
| 43 | 1,905 | 2 | 0.9 | 1.1 | 2.33 | 1.87 | 0.1050% | 0.0450% | 0.0563% |
| 44 | 2,055 | 1 | 1.0 | 1.3 | 0.97 | 0.78 | 0.0487% | 0.0500% | 0.0625% |
| 45 | 2,200 | 2 | 1.2 | 2.1 | 1.65 | 0.94 | 0.0909% | 0.0550% | 0.0963% |
| 46 | 2,303 | 4 | 1.4 | 2.4 | 2.89 | 1.65 | 0.1737% | 0.0600% | 0.1050% |
| 47 | 2,319 | 4 | 1.5 | 2.6 | 2.65 | 1.52 | 0.1725% | 0.0650% | 0.1138% |
| 48 | 2,367 | 3 | 1.7 | 2.9 | 1.81 | 1.03 | 0.1267% | 0.0700% | 0.1225% |
| 49 | 2,445 | 3 | 1.8 | 3.2 | 1.64 | 0.93 | 0.1227% | 0.0750% | 0.1313% |
| 50 | 2,526 | 5 | 2.0 | 4.5 | 2.47 | 1.10 | 0.1980% | 0.0800% | 0.1800% |
| 51 | 2,574 | 4 | 2.2 | 4.9 | 1.83 | 0.81 | 0.1554% | 0.0850% | 0.1913% |
| 52 | 2,582 | 4 | 2.3 | 5.2 | 1.72 | 0.77 | 0.1549% | 0.0900% | 0.2025% |
| 53 | 2,553 | 5 | 2.4 | 5.5 | 2.06 | 0.92 | 0.1959% | 0.0950% | 0.2138% |
| 54 | 2,664 | 2 | 2.7 | 6.0 | 0.75 | 0.33 | 0.0751% | 0.1000% | 0.2250% |
| 55 | 2,647 | 4 | 2.8 | 7.6 | 1.44 | 0.52 | 0.1511% | 0.1050% | 0.2888% |
| 56 | 2,536 | 7 | 2.8 | 7.7 | 2.51 | 0.91 | 0.2760% | 0.1100% | 0.3025% |
| 57 | 2,428 | 12 | 2.8 | 7.7 | 4.30 | 1.56 | 0.4942% | 0.1150% | 0.3163% |
| 58 | 2,235 | 3 | 2.7 | 7.4 | 1.12 | 0.41 | 0.1342% | 0.1200% | 0.3300% |
| 59 | 2,137 | 2 | 2.7 | 7.3 | 0.75 | 0.27 | 0.0936% | 0.1250% | 0.3438% |
| 60 | 2,067 | 9 | 2.7 | 8.7 | 3.35 | 1.03 | 0.4354% | 0.1300% | 0.4225% |
| 61 | 1,906 | 10 | 2.6 | 8.4 | 3.89 | 1.20 | 0.5247% | 0.1350% | 0.4388% |
| 62 | 1,497 | 6 | 2.1 | 6.8 | 2.86 | 0.88 | 0.4007% | 0.1400% | 0.4550% |
| 63 | 1,175 | 5 | 1.7 | 5.5 | 2.93 | 0.90 | 0.4254% | 0.1450% | 0.4713% |
| 64 | 986 | 3 | 1.5 | 4.8 | 2.03 | 0.62 | 0.3042% | 0.1500% | 0.4875% |
| 65 | 792 | 3 | 1.3 | 4.8 | 2.37 | 0.63 | 0.3786% | 0.1600% | 0.6000% |
| 66 | 649 | 8 | 1.1 | 4.3 | 7.04 | 1.88 | 1.2328% | 0.1750% | 0.6563% |
| 67 | 562 | 6 | 1.1 | 4.1 | 5.48 | 1.46 | 1.0684% | 0.1950% | 0.7313% |
| 68 | 470 | 2 | 1.0 | 3.9 | 1.94 | 0.52 | 0.4258% | 0.2200% | 0.8250% |
| 69 | 400 | 2 | 1.0 | 3.8 | 2.00 | 0.53 | 0.5004% | 0.2500% | 0.9375% |
| 70 | 338 | 7 | 0.8 | 0.0 | 8.28 | 0.00 | 2.0700% | 0.2500% | 0.0000% |
| 71 | 277 | 3 | 0.7 | 0.0 | 4.33 | 0.00 | 1.0821% | 0.2500% | 0.0000% |
| 72 | 238 | 1 | 0.6 | 0.0 | 1.68 | 0.00 | 0.4209% | 0.2500% | 0.0000% |
| 73 | 225 | 3 | 0.6 | 0.0 | 5.34 | 0.00 | 1.3343% | 0.2500% | 0.0000% |
| 74 | 182 | 6 | 0.5 | 0.0 | 13.20 | 0.00 | 3.3012% | 0.2500% | 0.0000% |
| 75 | 141 | 2 | 0.4 | 0.0 | 5.67 | 0.00 | 1.4184% | 0.2500% | 0.0000% |
| 76 | 123 | 4 | 0.3 | 0.0 | 13.00 | 0.00 | 3.2497% | 0.2500% | 0.0000% |
| 77 | 95 | 1 | 0.2 | 0.0 | 4.20 | 0.00 | 1.0489% | 0.2500% | 0.0000% |
| 78 | 80 | 0 | 0.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.2500% | 0.0000% |
| 79 | 65 | 1 | 0.2 | 0.0 | 6.15 | 0.00 | 1.5365% | 0.2500% | 0.0000% |
| 80 | 185 | 5 | 0.5 | 0.0 | 10.79 | 0.00 | 2.6979% | 0.2500% | 0.0000% |
| Total | 68,516 | 163 | 60.1 | 138.6 | 2.71 | 1.18 | 0.2379% | 0.0877% | 0.2023% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 8A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|-------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 182 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1125% |
| 25 - 29 | 760 | 0 | 0.3 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 30 - 34 | 1,369 | 1 | 0.6 | 1.7 | 1.64 | 0.59 | 0.0730% | 0.0444% | 0.1244% |
| 35 - 39 | 2,103 | 4 | 1.1 | 3.2 | 3.51 | 1.25 | 0.1902% | 0.0542% | 0.1519% |
| 40 - 44 | 3,004 | 7 | 2.5 | 6.9 | 2.85 | 1.02 | 0.2330% | 0.0817% | 0.2287% |
| 45 - 49 | 3,294 | 6 | 4.3 | 12.0 | 1.40 | 0.50 | 0.1821% | 0.1297% | 0.3631% |
| 50 - 54 | 3,223 | 22 | 5.8 | 16.2 | 3.80 | 1.36 | 0.6825% | 0.1796% | 0.5029% |
| 55 - 59 | 2,396 | 13 | 5.5 | 15.4 | 2.37 | 0.85 | 0.5426% | 0.2288% | 0.6411% |
| 60 - 64 | 1,521 | 12 | 4.2 | 11.8 | 2.86 | 1.02 | 0.7890% | 0.2762% | 0.7734% |
| 65 - 69 | 663 | 6 | 2.6 | 7.2 | 2.34 | 0.84 | 0.9047% | 0.3860% | 1.0788% |
| 70 - 74 | 250 | 0 | 1.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 75 - 79 | 98 | 0 | 0.5 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 80 - 84 | 42 | 4 | 0.2 | 0.0 | 18.93 | 0.00 | 9.4672% | 0.5000% | 0.0000% |
| Total | 18,905 | 75 | 28.8 | 75.3 | 2.60 | 1.00 | 0.3967% | 0.1525% | 0.3981% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 8A Fiscal Years 2002 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|-------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 312 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 25 - 29 | 1,881 | 1 | 0.4 | 0.3 | 2.66 | 3.54 | 0.0532% | 0.0200% | 0.0150% |
| 30 - 34 | 3,150 | 3 | 0.7 | 0.5 | 4.30 | 5.73 | 0.0952% | 0.0222% | 0.0166% |
| 35 - 39 | 5,413 | 3 | 1.5 | 1.1 | 2.04 | 2.71 | 0.0554% | 0.0272% | 0.0204% |
| 40 - 44 | 8,792 | 5 | 3.6 | 4.5 | 1.39 | 1.11 | 0.0569% | 0.0409% | 0.0511% |
| 45 - 49 | 11,634 | 16 | 7.6 | 13.3 | 2.11 | 1.20 | 0.1375% | 0.0652% | 0.1142% |
| 50 - 54 | 12,899 | 20 | 11.6 | 26.1 | 1.72 | 0.76 | 0.1551% | 0.0901% | 0.2027% |
| 55 - 59 | 11,983 | 28 | 13.7 | 37.7 | 2.04 | 0.74 | 0.2337% | 0.1144% | 0.3147% |
| 60 - 64 | 7,632 | 33 | 10.5 | 34.3 | 3.13 | 0.96 | 0.4324% | 0.1381% | 0.4488% |
| 65 - 69 | 2,872 | 21 | 5.5 | 20.7 | 3.80 | 1.01 | 0.7312% | 0.1926% | 0.7224% |
| 70 - 74 | 1,260 | 20 | 3.1 | 0.0 | 6.35 | 0.00 | 1.5878% | 0.2500% | 0.0000% |
| 75 - 79 | 504 | 8 | 1.3 | 0.0 | 6.34 | 0.00 | 1.5860% | 0.2500% | 0.0000% |
| 80 - 84 | 185 | 5 | 0.5 | 0.0 | 10.79 | 0.00 | 2.6979% | 0.2500% | 0.0000% |
| Total | 68,516 | 163 | 60.1 | 138.6 | 2.71 | 1.18 | 0.2379% | 0.0877% | 0.2023% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 8B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 43 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 21 | 61 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 22 | 107 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 23 | 203 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 24 | 341 | 0 | 0.1 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 25 | 480 | 0 | 0.2 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 26 | 625 | 0 | 0.3 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 27 | 815 | 3 | 0.3 | 0.9 | 9.20 | 3.29 | 0.3682% | 0.0400% | 0.1120% |
| 28 | 976 | 1 | 0.4 | 1.1 | 2.56 | 0.91 | 0.1025% | 0.0400% | 0.1120% |
| 29 | 1,129 | 3 | 0.5 | 1.3 | 6.64 | 2.37 | 0.2657% | 0.0400% | 0.1120% |
| 30 | 1,264 | 0 | 0.5 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1120% |
| 31 | 1,395 | 3 | 0.6 | 1.6 | 5.12 | 1.83 | 0.2150% | 0.0420% | 0.1176% |
| 32 | 1,508 | 3 | 0.7 | 1.9 | 4.52 | 1.61 | 0.1989% | 0.0440% | 0.1232% |
| 33 | 1,670 | 2 | 0.8 | 2.2 | 2.60 | 0.93 | 0.1197% | 0.0460% | 0.1288% |
| 34 | 1,815 | 3 | 0.9 | 2.4 | 3.44 | 1.23 | 0.1653% | 0.0480% | 0.1344% |
| 35 | 1,907 | 8 | 1.0 | 2.7 | 8.39 | 3.00 | 0.4194% | 0.0500% | 0.1400% |
| 36 | 2,040 | 3 | 1.1 | 3.0 | 2.83 | 1.01 | 0.1470% | 0.0520% | 0.1456% |
| 37 | 2,173 | 5 | 1.2 | 3.3 | 4.26 | 1.52 | 0.2301% | 0.0540% | 0.1512% |
| 38 | 2,264 | 5 | 1.3 | 3.5 | 3.94 | 1.41 | 0.2208% | 0.0560% | 0.1568% |
| 39 | 2,329 | 2 | 1.4 | 3.8 | 1.48 | 0.53 | 0.0859% | 0.0580% | 0.1624% |
| 40 | 2,379 | 5 | 1.4 | 4.0 | 3.50 | 1.25 | 0.2101% | 0.0600% | 0.1680% |
| 41 | 2,445 | 9 | 1.7 | 4.8 | 5.26 | 1.88 | 0.3681% | 0.0700% | 0.1960% |
| 42 | 2,480 | 10 | 2.0 | 5.6 | 5.04 | 1.80 | 0.4033% | 0.0800% | 0.2240% |
| 43 | 2,525 | 5 | 2.3 | 6.4 | 2.20 | 0.79 | 0.1981% | 0.0900% | 0.2520% |
| 44 | 2,556 | 9 | 2.6 | 7.2 | 3.52 | 1.26 | 0.3521% | 0.1000% | 0.2800% |
| 45 | 2,519 | 8 | 2.8 | 7.8 | 2.89 | 1.03 | 0.3176% | 0.1100% | 0.3080% |
| 46 | 2,481 | 6 | 3.0 | 8.3 | 2.02 | 0.72 | 0.2418% | 0.1200% | 0.3360% |
| 47 | 2,469 | 5 | 3.2 | 9.0 | 1.56 | 0.56 | 0.2025% | 0.1300% | 0.3640% |
| 48 | 2,427 | 9 | 3.4 | 9.5 | 2.65 | 0.95 | 0.3709% | 0.1400% | 0.3920% |
| 49 | 2,375 | 6 | 3.6 | 10.0 | 1.68 | 0.60 | 0.2526% | 0.1500% | 0.4200% |
| 50 | 2,334 | 10 | 3.7 | 10.5 | 2.68 | 0.96 | 0.4285% | 0.1600% | 0.4480% |
| 51 | 2,335 | 15 | 4.0 | 11.1 | 3.78 | 1.35 | 0.6423% | 0.1700% | 0.4760% |
| 52 | 2,285 | 10 | 4.1 | 11.5 | 2.43 | 0.87 | 0.4376% | 0.1800% | 0.5040% |
| 53 | 2,223 | 9 | 4.2 | 11.8 | 2.13 | 0.76 | 0.4048% | 0.1900% | 0.5320% |
| 54 | 2,179 | 16 | 4.4 | 12.2 | 3.67 | 1.31 | 0.7342% | 0.2000% | 0.5600% |
| 55 | 2,099 | 9 | 4.4 | 12.3 | 2.04 | 0.73 | 0.4288% | 0.2100% | 0.5880% |
| 56 | 2,036 | 10 | 4.5 | 12.5 | 2.23 | 0.80 | 0.4911% | 0.2200% | 0.6160% |
| 57 | 1,932 | 11 | 4.4 | 12.4 | 2.48 | 0.88 | 0.5694% | 0.2300% | 0.6440% |
| 58 | 1,837 | 7 | 4.4 | 12.3 | 1.59 | 0.57 | 0.3812% | 0.2400% | 0.6720% |
| 59 | 1,766 | 17 | 4.4 | 12.4 | 3.85 | 1.38 | 0.9627% | 0.2500% | 0.7000% |
| 60 | 1,664 | 13 | 4.3 | 12.1 | 3.01 | 1.07 | 0.7814% | 0.2600% | 0.7280% |
| 61 | 1,537 | 20 | 4.2 | 11.6 | 4.82 | 1.72 | 1.3010% | 0.2700% | 0.7560% |
| 62 | 1,293 | 5 | 3.6 | 10.1 | 1.38 | 0.49 | 0.3868% | 0.2800% | 0.7840% |
| 63 | 1,117 | 6 | 3.2 | 9.1 | 1.85 | 0.66 | 0.5373% | 0.2900% | 0.8120% |
| 64 | 979 | 12 | 2.9 | 8.2 | 4.09 | 1.46 | 1.2262% | 0.3000% | 0.8400% |
| 65 | 830 | 6 | 2.7 | 7.4 | 2.26 | 0.81 | 0.7225% | 0.3200% | 0.8960% |
| 66 | 687 | 9 | 2.4 | 6.7 | 3.74 | 1.34 | 1.3107% | 0.3500% | 0.9800% |
| 67 | 577 | 10 | 2.2 | 6.3 | 4.45 | 1.59 | 1.7341% | 0.3900% | 1.0920% |
| 68 | 486 | 10 | 2.1 | 6.0 | 4.68 | 1.67 | 2.0590% | 0.4400% | 1.2320% |
| 69 | 402 | 4 | 2.0 | 5.6 | 1.99 | 0.71 | 0.9946% | 0.5000% | 1.4000% |
| 70 | 323 | 2 | 1.6 | 0.0 | 1.24 | 0.00 | 0.6186% | 0.5000% | 0.0000% |
| 71 | 276 | 5 | 1.4 | 0.0 | 3.62 | 0.00 | 1.8116% | 0.5000% | 0.0000% |
| 72 | 231 | 2 | 1.2 | 0.0 | 1.73 | 0.00 | 0.8652% | 0.5000% | 0.0000% |
| 73 | 194 | 5 | 1.0 | 0.0 | 5.16 | 0.00 | 2.5807% | 0.5000% | 0.0000% |
| 74 | 154 | 3 | 0.8 | 0.0 | 3.90 | 0.00 | 1.9523% | 0.5000% | 0.0000% |
| 75 | 118 | 2 | 0.6 | 0.0 | 3.40 | 0.00 | 1.6985% | 0.5000% | 0.0000% |
| 76 | 92 | 0 | 0.5 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.0000% |
| 77 | 72 | 2 | 0.4 | 0.0 | 5.54 | 0.00 | 2.7681% | 0.5000% | 0.0000% |
| 78 | 53 | 2 | 0.3 | 0.0 | 7.52 | 0.00 | 3.7617% | 0.5000% | 0.0000% |
| 79 | 42 | 1 | 0.2 | 0.0 | 4.80 | 0.00 | 2.3999% | 0.5000% | 0.0000% |
| 80 | 98 | 6 | 0.5 | 0.0 | 12.27 | 0.00 | 6.1328% | 0.5000% | 0.0000% |
| Total | 80,053 | 352 | 117.5 | 305.9 | 3.00 | 1.15 | 0.4397% | 0.1468% | 0.3822% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 8B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 46 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 21 | 68 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 22 | 164 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 23 | 429 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 24 | 720 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 25 | 1,021 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 26 | 1,346 | 2 | 0.3 | 0.2 | 7.43 | 9.91 | 0.1486% | 0.0200% | 0.0150% |
| 27 | 1,612 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 28 | 1,856 | 0 | 0.4 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 29 | 2,048 | 2 | 0.4 | 0.3 | 4.88 | 6.51 | 0.0977% | 0.0200% | 0.0150% |
| 30 | 2,189 | 1 | 0.4 | 0.3 | 2.28 | 3.05 | 0.0457% | 0.0200% | 0.0150% |
| 31 | 2,406 | 3 | 0.5 | 0.4 | 5.94 | 7.92 | 0.1247% | 0.0210% | 0.0158% |
| 32 | 2,638 | 0 | 0.6 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0220% | 0.0165% |
| 33 | 2,888 | 3 | 0.7 | 0.5 | 4.52 | 6.02 | 0.1039% | 0.0230% | 0.0173% |
| 34 | 3,134 | 0 | 0.8 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0240% | 0.0180% |
| 35 | 3,476 | 2 | 0.9 | 0.7 | 2.30 | 3.07 | 0.0575% | 0.0250% | 0.0188% |
| 36 | 3,789 | 2 | 1.0 | 0.7 | 2.03 | 2.71 | 0.0528% | 0.0260% | 0.0195% |
| 37 | 4,157 | 8 | 1.1 | 0.8 | 7.13 | 9.50 | 0.1925% | 0.0270% | 0.0203% |
| 38 | 4,561 | 7 | 1.3 | 1.0 | 5.48 | 7.31 | 0.1535% | 0.0280% | 0.0210% |
| 39 | 4,996 | 7 | 1.4 | 1.1 | 4.83 | 6.44 | 0.1401% | 0.0290% | 0.0218% |
| 40 | 5,460 | 9 | 1.6 | 2.0 | 5.49 | 4.40 | 0.1648% | 0.0300% | 0.0375% |
| 41 | 5,953 | 5 | 2.1 | 2.6 | 2.40 | 1.92 | 0.0840% | 0.0350% | 0.0438% |
| 42 | 6,396 | 6 | 2.6 | 3.2 | 2.35 | 1.88 | 0.0938% | 0.0400% | 0.0500% |
| 43 | 6,855 | 9 | 3.1 | 3.9 | 2.92 | 2.33 | 0.1313% | 0.0450% | 0.0563% |
| 44 | 7,229 | 5 | 3.6 | 4.5 | 1.38 | 1.11 | 0.0692% | 0.0500% | 0.0625% |
| 45 | 7,585 | 15 | 4.2 | 7.3 | 3.60 | 2.05 | 0.1978% | 0.0550% | 0.0963% |
| 46 | 7,879 | 13 | 4.7 | 8.3 | 2.75 | 1.57 | 0.1650% | 0.0600% | 0.1050% |
| 47 | 8,074 | 12 | 5.2 | 9.2 | 2.29 | 1.31 | 0.1486% | 0.0650% | 0.1138% |
| 48 | 8,286 | 11 | 5.8 | 10.2 | 1.90 | 1.08 | 0.1328% | 0.0700% | 0.1225% |
| 49 | 8,484 | 17 | 6.4 | 11.1 | 2.67 | 1.53 | 0.2004% | 0.0750% | 0.1313% |
| 50 | 8,665 | 15 | 6.9 | 15.6 | 2.16 | 0.96 | 0.1731% | 0.0800% | 0.1800% |
| 51 | 8,707 | 14 | 7.4 | 16.7 | 1.89 | 0.84 | 0.1608% | 0.0850% | 0.1913% |
| 52 | 8,737 | 22 | 7.9 | 17.7 | 2.80 | 1.24 | 0.2518% | 0.0900% | 0.2025% |
| 53 | 8,703 | 19 | 8.3 | 18.6 | 2.30 | 1.02 | 0.2183% | 0.0950% | 0.2138% |
| 54 | 8,650 | 23 | 8.6 | 19.5 | 2.66 | 1.18 | 0.2659% | 0.1000% | 0.2250% |
| 55 | 8,497 | 27 | 8.9 | 24.5 | 3.03 | 1.10 | 0.3178% | 0.1050% | 0.2888% |
| 56 | 8,307 | 34 | 9.1 | 25.1 | 3.72 | 1.35 | 0.4093% | 0.1100% | 0.3025% |
| 57 | 8,054 | 29 | 9.3 | 25.5 | 3.13 | 1.14 | 0.3601% | 0.1150% | 0.3163% |
| 58 | 7,716 | 26 | 9.3 | 25.5 | 2.81 | 1.02 | 0.3370% | 0.1200% | 0.3300% |
| 59 | 7,493 | 29 | 9.4 | 25.8 | 3.10 | 1.13 | 0.3870% | 0.1250% | 0.3438% |
| 60 | 7,264 | 43 | 9.4 | 30.7 | 4.55 | 1.40 | 0.5920% | 0.1300% | 0.4225% |
| 61 | 6,939 | 37 | 9.4 | 30.4 | 3.95 | 1.22 | 0.5332% | 0.1350% | 0.4388% |
| 62 | 5,925 | 39 | 8.3 | 27.0 | 4.70 | 1.45 | 0.6582% | 0.1400% | 0.4550% |
| 63 | 5,052 | 37 | 7.3 | 23.8 | 5.05 | 1.55 | 0.7324% | 0.1450% | 0.4713% |
| 64 | 4,452 | 28 | 6.7 | 21.7 | 4.19 | 1.29 | 0.6290% | 0.1500% | 0.4875% |
| 65 | 3,759 | 30 | 6.0 | 22.6 | 4.99 | 1.33 | 0.7981% | 0.1600% | 0.6000% |
| 66 | 3,199 | 31 | 5.6 | 21.0 | 5.54 | 1.48 | 0.9689% | 0.1750% | 0.6563% |
| 67 | 2,772 | 25 | 5.4 | 20.3 | 4.62 | 1.23 | 0.9018% | 0.1950% | 0.7313% |
| 68 | 2,413 | 18 | 5.3 | 19.9 | 3.39 | 0.90 | 0.7460% | 0.2200% | 0.8250% |
| 69 | 2,073 | 20 | 5.2 | 19.4 | 3.86 | 1.03 | 0.9647% | 0.2500% | 0.9375% |
| 70 | 1,731 | 17 | 4.3 | 0.0 | 3.93 | 0.00 | 0.9823% | 0.2500% | 0.0000% |
| 71 | 1,426 | 13 | 3.6 | 0.0 | 3.65 | 0.00 | 0.9115% | 0.2500% | 0.0000% |
| 72 | 1,184 | 9 | 3.0 | 0.0 | 3.04 | 0.00 | 0.7604% | 0.2500% | 0.0000% |
| 73 | 991 | 15 | 2.5 | 0.0 | 6.05 | 0.00 | 1.5136% | 0.2500% | 0.0000% |
| 74 | 768 | 13 | 1.9 | 0.0 | 6.78 | 0.00 | 1.6938% | 0.2500% | 0.0000% |
| 75 | 592 | 3 | 1.5 | 0.0 | 2.03 | 0.00 | 0.5070% | 0.2500% | 0.0000% |
| 76 | 446 | 12 | 1.1 | 0.0 | 10.76 | 0.00 | 2.6901% | 0.2500% | 0.0000% |
| 77 | 328 | 7 | 0.8 | 0.0 | 8.54 | 0.00 | 2.1341% | 0.2500% | 0.0000% |
| 78 | 244 | 3 | 0.6 | 0.0 | 4.91 | 0.00 | 1.2287% | 0.2500% | 0.0000% |
| 79 | 178 | 1 | 0.4 | 0.0 | 2.25 | 0.00 | 0.5623% | 0.2500% | 0.0000% |
| 80 | 432 | 9 | 1.1 | 0.0 | 8.34 | 0.00 | 2.0842% | 0.2500% | 0.0000% |
| Total | 251,442 | 787 | 224.3 | 521.3 | 3.51 | 1.51 | 0.3130% | 0.0892% | 0.2073% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 8B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Men

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 755 | 0 | 0.3 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0400% | 0.1121% |
| 25 - 29 | 4,025 | 7 | 1.6 | 4.5 | 4.35 | 1.55 | 0.1739% | 0.0400% | 0.1120% |
| 30 - 34 | 7,653 | 11 | 3.4 | 9.5 | 3.24 | 1.16 | 0.1437% | 0.0444% | 0.1242% |
| 35 - 39 | 10,714 | 23 | 5.8 | 16.3 | 3.96 | 1.41 | 0.2147% | 0.0542% | 0.1517% |
| 40 - 44 | 12,384 | 38 | 10.0 | 27.9 | 3.82 | 1.36 | 0.3068% | 0.0803% | 0.2250% |
| 45 - 49 | 12,272 | 34 | 15.9 | 44.6 | 2.14 | 0.76 | 0.2771% | 0.1297% | 0.3632% |
| 50 - 54 | 11,357 | 60 | 20.4 | 57.1 | 2.94 | 1.05 | 0.5283% | 0.1796% | 0.5029% |
| 55 - 59 | 9,670 | 54 | 22.2 | 62.0 | 2.44 | 0.87 | 0.5584% | 0.2291% | 0.6415% |
| 60 - 64 | 6,589 | 56 | 18.3 | 51.2 | 3.07 | 1.09 | 0.8499% | 0.2773% | 0.7765% |
| 65 - 69 | 2,982 | 39 | 11.5 | 32.1 | 3.40 | 1.22 | 1.3080% | 0.3843% | 1.0761% |
| 70 - 74 | 1,178 | 17 | 5.9 | 0.0 | 2.89 | 0.00 | 1.4432% | 0.5000% | 0.0000% |
| 75 - 79 | 377 | 7 | 1.9 | 0.0 | 3.71 | 0.00 | 1.8563% | 0.5000% | 0.0000% |
| 80 - 84 | 98 | 6 | 0.5 | 0.0 | 12.27 | 0.00 | 6.1328% | 0.5000% | 0.0000% |
| Total | 80,053 | 352 | 117.5 | 305.9 | 3.00 | 1.15 | 0.4397% | 0.1468% | 0.3822% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 8B Fiscal Years 1989 - 2005

Mortality Experience of Active Members Women

| Age | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1,427 | 0 | 0.3 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0150% |
| 25 - 29 | 7,883 | 4 | 1.6 | 1.2 | 2.54 | 3.38 | 0.0507% | 0.0200% | 0.0150% |
| 30 - 34 | 13,256 | 7 | 2.9 | 2.2 | 2.38 | 3.17 | 0.0528% | 0.0222% | 0.0166% |
| 35 - 39 | 20,979 | 26 | 5.7 | 4.3 | 4.56 | 6.08 | 0.1239% | 0.0272% | 0.0204% |
| 40 - 44 | 31,893 | 34 | 13.0 | 16.2 | 2.62 | 2.10 | 0.1066% | 0.0407% | 0.0509% |
| 45 - 49 | 40,308 | 68 | 26.3 | 46.0 | 2.58 | 1.48 | 0.1687% | 0.0653% | 0.1142% |
| 50 - 54 | 43,462 | 93 | 39.1 | 88.0 | 2.38 | 1.06 | 0.2140% | 0.0900% | 0.2025% |
| 55 - 59 | 40,067 | 145 | 45.9 | 126.4 | 3.16 | 1.15 | 0.3619% | 0.1147% | 0.3154% |
| 60 - 64 | 29,631 | 184 | 41.1 | 133.6 | 4.48 | 1.38 | 0.6210% | 0.1387% | 0.4509% |
| 65 - 69 | 14,217 | 124 | 27.5 | 103.2 | 4.51 | 1.20 | 0.8722% | 0.1935% | 0.7256% |
| 70 - 74 | 6,099 | 67 | 15.2 | 0.0 | 4.39 | 0.00 | 1.0985% | 0.2500% | 0.0000% |
| 75 - 79 | 1,788 | 26 | 4.5 | 0.0 | 5.82 | 0.00 | 1.4543% | 0.2500% | 0.0000% |
| 80 - 84 | 432 | 9 | 1.1 | 0.0 | 8.34 | 0.00 | 2.0842% | 0.2500% | 0.0000% |
| Total | 251,442 | 787 | 224.3 | 521.3 | 3.51 | 1.51 | 0.3130% | 0.0892% | 0.2073% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 8C

Mortality Experience of Active Members

Men

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 2,468 | 9 | 3.6 | 9.8 | 2.47 | 0.91 | 0.3647% | 0.1479% | 0.3990% |
| 1990 | 3,188 | 21 | 4.9 | 12.9 | 4.28 | 1.63 | 0.6588% | 0.1539% | 0.4039% |
| 1991 | 4,702 | 32 | 7.0 | 18.3 | 4.59 | 1.75 | 0.6806% | 0.1483% | 0.3893% |
| 1992 | 4,858 | 21 | 7.1 | 18.5 | 2.96 | 1.14 | 0.4323% | 0.1461% | 0.3805% |
| 1993 | 4,753 | 14 | 7.0 | 18.2 | 2.00 | 0.77 | 0.2946% | 0.1474% | 0.3823% |
| 1994 | 4,915 | 36 | 7.2 | 18.6 | 5.00 | 1.94 | 0.7325% | 0.1464% | 0.3785% |
| 1995 | 4,978 | 23 | 7.1 | 18.5 | 3.22 | 1.24 | 0.4620% | 0.1434% | 0.3726% |
| 1996 | 4,995 | 11 | 7.1 | 18.4 | 1.56 | 0.60 | 0.2202% | 0.1413% | 0.3686% |
| 1997 | 5,067 | 25 | 7.2 | 18.7 | 3.49 | 1.33 | 0.4934% | 0.1416% | 0.3698% |
| 1998 | 5,420 | 21 | 7.6 | 19.8 | 2.75 | 1.06 | 0.3875% | 0.1408% | 0.3647% |
| 1999 | 5,286 | 19 | 7.6 | 19.5 | 2.51 | 0.98 | 0.3595% | 0.1430% | 0.3685% |
| 2000 | 5,233 | 23 | 7.6 | 19.6 | 3.02 | 1.17 | 0.4396% | 0.1456% | 0.3744% |
| 2001 | 5,288 | 22 | 7.7 | 19.9 | 2.86 | 1.11 | 0.4160% | 0.1455% | 0.3756% |
| 2002 | 5,274 | 19 | 7.8 | 20.3 | 2.44 | 0.94 | 0.3603% | 0.1477% | 0.3841% |
| 2003 | 4,974 | 29 | 7.5 | 19.5 | 3.88 | 1.48 | 0.5830% | 0.1504% | 0.3927% |
| 2004 | 4,467 | 21 | 6.9 | 18.0 | 3.06 | 1.17 | 0.4702% | 0.1538% | 0.4026% |
| 2005 | 4,191 | 6 | 6.7 | 17.5 | 0.90 | 0.34 | 0.1432% | 0.1596% | 0.4176% |
| Total | 80,053 | 352 | 117.5 | 305.9 | 3.00 | 1.15 | 0.4397% | 0.1468% | 0.3822% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 8C

Mortality Experience of Active Members Women

| Year | Life Years Exposed | Number of Deaths | | | Ratio of Actual to | | Mortality Rate | | |
|--------------|--------------------|------------------|--------------|--------------|--------------------|-------------|----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 3,376 | 5 | 2.6 | 6.2 | 1.95 | 0.81 | 0.1481% | 0.0761% | 0.1825% |
| 1990 | 11,023 | 50 | 11.3 | 27.7 | 4.43 | 1.81 | 0.4536% | 0.1023% | 0.2512% |
| 1991 | 14,660 | 55 | 14.0 | 33.2 | 3.93 | 1.66 | 0.3752% | 0.0954% | 0.2264% |
| 1992 | 14,469 | 44 | 14.1 | 32.8 | 3.13 | 1.34 | 0.3041% | 0.0973% | 0.2268% |
| 1993 | 13,593 | 40 | 12.8 | 30.0 | 3.13 | 1.33 | 0.2943% | 0.0941% | 0.2204% |
| 1994 | 14,270 | 62 | 13.0 | 30.5 | 4.77 | 2.03 | 0.4345% | 0.0911% | 0.2138% |
| 1995 | 14,234 | 68 | 12.1 | 28.5 | 5.60 | 2.39 | 0.4777% | 0.0853% | 0.2002% |
| 1996 | 14,821 | 33 | 12.8 | 29.7 | 2.58 | 1.11 | 0.2227% | 0.0864% | 0.2004% |
| 1997 | 15,111 | 52 | 13.2 | 30.7 | 3.93 | 1.69 | 0.3441% | 0.0876% | 0.2031% |
| 1998 | 16,091 | 50 | 13.9 | 32.1 | 3.59 | 1.56 | 0.3107% | 0.0866% | 0.1994% |
| 1999 | 16,347 | 50 | 14.3 | 32.7 | 3.51 | 1.53 | 0.3059% | 0.0872% | 0.2002% |
| 2000 | 17,090 | 40 | 14.8 | 33.9 | 2.70 | 1.18 | 0.2341% | 0.0868% | 0.1984% |
| 2001 | 17,844 | 75 | 15.3 | 34.7 | 4.90 | 2.16 | 0.4203% | 0.0857% | 0.1947% |
| 2002 | 18,306 | 57 | 15.7 | 35.7 | 3.64 | 1.60 | 0.3114% | 0.0856% | 0.1950% |
| 2003 | 17,807 | 55 | 15.4 | 35.3 | 3.57 | 1.56 | 0.3089% | 0.0864% | 0.1982% |
| 2004 | 16,481 | 37 | 14.6 | 33.8 | 2.54 | 1.09 | 0.2245% | 0.0885% | 0.2053% |
| 2005 | 15,923 | 14 | 14.4 | 33.8 | 0.97 | 0.41 | 0.0879% | 0.0906% | 0.2120% |
| Total | 251,442 | 787 | 224.3 | 521.3 | 3.51 | 1.51 | 0.3130% | 0.0892% | 0.2073% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 9A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 24 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 21 | 30 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 22 | 60 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 23 | 135 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 24 | 245 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 | 331 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 26 | 446 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 27 | 542 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 28 | 617 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 29 | 704 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 | 760 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 31 | 814 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 32 | 885 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 33 | 978 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 34 | 1,082 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 | 1,206 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 36 | 1,347 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 37 | 1,494 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 38 | 1,662 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 39 | 1,803 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 | 1,952 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 41 | 2,159 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 42 | 2,366 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 43 | 2,556 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 44 | 2,757 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 | 2,886 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 46 | 2,965 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 47 | 2,967 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 48 | 3,002 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 49 | 3,099 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 | 3,181 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 51 | 3,233 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 52 | 3,241 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 53 | 3,180 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 54 | 3,266 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 | 3,191 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 56 | 3,034 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 57 | 2,887 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 58 | 2,668 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 59 | 2,578 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 | 2,487 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 61 | 2,266 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 62 | 1,783 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 63 | 1,406 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 64 | 1,187 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 | 969 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 791 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 692 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 581 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 490 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 401 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 324 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 284 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 270 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 219 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 170 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 142 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 115 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 95 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 76 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 223 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 9A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|-----------------------------------|-------------------------|-----------------|--|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| Total | 87,302 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 9A Fiscal Years 2002 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 494 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 - 29 | 2,640 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 4,517 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 7,512 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 - 44 | 11,790 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 - 49 | 14,918 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 - 54 | 16,101 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 - 59 | 14,358 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 - 64 | 9,129 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 - 69 | 3,523 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 1,498 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 599 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 223 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 87,302 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 9B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|-----|--------------------|------------------|----------|-----------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| 20 | 90 | 1 | 0.0 | 0.00 | 1.1121% | 0.0000% |
| 21 | 129 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 22 | 271 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 23 | 632 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 24 | 1,061 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 25 | 1,501 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 26 | 1,970 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 27 | 2,426 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 28 | 2,832 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 29 | 3,174 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 | 3,452 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 31 | 3,798 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 32 | 4,145 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 33 | 4,556 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 34 | 4,949 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 | 5,379 | 1 | 0.0 | 0.00 | 0.0186% | 0.0000% |
| 36 | 5,829 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 37 | 6,322 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 38 | 6,820 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 39 | 7,320 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 40 | 7,833 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 41 | 8,390 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 42 | 8,868 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 43 | 9,372 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 44 | 9,779 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 | 10,093 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 46 | 10,351 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 47 | 10,534 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 48 | 10,704 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 49 | 10,848 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 | 10,987 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 51 | 11,027 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 52 | 11,006 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 53 | 10,914 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 54 | 10,808 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 | 10,581 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 56 | 10,319 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 57 | 9,965 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 58 | 9,536 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 59 | 9,239 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 | 8,898 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 61 | 8,447 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 62 | 7,197 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 63 | 6,146 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 64 | 5,409 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 | 4,573 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 66 | 3,864 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 67 | 3,332 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 68 | 2,885 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 69 | 2,462 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 | 2,045 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 71 | 1,692 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 72 | 1,411 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 73 | 1,172 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 74 | 913 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 | 708 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 76 | 532 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 77 | 395 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 78 | 294 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 79 | 219 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 | 521 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 9B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------------|------------------|----------|-----------------------------------|----------------|----------|
| | | Actual | Expected | | Actual | Expected |
| Total | 330,926 | 2 | 0.0 | 0.00 | 0.0006% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 9B Fiscal Years 1989 - 2005

Accidental Death Experience of Active Members Men and Women

| Age | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------|--------------------|------------------|------------|-----------------------------|----------------|----------------|
| | | Actual | Expected | | Actual | Expected |
| 20 - 24 | 2,183 | 1 | 0.0 | 0.00 | 0.0458% | 0.0000% |
| 25 - 29 | 11,903 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 30 - 34 | 20,900 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 35 - 39 | 31,669 | 1 | 0.0 | 0.00 | 0.0032% | 0.0000% |
| 40 - 44 | 44,242 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 45 - 49 | 52,530 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 50 - 54 | 54,742 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 55 - 59 | 49,640 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 60 - 64 | 36,098 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 65 - 69 | 17,116 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 70 - 74 | 7,234 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 75 - 79 | 2,148 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 80 - 84 | 521 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 330,926 | 2 | 0.0 | 0.00 | 0.0006% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 9C

Accidental Death Experience of Active Members Men and Women

| Fiscal Year | Life Years Exposed | Number of Deaths | | Ratio of Actual to Expected | Mortality Rate | |
|--------------------|---------------------------|-------------------------|-----------------|------------------------------------|-----------------------|-----------------|
| | | Actual | Expected | | Actual | Expected |
| 1989 | 5,837 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1990 | 14,175 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1991 | 19,319 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1992 | 19,294 | 1 | 0.0 | 0.00 | 0.0052% | 0.0000% |
| 1993 | 18,318 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1994 | 19,135 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1995 | 19,167 | 1 | 0.0 | 0.00 | 0.0052% | 0.0000% |
| 1996 | 19,794 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1997 | 20,139 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1998 | 21,475 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 1999 | 21,598 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2000 | 22,291 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2001 | 23,083 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2002 | 23,542 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2003 | 22,739 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2004 | 20,918 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| 2005 | 20,104 | 0 | 0.0 | 0.00 | 0.0000% | 0.0000% |
| Total | 330,926 | 2 | 0.0 | 0.00 | 0.0006% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 10A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 27 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 28 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 29 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 30 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 31 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1100% | 0.4500% |
| 32 | 13 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.1200% | 0.4500% |
| 33 | 21 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.1300% | 0.4500% |
| 34 | 29 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.1400% | 0.4500% |
| 35 | 43 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.1500% | 0.4500% |
| 36 | 66 | 0 | 0.1 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.1600% | 0.4500% |
| 37 | 92 | 0 | 0.2 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.1700% | 0.4500% |
| 38 | 113 | 0 | 0.2 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.1800% | 0.4500% |
| 39 | 126 | 0 | 0.2 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.1900% | 0.4500% |
| 40 | 152 | 0 | 0.3 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.2000% | 0.4500% |
| 41 | 197 | 1 | 0.4 | 0.9 | 2.31 | 1.13 | 0.5085% | 0.2200% | 0.4500% |
| 42 | 232 | 1 | 0.6 | 1.0 | 1.80 | 0.96 | 0.4309% | 0.2400% | 0.4500% |
| 43 | 272 | 1 | 0.7 | 1.2 | 1.42 | 0.82 | 0.3680% | 0.2600% | 0.4500% |
| 44 | 310 | 0 | 0.9 | 1.5 | 0.00 | 0.00 | 0.0000% | 0.2800% | 0.4700% |
| 45 | 324 | 2 | 1.0 | 1.6 | 2.05 | 1.26 | 0.6163% | 0.3000% | 0.4900% |
| 46 | 328 | 2 | 1.1 | 1.7 | 1.90 | 1.20 | 0.6091% | 0.3200% | 0.5100% |
| 47 | 336 | 2 | 1.1 | 1.8 | 1.75 | 1.12 | 0.5945% | 0.3400% | 0.5300% |
| 48 | 336 | 3 | 1.2 | 1.8 | 2.48 | 1.62 | 0.8938% | 0.3600% | 0.5500% |
| 49 | 355 | 1 | 1.3 | 2.1 | 0.74 | 0.49 | 0.2820% | 0.3800% | 0.5800% |
| 50 | 373 | 7 | 1.5 | 2.3 | 4.69 | 3.08 | 1.8775% | 0.4000% | 0.6100% |
| 51 | 388 | 4 | 1.6 | 2.5 | 2.45 | 1.61 | 1.0303% | 0.4200% | 0.6400% |
| 52 | 393 | 3 | 1.7 | 2.6 | 1.73 | 1.14 | 0.7634% | 0.4400% | 0.6700% |
| 53 | 385 | 5 | 1.8 | 2.7 | 2.83 | 1.86 | 1.2995% | 0.4600% | 0.7000% |
| 54 | 365 | 7 | 1.8 | 2.7 | 4.00 | 2.63 | 1.9178% | 0.4800% | 0.7300% |
| 55 | 325 | 6 | 1.6 | 2.5 | 3.69 | 2.43 | 1.8457% | 0.5000% | 0.7600% |
| 56 | 286 | 4 | 1.4 | 2.2 | 2.79 | 1.79 | 1.3962% | 0.5000% | 0.7800% |
| 57 | 266 | 3 | 1.3 | 2.1 | 2.26 | 1.41 | 1.1296% | 0.5000% | 0.8000% |
| 58 | 263 | 3 | 1.3 | 2.2 | 2.28 | 1.39 | 1.1414% | 0.5000% | 0.8200% |
| 59 | 277 | 2 | 1.4 | 2.4 | 1.45 | 0.85 | 0.7233% | 0.5000% | 0.8500% |
| 60 | 279 | 4 | 1.4 | 2.4 | 2.86 | 1.69 | 1.4316% | 0.5000% | 0.8500% |
| 61 | 237 | 4 | 1.2 | 2.0 | 3.37 | 1.99 | 1.6848% | 0.5000% | 0.8500% |
| 62 | 184 | 1 | 0.9 | 1.6 | 1.09 | 0.64 | 0.5447% | 0.5000% | 0.8500% |
| 63 | 148 | 2 | 0.7 | 1.3 | 2.70 | 1.59 | 1.3483% | 0.5000% | 0.8500% |
| 64 | 128 | 1 | 0.6 | 1.1 | 1.56 | 0.92 | 0.7812% | 0.5000% | 0.8500% |
| 65 | 107 | 1 | 0.5 | 0.9 | 1.88 | 1.10 | 0.9390% | 0.5000% | 0.8500% |
| 66 | 78 | 0 | 0.4 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.8500% |
| 67 | 64 | 0 | 0.3 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.8500% |
| 68 | 58 | 1 | 0.3 | 0.5 | 3.44 | 2.03 | 1.7192% | 0.5000% | 0.8500% |
| 69 | 50 | 0 | 0.2 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.8500% |
| 70 | 40 | 1 | 0.2 | 2.0 | 5.04 | 2.97 | 2.5211% | 0.5000% | 0.8500% |
| 71 | 28 | 0 | 0.1 | 2.0 | 0.00 | 2.97 | 0.0000% | 0.5000% | 0.8500% |
| 72 | 26 | 0 | 0.1 | 2.0 | 0.00 | 2.97 | 0.0000% | 0.5000% | 0.8500% |
| 73 | 25 | 0 | 0.1 | 2.0 | 0.00 | 2.97 | 0.0000% | 0.5000% | 0.8500% |
| 74 | 27 | 1 | 0.1 | 2.0 | 7.38 | 2.97 | 3.6922% | 0.5000% | 0.8500% |
| 75 | 22 | 1 | 0.1 | 2.0 | 8.92 | 2.97 | 4.4609% | 0.5000% | 0.8500% |
| 76 | 15 | 0 | 0.1 | 2.0 | 0.00 | 2.97 | 0.0000% | 0.5000% | 0.8500% |
| 77 | 11 | 0 | 0.1 | 2.0 | 0.00 | 2.97 | 0.0000% | 0.5000% | 0.8500% |
| 78 | 10 | 2 | 0.1 | 2.0 | 40.00 | 2.97 | 20.0000% | 0.5000% | 0.8500% |
| 79 | 7 | 0 | 0.0 | 2.0 | 0.00 | 2.97 | 0.0000% | 0.5000% | 0.8500% |
| 80 | 27 | 1 | 0.1 | 2.0 | 7.43 | 2.97 | 3.7151% | 0.5000% | 0.8500% |
| Total | 8,246 | 77 | 32.8 | 74.2 | 2.35 | 1.04 | 0.9338% | 0.3973% | 0.9002% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 10A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 27 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 28 | 1 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 29 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 30 | 6 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 31 | 7 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 32 | 17 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 33 | 33 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 34 | 49 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 35 | 70 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 36 | 105 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0600% | 0.1700% |
| 37 | 134 | 0 | 0.1 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0700% | 0.1900% |
| 38 | 152 | 0 | 0.1 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0800% | 0.2100% |
| 39 | 173 | 0 | 0.2 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0900% | 0.2300% |
| 40 | 185 | 1 | 0.2 | 0.4 | 5.41 | 2.35 | 0.5410% | 0.1000% | 0.2300% |
| 41 | 225 | 0 | 0.3 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.1200% | 0.2500% |
| 42 | 281 | 0 | 0.4 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.1400% | 0.2800% |
| 43 | 342 | 0 | 0.5 | 1.1 | 0.00 | 0.00 | 0.0000% | 0.1600% | 0.3100% |
| 44 | 405 | 1 | 0.7 | 1.4 | 1.37 | 0.73 | 0.2469% | 0.1800% | 0.3400% |
| 45 | 455 | 1 | 0.9 | 1.7 | 1.10 | 0.59 | 0.2199% | 0.2000% | 0.3700% |
| 46 | 484 | 1 | 1.1 | 1.9 | 0.94 | 0.52 | 0.2067% | 0.2200% | 0.4000% |
| 47 | 544 | 2 | 1.3 | 2.4 | 1.53 | 0.84 | 0.3678% | 0.2400% | 0.4400% |
| 48 | 644 | 4 | 1.7 | 3.1 | 2.39 | 1.29 | 0.6210% | 0.2600% | 0.4800% |
| 49 | 709 | 6 | 2.0 | 3.8 | 3.02 | 1.60 | 0.8458% | 0.2800% | 0.5300% |
| 50 | 802 | 2 | 2.4 | 4.7 | 0.83 | 0.42 | 0.2493% | 0.3000% | 0.5900% |
| 51 | 889 | 10 | 2.8 | 5.8 | 3.52 | 1.73 | 1.1251% | 0.3200% | 0.6500% |
| 52 | 963 | 11 | 3.3 | 6.3 | 3.36 | 1.76 | 1.1418% | 0.3400% | 0.6500% |
| 53 | 1,038 | 11 | 3.7 | 6.7 | 2.94 | 1.63 | 1.0600% | 0.3600% | 0.6500% |
| 54 | 1,146 | 3 | 4.4 | 7.4 | 0.69 | 0.40 | 0.2617% | 0.3800% | 0.6500% |
| 55 | 1,202 | 16 | 4.8 | 7.8 | 3.33 | 2.05 | 1.3309% | 0.4000% | 0.6500% |
| 56 | 1,199 | 13 | 4.8 | 7.8 | 2.71 | 1.67 | 1.0841% | 0.4000% | 0.6500% |
| 57 | 1,211 | 22 | 4.8 | 7.9 | 4.54 | 2.79 | 1.8167% | 0.4000% | 0.6500% |
| 58 | 1,159 | 10 | 4.6 | 7.5 | 2.16 | 1.33 | 0.8631% | 0.4000% | 0.6500% |
| 59 | 1,184 | 12 | 4.7 | 7.7 | 2.53 | 1.56 | 1.0135% | 0.4000% | 0.6500% |
| 60 | 1,224 | 15 | 4.9 | 8.0 | 3.06 | 1.89 | 1.2255% | 0.4000% | 0.6500% |
| 61 | 1,136 | 12 | 4.5 | 7.4 | 2.64 | 1.63 | 1.0561% | 0.4000% | 0.6500% |
| 62 | 879 | 12 | 3.5 | 5.7 | 3.41 | 2.10 | 1.3657% | 0.4000% | 0.6500% |
| 63 | 686 | 9 | 2.7 | 4.5 | 3.28 | 2.02 | 1.3113% | 0.4000% | 0.6500% |
| 64 | 591 | 4 | 2.4 | 3.8 | 1.69 | 1.04 | 0.6769% | 0.4000% | 0.6500% |
| 65 | 492 | 4 | 2.0 | 3.2 | 2.03 | 1.25 | 0.8129% | 0.4000% | 0.6500% |
| 66 | 409 | 0 | 1.6 | 2.7 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.6500% |
| 67 | 361 | 2 | 1.4 | 2.3 | 1.38 | 0.85 | 0.5535% | 0.4000% | 0.6500% |
| 68 | 308 | 1 | 1.2 | 2.0 | 0.81 | 0.50 | 0.3243% | 0.4000% | 0.6500% |
| 69 | 280 | 2 | 1.1 | 1.8 | 1.79 | 1.10 | 0.7143% | 0.4000% | 0.6500% |
| 70 | 245 | 0 | 1.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| 71 | 204 | 1 | 0.8 | 0.0 | 1.23 | 0.00 | 0.4906% | 0.4000% | 0.0000% |
| 72 | 183 | 3 | 0.7 | 0.0 | 4.10 | 0.00 | 1.6416% | 0.4000% | 0.0000% |
| 73 | 174 | 1 | 0.7 | 0.0 | 1.43 | 0.00 | 0.5736% | 0.4000% | 0.0000% |
| 74 | 139 | 0 | 0.6 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| 75 | 105 | 0 | 0.4 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| 76 | 86 | 0 | 0.3 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| 77 | 72 | 1 | 0.3 | 0.0 | 3.49 | 0.00 | 1.3953% | 0.4000% | 0.0000% |
| 78 | 60 | 1 | 0.2 | 0.0 | 4.17 | 0.00 | 1.6667% | 0.4000% | 0.0000% |
| 79 | 50 | 0 | 0.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| 80 | 147 | 0 | 0.6 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| Total | 23,650 | 194 | 81.4 | 129.6 | 2.38 | 1.50 | 0.8203% | 0.3440% | 0.5478% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 10A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.0000% |
| 25 - 29 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.5685% |
| 30 - 34 | 71 | 0 | 0.1 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.1295% | 0.4500% |
| 35 - 39 | 440 | 0 | 0.8 | 2.0 | 0.00 | 0.00 | 0.0000% | 0.1749% | 0.4503% |
| 40 - 44 | 1,163 | 3 | 2.9 | 5.3 | 1.05 | 0.57 | 0.2580% | 0.2467% | 0.4554% |
| 45 - 49 | 1,680 | 10 | 5.7 | 8.9 | 1.75 | 1.12 | 0.5954% | 0.3408% | 0.5328% |
| 50 - 54 | 1,904 | 26 | 8.4 | 12.8 | 3.11 | 2.04 | 1.3657% | 0.4398% | 0.6698% |
| 55 - 59 | 1,417 | 18 | 7.1 | 11.3 | 2.54 | 1.59 | 1.2707% | 0.5000% | 0.8006% |
| 60 - 64 | 977 | 12 | 4.9 | 8.3 | 2.46 | 1.45 | 1.2286% | 0.5000% | 0.8494% |
| 65 - 69 | 355 | 2 | 1.8 | 3.0 | 1.13 | 0.66 | 0.5626% | 0.5000% | 0.8536% |
| 70 - 74 | 146 | 2 | 0.7 | 10.1 | 2.74 | 0.20 | 1.3699% | 0.5000% | 6.9282% |
| 75 - 79 | 65 | 3 | 0.3 | 10.1 | 9.20 | 0.30 | 4.5976% | 0.5000% | 15.5017% |
| 80 - 84 | 27 | 1 | 0.1 | 2.0 | 7.43 | 0.49 | 3.7151% | 0.5000% | 7.5157% |
| Total | 8,246 | 77 | 32.8 | 74.2 | 2.35 | 1.04 | 0.9338% | 0.3973% | 0.9002% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 10A Fiscal Years 2002 - 2005

Ordinary Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 4 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1956% |
| 30 - 34 | 111 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1507% |
| 35 - 39 | 635 | 0 | 0.5 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.0740% | 0.1976% |
| 40 - 44 | 1,439 | 2 | 2.1 | 4.2 | 0.94 | 0.47 | 0.1390% | 0.1478% | 0.2928% |
| 45 - 49 | 2,836 | 14 | 6.9 | 12.9 | 2.02 | 1.09 | 0.4937% | 0.2447% | 0.4535% |
| 50 - 54 | 4,839 | 37 | 16.6 | 31.0 | 2.23 | 1.19 | 0.7647% | 0.3435% | 0.6400% |
| 55 - 59 | 5,955 | 73 | 23.8 | 38.7 | 3.06 | 1.89 | 1.2259% | 0.4000% | 0.6500% |
| 60 - 64 | 4,516 | 52 | 18.1 | 29.4 | 2.88 | 1.77 | 1.1514% | 0.4000% | 0.6500% |
| 65 - 69 | 1,850 | 9 | 7.4 | 12.0 | 1.22 | 0.75 | 0.4864% | 0.4000% | 0.6499% |
| 70 - 74 | 945 | 5 | 3.8 | 0.0 | 1.32 | 0.00 | 0.5292% | 0.4000% | 0.0000% |
| 75 - 79 | 373 | 2 | 1.5 | 0.0 | 1.34 | 0.00 | 0.5364% | 0.4000% | 0.0000% |
| 80 - 84 | 147 | 0 | 0.6 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| Total | 23,650 | 194 | 81.4 | 129.6 | 2.38 | 1.50 | 0.8203% | 0.3440% | 0.5478% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 10B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 26 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 27 | 2 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 28 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 29 | 7 | 1 | 0.0 | 0.0 | 136.37 | 31.75 | 13.6370% | 0.1000% | 0.4500% |
| 30 | 16 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.4500% |
| 31 | 34 | 1 | 0.0 | 0.2 | 26.67 | 6.54 | 2.9339% | 0.1100% | 0.4500% |
| 32 | 58 | 0 | 0.1 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.1200% | 0.4500% |
| 33 | 102 | 0 | 0.1 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.1300% | 0.4500% |
| 34 | 148 | 0 | 0.2 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.1400% | 0.4500% |
| 35 | 208 | 0 | 0.3 | 0.9 | 0.00 | 0.00 | 0.0000% | 0.1500% | 0.4500% |
| 36 | 282 | 1 | 0.5 | 1.3 | 2.22 | 0.79 | 0.3545% | 0.1600% | 0.4500% |
| 37 | 385 | 1 | 0.7 | 1.7 | 1.53 | 0.58 | 0.2599% | 0.1700% | 0.4500% |
| 38 | 467 | 0 | 0.8 | 2.1 | 0.00 | 0.00 | 0.0000% | 0.1800% | 0.4500% |
| 39 | 556 | 0 | 1.1 | 2.5 | 0.00 | 0.00 | 0.0000% | 0.1900% | 0.4500% |
| 40 | 636 | 1 | 1.3 | 2.9 | 0.79 | 0.35 | 0.1572% | 0.2000% | 0.4500% |
| 41 | 735 | 1 | 1.6 | 3.3 | 0.62 | 0.30 | 0.1360% | 0.2200% | 0.4500% |
| 42 | 825 | 3 | 2.0 | 3.7 | 1.52 | 0.81 | 0.3638% | 0.2400% | 0.4500% |
| 43 | 901 | 4 | 2.3 | 4.1 | 1.71 | 0.99 | 0.4438% | 0.2600% | 0.4500% |
| 44 | 986 | 0 | 2.8 | 4.6 | 0.00 | 0.00 | 0.0000% | 0.2800% | 0.4700% |
| 45 | 1,041 | 2 | 3.1 | 5.1 | 0.64 | 0.39 | 0.1921% | 0.3000% | 0.4900% |
| 46 | 1,061 | 4 | 3.4 | 5.4 | 1.18 | 0.74 | 0.3771% | 0.3200% | 0.5100% |
| 47 | 1,097 | 4 | 3.7 | 5.8 | 1.07 | 0.69 | 0.3646% | 0.3400% | 0.5300% |
| 48 | 1,111 | 7 | 4.0 | 6.1 | 1.75 | 1.15 | 0.6302% | 0.3600% | 0.5500% |
| 49 | 1,129 | 5 | 4.3 | 6.5 | 1.17 | 0.76 | 0.4430% | 0.3800% | 0.5800% |
| 50 | 1,153 | 11 | 4.6 | 7.0 | 2.39 | 1.56 | 0.9543% | 0.4000% | 0.6100% |
| 51 | 1,181 | 10 | 5.0 | 7.6 | 2.02 | 1.32 | 0.8467% | 0.4200% | 0.6400% |
| 52 | 1,181 | 12 | 5.2 | 7.9 | 2.31 | 1.52 | 1.0159% | 0.4400% | 0.6700% |
| 53 | 1,183 | 7 | 5.4 | 8.3 | 1.29 | 0.85 | 0.5919% | 0.4600% | 0.7000% |
| 54 | 1,160 | 12 | 5.6 | 8.5 | 2.15 | 1.42 | 1.0340% | 0.4800% | 0.7300% |
| 55 | 1,100 | 7 | 5.5 | 8.4 | 1.27 | 0.84 | 0.6363% | 0.5000% | 0.7600% |
| 56 | 1,067 | 8 | 5.3 | 8.3 | 1.50 | 0.96 | 0.7499% | 0.5000% | 0.7800% |
| 57 | 1,031 | 7 | 5.2 | 8.2 | 1.36 | 0.85 | 0.6790% | 0.5000% | 0.8000% |
| 58 | 1,004 | 10 | 5.0 | 8.2 | 1.99 | 1.21 | 0.9963% | 0.5000% | 0.8200% |
| 59 | 964 | 6 | 4.8 | 8.2 | 1.24 | 0.73 | 0.6221% | 0.5000% | 0.8500% |
| 60 | 922 | 11 | 4.6 | 7.8 | 2.39 | 1.40 | 1.1933% | 0.5000% | 0.8500% |
| 61 | 843 | 10 | 4.2 | 7.2 | 2.37 | 1.40 | 1.1858% | 0.5000% | 0.8500% |
| 62 | 679 | 2 | 3.4 | 5.8 | 0.59 | 0.35 | 0.2945% | 0.5000% | 0.8500% |
| 63 | 565 | 4 | 2.8 | 4.8 | 1.42 | 0.83 | 0.7081% | 0.5000% | 0.8500% |
| 64 | 485 | 4 | 2.4 | 4.1 | 1.65 | 0.97 | 0.8249% | 0.5000% | 0.8500% |
| 65 | 395 | 1 | 2.0 | 3.4 | 0.51 | 0.30 | 0.2533% | 0.5000% | 0.8500% |
| 66 | 313 | 0 | 1.6 | 2.7 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.8500% |
| 67 | 249 | 1 | 1.2 | 2.1 | 0.80 | 0.47 | 0.4024% | 0.5000% | 0.8500% |
| 68 | 203 | 2 | 1.0 | 1.7 | 1.97 | 1.16 | 0.9848% | 0.5000% | 0.8500% |
| 69 | 169 | 0 | 0.8 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.8500% |
| 70 | 137 | 1 | 0.7 | 5.9 | 1.46 | 1.18 | 0.7290% | 0.5000% | 0.8500% |
| 71 | 106 | 0 | 0.5 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.8500% |
| 72 | 96 | 1 | 0.5 | 0.0 | 2.09 | 0.00 | 1.0444% | 0.5000% | 0.8500% |
| 73 | 83 | 0 | 0.4 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.8500% |
| 74 | 68 | 1 | 0.3 | 0.0 | 2.96 | 0.00 | 1.4778% | 0.5000% | 0.8500% |
| 75 | 51 | 1 | 0.3 | 0.0 | 3.95 | 0.00 | 1.9769% | 0.5000% | 0.8500% |
| 76 | 36 | 0 | 0.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.8500% |
| 77 | 29 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.8500% |
| 78 | 22 | 2 | 0.1 | 0.0 | 17.84 | 0.00 | 8.9214% | 0.5000% | 0.8500% |
| 79 | 18 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.5000% | 0.8500% |
| 80 | 53 | 1 | 0.3 | 0.0 | 3.78 | 0.00 | 1.8897% | 0.5000% | 0.8500% |
| Total | 28,334 | 167 | 111.5 | 185.3 | 1.50 | 0.90 | 0.5894% | 0.3936% | 0.6540% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 10B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 21 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 22 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 23 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 25 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 26 | 3 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 27 | 11 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 28 | 19 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 29 | 33 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 30 | 58 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 31 | 99 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 32 | 152 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 33 | 220 | 1 | 0.1 | 0.3 | 9.11 | 3.03 | 0.4554% | 0.0500% | 0.1500% |
| 34 | 308 | 0 | 0.2 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 35 | 384 | 0 | 0.2 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1500% |
| 36 | 466 | 2 | 0.3 | 0.8 | 7.15 | 2.52 | 0.4293% | 0.0600% | 0.1700% |
| 37 | 549 | 2 | 0.4 | 1.0 | 5.21 | 1.92 | 0.3646% | 0.0700% | 0.1900% |
| 38 | 616 | 1 | 0.5 | 1.3 | 2.03 | 0.77 | 0.1623% | 0.0800% | 0.2100% |
| 39 | 692 | 1 | 0.6 | 1.6 | 1.61 | 0.63 | 0.1446% | 0.0900% | 0.2300% |
| 40 | 763 | 3 | 0.8 | 1.8 | 3.93 | 1.71 | 0.3932% | 0.1000% | 0.2300% |
| 41 | 855 | 3 | 1.0 | 2.1 | 2.92 | 1.40 | 0.3508% | 0.1200% | 0.2500% |
| 42 | 951 | 1 | 1.3 | 2.7 | 0.75 | 0.38 | 0.1051% | 0.1400% | 0.2800% |
| 43 | 1,051 | 1 | 1.7 | 3.3 | 0.59 | 0.31 | 0.0952% | 0.1600% | 0.3100% |
| 44 | 1,164 | 7 | 2.1 | 4.0 | 3.34 | 1.77 | 0.6015% | 0.1800% | 0.3400% |
| 45 | 1,228 | 2 | 2.5 | 4.5 | 0.81 | 0.44 | 0.1629% | 0.2000% | 0.3700% |
| 46 | 1,320 | 6 | 2.9 | 5.3 | 2.07 | 1.14 | 0.4544% | 0.2200% | 0.4000% |
| 47 | 1,426 | 7 | 3.4 | 6.3 | 2.04 | 1.12 | 0.4907% | 0.2400% | 0.4400% |
| 48 | 1,584 | 9 | 4.1 | 7.6 | 2.18 | 1.18 | 0.5681% | 0.2600% | 0.4800% |
| 49 | 1,721 | 10 | 4.8 | 9.1 | 2.07 | 1.10 | 0.5810% | 0.2800% | 0.5300% |
| 50 | 1,857 | 17 | 5.6 | 11.0 | 3.05 | 1.55 | 0.9155% | 0.3000% | 0.5900% |
| 51 | 1,995 | 21 | 6.4 | 13.0 | 3.29 | 1.62 | 1.0529% | 0.3200% | 0.6500% |
| 52 | 2,158 | 26 | 7.3 | 14.0 | 3.54 | 1.85 | 1.2047% | 0.3400% | 0.6500% |
| 53 | 2,299 | 17 | 8.3 | 14.9 | 2.05 | 1.14 | 0.7393% | 0.3600% | 0.6500% |
| 54 | 2,419 | 9 | 9.2 | 15.7 | 0.98 | 0.57 | 0.3721% | 0.3800% | 0.6500% |
| 55 | 2,439 | 26 | 9.8 | 15.9 | 2.67 | 1.64 | 1.0662% | 0.4000% | 0.6500% |
| 56 | 2,444 | 27 | 9.8 | 15.9 | 2.76 | 1.70 | 1.1049% | 0.4000% | 0.6500% |
| 57 | 2,476 | 31 | 9.9 | 16.1 | 3.13 | 1.93 | 1.2522% | 0.4000% | 0.6500% |
| 58 | 2,439 | 27 | 9.8 | 15.9 | 2.77 | 1.70 | 1.1070% | 0.4000% | 0.6500% |
| 59 | 2,404 | 26 | 9.6 | 15.6 | 2.70 | 1.66 | 1.0816% | 0.4000% | 0.6500% |
| 60 | 2,410 | 21 | 9.6 | 15.7 | 2.18 | 1.34 | 0.8715% | 0.4000% | 0.6500% |
| 61 | 2,328 | 21 | 9.3 | 15.1 | 2.25 | 1.39 | 0.9020% | 0.4000% | 0.6500% |
| 62 | 1,892 | 22 | 7.6 | 12.3 | 2.91 | 1.79 | 1.1628% | 0.4000% | 0.6500% |
| 63 | 1,550 | 12 | 6.2 | 10.1 | 1.94 | 1.19 | 0.7744% | 0.4000% | 0.6500% |
| 64 | 1,380 | 9 | 5.5 | 9.0 | 1.63 | 1.00 | 0.6524% | 0.4000% | 0.6500% |
| 65 | 1,172 | 5 | 4.7 | 7.6 | 1.07 | 0.66 | 0.4266% | 0.4000% | 0.6500% |
| 66 | 989 | 1 | 4.0 | 6.4 | 0.25 | 0.16 | 0.1011% | 0.4000% | 0.6500% |
| 67 | 877 | 4 | 3.5 | 5.7 | 1.14 | 0.70 | 0.4561% | 0.4000% | 0.6500% |
| 68 | 768 | 2 | 3.1 | 5.0 | 0.65 | 0.40 | 0.2604% | 0.4000% | 0.6500% |
| 69 | 689 | 2 | 2.8 | 4.5 | 0.73 | 0.45 | 0.2903% | 0.4000% | 0.6500% |
| 70 | 604 | 2 | 2.4 | 0.0 | 0.83 | 0.00 | 0.3314% | 0.4000% | 0.0000% |
| 71 | 493 | 2 | 2.0 | 0.0 | 1.01 | 0.00 | 0.4055% | 0.4000% | 0.0000% |
| 72 | 435 | 3 | 1.7 | 0.0 | 1.73 | 0.00 | 0.6901% | 0.4000% | 0.0000% |
| 73 | 386 | 2 | 1.5 | 0.0 | 1.30 | 0.00 | 0.5185% | 0.4000% | 0.0000% |
| 74 | 295 | 0 | 1.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| 75 | 223 | 0 | 0.9 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| 76 | 184 | 0 | 0.7 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| 77 | 151 | 1 | 0.6 | 0.0 | 1.65 | 0.00 | 0.6604% | 0.4000% | 0.0000% |
| 78 | 121 | 1 | 0.5 | 0.0 | 2.07 | 0.00 | 0.8293% | 0.4000% | 0.0000% |
| 79 | 90 | 0 | 0.4 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| 80 | 236 | 0 | 0.9 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| Total | 55,874 | 393 | 181.7 | 292.5 | 2.16 | 1.34 | 0.7034% | 0.3252% | 0.5236% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 10B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.1000% | 0.0000% |
| 25 - 29 | 12 | 1 | 0.0 | 0.1 | 0.00 | 0.00 | 8.5712% | 0.1000% | 0.4628% |
| 30 - 34 | 358 | 1 | 0.5 | 1.6 | 2.16 | 0.62 | 0.2792% | 0.1293% | 0.4498% |
| 35 - 39 | 1,897 | 2 | 3.3 | 8.5 | 0.60 | 0.23 | 0.1054% | 0.1746% | 0.4501% |
| 40 - 44 | 4,083 | 9 | 10.0 | 18.6 | 0.90 | 0.48 | 0.2204% | 0.2442% | 0.4548% |
| 45 - 49 | 5,438 | 22 | 18.5 | 29.0 | 1.19 | 0.76 | 0.4045% | 0.3408% | 0.5330% |
| 50 - 54 | 5,858 | 52 | 25.8 | 39.3 | 2.02 | 1.32 | 0.8877% | 0.4401% | 0.6701% |
| 55 - 59 | 5,166 | 38 | 25.8 | 41.4 | 1.47 | 0.92 | 0.7356% | 0.5000% | 0.8006% |
| 60 - 64 | 3,494 | 31 | 17.5 | 29.7 | 1.77 | 1.04 | 0.8872% | 0.5000% | 0.8500% |
| 65 - 69 | 1,328 | 4 | 6.6 | 11.3 | 0.60 | 0.35 | 0.3011% | 0.5000% | 0.8503% |
| 70 - 74 | 490 | 3 | 2.4 | 5.9 | 1.23 | 0.51 | 0.6126% | 0.5000% | 1.2114% |
| 75 - 79 | 156 | 3 | 0.8 | 0.0 | 3.85 | 0.00 | 1.9261% | 0.5000% | 0.0000% |
| 80 - 84 | 53 | 1 | 0.3 | 0.0 | 3.78 | 0.00 | 1.8897% | 0.5000% | 0.0000% |
| Total | 28,334 | 167 | 111.5 | 185.3 | 1.50 | 0.90 | 0.5894% | 0.3936% | 0.6540% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 10B Fiscal Years 1989 - 2005

Ordinary Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 0 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0000% | 0.0000% |
| 25 - 29 | 67 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0500% | 0.1474% |
| 30 - 34 | 837 | 1 | 0.4 | 1.3 | 2.39 | 0.80 | 0.1195% | 0.0500% | 0.1501% |
| 35 - 39 | 2,707 | 6 | 2.0 | 5.3 | 3.04 | 1.13 | 0.2217% | 0.0728% | 0.1957% |
| 40 - 44 | 4,784 | 15 | 6.9 | 13.8 | 2.17 | 1.09 | 0.3136% | 0.1442% | 0.2879% |
| 45 - 49 | 7,280 | 34 | 17.7 | 32.8 | 1.92 | 1.04 | 0.4670% | 0.2434% | 0.4509% |
| 50 - 54 | 10,728 | 90 | 36.8 | 68.6 | 2.45 | 1.31 | 0.8389% | 0.3427% | 0.6396% |
| 55 - 59 | 12,201 | 137 | 48.8 | 79.3 | 2.81 | 1.73 | 1.1229% | 0.4000% | 0.6501% |
| 60 - 64 | 9,559 | 85 | 38.2 | 62.1 | 2.22 | 1.37 | 0.8892% | 0.4000% | 0.6501% |
| 65 - 69 | 4,495 | 14 | 18.0 | 29.2 | 0.78 | 0.48 | 0.3114% | 0.4000% | 0.6500% |
| 70 - 74 | 2,212 | 9 | 8.8 | 0.0 | 1.02 | 0.00 | 0.4069% | 0.4000% | 0.0000% |
| 75 - 79 | 769 | 2 | 3.1 | 0.0 | 0.65 | 0.00 | 0.2602% | 0.4000% | 0.0000% |
| 80 - 84 | 236 | 0 | 0.9 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.4000% | 0.0000% |
| Total | 55,874 | 393 | 181.7 | 292.5 | 2.16 | 1.34 | 0.7034% | 0.3252% | 0.5236% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 10C

Ordinary Disability Experience of Active Members Men

| Year | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 1,288 | 5 | 4.9 | 8.4 | 1.02 | 0.60 | 0.3883% | 0.3816% | 0.6516% |
| 1990 | 1,253 | 3 | 4.8 | 8.2 | 0.62 | 0.37 | 0.2394% | 0.3844% | 0.6535% |
| 1991 | 1,493 | 5 | 5.9 | 9.9 | 0.84 | 0.50 | 0.3350% | 0.3981% | 0.6654% |
| 1992 | 1,422 | 7 | 5.7 | 9.5 | 1.23 | 0.74 | 0.4923% | 0.4008% | 0.6667% |
| 1993 | 1,394 | 4 | 5.6 | 9.3 | 0.71 | 0.43 | 0.2869% | 0.4038% | 0.6696% |
| 1994 | 1,358 | 5 | 5.5 | 9.1 | 0.91 | 0.55 | 0.3682% | 0.4062% | 0.6704% |
| 1995 | 1,470 | 7 | 5.8 | 9.6 | 1.21 | 0.73 | 0.4762% | 0.3945% | 0.6554% |
| 1996 | 1,469 | 6 | 5.7 | 9.5 | 1.05 | 0.63 | 0.4084% | 0.3894% | 0.6473% |
| 1997 | 1,520 | 5 | 5.9 | 9.8 | 0.85 | 0.51 | 0.3291% | 0.3876% | 0.6444% |
| 1998 | 1,611 | 5 | 6.2 | 10.4 | 0.80 | 0.48 | 0.3105% | 0.3872% | 0.6435% |
| 1999 | 1,723 | 12 | 6.7 | 11.1 | 1.79 | 1.08 | 0.6965% | 0.3895% | 0.6466% |
| 2000 | 1,957 | 13 | 7.6 | 12.7 | 1.71 | 1.03 | 0.6643% | 0.3890% | 0.6480% |
| 2001 | 2,132 | 13 | 8.3 | 13.8 | 1.57 | 0.94 | 0.6098% | 0.3875% | 0.6455% |
| 2002 | 2,094 | 16 | 8.2 | 13.6 | 1.95 | 1.17 | 0.7643% | 0.3922% | 0.6510% |
| 2003 | 2,110 | 37 | 8.4 | 13.8 | 4.43 | 2.68 | 1.7537% | 0.3960% | 0.6537% |
| 2004 | 2,003 | 12 | 8.0 | 13.1 | 1.50 | 0.91 | 0.5993% | 0.3994% | 0.6555% |
| 2005 | 2,040 | 12 | 8.2 | 13.4 | 1.46 | 0.89 | 0.5882% | 0.4020% | 0.6588% |
| Total | 28,334 | 167 | 111.5 | 185.3 | 1.50 | 0.90 | 0.5894% | 0.3936% | 0.6540% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 10C

Ordinary Disability Experience of Active Members Women

| Year | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|--------------|--------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 1,331 | 1 | 3.3 | 5.8 | 0.30 | 0.17 | 0.0751% | 0.2466% | 0.4359% |
| 1990 | 1,359 | 6 | 3.5 | 6.0 | 1.73 | 0.99 | 0.4415% | 0.2547% | 0.4441% |
| 1991 | 1,543 | 15 | 4.2 | 7.2 | 3.58 | 2.09 | 0.9721% | 0.2715% | 0.4654% |
| 1992 | 1,548 | 9 | 4.3 | 7.4 | 2.08 | 1.22 | 0.5816% | 0.2790% | 0.4774% |
| 1993 | 1,583 | 8 | 4.6 | 7.7 | 1.76 | 1.04 | 0.5055% | 0.2880% | 0.4865% |
| 1994 | 1,845 | 14 | 5.7 | 8.8 | 2.48 | 1.60 | 0.7590% | 0.3064% | 0.4758% |
| 1995 | 1,751 | 15 | 5.0 | 8.5 | 3.00 | 1.76 | 0.8567% | 0.2853% | 0.4878% |
| 1996 | 2,275 | 5 | 7.0 | 11.4 | 0.71 | 0.44 | 0.2198% | 0.3098% | 0.5029% |
| 1997 | 2,366 | 13 | 7.4 | 11.9 | 1.76 | 1.09 | 0.5496% | 0.3128% | 0.5038% |
| 1998 | 2,466 | 15 | 7.7 | 12.3 | 1.95 | 1.21 | 0.6083% | 0.3123% | 0.5007% |
| 1999 | 3,216 | 30 | 10.5 | 16.6 | 2.85 | 1.81 | 0.9328% | 0.3269% | 0.5150% |
| 2000 | 5,368 | 30 | 18.2 | 29.0 | 1.65 | 1.03 | 0.5589% | 0.3396% | 0.5406% |
| 2001 | 5,576 | 38 | 19.0 | 30.3 | 2.00 | 1.26 | 0.6816% | 0.3405% | 0.5426% |
| 2002 | 5,638 | 48 | 19.4 | 30.8 | 2.47 | 1.56 | 0.8514% | 0.3443% | 0.5472% |
| 2003 | 5,935 | 71 | 20.5 | 32.5 | 3.47 | 2.19 | 1.1964% | 0.3447% | 0.5470% |
| 2004 | 5,909 | 44 | 20.3 | 32.3 | 2.17 | 1.36 | 0.7446% | 0.3437% | 0.5470% |
| 2005 | 6,169 | 31 | 21.2 | 33.9 | 1.46 | 0.91 | 0.5026% | 0.3433% | 0.5502% |
| Total | 55,874 | 393 | 181.7 | 292.5 | 2.16 | 1.34 | 0.7034% | 0.3252% | 0.5235% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 11A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|------------|------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 10 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 21 | 15 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 22 | 29 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 23 | 52 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 24 | 77 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 25 | 97 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 26 | 122 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 27 | 151 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 28 | 177 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 29 | 213 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 30 | 222 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 31 | 239 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 32 | 271 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 33 | 294 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 34 | 344 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 35 | 371 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 36 | 395 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 37 | 421 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 38 | 448 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 39 | 466 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 40 | 503 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 41 | 549 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 42 | 594 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 43 | 653 | 1 | 0.1 | 0.2 | 7.66 | 4.79 | 0.1531% | 0.0200% | 0.0320% |
| 44 | 702 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 45 | 687 | 1 | 0.1 | 0.2 | 7.28 | 4.55 | 0.1455% | 0.0200% | 0.0320% |
| 46 | 664 | 1 | 0.1 | 0.2 | 7.53 | 4.71 | 0.1506% | 0.0200% | 0.0320% |
| 47 | 651 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 48 | 636 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 49 | 654 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 50 | 658 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 51 | 662 | 1 | 0.1 | 0.2 | 7.55 | 4.72 | 0.1511% | 0.0200% | 0.0320% |
| 52 | 660 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 53 | 630 | 1 | 0.1 | 0.2 | 7.93 | 4.96 | 0.1586% | 0.0200% | 0.0320% |
| 54 | 603 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 55 | 546 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 56 | 501 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 57 | 467 | 1 | 0.1 | 0.1 | 10.71 | 6.69 | 0.2141% | 0.0200% | 0.0320% |
| 58 | 434 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 59 | 441 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 60 | 424 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 61 | 366 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 62 | 289 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 63 | 233 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 64 | 202 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 65 | 177 | 1 | 0.0 | 0.1 | 28.25 | 17.66 | 0.5650% | 0.0200% | 0.0320% |
| 66 | 148 | 1 | 0.0 | 0.0 | 33.77 | 21.11 | 0.6753% | 0.0200% | 0.0320% |
| 67 | 134 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 68 | 112 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 69 | 91 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 70 | 67 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 71 | 49 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 72 | 47 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 73 | 46 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 74 | 41 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 75 | 30 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 76 | 22 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 77 | 21 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 78 | 15 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 79 | 11 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 80 | 40 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| Total | 18,872 | 8 | 3.8 | 5.9 | 2.12 | 1.35 | 0.0424% | 0.0200% | 0.0313% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 11A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|------------|------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 14 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 21 | 16 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 22 | 31 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 23 | 83 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 24 | 168 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 25 | 235 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 26 | 324 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 27 | 391 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 28 | 440 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 29 | 491 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 30 | 538 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 31 | 575 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 32 | 614 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 33 | 684 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 34 | 738 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 35 | 835 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 36 | 952 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 37 | 1,073 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 38 | 1,214 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 39 | 1,337 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 40 | 1,449 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 41 | 1,610 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 42 | 1,772 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 43 | 1,904 | 1 | 0.2 | 0.2 | 5.25 | 5.25 | 0.0525% | 0.0100% | 0.0100% |
| 44 | 2,055 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 45 | 2,199 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 46 | 2,301 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 47 | 2,317 | 1 | 0.2 | 0.2 | 4.32 | 4.32 | 0.0432% | 0.0100% | 0.0100% |
| 48 | 2,365 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 49 | 2,444 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 50 | 2,523 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 51 | 2,572 | 1 | 0.3 | 0.3 | 3.89 | 3.89 | 0.0389% | 0.0100% | 0.0100% |
| 52 | 2,581 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 53 | 2,550 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 54 | 2,663 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 55 | 2,647 | 3 | 0.3 | 0.3 | 11.33 | 11.33 | 0.1133% | 0.0100% | 0.0100% |
| 56 | 2,534 | 1 | 0.3 | 0.3 | 3.95 | 3.95 | 0.0395% | 0.0100% | 0.0100% |
| 57 | 2,421 | 2 | 0.2 | 0.2 | 8.26 | 8.26 | 0.0826% | 0.0100% | 0.0100% |
| 58 | 2,235 | 2 | 0.2 | 0.2 | 8.95 | 8.95 | 0.0895% | 0.0100% | 0.0100% |
| 59 | 2,137 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 60 | 2,063 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 61 | 1,900 | 1 | 0.2 | 0.2 | 5.26 | 5.26 | 0.0526% | 0.0100% | 0.0100% |
| 62 | 1,495 | 1 | 0.1 | 0.1 | 6.69 | 6.69 | 0.0669% | 0.0100% | 0.0100% |
| 63 | 1,173 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 64 | 985 | 1 | 0.1 | 0.1 | 10.15 | 10.15 | 0.1015% | 0.0100% | 0.0100% |
| 65 | 792 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 66 | 644 | 1 | 0.1 | 0.1 | 15.52 | 15.53 | 0.1552% | 0.0100% | 0.0100% |
| 67 | 559 | 2 | 0.1 | 0.1 | 35.77 | 35.78 | 0.3577% | 0.0100% | 0.0100% |
| 68 | 469 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 69 | 400 | 1 | 0.0 | 0.0 | 24.97 | 25.00 | 0.2497% | 0.0100% | 0.0100% |
| 70 | 334 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 71 | 275 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 72 | 238 | 1 | 0.0 | 0.0 | 42.00 | 0.00 | 0.4200% | 0.0100% | 0.0000% |
| 73 | 223 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 74 | 179 | 1 | 0.0 | 0.0 | 55.82 | 0.00 | 0.5581% | 0.0100% | 0.0000% |
| 75 | 141 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 76 | 121 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 77 | 94 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 78 | 80 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 79 | 65 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 80 | 183 | 1 | 0.0 | 0.0 | 54.67 | 0.00 | 0.5467% | 0.0100% | 0.0000% |
| Total | 68,445 | 21 | 6.8 | 6.7 | 3.07 | 3.16 | 0.0307% | 0.0100% | 0.0097% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 11A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|------------|------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 182 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0321% |
| 25 - 29 | 760 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 30 - 34 | 1,369 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 35 - 39 | 2,101 | 0 | 0.4 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 40 - 44 | 3,001 | 1 | 0.6 | 1.0 | 1.67 | 1.04 | 0.0333% | 0.0200% | 0.0320% |
| 45 - 49 | 3,293 | 2 | 0.7 | 1.1 | 3.04 | 1.90 | 0.0607% | 0.0200% | 0.0320% |
| 50 - 54 | 3,213 | 2 | 0.6 | 1.0 | 3.11 | 1.95 | 0.0622% | 0.0200% | 0.0320% |
| 55 - 59 | 2,390 | 1 | 0.5 | 0.8 | 2.09 | 1.31 | 0.0418% | 0.0200% | 0.0320% |
| 60 - 64 | 1,514 | 0 | 0.3 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 65 - 69 | 661 | 2 | 0.1 | 0.2 | 15.12 | 9.44 | 0.3025% | 0.0200% | 0.0320% |
| 70 - 74 | 250 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 75 - 79 | 98 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 80 - 84 | 40 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| Total | 18,872 | 8 | 3.8 | 5.9 | 2.12 | 1.35 | 0.0424% | 0.0200% | 0.0313% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 11A Fiscal Years 2002 - 2005

Accidental Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|------------|------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 312 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 25 - 29 | 1,881 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 30 - 34 | 3,148 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 35 - 39 | 5,411 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 40 - 44 | 8,790 | 1 | 0.9 | 0.9 | 1.14 | 1.14 | 0.0114% | 0.0100% | 0.0100% |
| 45 - 49 | 11,627 | 1 | 1.2 | 1.2 | 0.86 | 0.86 | 0.0086% | 0.0100% | 0.0100% |
| 50 - 54 | 12,889 | 1 | 1.3 | 1.3 | 0.78 | 0.78 | 0.0078% | 0.0100% | 0.0100% |
| 55 - 59 | 11,973 | 8 | 1.2 | 1.2 | 6.68 | 6.68 | 0.0668% | 0.0100% | 0.0100% |
| 60 - 64 | 7,616 | 3 | 0.8 | 0.8 | 3.94 | 3.94 | 0.0394% | 0.0100% | 0.0100% |
| 65 - 69 | 2,865 | 4 | 0.3 | 0.3 | 13.96 | 13.97 | 0.1396% | 0.0100% | 0.0100% |
| 70 - 74 | 1,250 | 2 | 0.1 | 0.0 | 16.00 | 0.00 | 0.1600% | 0.0100% | 0.0000% |
| 75 - 79 | 501 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 80 - 84 | 183 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 0.5467% | 0.0100% | 0.0000% |
| Total | 68,445 | 21 | 6.8 | 6.7 | 3.07 | 3.16 | 0.0307% | 0.0100% | 0.0097% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 11B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 43 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 21 | 61 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 22 | 107 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 23 | 203 | 0 | 0.0 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 24 | 341 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 25 | 480 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 26 | 625 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 27 | 814 | 1 | 0.2 | 0.3 | 6.14 | 3.84 | 0.1228% | 0.0200% | 0.0320% |
| 28 | 975 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 29 | 1,127 | 0 | 0.2 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 30 | 1,263 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 31 | 1,395 | 2 | 0.3 | 0.4 | 7.17 | 4.48 | 0.1434% | 0.0200% | 0.0320% |
| 32 | 1,508 | 1 | 0.3 | 0.5 | 3.32 | 2.07 | 0.0663% | 0.0200% | 0.0320% |
| 33 | 1,669 | 0 | 0.3 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 34 | 1,814 | 0 | 0.4 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 35 | 1,903 | 0 | 0.4 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 36 | 2,039 | 1 | 0.4 | 0.7 | 2.45 | 1.53 | 0.0490% | 0.0200% | 0.0320% |
| 37 | 2,173 | 4 | 0.4 | 0.7 | 9.21 | 5.75 | 0.1841% | 0.0200% | 0.0320% |
| 38 | 2,263 | 1 | 0.5 | 0.7 | 2.21 | 1.38 | 0.0442% | 0.0200% | 0.0320% |
| 39 | 2,329 | 2 | 0.5 | 0.7 | 4.29 | 2.68 | 0.0859% | 0.0200% | 0.0320% |
| 40 | 2,377 | 0 | 0.5 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 41 | 2,440 | 0 | 0.5 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 42 | 2,474 | 0 | 0.5 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 43 | 2,524 | 4 | 0.5 | 0.8 | 7.92 | 4.95 | 0.1585% | 0.0200% | 0.0320% |
| 44 | 2,552 | 1 | 0.5 | 0.8 | 1.96 | 1.22 | 0.0392% | 0.0200% | 0.0320% |
| 45 | 2,516 | 2 | 0.5 | 0.8 | 3.97 | 2.48 | 0.0795% | 0.0200% | 0.0320% |
| 46 | 2,479 | 1 | 0.5 | 0.8 | 2.02 | 1.26 | 0.0403% | 0.0200% | 0.0320% |
| 47 | 2,467 | 1 | 0.5 | 0.8 | 2.03 | 1.27 | 0.0405% | 0.0200% | 0.0320% |
| 48 | 2,423 | 0 | 0.5 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 49 | 2,373 | 1 | 0.5 | 0.8 | 2.11 | 1.32 | 0.0421% | 0.0200% | 0.0320% |
| 50 | 2,330 | 1 | 0.5 | 0.7 | 2.15 | 1.34 | 0.0429% | 0.0200% | 0.0320% |
| 51 | 2,329 | 2 | 0.5 | 0.7 | 4.29 | 2.68 | 0.0859% | 0.0200% | 0.0320% |
| 52 | 2,281 | 1 | 0.5 | 0.7 | 2.19 | 1.37 | 0.0438% | 0.0200% | 0.0320% |
| 53 | 2,221 | 3 | 0.4 | 0.7 | 6.75 | 4.22 | 0.1351% | 0.0200% | 0.0320% |
| 54 | 2,169 | 0 | 0.4 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 55 | 2,096 | 1 | 0.4 | 0.7 | 2.39 | 1.49 | 0.0477% | 0.0200% | 0.0320% |
| 56 | 2,031 | 1 | 0.4 | 0.6 | 2.46 | 1.54 | 0.0492% | 0.0200% | 0.0320% |
| 57 | 1,927 | 1 | 0.4 | 0.6 | 2.59 | 1.62 | 0.0519% | 0.0200% | 0.0320% |
| 58 | 1,834 | 1 | 0.4 | 0.6 | 2.73 | 1.70 | 0.0545% | 0.0200% | 0.0320% |
| 59 | 1,759 | 2 | 0.4 | 0.6 | 5.69 | 3.55 | 0.1137% | 0.0200% | 0.0320% |
| 60 | 1,658 | 1 | 0.3 | 0.5 | 3.02 | 1.88 | 0.0603% | 0.0200% | 0.0320% |
| 61 | 1,526 | 0 | 0.3 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 62 | 1,290 | 0 | 0.3 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 63 | 1,115 | 1 | 0.2 | 0.4 | 4.48 | 2.80 | 0.0897% | 0.0200% | 0.0320% |
| 64 | 972 | 0 | 0.2 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 65 | 828 | 1 | 0.2 | 0.3 | 6.04 | 3.77 | 0.1207% | 0.0200% | 0.0320% |
| 66 | 683 | 2 | 0.1 | 0.2 | 14.64 | 9.15 | 0.2928% | 0.0200% | 0.0320% |
| 67 | 573 | 1 | 0.1 | 0.2 | 8.72 | 5.45 | 0.1745% | 0.0200% | 0.0320% |
| 68 | 480 | 0 | 0.1 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 69 | 400 | 1 | 0.1 | 0.1 | 12.49 | 7.81 | 0.2498% | 0.0200% | 0.0320% |
| 70 | 323 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 71 | 273 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 72 | 231 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 73 | 191 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 74 | 152 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 75 | 117 | 1 | 0.0 | 0.0 | 42.70 | 0.00 | 0.8541% | 0.0200% | 0.0000% |
| 76 | 92 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 77 | 72 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 78 | 52 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 79 | 41 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 80 | 95 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| Total | 79,898 | 43 | 16.0 | 25.0 | 2.69 | 1.72 | 0.0538% | 0.0200% | 0.0313% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 11B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 | 46 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 21 | 68 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 22 | 164 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 23 | 429 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 24 | 720 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 25 | 1,021 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 26 | 1,345 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 27 | 1,612 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 28 | 1,857 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 29 | 2,047 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 30 | 2,188 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 31 | 2,404 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 32 | 2,638 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 33 | 2,887 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 34 | 3,135 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 35 | 3,475 | 0 | 0.3 | 0.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 36 | 3,790 | 1 | 0.4 | 0.4 | 2.64 | 2.64 | 0.0264% | 0.0100% | 0.0100% |
| 37 | 4,152 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 38 | 4,558 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 39 | 4,992 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 40 | 5,456 | 0 | 0.5 | 0.5 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 41 | 5,950 | 0 | 0.6 | 0.6 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 42 | 6,394 | 1 | 0.6 | 0.6 | 1.56 | 1.56 | 0.0156% | 0.0100% | 0.0100% |
| 43 | 6,850 | 1 | 0.7 | 0.7 | 1.46 | 1.46 | 0.0146% | 0.0100% | 0.0100% |
| 44 | 7,227 | 0 | 0.7 | 0.7 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 45 | 7,577 | 0 | 0.8 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 46 | 7,874 | 2 | 0.8 | 0.8 | 2.54 | 2.54 | 0.0254% | 0.0100% | 0.0100% |
| 47 | 8,069 | 4 | 0.8 | 0.8 | 4.96 | 4.96 | 0.0496% | 0.0100% | 0.0100% |
| 48 | 8,280 | 0 | 0.8 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 49 | 8,476 | 2 | 0.8 | 0.8 | 2.36 | 2.36 | 0.0236% | 0.0100% | 0.0100% |
| 50 | 8,659 | 3 | 0.9 | 0.9 | 3.46 | 3.46 | 0.0346% | 0.0100% | 0.0100% |
| 51 | 8,702 | 5 | 0.9 | 0.9 | 5.75 | 5.75 | 0.0575% | 0.0100% | 0.0100% |
| 52 | 8,727 | 1 | 0.9 | 0.9 | 1.15 | 1.15 | 0.0115% | 0.0100% | 0.0100% |
| 53 | 8,695 | 1 | 0.9 | 0.9 | 1.15 | 1.15 | 0.0115% | 0.0100% | 0.0100% |
| 54 | 8,639 | 2 | 0.9 | 0.9 | 2.32 | 2.32 | 0.0232% | 0.0100% | 0.0100% |
| 55 | 8,487 | 3 | 0.8 | 0.8 | 3.53 | 3.53 | 0.0353% | 0.0100% | 0.0100% |
| 56 | 8,291 | 3 | 0.8 | 0.8 | 3.62 | 3.62 | 0.0362% | 0.0100% | 0.0100% |
| 57 | 8,039 | 3 | 0.8 | 0.8 | 3.73 | 3.73 | 0.0373% | 0.0100% | 0.0100% |
| 58 | 7,706 | 5 | 0.8 | 0.8 | 6.49 | 6.49 | 0.0649% | 0.0100% | 0.0100% |
| 59 | 7,483 | 2 | 0.7 | 0.7 | 2.67 | 2.67 | 0.0267% | 0.0100% | 0.0100% |
| 60 | 7,241 | 1 | 0.7 | 0.7 | 1.38 | 1.38 | 0.0138% | 0.0100% | 0.0100% |
| 61 | 6,922 | 2 | 0.7 | 0.7 | 2.89 | 2.89 | 0.0289% | 0.0100% | 0.0100% |
| 62 | 5,908 | 3 | 0.6 | 0.6 | 5.08 | 5.08 | 0.0508% | 0.0100% | 0.0100% |
| 63 | 5,033 | 3 | 0.5 | 0.5 | 5.96 | 5.96 | 0.0596% | 0.0100% | 0.0100% |
| 64 | 4,438 | 1 | 0.4 | 0.4 | 2.25 | 2.25 | 0.0225% | 0.0100% | 0.0100% |
| 65 | 3,745 | 0 | 0.4 | 0.4 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 66 | 3,183 | 3 | 0.3 | 0.3 | 9.42 | 9.43 | 0.0942% | 0.0100% | 0.0100% |
| 67 | 2,761 | 3 | 0.3 | 0.3 | 10.87 | 10.87 | 0.1087% | 0.0100% | 0.0100% |
| 68 | 2,405 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 69 | 2,064 | 2 | 0.2 | 0.2 | 9.69 | 9.69 | 0.0969% | 0.0100% | 0.0100% |
| 70 | 1,722 | 0 | 0.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 71 | 1,420 | 1 | 0.1 | 0.0 | 7.04 | 0.00 | 0.0704% | 0.0100% | 0.0000% |
| 72 | 1,181 | 1 | 0.1 | 0.0 | 8.47 | 0.00 | 0.0847% | 0.0100% | 0.0000% |
| 73 | 981 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 74 | 762 | 2 | 0.1 | 0.0 | 26.24 | 0.00 | 0.2624% | 0.0100% | 0.0000% |
| 75 | 591 | 0 | 0.1 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 76 | 440 | 1 | 0.0 | 0.0 | 22.72 | 0.00 | 0.2271% | 0.0100% | 0.0000% |
| 77 | 323 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 78 | 243 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 79 | 178 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0000% |
| 80 | 427 | 1 | 0.0 | 0.0 | 23.40 | 0.00 | 0.2340% | 0.0100% | 0.0000% |
| Total | 251,080 | 63 | 25.1 | 24.3 | 2.51 | 2.59 | 0.0251% | 0.0100% | 0.0097% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 11B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Men

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 755 | 0 | 0.2 | 0.2 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0320% |
| 25 - 29 | 4,022 | 1 | 0.8 | 1.3 | 1.24 | 0.78 | 0.0249% | 0.0200% | 0.0320% |
| 30 - 34 | 7,649 | 3 | 1.5 | 2.4 | 1.96 | 1.23 | 0.0392% | 0.0200% | 0.0320% |
| 35 - 39 | 10,706 | 8 | 2.1 | 3.4 | 3.74 | 2.33 | 0.0747% | 0.0200% | 0.0320% |
| 40 - 44 | 12,367 | 5 | 2.5 | 4.0 | 2.02 | 1.26 | 0.0404% | 0.0200% | 0.0320% |
| 45 - 49 | 12,258 | 5 | 2.5 | 3.9 | 2.04 | 1.27 | 0.0408% | 0.0200% | 0.0320% |
| 50 - 54 | 11,329 | 7 | 2.3 | 3.6 | 3.09 | 1.93 | 0.0618% | 0.0200% | 0.0320% |
| 55 - 59 | 9,647 | 6 | 1.9 | 3.1 | 3.11 | 1.94 | 0.0622% | 0.0200% | 0.0320% |
| 60 - 64 | 6,561 | 2 | 1.3 | 2.1 | 1.52 | 0.95 | 0.0305% | 0.0200% | 0.0320% |
| 65 - 69 | 2,964 | 5 | 0.6 | 0.9 | 8.43 | 5.27 | 0.1687% | 0.0200% | 0.0320% |
| 70 - 74 | 1,170 | 0 | 0.2 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| 75 - 79 | 374 | 1 | 0.1 | 0.0 | 0.00 | 0.00 | 0.2673% | 0.0200% | 0.0000% |
| 80 - 84 | 95 | 0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0000% |
| Total | 79,898 | 43 | 16.0 | 25.0 | 2.69 | 1.72 | 0.0538% | 0.0200% | 0.0313% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 11B Fiscal Years 1989 - 2005

Accidental Disability Experience of Active Members Women

| Age | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 20 - 24 | 1,427 | 0 | 0.1 | 0.1 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 25 - 29 | 7,882 | 0 | 0.8 | 0.8 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 30 - 34 | 13,252 | 0 | 1.3 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0100% |
| 35 - 39 | 20,967 | 1 | 2.1 | 2.1 | 0.48 | 0.48 | 0.0048% | 0.0100% | 0.0100% |
| 40 - 44 | 31,878 | 2 | 3.2 | 3.2 | 0.63 | 0.63 | 0.0063% | 0.0100% | 0.0100% |
| 45 - 49 | 40,278 | 8 | 4.0 | 4.0 | 1.99 | 1.99 | 0.0199% | 0.0100% | 0.0100% |
| 50 - 54 | 43,422 | 12 | 4.3 | 4.3 | 2.76 | 2.76 | 0.0276% | 0.0100% | 0.0100% |
| 55 - 59 | 40,005 | 16 | 4.0 | 4.0 | 4.00 | 4.00 | 0.0400% | 0.0100% | 0.0100% |
| 60 - 64 | 29,542 | 10 | 3.0 | 3.0 | 3.38 | 3.39 | 0.0338% | 0.0100% | 0.0100% |
| 65 - 69 | 14,158 | 8 | 1.4 | 1.4 | 5.65 | 5.65 | 0.0565% | 0.0100% | 0.0100% |
| 70 - 74 | 6,066 | 4 | 0.6 | 0.0 | 6.59 | 0.00 | 0.0659% | 0.0100% | 0.0000% |
| 75 - 79 | 1,775 | 1 | 0.2 | 0.0 | 5.63 | 0.00 | 0.0563% | 0.0100% | 0.0000% |
| 80 - 84 | 427 | 1 | 0.0 | 0.0 | 0.00 | 0.00 | 0.2340% | 0.0100% | 0.0000% |
| Total | 251,080 | 63 | 25.1 | 24.3 | 2.51 | 2.59 | 0.0251% | 0.0100% | 0.0097% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 11C

Accidental Disability Experience of Active Members Men

| Year | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 2,465 | 3 | 0.5 | 0.8 | 6.09 | 3.84 | 0.1217% | 0.0200% | 0.0317% |
| 1990 | 3,177 | 0 | 0.6 | 1.0 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0314% |
| 1991 | 4,689 | 6 | 0.9 | 1.5 | 6.40 | 4.07 | 0.1280% | 0.0200% | 0.0314% |
| 1992 | 4,848 | 1 | 1.0 | 1.5 | 1.03 | 0.66 | 0.0206% | 0.0200% | 0.0313% |
| 1993 | 4,748 | 4 | 0.9 | 1.5 | 4.21 | 2.69 | 0.0842% | 0.0200% | 0.0313% |
| 1994 | 4,899 | 5 | 1.0 | 1.5 | 5.10 | 3.26 | 0.1021% | 0.0200% | 0.0313% |
| 1995 | 4,967 | 1 | 1.0 | 1.6 | 1.01 | 0.64 | 0.0201% | 0.0200% | 0.0313% |
| 1996 | 4,991 | 3 | 1.0 | 1.6 | 3.01 | 1.92 | 0.0601% | 0.0200% | 0.0314% |
| 1997 | 5,055 | 1 | 1.0 | 1.6 | 0.99 | 0.63 | 0.0198% | 0.0200% | 0.0314% |
| 1998 | 5,410 | 1 | 1.1 | 1.7 | 0.92 | 0.59 | 0.0185% | 0.0200% | 0.0313% |
| 1999 | 5,278 | 3 | 1.1 | 1.7 | 2.84 | 1.82 | 0.0568% | 0.0200% | 0.0313% |
| 2000 | 5,223 | 4 | 1.0 | 1.6 | 3.83 | 2.45 | 0.0766% | 0.0200% | 0.0313% |
| 2001 | 5,278 | 3 | 1.1 | 1.7 | 2.84 | 1.82 | 0.0568% | 0.0200% | 0.0313% |
| 2002 | 5,265 | 1 | 1.1 | 1.6 | 0.95 | 0.61 | 0.0190% | 0.0200% | 0.0313% |
| 2003 | 4,962 | 4 | 1.0 | 1.6 | 4.03 | 2.57 | 0.0806% | 0.0200% | 0.0314% |
| 2004 | 4,458 | 3 | 0.9 | 1.4 | 3.37 | 2.15 | 0.0673% | 0.0200% | 0.0314% |
| 2005 | 4,188 | 0 | 0.8 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.0200% | 0.0313% |
| Total | 79,898 | 43 | 16.0 | 25.0 | 2.69 | 1.72 | 0.0538% | 0.0200% | 0.0313% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 11C

Accidental Disability Experience of Active Members Women

| Year | Life Years Exposed | Number of Disabilities | | | Ratio of Actual to | | Disability Rate | | |
|--------------|--------------------|------------------------|-------------|-------------|--------------------|-------------|-----------------|----------------|----------------|
| | | Actual | Expected | Proposed | Expected | Proposed | Actual | Expected | Proposed |
| 1989 | 3,374 | 1 | 0.3 | 0.3 | 2.96 | 2.99 | 0.0296% | 0.0100% | 0.0099% |
| 1990 | 10,999 | 1 | 1.1 | 1.0 | 0.91 | 0.95 | 0.0091% | 0.0100% | 0.0095% |
| 1991 | 14,635 | 5 | 1.5 | 1.4 | 3.42 | 3.58 | 0.0342% | 0.0100% | 0.0095% |
| 1992 | 14,447 | 1 | 1.4 | 1.4 | 0.69 | 0.73 | 0.0069% | 0.0100% | 0.0095% |
| 1993 | 13,573 | 0 | 1.4 | 1.3 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0096% |
| 1994 | 14,241 | 4 | 1.4 | 1.4 | 2.81 | 2.91 | 0.0281% | 0.0100% | 0.0096% |
| 1995 | 14,204 | 8 | 1.4 | 1.4 | 5.63 | 5.77 | 0.0563% | 0.0100% | 0.0098% |
| 1996 | 14,804 | 0 | 1.5 | 1.4 | 0.00 | 0.00 | 0.0000% | 0.0100% | 0.0097% |
| 1997 | 15,089 | 9 | 1.5 | 1.5 | 5.96 | 6.14 | 0.0596% | 0.0100% | 0.0097% |
| 1998 | 16,068 | 3 | 1.6 | 1.6 | 1.87 | 1.92 | 0.0187% | 0.0100% | 0.0097% |
| 1999 | 16,324 | 5 | 1.6 | 1.6 | 3.06 | 3.16 | 0.0306% | 0.0100% | 0.0097% |
| 2000 | 17,071 | 2 | 1.7 | 1.7 | 1.17 | 1.21 | 0.0117% | 0.0100% | 0.0097% |
| 2001 | 17,808 | 3 | 1.8 | 1.7 | 1.68 | 1.74 | 0.0168% | 0.0100% | 0.0097% |
| 2002 | 18,279 | 2 | 1.8 | 1.8 | 1.09 | 1.13 | 0.0109% | 0.0100% | 0.0097% |
| 2003 | 17,786 | 14 | 1.8 | 1.7 | 7.87 | 8.10 | 0.0787% | 0.0100% | 0.0097% |
| 2004 | 16,464 | 4 | 1.6 | 1.6 | 2.43 | 2.50 | 0.0243% | 0.0100% | 0.0097% |
| 2005 | 15,917 | 1 | 1.6 | 1.5 | 0.63 | 0.65 | 0.0063% | 0.0100% | 0.0097% |
| Total | 251,080 | 63 | 25.1 | 24.3 | 2.51 | 2.59 | 0.0251% | 0.0100% | 0.0097% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12A Fiscal Years 2002 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 0 | 3,204 | 87,075,244 | 91,914,110 | 94,041,267 | 0.69 | 5.5571% | 8.0000% |
| 1 | 7,150 | 184,640,315 | 195,713,973 | 197,934,426 | 0.83 | 5.9974% | 7.2000% |
| 2 | 7,325 | 181,070,578 | 190,284,131 | 192,840,174 | 0.78 | 5.0884% | 6.5000% |
| 3 | 6,659 | 159,626,286 | 167,173,398 | 169,203,852 | 0.79 | 4.7280% | 6.0000% |
| 4 | 6,252 | 152,924,491 | 158,945,465 | 161,641,193 | 0.69 | 3.9372% | 5.7000% |
| 5 | 4,828 | 122,181,305 | 127,548,227 | 128,901,269 | 0.80 | 4.3926% | 5.5000% |
| 6 | 4,026 | 107,435,400 | 111,564,636 | 113,236,914 | 0.71 | 3.8435% | 5.4000% |
| 7 | 3,768 | 100,824,822 | 104,256,790 | 106,168,537 | 0.64 | 3.4039% | 5.3000% |
| 8 | 3,567 | 89,899,989 | 92,619,878 | 94,574,793 | 0.58 | 3.0255% | 5.2000% |
| 9 | 3,310 | 84,299,293 | 86,668,441 | 88,598,557 | 0.55 | 2.8104% | 5.1000% |
| 10 | 3,022 | 76,781,751 | 79,380,753 | 80,620,837 | 0.68 | 3.3849% | 5.0000% |
| 11 | 2,739 | 77,355,076 | 80,407,335 | 81,145,478 | 0.81 | 3.9458% | 4.9000% |
| 12 | 4,119 | 110,733,370 | 112,894,268 | 116,048,568 | 0.41 | 1.9514% | 4.8000% |
| 13 | 3,325 | 99,048,810 | 101,882,898 | 103,704,112 | 0.61 | 2.8613% | 4.7000% |
| 14 | 2,772 | 91,739,227 | 94,656,905 | 95,959,230 | 0.69 | 3.1804% | 4.6000% |
| 15 | 2,410 | 79,430,197 | 82,548,525 | 83,004,553 | 0.87 | 3.9259% | 4.5000% |
| 16 | 1,650 | 60,644,341 | 62,881,090 | 63,373,332 | 0.82 | 3.6883% | 4.5000% |
| 17 | 1,502 | 58,253,514 | 60,354,530 | 60,874,921 | 0.80 | 3.6067% | 4.5000% |
| 18 | 1,144 | 46,917,939 | 48,412,986 | 49,029,245 | 0.71 | 3.1865% | 4.5000% |
| 19 | 980 | 42,646,041 | 44,067,487 | 44,565,111 | 0.74 | 3.3331% | 4.5000% |
| 20 | 795 | 36,122,035 | 37,524,121 | 37,747,527 | 0.86 | 3.8815% | 4.5000% |
| 21 | 617 | 29,120,438 | 30,379,860 | 30,430,856 | 0.96 | 4.3249% | 4.5000% |
| 22 | 555 | 28,397,073 | 29,235,748 | 29,674,942 | 0.66 | 2.9534% | 4.5000% |
| 23 | 478 | 25,465,108 | 26,528,372 | 26,611,038 | 0.93 | 4.1754% | 4.5000% |
| 24 | 352 | 19,980,371 | 20,594,025 | 20,879,488 | 0.68 | 3.0713% | 4.5000% |
| 25 | 263 | 14,928,456 | 15,569,559 | 15,600,236 | 0.95 | 4.2945% | 4.5000% |
| 26 | 242 | 13,906,930 | 14,215,190 | 14,532,741 | 0.49 | 2.2166% | 4.5000% |
| 27 | 243 | 13,146,272 | 13,717,505 | 13,737,854 | 0.97 | 4.3452% | 4.5000% |
| 28 | 515 | 21,917,356 | 22,816,404 | 22,903,635 | 0.91 | 4.1020% | 4.5000% |
| 29 | 337 | 15,738,032 | 16,467,581 | 16,446,244 | 1.03 | 4.6356% | 4.5000% |
| 30 | 296 | 14,462,864 | 14,991,483 | 15,113,693 | 0.81 | 3.6550% | 4.5000% |
| 31 | 188 | 10,305,539 | 10,810,369 | 10,769,288 | 1.09 | 4.8986% | 4.5000% |
| 32 | 163 | 9,400,397 | 9,751,550 | 9,823,414 | 0.83 | 3.7355% | 4.5000% |
| 33 | 125 | 6,830,823 | 7,146,843 | 7,138,210 | 1.03 | 4.6264% | 4.5000% |
| 34 | 98 | 5,210,723 | 5,416,410 | 5,445,206 | 0.88 | 3.9474% | 4.5000% |
| 35 | 53 | 2,666,061 | 2,753,219 | 2,786,033 | 0.73 | 3.2692% | 4.5000% |
| 36 | 50 | 2,364,385 | 2,494,301 | 2,470,783 | 1.22 | 5.4947% | 4.5000% |
| 37 | 29 | 1,271,607 | 1,285,252 | 1,328,829 | 0.24 | 1.0731% | 4.5000% |
| 38 | 28 | 930,721 | 958,077 | 972,604 | 0.65 | 2.9392% | 4.5000% |
| 39 | 27 | 1,058,999 | 1,109,684 | 1,106,654 | 1.06 | 4.7861% | 4.5000% |
| 40 | 20 | 872,096 | 881,575 | 911,340 | 0.24 | 1.0869% | 4.5000% |
| 41 | 23 | 968,700 | 1,005,584 | 1,012,291 | 0.85 | 3.8076% | 4.5000% |
| 42 | 17 | 607,635 | 622,599 | 634,979 | 0.55 | 2.4627% | 4.5000% |
| 43 | 13 | 307,398 | 319,942 | 321,231 | 0.91 | 4.0807% | 4.5000% |
| 44 | 24 | 897,833 | 932,549 | 938,235 | 0.86 | 3.8666% | 4.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12A Fiscal Years 2002 - 2005

Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| Total | 79,303 | 2,290,405,841 | 2,381,703,628 | 2,414,803,720 | 0.73 | 3.9861% | 5.4313% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12A Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Proposed % |
| 0 | 3,204 | 87,075,244 | 91,914,110 | 91,429,006 | 0.65 | 5.5571% | 8.5000% |
| 1 | 7,150 | 184,640,315 | 195,713,973 | 191,102,726 | 0.86 | 5.9974% | 7.0000% |
| 2 | 7,325 | 181,070,578 | 190,284,131 | 186,140,554 | 0.81 | 5.0884% | 6.3000% |
| 3 | 6,659 | 159,626,286 | 167,173,398 | 163,138,064 | 0.83 | 4.7280% | 5.7000% |
| 4 | 6,252 | 152,924,491 | 158,945,465 | 155,524,207 | 0.76 | 3.9372% | 5.2000% |
| 5 | 4,828 | 122,181,305 | 127,548,227 | 124,014,025 | 0.88 | 4.3926% | 5.0000% |
| 6 | 4,026 | 107,435,400 | 111,564,636 | 108,939,496 | 0.78 | 3.8435% | 4.9000% |
| 7 | 3,768 | 100,824,822 | 104,256,790 | 102,135,545 | 0.71 | 3.4039% | 4.8000% |
| 8 | 3,567 | 89,899,989 | 92,619,878 | 90,978,789 | 0.64 | 3.0255% | 4.7000% |
| 9 | 3,310 | 84,299,293 | 86,668,441 | 85,226,585 | 0.61 | 2.8104% | 4.6000% |
| 10 | 3,022 | 76,781,751 | 79,380,753 | 77,549,569 | 0.75 | 3.3849% | 4.5000% |
| 11 | 2,739 | 77,355,076 | 80,407,335 | 78,128,627 | 0.88 | 3.9458% | 4.5000% |
| 12 | 4,119 | 110,733,370 | 112,894,268 | 111,840,704 | 0.43 | 1.9514% | 4.5000% |
| 13 | 3,325 | 99,048,810 | 101,882,898 | 100,039,298 | 0.64 | 2.8613% | 4.5000% |
| 14 | 2,772 | 91,739,227 | 94,656,905 | 92,656,619 | 0.71 | 3.1804% | 4.5000% |
| 15 | 2,410 | 79,430,197 | 82,548,525 | 80,224,499 | 0.87 | 3.9259% | 4.5000% |
| 16 | 1,650 | 60,644,341 | 62,881,090 | 61,250,784 | 0.82 | 3.6883% | 4.5000% |
| 17 | 1,502 | 58,253,514 | 60,354,530 | 58,836,049 | 0.80 | 3.6067% | 4.5000% |
| 18 | 1,144 | 46,917,939 | 48,412,986 | 47,387,118 | 0.71 | 3.1865% | 4.5000% |
| 19 | 980 | 42,646,041 | 44,067,487 | 43,072,501 | 0.74 | 3.3331% | 4.5000% |
| 20 | 795 | 36,122,035 | 37,524,121 | 36,483,255 | 0.86 | 3.8815% | 4.5000% |
| 21 | 617 | 29,120,438 | 30,379,860 | 29,411,642 | 0.96 | 4.3249% | 4.5000% |
| 22 | 555 | 28,397,073 | 29,235,748 | 28,681,044 | 0.66 | 2.9534% | 4.5000% |
| 23 | 478 | 25,465,108 | 26,528,372 | 25,719,759 | 0.93 | 4.1754% | 4.5000% |
| 24 | 352 | 19,980,371 | 20,594,025 | 20,180,175 | 0.68 | 3.0713% | 4.5000% |
| 25 | 263 | 14,928,456 | 15,569,559 | 15,077,741 | 0.95 | 4.2945% | 4.5000% |
| 26 | 242 | 13,906,930 | 14,215,190 | 14,045,999 | 0.49 | 2.2166% | 4.5000% |
| 27 | 243 | 13,146,272 | 13,717,505 | 13,277,735 | 0.97 | 4.3452% | 4.5000% |
| 28 | 515 | 21,917,356 | 22,816,404 | 22,136,530 | 0.91 | 4.1020% | 4.5000% |
| 29 | 337 | 15,738,032 | 16,467,581 | 15,895,412 | 1.03 | 4.6356% | 4.5000% |
| 30 | 296 | 14,462,864 | 14,991,483 | 14,607,493 | 0.81 | 3.6550% | 4.5000% |
| 31 | 188 | 10,305,539 | 10,810,369 | 10,408,594 | 1.09 | 4.8986% | 4.5000% |
| 32 | 163 | 9,400,397 | 9,751,550 | 9,494,401 | 0.83 | 3.7355% | 4.5000% |
| 33 | 125 | 6,830,823 | 7,146,843 | 6,899,131 | 1.03 | 4.6264% | 4.5000% |
| 34 | 98 | 5,210,723 | 5,416,410 | 5,262,830 | 0.88 | 3.9474% | 4.5000% |
| 35 | 53 | 2,666,061 | 2,753,219 | 2,692,722 | 0.73 | 3.2692% | 4.5000% |
| 36 | 50 | 2,364,385 | 2,494,301 | 2,388,029 | 1.22 | 5.4947% | 4.5000% |
| 37 | 29 | 1,271,607 | 1,285,252 | 1,284,323 | 0.24 | 1.0731% | 4.5000% |
| 38 | 28 | 930,721 | 958,077 | 940,028 | 0.65 | 2.9392% | 4.5000% |
| 39 | 27 | 1,058,999 | 1,109,684 | 1,069,589 | 1.06 | 4.7861% | 4.5000% |
| 40 | 20 | 872,096 | 881,575 | 880,817 | 0.24 | 1.0869% | 4.5000% |
| 41 | 23 | 968,700 | 1,005,584 | 978,387 | 0.85 | 3.8076% | 4.5000% |
| 42 | 17 | 607,635 | 622,599 | 613,711 | 0.55 | 2.4627% | 4.5000% |
| 43 | 13 | 307,398 | 319,942 | 310,472 | 0.91 | 4.0807% | 4.5000% |
| 44 | 24 | 897,833 | 932,549 | 906,811 | 0.86 | 3.8666% | 4.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12A Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| Total | 79,303 | 2,290,405,841 | 2,381,703,628 | 2,329,261,396 | 0.77 | 3.9861% | 5.1964% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12A Merit Only Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 0 | 3,204 | 87,075,244 | 91,914,110 | 94,041,267 | 0.67 | 3.3371% | 5.0000% |
| 1 | 7,150 | 184,640,315 | 195,713,973 | 197,934,426 | 0.90 | 3.7774% | 4.2000% |
| 2 | 7,325 | 181,070,578 | 190,284,131 | 192,840,174 | 0.82 | 2.8684% | 3.5000% |
| 3 | 6,659 | 159,626,286 | 167,173,398 | 169,203,852 | 0.84 | 2.5080% | 3.0000% |
| 4 | 6,252 | 152,924,491 | 158,945,465 | 161,641,193 | 0.64 | 1.7172% | 2.7000% |
| 5 | 4,828 | 122,181,305 | 127,548,227 | 128,901,269 | 0.87 | 2.1726% | 2.5000% |
| 6 | 4,026 | 107,435,400 | 111,564,636 | 113,236,914 | 0.68 | 1.6235% | 2.4000% |
| 7 | 3,768 | 100,824,822 | 104,256,790 | 106,168,537 | 0.51 | 1.1839% | 2.3000% |
| 8 | 3,567 | 89,899,989 | 92,619,878 | 94,574,793 | 0.37 | 0.8055% | 2.2000% |
| 9 | 3,310 | 84,299,293 | 86,668,441 | 88,598,557 | 0.28 | 0.5904% | 2.1000% |
| 10 | 3,022 | 76,781,751 | 79,380,753 | 80,620,837 | 0.58 | 1.1649% | 2.0000% |
| 11 | 2,739 | 77,355,076 | 80,407,335 | 81,145,478 | 0.91 | 1.7258% | 1.9000% |
| 12 | 4,119 | 110,733,370 | 112,894,268 | 116,048,568 | -0.15 | -0.2686% | 1.8000% |
| 13 | 3,325 | 99,048,810 | 101,882,898 | 103,704,112 | 0.38 | 0.6413% | 1.7000% |
| 14 | 2,772 | 91,739,227 | 94,656,905 | 95,959,230 | 0.60 | 0.9604% | 1.6000% |
| 15 | 2,410 | 79,430,197 | 82,548,525 | 83,004,553 | 1.14 | 1.7059% | 1.5000% |
| 16 | 1,650 | 60,644,341 | 62,881,090 | 63,373,332 | 0.98 | 1.4683% | 1.5000% |
| 17 | 1,502 | 58,253,514 | 60,354,530 | 60,874,921 | 0.92 | 1.3867% | 1.5000% |
| 18 | 1,144 | 46,917,939 | 48,412,986 | 49,029,245 | 0.64 | 0.9665% | 1.5000% |
| 19 | 980 | 42,646,041 | 44,067,487 | 44,565,111 | 0.74 | 1.1131% | 1.5000% |
| 20 | 795 | 36,122,035 | 37,524,121 | 37,747,527 | 1.11 | 1.6615% | 1.5000% |
| 21 | 617 | 29,120,438 | 30,379,860 | 30,430,856 | 1.40 | 2.1049% | 1.5000% |
| 22 | 555 | 28,397,073 | 29,235,748 | 29,674,942 | 0.49 | 0.7334% | 1.5000% |
| 23 | 478 | 25,465,108 | 26,528,372 | 26,611,038 | 1.30 | 1.9554% | 1.5000% |
| 24 | 352 | 19,980,371 | 20,594,025 | 20,879,488 | 0.57 | 0.8513% | 1.5000% |
| 25 | 263 | 14,928,456 | 15,569,559 | 15,600,236 | 1.38 | 2.0745% | 1.5000% |
| 26 | 242 | 13,906,930 | 14,215,190 | 14,532,741 | 0.00 | -0.0034% | 1.5000% |
| 27 | 243 | 13,146,272 | 13,717,505 | 13,737,854 | 1.42 | 2.1252% | 1.5000% |
| 28 | 515 | 21,917,356 | 22,816,404 | 22,903,635 | 1.25 | 1.8820% | 1.5000% |
| 29 | 337 | 15,738,032 | 16,467,581 | 16,446,244 | 1.61 | 2.4156% | 1.5000% |
| 30 | 296 | 14,462,864 | 14,991,483 | 15,113,693 | 0.96 | 1.4350% | 1.5000% |
| 31 | 188 | 10,305,539 | 10,810,369 | 10,769,288 | 1.79 | 2.6786% | 1.5000% |
| 32 | 163 | 9,400,397 | 9,751,550 | 9,823,414 | 1.01 | 1.5155% | 1.5000% |
| 33 | 125 | 6,830,823 | 7,146,843 | 7,138,210 | 1.60 | 2.4064% | 1.5000% |
| 34 | 98 | 5,210,723 | 5,416,410 | 5,445,206 | 1.15 | 1.7274% | 1.5000% |
| 35 | 53 | 2,666,061 | 2,753,219 | 2,786,033 | 0.70 | 1.0492% | 1.5000% |
| 36 | 50 | 2,364,385 | 2,494,301 | 2,470,783 | 2.18 | 3.2747% | 1.5000% |
| 37 | 29 | 1,271,607 | 1,285,252 | 1,328,829 | -0.76 | -1.1469% | 1.5000% |
| 38 | 28 | 930,721 | 958,077 | 972,604 | 0.48 | 0.7192% | 1.5000% |
| 39 | 27 | 1,058,999 | 1,109,684 | 1,106,654 | 1.71 | 2.5661% | 1.5000% |
| 40 | 20 | 872,096 | 881,575 | 911,340 | -0.76 | -1.1331% | 1.5000% |
| 41 | 23 | 968,700 | 1,005,584 | 1,012,291 | 1.06 | 1.5876% | 1.5000% |
| 42 | 17 | 607,635 | 622,599 | 634,979 | 0.16 | 0.2427% | 1.5000% |
| 43 | 13 | 307,398 | 319,942 | 321,231 | 1.24 | 1.8607% | 1.5000% |
| 44 | 24 | 897,833 | 932,549 | 938,235 | 1.10 | 1.6466% | 1.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12A Merit Only Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |
| Total | 79,303 | 2,290,405,841 | 2,381,703,628 | 2,414,803,720 | 0.73 | 1.7661% | 2.4313% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12A Merit Only Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Proposed % |
| 0 | 3,204 | 87,075,244 | 91,914,110 | 91,429,006 | 0.67 | 3.3371% | 5.0000% |
| 1 | 7,150 | 184,640,315 | 195,713,973 | 191,102,726 | 1.08 | 3.7774% | 3.5000% |
| 2 | 7,325 | 181,070,578 | 190,284,131 | 186,140,554 | 1.02 | 2.8684% | 2.8000% |
| 3 | 6,659 | 159,626,286 | 167,173,398 | 163,138,064 | 1.14 | 2.5080% | 2.2000% |
| 4 | 6,252 | 152,924,491 | 158,945,465 | 155,524,207 | 1.01 | 1.7172% | 1.7000% |
| 5 | 4,828 | 122,181,305 | 127,548,227 | 124,014,025 | 1.45 | 2.1726% | 1.5000% |
| 6 | 4,026 | 107,435,400 | 111,564,636 | 108,939,496 | 1.16 | 1.6235% | 1.4000% |
| 7 | 3,768 | 100,824,822 | 104,256,790 | 102,135,545 | 0.91 | 1.1839% | 1.3000% |
| 8 | 3,567 | 89,899,989 | 92,619,878 | 90,978,789 | 0.67 | 0.8055% | 1.2000% |
| 9 | 3,310 | 84,299,293 | 86,668,441 | 85,226,585 | 0.54 | 0.5904% | 1.1000% |
| 10 | 3,022 | 76,781,751 | 79,380,753 | 77,549,569 | 1.16 | 1.1649% | 1.0000% |
| 11 | 2,739 | 77,355,076 | 80,407,335 | 78,128,627 | 1.73 | 1.7258% | 1.0000% |
| 12 | 4,119 | 110,733,370 | 112,894,268 | 111,840,704 | -0.27 | -0.2686% | 1.0000% |
| 13 | 3,325 | 99,048,810 | 101,882,898 | 100,039,298 | 0.64 | 0.6413% | 1.0000% |
| 14 | 2,772 | 91,739,227 | 94,656,905 | 92,656,619 | 0.96 | 0.9604% | 1.0000% |
| 15 | 2,410 | 79,430,197 | 82,548,525 | 80,224,499 | 1.71 | 1.7059% | 1.0000% |
| 16 | 1,650 | 60,644,341 | 62,881,090 | 61,250,784 | 1.47 | 1.4683% | 1.0000% |
| 17 | 1,502 | 58,253,514 | 60,354,530 | 58,836,049 | 1.39 | 1.3867% | 1.0000% |
| 18 | 1,144 | 46,917,939 | 48,412,986 | 47,387,118 | 0.97 | 0.9665% | 1.0000% |
| 19 | 980 | 42,646,041 | 44,067,487 | 43,072,501 | 1.11 | 1.1131% | 1.0000% |
| 20 | 795 | 36,122,035 | 37,524,121 | 36,483,255 | 1.66 | 1.6615% | 1.0000% |
| 21 | 617 | 29,120,438 | 30,379,860 | 29,411,642 | 2.10 | 2.1049% | 1.0000% |
| 22 | 555 | 28,397,073 | 29,235,748 | 28,681,044 | 0.73 | 0.7334% | 1.0000% |
| 23 | 478 | 25,465,108 | 26,528,372 | 25,719,759 | 1.96 | 1.9554% | 1.0000% |
| 24 | 352 | 19,980,371 | 20,594,025 | 20,180,175 | 0.85 | 0.8513% | 1.0000% |
| 25 | 263 | 14,928,456 | 15,569,559 | 15,077,741 | 2.07 | 2.0745% | 1.0000% |
| 26 | 242 | 13,906,930 | 14,215,190 | 14,045,999 | 0.00 | -0.0034% | 1.0000% |
| 27 | 243 | 13,146,272 | 13,717,505 | 13,277,735 | 2.13 | 2.1252% | 1.0000% |
| 28 | 515 | 21,917,356 | 22,816,404 | 22,136,530 | 1.88 | 1.8820% | 1.0000% |
| 29 | 337 | 15,738,032 | 16,467,581 | 15,895,412 | 2.42 | 2.4156% | 1.0000% |
| 30 | 296 | 14,462,864 | 14,991,483 | 14,607,493 | 1.44 | 1.4350% | 1.0000% |
| 31 | 188 | 10,305,539 | 10,810,369 | 10,408,594 | 2.68 | 2.6786% | 1.0000% |
| 32 | 163 | 9,400,397 | 9,751,550 | 9,494,401 | 1.52 | 1.5155% | 1.0000% |
| 33 | 125 | 6,830,823 | 7,146,843 | 6,899,131 | 2.41 | 2.4064% | 1.0000% |
| 34 | 98 | 5,210,723 | 5,416,410 | 5,262,830 | 1.73 | 1.7274% | 1.0000% |
| 35 | 53 | 2,666,061 | 2,753,219 | 2,692,722 | 1.05 | 1.0492% | 1.0000% |
| 36 | 50 | 2,364,385 | 2,494,301 | 2,388,029 | 3.27 | 3.2747% | 1.0000% |
| 37 | 29 | 1,271,607 | 1,285,252 | 1,284,323 | -1.15 | -1.1469% | 1.0000% |
| 38 | 28 | 930,721 | 958,077 | 940,028 | 0.72 | 0.7192% | 1.0000% |
| 39 | 27 | 1,058,999 | 1,109,684 | 1,069,589 | 2.57 | 2.5661% | 1.0000% |
| 40 | 20 | 872,096 | 881,575 | 880,817 | -1.13 | -1.1331% | 1.0000% |
| 41 | 23 | 968,700 | 1,005,584 | 978,387 | 1.59 | 1.5876% | 1.0000% |
| 42 | 17 | 607,635 | 622,599 | 613,711 | 0.24 | 0.2427% | 1.0000% |
| 43 | 13 | 307,398 | 319,942 | 310,472 | 1.86 | 1.8607% | 1.0000% |
| 44 | 24 | 897,833 | 932,549 | 906,811 | 1.65 | 1.6466% | 1.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12A Merit Only Fiscal Years 2002 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| Total | 79,303 | 2,290,405,841 | 2,381,703,628 | 2,329,261,396 | 1.04 | 1.7661% | 1.6964% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12B Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 0 | 23,055 | 431,056,582 | 475,917,668 | 465,541,125 | 1.30 | 10.4072% | 8.0000% |
| 1 | 40,608 | 825,051,729 | 876,439,956 | 884,455,470 | 0.87 | 6.2285% | 7.2000% |
| 2 | 33,938 | 696,604,161 | 726,836,954 | 741,883,465 | 0.67 | 4.3400% | 6.5000% |
| 3 | 28,901 | 593,412,477 | 623,130,653 | 629,017,192 | 0.83 | 5.0080% | 6.0000% |
| 4 | 24,502 | 520,441,640 | 541,605,029 | 550,106,838 | 0.71 | 4.0664% | 5.7000% |
| 5 | 20,658 | 448,861,298 | 468,538,256 | 473,548,644 | 0.80 | 4.3838% | 5.5000% |
| 6 | 17,549 | 396,751,690 | 409,988,993 | 418,176,286 | 0.62 | 3.3364% | 5.4000% |
| 7 | 15,742 | 361,949,375 | 375,702,393 | 381,132,688 | 0.72 | 3.7997% | 5.3000% |
| 8 | 13,831 | 324,099,943 | 337,918,522 | 340,953,158 | 0.82 | 4.2637% | 5.2000% |
| 9 | 12,356 | 302,616,492 | 315,957,446 | 318,049,933 | 0.86 | 4.4085% | 5.1000% |
| 10 | 10,819 | 280,046,039 | 291,871,993 | 294,048,331 | 0.84 | 4.2229% | 5.0000% |
| 11 | 9,060 | 251,255,008 | 264,336,640 | 263,566,513 | 1.06 | 5.2065% | 4.9000% |
| 12 | 7,784 | 230,454,698 | 238,150,499 | 241,516,515 | 0.70 | 3.3394% | 4.8000% |
| 13 | 6,043 | 196,202,768 | 203,277,245 | 205,424,313 | 0.77 | 3.6057% | 4.7000% |
| 14 | 5,151 | 178,939,136 | 185,888,753 | 187,170,338 | 0.84 | 3.8838% | 4.6000% |
| 15 | 4,720 | 165,017,343 | 172,167,318 | 172,443,120 | 0.96 | 4.3329% | 4.5000% |
| 16 | 3,836 | 143,164,497 | 149,772,206 | 149,606,894 | 1.03 | 4.6155% | 4.5000% |
| 17 | 3,379 | 130,539,992 | 136,066,951 | 136,414,292 | 0.94 | 4.2339% | 4.5000% |
| 18 | 3,057 | 122,119,482 | 127,194,527 | 127,614,858 | 0.92 | 4.1558% | 4.5000% |
| 19 | 2,748 | 114,028,106 | 118,405,784 | 119,159,369 | 0.85 | 3.8391% | 4.5000% |
| 20 | 2,368 | 102,454,934 | 106,216,008 | 107,065,407 | 0.82 | 3.6710% | 4.5000% |
| 21 | 2,035 | 88,933,289 | 92,455,456 | 92,935,287 | 0.88 | 3.9605% | 4.5000% |
| 22 | 2,394 | 91,762,891 | 95,108,876 | 95,892,221 | 0.81 | 3.6463% | 4.5000% |
| 23 | 2,151 | 85,530,037 | 88,616,307 | 89,378,888 | 0.80 | 3.6084% | 4.5000% |
| 24 | 1,920 | 79,255,498 | 82,661,669 | 82,821,994 | 0.96 | 4.2977% | 4.5000% |
| 25 | 1,650 | 68,168,997 | 71,004,674 | 71,236,600 | 0.92 | 4.1598% | 4.5000% |
| 26 | 1,470 | 63,277,270 | 65,815,268 | 66,124,747 | 0.89 | 4.0109% | 4.5000% |
| 27 | 1,263 | 55,809,153 | 58,233,043 | 58,320,563 | 0.97 | 4.3432% | 4.5000% |
| 28 | 1,157 | 54,158,975 | 56,379,786 | 56,596,127 | 0.91 | 4.1005% | 4.5000% |
| 29 | 874 | 42,531,363 | 44,455,369 | 44,445,275 | 1.01 | 4.5237% | 4.5000% |
| 30 | 739 | 37,064,771 | 38,490,824 | 38,732,686 | 0.85 | 3.8475% | 4.5000% |
| 31 | 514 | 26,960,925 | 28,172,331 | 28,174,169 | 1.00 | 4.4932% | 4.5000% |
| 32 | 421 | 22,833,533 | 23,774,178 | 23,861,040 | 0.92 | 4.1196% | 4.5000% |
| 33 | 314 | 16,639,870 | 17,377,386 | 17,388,665 | 0.98 | 4.4322% | 4.5000% |
| 34 | 259 | 13,574,118 | 14,213,224 | 14,184,953 | 1.05 | 4.7083% | 4.5000% |
| 35 | 173 | 8,962,462 | 9,244,052 | 9,365,772 | 0.70 | 3.1419% | 4.5000% |
| 36 | 146 | 7,594,418 | 8,087,106 | 7,936,167 | 1.44 | 6.4875% | 4.5000% |
| 37 | 104 | 5,503,362 | 5,634,174 | 5,751,013 | 0.53 | 2.3769% | 4.5000% |
| 38 | 88 | 4,141,274 | 4,294,071 | 4,327,631 | 0.82 | 3.6896% | 4.5000% |
| 39 | 68 | 3,299,327 | 3,440,285 | 3,447,797 | 0.95 | 4.2723% | 4.5000% |
| 40 | 50 | 2,594,386 | 2,645,870 | 2,711,134 | 0.44 | 1.9844% | 4.5000% |
| 41 | 44 | 2,024,911 | 2,103,022 | 2,116,031 | 0.86 | 3.8575% | 4.5000% |
| 42 | 33 | 1,461,517 | 1,517,690 | 1,527,284 | 0.85 | 3.8435% | 4.5000% |
| 43 | 25 | 932,271 | 958,890 | 974,224 | 0.63 | 2.8553% | 4.5000% |
| 44 | 61 | 2,898,997 | 2,982,621 | 3,029,452 | 0.64 | 2.8846% | 4.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12B Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| Total | 308,058 | 7,600,981,005 | 7,963,049,966 | 8,028,174,469 | 0.85 | 4.7635% | 5.6202% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12B Fiscal Years 1989 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Proposed % |
| 0 | 23,055 | 431,056,582 | 475,917,668 | 452,609,411 | 1.22 | 10.4072% | 8.5000% |
| 1 | 40,608 | 825,051,729 | 876,439,956 | 853,928,540 | 0.89 | 6.2285% | 7.0000% |
| 2 | 33,938 | 696,604,161 | 726,836,954 | 716,109,078 | 0.69 | 4.3400% | 6.3000% |
| 3 | 28,901 | 593,412,477 | 623,130,653 | 606,467,551 | 0.88 | 5.0080% | 5.7000% |
| 4 | 24,502 | 520,441,640 | 541,605,029 | 529,289,148 | 0.78 | 4.0664% | 5.2000% |
| 5 | 20,658 | 448,861,298 | 468,538,256 | 455,594,217 | 0.88 | 4.3838% | 5.0000% |
| 6 | 17,549 | 396,751,690 | 409,988,993 | 402,306,214 | 0.68 | 3.3364% | 4.9000% |
| 7 | 15,742 | 361,949,375 | 375,702,393 | 366,654,717 | 0.79 | 3.7997% | 4.8000% |
| 8 | 13,831 | 324,099,943 | 337,918,522 | 327,989,142 | 0.91 | 4.2637% | 4.7000% |
| 9 | 12,356 | 302,616,492 | 315,957,446 | 305,945,273 | 0.96 | 4.4085% | 4.6000% |
| 10 | 10,819 | 280,046,039 | 291,871,993 | 282,846,499 | 0.94 | 4.2229% | 4.5000% |
| 11 | 9,060 | 251,255,008 | 264,336,640 | 253,767,558 | 1.16 | 5.2065% | 4.5000% |
| 12 | 7,784 | 230,454,698 | 238,150,499 | 232,759,245 | 0.74 | 3.3394% | 4.5000% |
| 13 | 6,043 | 196,202,768 | 203,277,245 | 198,164,796 | 0.80 | 3.6057% | 4.5000% |
| 14 | 5,151 | 178,939,136 | 185,888,753 | 180,728,527 | 0.86 | 3.8838% | 4.5000% |
| 15 | 4,720 | 165,017,343 | 172,167,318 | 166,667,516 | 0.96 | 4.3329% | 4.5000% |
| 16 | 3,836 | 143,164,497 | 149,772,206 | 144,596,142 | 1.03 | 4.6155% | 4.5000% |
| 17 | 3,379 | 130,539,992 | 136,066,951 | 131,845,392 | 0.94 | 4.2339% | 4.5000% |
| 18 | 3,057 | 122,119,482 | 127,194,527 | 123,340,677 | 0.92 | 4.1558% | 4.5000% |
| 19 | 2,748 | 114,028,106 | 118,405,784 | 115,168,387 | 0.85 | 3.8391% | 4.5000% |
| 20 | 2,368 | 102,454,934 | 106,216,008 | 103,479,483 | 0.82 | 3.6710% | 4.5000% |
| 21 | 2,035 | 88,933,289 | 92,455,456 | 89,822,622 | 0.88 | 3.9605% | 4.5000% |
| 22 | 2,394 | 91,762,891 | 95,108,876 | 92,680,520 | 0.81 | 3.6463% | 4.5000% |
| 23 | 2,151 | 85,530,037 | 88,616,307 | 86,385,337 | 0.80 | 3.6084% | 4.5000% |
| 24 | 1,920 | 79,255,498 | 82,661,669 | 80,048,053 | 0.96 | 4.2977% | 4.5000% |
| 25 | 1,650 | 68,168,997 | 71,004,674 | 68,850,687 | 0.92 | 4.1598% | 4.5000% |
| 26 | 1,470 | 63,277,270 | 65,815,268 | 63,910,043 | 0.89 | 4.0109% | 4.5000% |
| 27 | 1,263 | 55,809,153 | 58,233,043 | 56,367,245 | 0.97 | 4.3432% | 4.5000% |
| 28 | 1,157 | 54,158,975 | 56,379,786 | 54,700,565 | 0.91 | 4.1005% | 4.5000% |
| 29 | 874 | 42,531,363 | 44,455,369 | 42,956,677 | 1.01 | 4.5237% | 4.5000% |
| 30 | 739 | 37,064,771 | 38,490,824 | 37,435,419 | 0.85 | 3.8475% | 4.5000% |
| 31 | 514 | 26,960,925 | 28,172,331 | 27,230,534 | 1.00 | 4.4932% | 4.5000% |
| 32 | 421 | 22,833,533 | 23,774,178 | 23,061,868 | 0.92 | 4.1196% | 4.5000% |
| 33 | 314 | 16,639,870 | 17,377,386 | 16,806,269 | 0.98 | 4.4322% | 4.5000% |
| 34 | 259 | 13,574,118 | 14,213,224 | 13,709,859 | 1.05 | 4.7083% | 4.5000% |
| 35 | 173 | 8,962,462 | 9,244,052 | 9,052,087 | 0.70 | 3.1419% | 4.5000% |
| 36 | 146 | 7,594,418 | 8,087,106 | 7,670,362 | 1.44 | 6.4875% | 4.5000% |
| 37 | 104 | 5,503,362 | 5,634,174 | 5,558,396 | 0.53 | 2.3769% | 4.5000% |
| 38 | 88 | 4,141,274 | 4,294,071 | 4,182,687 | 0.82 | 3.6896% | 4.5000% |
| 39 | 68 | 3,299,327 | 3,440,285 | 3,332,320 | 0.95 | 4.2723% | 4.5000% |
| 40 | 50 | 2,594,386 | 2,645,870 | 2,620,330 | 0.44 | 1.9844% | 4.5000% |
| 41 | 44 | 2,024,911 | 2,103,022 | 2,045,160 | 0.86 | 3.8575% | 4.5000% |
| 42 | 33 | 1,461,517 | 1,517,690 | 1,476,132 | 0.85 | 3.8435% | 4.5000% |
| 43 | 25 | 932,271 | 958,890 | 941,594 | 0.63 | 2.8553% | 4.5000% |
| 44 | 61 | 2,898,997 | 2,982,621 | 2,927,987 | 0.64 | 2.8846% | 4.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12B Fiscal Years 1989 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.5000% |
| Total | 308,058 | 7,600,981,005 | 7,963,049,966 | 7,744,030,265 | 0.89 | 4.7635% | 5.3820% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 12B Merit Only Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women**

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 0 | 23,055 | 431,056,582 | 475,917,668 | 465,541,125 | 1.56 | 7.7872% | 5.0000% |
| 1 | 40,608 | 825,051,729 | 876,439,956 | 884,455,470 | 0.86 | 3.6085% | 4.2000% |
| 2 | 33,938 | 696,604,161 | 726,836,954 | 741,883,465 | 0.49 | 1.7200% | 3.5000% |
| 3 | 28,901 | 593,412,477 | 623,130,653 | 629,017,192 | 0.80 | 2.3880% | 3.0000% |
| 4 | 24,502 | 520,441,640 | 541,605,029 | 550,106,838 | 0.54 | 1.4464% | 2.7000% |
| 5 | 20,658 | 448,861,298 | 468,538,256 | 473,548,644 | 0.71 | 1.7638% | 2.5000% |
| 6 | 17,549 | 396,751,690 | 409,988,993 | 418,176,286 | 0.30 | 0.7164% | 2.4000% |
| 7 | 15,742 | 361,949,375 | 375,702,393 | 381,132,688 | 0.51 | 1.1797% | 2.3000% |
| 8 | 13,831 | 324,099,943 | 337,918,522 | 340,953,158 | 0.75 | 1.6437% | 2.2000% |
| 9 | 12,356 | 302,616,492 | 315,957,446 | 318,049,933 | 0.85 | 1.7885% | 2.1000% |
| 10 | 10,819 | 280,046,039 | 291,871,993 | 294,048,331 | 0.80 | 1.6029% | 2.0000% |
| 11 | 9,060 | 251,255,008 | 264,336,640 | 263,566,513 | 1.36 | 2.5865% | 1.9000% |
| 12 | 7,784 | 230,454,698 | 238,150,499 | 241,516,515 | 0.40 | 0.7194% | 1.8000% |
| 13 | 6,043 | 196,202,768 | 203,277,245 | 205,424,313 | 0.58 | 0.9857% | 1.7000% |
| 14 | 5,151 | 178,939,136 | 185,888,753 | 187,170,338 | 0.79 | 1.2638% | 1.6000% |
| 15 | 4,720 | 165,017,343 | 172,167,318 | 172,443,120 | 1.14 | 1.7129% | 1.5000% |
| 16 | 3,836 | 143,164,497 | 149,772,206 | 149,606,894 | 1.33 | 1.9955% | 1.5000% |
| 17 | 3,379 | 130,539,992 | 136,066,951 | 136,414,292 | 1.08 | 1.6139% | 1.5000% |
| 18 | 3,057 | 122,119,482 | 127,194,527 | 127,614,858 | 1.02 | 1.5358% | 1.5000% |
| 19 | 2,748 | 114,028,106 | 118,405,784 | 119,159,369 | 0.81 | 1.2191% | 1.5000% |
| 20 | 2,368 | 102,454,934 | 106,216,008 | 107,065,407 | 0.70 | 1.0510% | 1.5000% |
| 21 | 2,035 | 88,933,289 | 92,455,456 | 92,935,287 | 0.89 | 1.3405% | 1.5000% |
| 22 | 2,394 | 91,762,891 | 95,108,876 | 95,892,221 | 0.68 | 1.0263% | 1.5000% |
| 23 | 2,151 | 85,530,037 | 88,616,307 | 89,378,888 | 0.66 | 0.9884% | 1.5000% |
| 24 | 1,920 | 79,255,498 | 82,661,669 | 82,821,994 | 1.12 | 1.6777% | 1.5000% |
| 25 | 1,650 | 68,168,997 | 71,004,674 | 71,236,600 | 1.03 | 1.5398% | 1.5000% |
| 26 | 1,470 | 63,277,270 | 65,815,268 | 66,124,747 | 0.93 | 1.3909% | 1.5000% |
| 27 | 1,263 | 55,809,153 | 58,233,043 | 58,320,563 | 1.15 | 1.7232% | 1.5000% |
| 28 | 1,157 | 54,158,975 | 56,379,786 | 56,596,127 | 0.99 | 1.4805% | 1.5000% |
| 29 | 874 | 42,531,363 | 44,455,369 | 44,445,275 | 1.27 | 1.9037% | 1.5000% |
| 30 | 739 | 37,064,771 | 38,490,824 | 38,732,686 | 0.82 | 1.2275% | 1.5000% |
| 31 | 514 | 26,960,925 | 28,172,331 | 28,174,169 | 1.25 | 1.8732% | 1.5000% |
| 32 | 421 | 22,833,533 | 23,774,178 | 23,861,040 | 1.00 | 1.4996% | 1.5000% |
| 33 | 314 | 16,639,870 | 17,377,386 | 17,388,665 | 1.21 | 1.8122% | 1.5000% |
| 34 | 259 | 13,574,118 | 14,213,224 | 14,184,953 | 1.39 | 2.0883% | 1.5000% |
| 35 | 173 | 8,962,462 | 9,244,052 | 9,365,772 | 0.35 | 0.5219% | 1.5000% |
| 36 | 146 | 7,594,418 | 8,087,106 | 7,936,167 | 2.58 | 3.8675% | 1.5000% |
| 37 | 104 | 5,503,362 | 5,634,174 | 5,751,013 | -0.16 | -0.2431% | 1.5000% |
| 38 | 88 | 4,141,274 | 4,294,071 | 4,327,631 | 0.71 | 1.0696% | 1.5000% |
| 39 | 68 | 3,299,327 | 3,440,285 | 3,447,797 | 1.10 | 1.6523% | 1.5000% |
| 40 | 50 | 2,594,386 | 2,645,870 | 2,711,134 | -0.42 | -0.6356% | 1.5000% |
| 41 | 44 | 2,024,911 | 2,103,022 | 2,116,031 | 0.83 | 1.2375% | 1.5000% |
| 42 | 33 | 1,461,517 | 1,517,690 | 1,527,284 | 0.82 | 1.2235% | 1.5000% |
| 43 | 25 | 932,271 | 958,890 | 974,224 | 0.16 | 0.2353% | 1.5000% |
| 44 | 61 | 2,898,997 | 2,982,621 | 3,029,452 | 0.18 | 0.2646% | 1.5000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12B Merit Only Fiscal Years 1989 - 2005
Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Expected % |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.5000% |
| Total | 308,058 | 7,600,981,005 | 7,963,049,966 | 8,028,174,469 | 0.82 | 2.1435% | 2.6202% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12B Merit Only Fiscal Years 1989 - 2005

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Proposed % |
| 0 | 23,055 | 431,056,582 | 475,917,668 | 452,609,411 | 1.56 | 7.7872% | 5.0000% |
| 1 | 40,608 | 825,051,729 | 876,439,956 | 853,928,540 | 1.03 | 3.6085% | 3.5000% |
| 2 | 33,938 | 696,604,161 | 726,836,954 | 716,109,078 | 0.61 | 1.7200% | 2.8000% |
| 3 | 28,901 | 593,412,477 | 623,130,653 | 606,467,551 | 1.09 | 2.3880% | 2.2000% |
| 4 | 24,502 | 520,441,640 | 541,605,029 | 529,289,148 | 0.85 | 1.4464% | 1.7000% |
| 5 | 20,658 | 448,861,298 | 468,538,256 | 455,594,217 | 1.18 | 1.7638% | 1.5000% |
| 6 | 17,549 | 396,751,690 | 409,988,993 | 402,306,214 | 0.51 | 0.7164% | 1.4000% |
| 7 | 15,742 | 361,949,375 | 375,702,393 | 366,654,717 | 0.91 | 1.1797% | 1.3000% |
| 8 | 13,831 | 324,099,943 | 337,918,522 | 327,989,142 | 1.37 | 1.6437% | 1.2000% |
| 9 | 12,356 | 302,616,492 | 315,957,446 | 305,945,273 | 1.63 | 1.7885% | 1.1000% |
| 10 | 10,819 | 280,046,039 | 291,871,993 | 282,846,499 | 1.60 | 1.6029% | 1.0000% |
| 11 | 9,060 | 251,255,008 | 264,336,640 | 253,767,558 | 2.59 | 2.5865% | 1.0000% |
| 12 | 7,784 | 230,454,698 | 238,150,499 | 232,759,245 | 0.72 | 0.7194% | 1.0000% |
| 13 | 6,043 | 196,202,768 | 203,277,245 | 198,164,796 | 0.99 | 0.9857% | 1.0000% |
| 14 | 5,151 | 178,939,136 | 185,888,753 | 180,728,527 | 1.26 | 1.2638% | 1.0000% |
| 15 | 4,720 | 165,017,343 | 172,167,318 | 166,667,516 | 1.71 | 1.7129% | 1.0000% |
| 16 | 3,836 | 143,164,497 | 149,772,206 | 144,596,142 | 2.00 | 1.9955% | 1.0000% |
| 17 | 3,379 | 130,539,992 | 136,066,951 | 131,845,392 | 1.61 | 1.6139% | 1.0000% |
| 18 | 3,057 | 122,119,482 | 127,194,527 | 123,340,677 | 1.54 | 1.5358% | 1.0000% |
| 19 | 2,748 | 114,028,106 | 118,405,784 | 115,168,387 | 1.22 | 1.2191% | 1.0000% |
| 20 | 2,368 | 102,454,934 | 106,216,008 | 103,479,483 | 1.05 | 1.0510% | 1.0000% |
| 21 | 2,035 | 88,933,289 | 92,455,456 | 89,822,622 | 1.34 | 1.3405% | 1.0000% |
| 22 | 2,394 | 91,762,891 | 95,108,876 | 92,680,520 | 1.03 | 1.0263% | 1.0000% |
| 23 | 2,151 | 85,530,037 | 88,616,307 | 86,385,337 | 0.99 | 0.9884% | 1.0000% |
| 24 | 1,920 | 79,255,498 | 82,661,669 | 80,048,053 | 1.68 | 1.6777% | 1.0000% |
| 25 | 1,650 | 68,168,997 | 71,004,674 | 68,850,687 | 1.54 | 1.5398% | 1.0000% |
| 26 | 1,470 | 63,277,270 | 65,815,268 | 63,910,043 | 1.39 | 1.3909% | 1.0000% |
| 27 | 1,263 | 55,809,153 | 58,233,043 | 56,367,245 | 1.72 | 1.7232% | 1.0000% |
| 28 | 1,157 | 54,158,975 | 56,379,786 | 54,700,565 | 1.48 | 1.4805% | 1.0000% |
| 29 | 874 | 42,531,363 | 44,455,369 | 42,956,677 | 1.90 | 1.9037% | 1.0000% |
| 30 | 739 | 37,064,771 | 38,490,824 | 37,435,419 | 1.23 | 1.2275% | 1.0000% |
| 31 | 514 | 26,960,925 | 28,172,331 | 27,230,534 | 1.87 | 1.8732% | 1.0000% |
| 32 | 421 | 22,833,533 | 23,774,178 | 23,061,868 | 1.50 | 1.4996% | 1.0000% |
| 33 | 314 | 16,639,870 | 17,377,386 | 16,806,269 | 1.81 | 1.8122% | 1.0000% |
| 34 | 259 | 13,574,118 | 14,213,224 | 13,709,859 | 2.09 | 2.0883% | 1.0000% |
| 35 | 173 | 8,962,462 | 9,244,052 | 9,052,087 | 0.52 | 0.5219% | 1.0000% |
| 36 | 146 | 7,594,418 | 8,087,106 | 7,670,362 | 3.87 | 3.8675% | 1.0000% |
| 37 | 104 | 5,503,362 | 5,634,174 | 5,558,396 | -0.24 | -0.2431% | 1.0000% |
| 38 | 88 | 4,141,274 | 4,294,071 | 4,182,687 | 1.07 | 1.0696% | 1.0000% |
| 39 | 68 | 3,299,327 | 3,440,285 | 3,332,320 | 1.65 | 1.6523% | 1.0000% |
| 40 | 50 | 2,594,386 | 2,645,870 | 2,620,330 | -0.64 | -0.6356% | 1.0000% |
| 41 | 44 | 2,024,911 | 2,103,022 | 2,045,160 | 1.24 | 1.2375% | 1.0000% |
| 42 | 33 | 1,461,517 | 1,517,690 | 1,476,132 | 1.22 | 1.2235% | 1.0000% |
| 43 | 25 | 932,271 | 958,890 | 941,594 | 0.24 | 0.2353% | 1.0000% |
| 44 | 61 | 2,898,997 | 2,982,621 | 2,927,987 | 0.26 | 0.2646% | 1.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12B Merit Only Fiscal Years 1989 - 2005

Salary Experience of Active Members Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------|-------------------|---------------------|-----------------------------|-----------|------------|
| | | | | | | Actual % | Proposed % |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 1.0000% |
| Total | 308,058 | 7,600,981,005 | 7,963,049,966 | 7,744,030,265 | 1.14 | 2.1435% | 1.8820% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12C

Salary Experience of Active Members

Men and Women

| Fiscal Year | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Expected Salary EOY | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Expected % |
| 1989 | 5,640 | 149,716,959 | 159,601,386 | 157,828,926 | 1.22 | 6.6021% | 5.4182% |
| 1990 | 13,541 | 238,069,438 | 269,485,622 | 252,573,501 | 2.17 | 13.1962% | 6.0924% |
| 1991 | 18,223 | 370,974,112 | 397,423,077 | 394,134,660 | 1.14 | 7.1296% | 6.2432% |
| 1992 | 18,231 | 395,954,154 | 403,139,835 | 419,492,648 | 0.31 | 1.8148% | 5.9448% |
| 1993 | 16,605 | 375,299,773 | 395,157,341 | 396,658,783 | 0.93 | 5.2911% | 5.6912% |
| 1994 | 17,671 | 404,944,911 | 422,367,365 | 427,929,654 | 0.76 | 4.3024% | 5.6760% |
| 1995 | 17,535 | 412,900,064 | 428,100,787 | 436,385,580 | 0.65 | 3.6815% | 5.6879% |
| 1996 | 19,093 | 445,870,944 | 440,237,504 | 470,961,845 | -0.22 | -1.2635% | 5.6274% |
| 1997 | 19,141 | 437,031,807 | 452,347,682 | 461,101,076 | 0.64 | 3.5045% | 5.5074% |
| 1998 | 20,711 | 486,284,154 | 514,091,338 | 513,541,619 | 1.02 | 5.7183% | 5.6053% |
| 1999 | 19,643 | 481,977,435 | 513,437,028 | 508,790,715 | 1.17 | 6.5272% | 5.5632% |
| 2000 | 21,419 | 550,094,947 | 578,925,477 | 581,069,117 | 0.93 | 5.2410% | 5.6307% |
| 2001 | 21,302 | 561,456,466 | 607,031,896 | 592,902,625 | 1.45 | 8.1174% | 5.6008% |
| 2002 | 22,110 | 622,629,105 | 644,871,314 | 657,358,823 | 0.64 | 3.5723% | 5.5779% |
| 2003 | 19,554 | 556,801,383 | 584,284,244 | 587,208,567 | 0.90 | 4.9358% | 5.4610% |
| 2004 | 18,761 | 550,433,638 | 563,797,537 | 579,926,880 | 0.45 | 2.4279% | 5.3582% |
| 2005 | 18,878 | 560,541,715 | 588,750,533 | 590,309,450 | 0.95 | 5.0324% | 5.3105% |
| Total | 308,058 | 7,600,981,005 | 7,963,049,966 | 8,028,174,469 | 0.85 | 4.7635% | 5.6202% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 12C

Salary Experience of Active Members

Men and Women

| Service | Life Years Exposed | Total Salary BOY | Actual Salary EOY | Proposed Salary EOY | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|----------------------|----------------------|----------------------|-----------------------------|----------------|----------------|
| | | | | | | Actual % | Proposed % |
| 1989 | 5,640 | 149,716,959 | 159,601,386 | 152,246,082 | 1.27 | 6.6021% | 5.1893% |
| 1990 | 13,541 | 238,069,438 | 269,485,622 | 244,036,578 | 2.20 | 13.1962% | 6.0065% |
| 1991 | 18,223 | 370,974,112 | 397,423,077 | 380,814,840 | 1.16 | 7.1296% | 6.1527% |
| 1992 | 18,231 | 395,954,154 | 403,139,835 | 404,794,657 | 0.32 | 1.8148% | 5.7327% |
| 1993 | 16,605 | 375,299,773 | 395,157,341 | 382,615,948 | 0.97 | 5.2911% | 5.4494% |
| 1994 | 17,671 | 404,944,911 | 422,367,365 | 412,661,567 | 0.80 | 4.3024% | 5.4056% |
| 1995 | 17,535 | 412,900,064 | 428,100,787 | 420,782,327 | 0.68 | 3.6815% | 5.4090% |
| 1996 | 19,093 | 445,870,944 | 440,237,504 | 454,115,905 | -0.24 | -1.2635% | 5.3492% |
| 1997 | 19,141 | 437,031,807 | 452,347,682 | 444,521,935 | 0.67 | 3.5045% | 5.2139% |
| 1998 | 20,711 | 486,284,154 | 514,091,338 | 495,271,743 | 1.07 | 5.7183% | 5.3482% |
| 1999 | 19,643 | 481,977,435 | 513,437,028 | 490,590,277 | 1.23 | 6.5272% | 5.2870% |
| 2000 | 21,419 | 550,094,947 | 578,925,477 | 560,441,360 | 0.97 | 5.2410% | 5.3808% |
| 2001 | 21,302 | 561,456,466 | 607,031,896 | 571,875,650 | 1.52 | 8.1174% | 5.3557% |
| 2002 | 22,110 | 622,629,105 | 644,871,314 | 634,029,361 | 0.67 | 3.5723% | 5.3310% |
| 2003 | 19,554 | 556,801,383 | 584,284,244 | 566,488,154 | 0.94 | 4.9358% | 5.2397% |
| 2004 | 18,761 | 550,433,638 | 563,797,537 | 559,365,334 | 0.47 | 2.4279% | 5.1227% |
| 2005 | 18,878 | 560,541,715 | 588,750,533 | 569,378,547 | 0.99 | 5.0324% | 5.0765% |
| Total | 308,058 | 7,600,981,005 | 7,963,049,966 | 7,744,030,265 | 0.89 | 4.7635% | 5.3820% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 13A
Fiscal Years 2002 - 2005**

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------------|------------|----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| | | | | | | | |
| 0 | 3,202 | 89,428,328 | 1,273,381 | 0 | 0.00 | 1.4239% | 0.0000% |
| 1 | 7,127 | 189,300,359 | 4,527,336 | 0 | 0.00 | 2.3916% | 0.0000% |
| 2 | 7,292 | 184,722,240 | 12,301,730 | 0 | 0.00 | 6.6596% | 0.0000% |
| 3 | 6,628 | 162,708,417 | 7,044,140 | 0 | 0.00 | 4.3293% | 0.0000% |
| 4 | 6,204 | 154,776,841 | 15,978,426 | 0 | 0.00 | 10.3235% | 0.0000% |
| 5 | 4,784 | 123,770,951 | 17,767,804 | 0 | 0.00 | 14.3554% | 0.0000% |
| 6 | 3,958 | 107,817,283 | 16,002,157 | 0 | 0.00 | 14.8419% | 0.0000% |
| 7 | 3,705 | 101,076,715 | 20,104,194 | 0 | 0.00 | 19.8900% | 0.0000% |
| 8 | 3,460 | 88,969,623 | 11,243,666 | 0 | 0.00 | 12.6376% | 0.0000% |
| 9 | 3,182 | 82,693,922 | 8,603,426 | 0 | 0.00 | 10.4039% | 0.0000% |
| 10 | 2,908 | 75,698,701 | 8,887,456 | 0 | 0.00 | 11.7406% | 0.0000% |
| 11 | 2,655 | 77,053,714 | 12,231,863 | 0 | 0.00 | 15.8745% | 0.0000% |
| 12 | 3,866 | 106,569,912 | 14,201,230 | 0 | 0.00 | 13.3257% | 0.0000% |
| 13 | 3,129 | 95,723,156 | 12,782,834 | 0 | 0.00 | 13.3540% | 0.0000% |
| 14 | 2,627 | 89,812,857 | 17,802,815 | 0 | 0.00 | 19.8221% | 0.0000% |
| 15 | 2,321 | 78,421,867 | 13,423,377 | 0 | 0.00 | 17.1169% | 0.0000% |
| 16 | 1,574 | 59,679,202 | 10,855,775 | 0 | 0.00 | 18.1902% | 0.0000% |
| 17 | 1,419 | 56,895,919 | 12,593,207 | 0 | 0.00 | 22.1338% | 0.0000% |
| 18 | 1,099 | 46,336,926 | 8,448,519 | 0 | 0.00 | 18.2328% | 0.0000% |
| 19 | 924 | 41,474,212 | 8,196,458 | 0 | 0.00 | 19.7628% | 0.0000% |
| 20 | 744 | 34,871,623 | 10,087,846 | 0 | 0.00 | 28.9285% | 0.0000% |
| 21 | 569 | 27,969,049 | 10,344,439 | 0 | 0.00 | 36.9853% | 0.0000% |
| 22 | 520 | 27,173,081 | 9,532,776 | 0 | 0.00 | 35.0817% | 0.0000% |
| 23 | 445 | 24,473,139 | 12,246,566 | 0 | 0.00 | 50.0408% | 0.0000% |
| 24 | 324 | 18,898,560 | 9,127,681 | 0 | 0.00 | 48.2983% | 0.0000% |
| 25 | 241 | 13,946,486 | 5,016,154 | 0 | 0.00 | 35.9672% | 0.0000% |
| 26 | 214 | 12,603,085 | 5,569,649 | 0 | 0.00 | 44.1927% | 0.0000% |
| 27 | 206 | 11,381,686 | 4,250,139 | 0 | 0.00 | 37.3419% | 0.0000% |
| 28 | 436 | 19,574,534 | 6,056,976 | 0 | 0.00 | 30.9431% | 0.0000% |
| 29 | 284 | 13,628,234 | 4,946,679 | 0 | 0.00 | 36.2973% | 0.0000% |
| 30 | 255 | 12,580,339 | 5,326,301 | 0 | 0.00 | 42.3383% | 0.0000% |
| 31 | 162 | 9,216,223 | 5,270,726 | 0 | 0.00 | 57.1897% | 0.0000% |
| 32 | 127 | 7,310,514 | 3,409,671 | 0 | 0.00 | 46.6406% | 0.0000% |
| 33 | 95 | 4,917,805 | 1,217,199 | 0 | 0.00 | 24.7509% | 0.0000% |
| 34 | 73 | 4,067,370 | 1,441,485 | 0 | 0.00 | 35.4402% | 0.0000% |
| 35 | 43 | 2,006,506 | 235,334 | 0 | 0.00 | 11.7285% | 0.0000% |
| 36 | 37 | 1,565,891 | 223,802 | 0 | 0.00 | 14.2923% | 0.0000% |
| 37 | 20 | 847,284 | 34,330 | 0 | 0.00 | 4.0518% | 0.0000% |
| 38 | 28 | 944,399 | 178,860 | 0 | 0.00 | 18.9390% | 0.0000% |
| 39 | 21 | 835,897 | 190,905 | 0 | 0.00 | 22.8383% | 0.0000% |
| 40 | 16 | 692,654 | 143,414 | 0 | 0.00 | 20.7050% | 0.0000% |
| 41 | 19 | 818,884 | 390,530 | 0 | 0.00 | 47.6905% | 0.0000% |
| 42 | 13 | 431,475 | 59,520 | 0 | 0.00 | 13.7945% | 0.0000% |
| 43 | 12 | 285,176 | 3,120 | 0 | 0.00 | 1.0941% | 0.0000% |
| 44 | 14 | 414,285 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 13A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience for All years | | | | | | Men and Women | | | |
|---|---------------------------|-------------------------------|--------------------|-----------------|------------------------------------|----------------------|-------------------|--|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | | |
| | | | Actual | Expected | | Actual % | Expected % | | |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | | |
| Total | 76,982 | 2,264,385,324 | 329,573,896 | 0 | 0.00 | 14.5547% | 0.0000% | | |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 13A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience for All years | | | | | Men and Women | | |
|--|--------------------|------------------------|------------|------------|-----------------------------|-----------|------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 3,202 | 89,428,328 | 1,273,381 | 7,154,266 | 0.18 | 1.4239% | 8.0000% |
| 1 | 7,127 | 189,300,359 | 4,527,336 | 15,144,029 | 0.30 | 2.3916% | 8.0000% |
| 2 | 7,292 | 184,722,240 | 12,301,730 | 14,777,779 | 0.83 | 6.6596% | 8.0000% |
| 3 | 6,628 | 162,708,417 | 7,044,140 | 13,016,673 | 0.54 | 4.3293% | 8.0000% |
| 4 | 6,204 | 154,776,841 | 15,978,426 | 12,382,147 | 1.29 | 10.3235% | 8.0000% |
| 5 | 4,784 | 123,770,951 | 17,767,804 | 9,901,676 | 1.79 | 14.3554% | 8.0000% |
| 6 | 3,958 | 107,817,283 | 16,002,157 | 8,625,383 | 1.86 | 14.8419% | 8.0000% |
| 7 | 3,705 | 101,076,715 | 20,104,194 | 8,086,137 | 2.49 | 19.8900% | 8.0000% |
| 8 | 3,460 | 88,969,623 | 11,243,666 | 7,117,570 | 1.58 | 12.6376% | 8.0000% |
| 9 | 3,182 | 82,693,922 | 8,603,426 | 6,615,514 | 1.30 | 10.4039% | 8.0000% |
| 10 | 2,908 | 75,698,701 | 8,887,456 | 6,055,896 | 1.47 | 11.7406% | 8.0000% |
| 11 | 2,655 | 77,053,714 | 12,231,863 | 7,705,371 | 1.59 | 15.8745% | 10.0000% |
| 12 | 3,866 | 106,569,912 | 14,201,230 | 10,656,991 | 1.33 | 13.3257% | 10.0000% |
| 13 | 3,129 | 95,723,156 | 12,782,834 | 9,572,316 | 1.34 | 13.3540% | 10.0000% |
| 14 | 2,627 | 89,812,857 | 17,802,815 | 8,981,286 | 1.98 | 19.8221% | 10.0000% |
| 15 | 2,321 | 78,421,867 | 13,423,377 | 7,842,187 | 1.71 | 17.1169% | 10.0000% |
| 16 | 1,574 | 59,679,202 | 10,855,775 | 5,967,920 | 1.82 | 18.1902% | 10.0000% |
| 17 | 1,419 | 56,895,919 | 12,593,207 | 5,689,592 | 2.21 | 22.1338% | 10.0000% |
| 18 | 1,099 | 46,336,926 | 8,448,519 | 4,633,693 | 1.82 | 18.2328% | 10.0000% |
| 19 | 924 | 41,474,212 | 8,196,458 | 4,147,421 | 1.98 | 19.7628% | 10.0000% |
| 20 | 744 | 34,871,623 | 10,087,846 | 3,487,162 | 2.89 | 28.9285% | 10.0000% |
| 21 | 569 | 27,969,049 | 10,344,439 | 3,356,286 | 3.08 | 36.9853% | 12.0000% |
| 22 | 520 | 27,173,081 | 9,532,776 | 3,260,770 | 2.92 | 35.0817% | 12.0000% |
| 23 | 445 | 24,473,139 | 12,246,566 | 2,936,777 | 4.17 | 50.0408% | 12.0000% |
| 24 | 324 | 18,898,560 | 9,127,681 | 2,267,827 | 4.02 | 48.2983% | 12.0000% |
| 25 | 241 | 13,946,486 | 5,016,154 | 1,673,578 | 3.00 | 35.9672% | 12.0000% |
| 26 | 214 | 12,603,085 | 5,569,649 | 1,512,370 | 3.68 | 44.1927% | 12.0000% |
| 27 | 206 | 11,381,686 | 4,250,139 | 1,365,802 | 3.11 | 37.3419% | 12.0000% |
| 28 | 436 | 19,574,534 | 6,056,976 | 2,348,944 | 2.58 | 30.9431% | 12.0000% |
| 29 | 284 | 13,628,234 | 4,946,679 | 1,635,388 | 3.02 | 36.2973% | 12.0000% |
| 30 | 255 | 12,580,339 | 5,326,301 | 1,509,641 | 3.53 | 42.3383% | 12.0000% |
| 31 | 162 | 9,216,223 | 5,270,726 | 1,105,947 | 4.77 | 57.1897% | 12.0000% |
| 32 | 127 | 7,310,514 | 3,409,671 | 877,262 | 3.89 | 46.6406% | 12.0000% |
| 33 | 95 | 4,917,805 | 1,217,199 | 590,137 | 2.06 | 24.7509% | 12.0000% |
| 34 | 73 | 4,067,370 | 1,441,485 | 488,084 | 2.95 | 35.4402% | 12.0000% |
| 35 | 43 | 2,006,506 | 235,334 | 240,781 | 0.98 | 11.7285% | 12.0000% |
| 36 | 37 | 1,565,891 | 223,802 | 187,907 | 1.19 | 14.2923% | 12.0000% |
| 37 | 20 | 847,284 | 34,330 | 101,674 | 0.34 | 4.0518% | 12.0000% |
| 38 | 28 | 944,399 | 178,860 | 113,328 | 1.58 | 18.9390% | 12.0000% |
| 39 | 21 | 835,897 | 190,905 | 100,308 | 1.90 | 22.8383% | 12.0000% |
| 40 | 16 | 692,654 | 143,414 | 83,118 | 1.73 | 20.7050% | 12.0000% |
| 41 | 19 | 818,884 | 390,530 | 98,266 | 3.97 | 47.6905% | 12.0000% |
| 42 | 13 | 431,475 | 59,520 | 51,777 | 1.15 | 13.7945% | 12.0000% |
| 43 | 12 | 285,176 | 3,120 | 34,221 | 0.09 | 1.0941% | 12.0000% |
| 44 | 14 | 414,285 | 0 | 49,714 | 0.00 | 0.0000% | 12.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 13A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience for All years | | | | | Men and Women | | | |
|---|---------------------------|-------------------------------|--------------------|--------------------|------------------------------------|------------------|-------------------|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | | |
| | | | Actual | Proposed | | Actual % | Proposed % | |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% | |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% | |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% | |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% | |
| Total | 76,982 | 2,264,385,324 | 329,573,896 | 203,550,916 | 1.62 | 14.5547% | 8.9892% | |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 13C

Over Time Pay Experience for All years

Men and Women

| Year | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
|--------------|--------------------|------------------------|--------------------|----------|-----------------------------|-------------|-----------------|----------------|
| | | | Actual | Expected | | Actual % | Expected % | |
| 2002 | 21,151 | 600,856,929 | 87,913,044 | | 0 | 0.00 | 14.6313% | 0.0000% |
| 2003 | 18,842 | 550,865,898 | 65,667,703 | | 0 | 0.00 | 11.9208% | 0.0000% |
| 2004 | 18,111 | 538,016,352 | 41,563,939 | | 0 | 0.00 | 7.7254% | 0.0000% |
| 2005 | 18,878 | 574,646,145 | 134,429,210 | | 0 | 0.00 | 23.3934% | 0.0000% |
| Total | 76,982 | 2,264,385,324 | 329,573,896 | | 0 | 0.00 | 14.5547% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 13C

Over Time Pay Experience for All years

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|--------------------|--------------------|-----------------------------|-----------------|----------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 2002 | 21,151 | 600,856,929 | 87,913,044 | 53,218,667 | 1.65 | 14.6313% | 8.8571% |
| 2003 | 18,842 | 550,865,898 | 65,667,703 | 49,469,729 | 1.33 | 11.9208% | 8.9804% |
| 2004 | 18,111 | 538,016,352 | 41,563,939 | 48,582,564 | 0.86 | 7.7254% | 9.0299% |
| 2005 | 18,878 | 574,646,145 | 134,429,210 | 52,279,956 | 2.57 | 23.3934% | 9.0978% |
| Total | 76,982 | 2,264,385,324 | 329,573,896 | 203,550,916 | 1.62 | 14.5547% | 8.9892% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 14A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience Before Retirement | | | | | Men and Women | | | |
|--|--------------------|------------------------|-----------|----------|-----------------------------|-----------|------------|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
| | | | Actual | Expected | | Actual % | Expected % | |
| 0 | 2 | 66,351 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 1 | 21 | 835,218 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 2 | 29 | 752,995 | 16,092 | 0 | 0.00 | 2.1371% | 0.0000% | |
| 3 | 28 | 574,836 | 728 | 0 | 0.00 | 0.1266% | 0.0000% | |
| 4 | 43 | 941,403 | 230 | 0 | 0.00 | 0.0244% | 0.0000% | |
| 5 | 42 | 1,049,399 | 298 | 0 | 0.00 | 0.0284% | 0.0000% | |
| 6 | 60 | 1,441,493 | 74,341 | 0 | 0.00 | 5.1572% | 0.0000% | |
| 7 | 60 | 1,386,340 | 7,086 | 0 | 0.00 | 0.5111% | 0.0000% | |
| 8 | 103 | 2,206,455 | 17,810 | 0 | 0.00 | 0.8072% | 0.0000% | |
| 9 | 117 | 2,463,917 | 10,404 | 0 | 0.00 | 0.4223% | 0.0000% | |
| 10 | 111 | 2,333,610 | 14,083 | 0 | 0.00 | 0.6035% | 0.0000% | |
| 11 | 79 | 1,687,275 | 11,788 | 0 | 0.00 | 0.6986% | 0.0000% | |
| 12 | 224 | 4,553,001 | 106,577 | 0 | 0.00 | 2.3408% | 0.0000% | |
| 13 | 171 | 4,113,391 | 20,625 | 0 | 0.00 | 0.5014% | 0.0000% | |
| 14 | 132 | 3,077,728 | 37,456 | 0 | 0.00 | 1.2170% | 0.0000% | |
| 15 | 77 | 2,121,702 | 19,191 | 0 | 0.00 | 0.9045% | 0.0000% | |
| 16 | 71 | 1,898,971 | 40,303 | 0 | 0.00 | 2.1224% | 0.0000% | |
| 17 | 73 | 2,138,697 | 28,946 | 0 | 0.00 | 1.3534% | 0.0000% | |
| 18 | 42 | 1,226,814 | 163,735 | 0 | 0.00 | 13.3464% | 0.0000% | |
| 19 | 55 | 1,853,652 | 21,746 | 0 | 0.00 | 1.1731% | 0.0000% | |
| 20 | 45 | 1,622,335 | 125,182 | 0 | 0.00 | 7.7162% | 0.0000% | |
| 21 | 43 | 1,514,687 | 13,819 | 0 | 0.00 | 0.9123% | 0.0000% | |
| 22 | 35 | 1,643,333 | 499,664 | 0 | 0.00 | 30.4055% | 0.0000% | |
| 23 | 32 | 1,496,106 | 236,055 | 0 | 0.00 | 15.7780% | 0.0000% | |
| 24 | 28 | 1,388,641 | 322,931 | 0 | 0.00 | 23.2552% | 0.0000% | |
| 25 | 22 | 1,302,526 | 123,555 | 0 | 0.00 | 9.4858% | 0.0000% | |
| 26 | 27 | 1,441,922 | 14,397 | 0 | 0.00 | 0.9985% | 0.0000% | |
| 27 | 33 | 1,776,926 | 797,746 | 0 | 0.00 | 44.8947% | 0.0000% | |
| 28 | 78 | 2,779,186 | 133,418 | 0 | 0.00 | 4.8006% | 0.0000% | |
| 29 | 52 | 2,425,347 | 1,039,143 | 0 | 0.00 | 42.8451% | 0.0000% | |
| 30 | 41 | 2,146,838 | 575,801 | 0 | 0.00 | 26.8209% | 0.0000% | |
| 31 | 26 | 1,341,734 | 304,473 | 0 | 0.00 | 22.6925% | 0.0000% | |
| 32 | 35 | 2,168,702 | 921,182 | 0 | 0.00 | 42.4762% | 0.0000% | |
| 33 | 30 | 2,071,030 | 313,822 | 0 | 0.00 | 15.1529% | 0.0000% | |
| 34 | 25 | 1,246,199 | 372,893 | 0 | 0.00 | 29.9224% | 0.0000% | |
| 35 | 10 | 703,135 | 110,025 | 0 | 0.00 | 15.6478% | 0.0000% | |
| 36 | 13 | 863,454 | 196,514 | 0 | 0.00 | 22.7591% | 0.0000% | |
| 37 | 9 | 431,148 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 38 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 39 | 6 | 248,446 | 254,770 | 0 | 0.00 | 102.5454% | 0.0000% | |
| 40 | 4 | 184,183 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 41 | 4 | 168,260 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 42 | 4 | 183,643 | 144,540 | 0 | 0.00 | 78.7071% | 0.0000% | |
| 43 | 1 | 28,495 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 44 | 10 | 500,908 | 5,796 | 0 | 0.00 | 1.1571% | 0.0000% | |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 14A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience Before Retirement | | | | | Men and Women | | | |
|---|---------------------------|-------------------------------|-----------------|-----------------|------------------------------------|------------------|-------------------|--|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
| | | | Actual | Expected | | Actual % | Expected % | |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% | |
| Total | 2,153 | 66,400,432 | 7,097,165 | 0 | 0.00 | 10.6884% | 0.0000% | |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 14A
Fiscal Years 2002 - 2005**

| Over Time Pay Experience Before Retirement | | | | Men and Women | | | |
|--|--------------------|------------------------|-----------|---------------|-----------------------------|-----------|------------|
| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 2 | 66,351 | 0 | 5,308 | 0.00 | 0.0000% | 8.0000% |
| 1 | 21 | 835,218 | 0 | 66,817 | 0.00 | 0.0000% | 8.0000% |
| 2 | 29 | 752,995 | 16,092 | 60,240 | 0.27 | 2.1371% | 8.0000% |
| 3 | 28 | 574,836 | 728 | 45,987 | 0.02 | 0.1266% | 8.0000% |
| 4 | 43 | 941,403 | 230 | 75,312 | 0.00 | 0.0244% | 8.0000% |
| 5 | 42 | 1,049,399 | 298 | 83,952 | 0.00 | 0.0284% | 8.0000% |
| 6 | 60 | 1,441,493 | 74,341 | 115,319 | 0.64 | 5.1572% | 8.0000% |
| 7 | 60 | 1,386,340 | 7,086 | 110,907 | 0.06 | 0.5111% | 8.0000% |
| 8 | 103 | 2,206,455 | 17,810 | 176,516 | 0.10 | 0.8072% | 8.0000% |
| 9 | 117 | 2,463,917 | 10,404 | 197,113 | 0.05 | 0.4223% | 8.0000% |
| 10 | 111 | 2,333,610 | 14,083 | 186,689 | 0.08 | 0.6035% | 8.0000% |
| 11 | 79 | 1,687,275 | 11,788 | 168,728 | 0.07 | 0.6986% | 10.0000% |
| 12 | 224 | 4,553,001 | 106,577 | 455,300 | 0.23 | 2.3408% | 10.0000% |
| 13 | 171 | 4,113,391 | 20,625 | 411,339 | 0.05 | 0.5014% | 10.0000% |
| 14 | 132 | 3,077,728 | 37,456 | 307,773 | 0.12 | 1.2170% | 10.0000% |
| 15 | 77 | 2,121,702 | 19,191 | 212,170 | 0.09 | 0.9045% | 10.0000% |
| 16 | 71 | 1,898,971 | 40,303 | 189,897 | 0.21 | 2.1224% | 10.0000% |
| 17 | 73 | 2,138,697 | 28,946 | 213,870 | 0.14 | 1.3534% | 10.0000% |
| 18 | 42 | 1,226,814 | 163,735 | 122,681 | 1.33 | 13.3464% | 10.0000% |
| 19 | 55 | 1,853,652 | 21,746 | 185,365 | 0.12 | 1.1731% | 10.0000% |
| 20 | 45 | 1,622,335 | 125,182 | 162,234 | 0.77 | 7.7162% | 10.0000% |
| 21 | 43 | 1,514,687 | 13,819 | 181,762 | 0.08 | 0.9123% | 12.0000% |
| 22 | 35 | 1,643,333 | 499,664 | 197,200 | 2.53 | 30.4055% | 12.0000% |
| 23 | 32 | 1,496,106 | 236,055 | 179,533 | 1.31 | 15.7780% | 12.0000% |
| 24 | 28 | 1,388,641 | 322,931 | 166,637 | 1.94 | 23.2552% | 12.0000% |
| 25 | 22 | 1,302,526 | 123,555 | 156,303 | 0.79 | 9.4858% | 12.0000% |
| 26 | 27 | 1,441,922 | 14,397 | 173,031 | 0.08 | 0.9985% | 12.0000% |
| 27 | 33 | 1,776,926 | 797,746 | 213,231 | 3.74 | 44.8947% | 12.0000% |
| 28 | 78 | 2,779,186 | 133,418 | 333,502 | 0.40 | 4.8006% | 12.0000% |
| 29 | 52 | 2,425,347 | 1,039,143 | 291,042 | 3.57 | 42.8451% | 12.0000% |
| 30 | 41 | 2,146,838 | 575,801 | 257,621 | 2.24 | 26.8209% | 12.0000% |
| 31 | 26 | 1,341,734 | 304,473 | 161,008 | 1.89 | 22.6925% | 12.0000% |
| 32 | 35 | 2,168,702 | 921,182 | 260,244 | 3.54 | 42.4762% | 12.0000% |
| 33 | 30 | 2,071,030 | 313,822 | 248,524 | 1.26 | 15.1529% | 12.0000% |
| 34 | 25 | 1,246,199 | 372,893 | 149,544 | 2.49 | 29.9224% | 12.0000% |
| 35 | 10 | 703,135 | 110,025 | 84,376 | 1.30 | 15.6478% | 12.0000% |
| 36 | 13 | 863,454 | 196,514 | 103,614 | 1.90 | 22.7591% | 12.0000% |
| 37 | 9 | 431,148 | 0 | 51,738 | 0.00 | 0.0000% | 12.0000% |
| 38 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| 39 | 6 | 248,446 | 254,770 | 29,814 | 8.55 | 102.5454% | 12.0000% |
| 40 | 4 | 184,183 | 0 | 22,102 | 0.00 | 0.0000% | 12.0000% |
| 41 | 4 | 168,260 | 0 | 20,191 | 0.00 | 0.0000% | 12.0000% |
| 42 | 4 | 183,643 | 144,540 | 22,037 | 6.56 | 78.7071% | 12.0000% |
| 43 | 1 | 28,495 | 0 | 3,419 | 0.00 | 0.0000% | 12.0000% |
| 44 | 10 | 500,908 | 5,796 | 60,109 | 0.10 | 1.1571% | 12.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 14A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|------------------|------------------|-----------------------------|-----------------|-----------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 12.0000% |
| Total | 2,153 | 66,400,432 | 7,097,165 | 6,920,100 | 1.03 | 10.6884% | 10.4218% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 14C

Over Time Pay Experience Before Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|------------------|----------|-----------------------------|-----------------|----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 2002 | 878 | 30,536,798 | 3,288,322 | 0 | 0.00 | 10.7684% | 0.0000% |
| 2003 | 668 | 18,155,407 | 2,005,711 | 0 | 0.00 | 11.0475% | 0.0000% |
| 2004 | 607 | 17,708,227 | 1,803,132 | 0 | 0.00 | 10.1825% | 0.0000% |
| Total | 2,153 | 66,400,432 | 7,097,165 | 0 | 0.00 | 10.6884% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 14C

Over Time Pay Experience Before Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|------------------|------------------|-----------------------------|-----------------|-----------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 2002 | 878 | 30,536,798 | 3,288,322 | 3,224,546 | 1.02 | 10.7684% | 10.5595% |
| 2003 | 668 | 18,155,407 | 2,005,711 | 1,864,873 | 1.08 | 11.0475% | 10.2717% |
| 2004 | 607 | 17,708,227 | 1,803,132 | 1,830,681 | 0.98 | 10.1825% | 10.3380% |
| Total | 2,153 | 66,400,432 | 7,097,165 | 6,920,100 | 1.03 | 10.6884% | 10.4218% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 15A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Disabled Retirement Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|---------|--------------------|------------------------|----------|----------|-----------------------------|-----------|------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 1 | 2 | 41,571 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 2 | 4 | 202,123 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 3 | 3 | 116,593 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 4 | 5 | 216,737 | 104,840 | 0 | 0.00 | 48.3720% | 0.0000% |
| 5 | 2 | 44,418 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 6 | 8 | 241,246 | 1,254 | 0 | 0.00 | 0.5198% | 0.0000% |
| 7 | 3 | 77,753 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 8 | 4 | 83,857 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 9 | 11 | 326,031 | 339 | 0 | 0.00 | 0.1040% | 0.0000% |
| 10 | 3 | 48,945 | 1,420 | 0 | 0.00 | 2.9012% | 0.0000% |
| 11 | 5 | 140,220 | 1,425 | 0 | 0.00 | 1.0163% | 0.0000% |
| 12 | 29 | 690,909 | 4,976 | 0 | 0.00 | 0.7202% | 0.0000% |
| 13 | 25 | 629,309 | 3,620 | 0 | 0.00 | 0.5752% | 0.0000% |
| 14 | 13 | 307,485 | 2,141 | 0 | 0.00 | 0.6963% | 0.0000% |
| 15 | 12 | 445,795 | 21,293 | 0 | 0.00 | 4.7764% | 0.0000% |
| 16 | 5 | 184,547 | 4,439 | 0 | 0.00 | 2.4053% | 0.0000% |
| 17 | 10 | 269,410 | 3,318 | 0 | 0.00 | 1.2316% | 0.0000% |
| 18 | 3 | 101,726 | 739 | 0 | 0.00 | 0.7265% | 0.0000% |
| 19 | 1 | 28,903 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 20 | 6 | 329,123 | 204,400 | 0 | 0.00 | 62.1044% | 0.0000% |
| 21 | 5 | 266,417 | 4,826 | 0 | 0.00 | 1.8114% | 0.0000% |
| 22 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 23 | 1 | 27,498 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 24 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 25 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 26 | 1 | 16,056 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 27 | 4 | 273,279 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 28 | 1 | 13,164 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 29 | 1 | 49,228 | 1,125 | 0 | 0.00 | 2.2853% | 0.0000% |
| 30 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 31 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 32 | 1 | 96,759 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 33 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 34 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 35 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 36 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 37 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 38 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 39 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 40 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 15A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | |
|--------------|--------------------|------------------------|----------------|----------|-----------------------------|----------------|----------------|
| | | | Actual | Expected | | Actual % | Expected % |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 0.0000% |
| Total | 168 | 5,269,102 | 360,155 | 0 | 0.00 | 6.8352% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 15A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|---------|--------------------|------------------------|----------|----------|-----------------------------|-----------|------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 0 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 4.0000% |
| 1 | 2 | 41,571 | 0 | 1,663 | 0.00 | 0.0000% | 4.0000% |
| 2 | 4 | 202,123 | 0 | 8,085 | 0.00 | 0.0000% | 4.0000% |
| 3 | 3 | 116,593 | 0 | 4,664 | 0.00 | 0.0000% | 4.0000% |
| 4 | 5 | 216,737 | 104,840 | 8,669 | 12.09 | 48.3720% | 4.0000% |
| 5 | 2 | 44,418 | 0 | 1,777 | 0.00 | 0.0000% | 4.0000% |
| 6 | 8 | 241,246 | 1,254 | 9,650 | 0.13 | 0.5198% | 4.0000% |
| 7 | 3 | 77,753 | 0 | 3,110 | 0.00 | 0.0000% | 4.0000% |
| 8 | 4 | 83,857 | 0 | 3,354 | 0.00 | 0.0000% | 4.0000% |
| 9 | 11 | 326,031 | 339 | 13,041 | 0.03 | 0.1040% | 4.0000% |
| 10 | 3 | 48,945 | 1,420 | 1,958 | 0.73 | 2.9012% | 4.0000% |
| 11 | 5 | 140,220 | 1,425 | 8,413 | 0.17 | 1.0163% | 6.0000% |
| 12 | 29 | 690,909 | 4,976 | 41,455 | 0.12 | 0.7202% | 6.0000% |
| 13 | 25 | 629,309 | 3,620 | 37,759 | 0.10 | 0.5752% | 6.0000% |
| 14 | 13 | 307,485 | 2,141 | 18,449 | 0.12 | 0.6963% | 6.0000% |
| 15 | 12 | 445,795 | 21,293 | 26,748 | 0.80 | 4.7764% | 6.0000% |
| 16 | 5 | 184,547 | 4,439 | 11,073 | 0.40 | 2.4053% | 6.0000% |
| 17 | 10 | 269,410 | 3,318 | 16,165 | 0.21 | 1.2316% | 6.0000% |
| 18 | 3 | 101,726 | 739 | 6,104 | 0.12 | 0.7265% | 6.0000% |
| 19 | 1 | 28,903 | 0 | 1,734 | 0.00 | 0.0000% | 6.0000% |
| 20 | 6 | 329,123 | 204,400 | 19,747 | 10.35 | 62.1044% | 6.0000% |
| 21 | 5 | 266,417 | 4,826 | 21,313 | 0.23 | 1.8114% | 8.0000% |
| 22 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 23 | 1 | 27,498 | 0 | 2,200 | 0.00 | 0.0000% | 8.0000% |
| 24 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 25 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 26 | 1 | 16,056 | 0 | 1,284 | 0.00 | 0.0000% | 8.0000% |
| 27 | 4 | 273,279 | 0 | 21,862 | 0.00 | 0.0000% | 8.0000% |
| 28 | 1 | 13,164 | 0 | 1,053 | 0.00 | 0.0000% | 8.0000% |
| 29 | 1 | 49,228 | 1,125 | 3,938 | 0.29 | 2.2853% | 8.0000% |
| 30 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 31 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 32 | 1 | 96,759 | 0 | 7,741 | 0.00 | 0.0000% | 8.0000% |
| 33 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 34 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 35 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 36 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 37 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 38 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 39 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 40 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 41 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 42 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 43 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 44 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 45 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 46 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

**Table 15A
Fiscal Years 2002 - 2005**

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|----------------|----------------|-----------------------------|----------------|----------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 47 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 48 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 49 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| 50 | 0 | 0 | 0 | 0 | 0.00 | 0.0000% | 8.0000% |
| Total | 168 | 5,269,102 | 360,155 | 303,009 | 1.19 | 6.8352% | 5.7507% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 15C

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Expected | Increase% | | |
|--------------|--------------------|------------------------|----------------|----------|-----------------------------|-------------|----------------|----------------|
| | | | Actual | Expected | | Actual % | Expected % | |
| 2002 | 81 | 2,356,512 | 239,473 | | 0 | 0.00 | 10.1622% | 0.0000% |
| 2003 | 44 | 1,521,544 | 107,475 | | 0 | 0.00 | 7.0635% | 0.0000% |
| 2004 | 43 | 1,391,046 | 13,207 | | 0 | 0.00 | 0.9494% | 0.0000% |
| Total | 168 | 5,269,102 | 360,155 | | 0 | 0.00 | 6.8352% | 0.0000% |

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM

Table 15C

Over Time Pay Experience Before Disabled Retirement

Men and Women

| Service | Life Years Exposed | Salary During the Year | Overtime | | Ratio of Actual to Proposed | Increase% | |
|--------------|--------------------|------------------------|----------------|----------------|-----------------------------|----------------|----------------|
| | | | Actual | Proposed | | Actual % | Proposed % |
| 2002 | 81 | 2,356,512 | 239,473 | 137,693 | 1.74 | 10.1622% | 5.8431% |
| 2003 | 44 | 1,521,544 | 107,475 | 90,854 | 1.18 | 7.0635% | 5.9712% |
| 2004 | 43 | 1,391,046 | 13,207 | 74,462 | 0.18 | 0.9494% | 5.3530% |
| Total | 168 | 5,269,102 | 360,155 | 303,009 | 1.19 | 6.8352% | 5.7507% |