

NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
EXPERIENCE STUDY RESULTS
OVERVIEW

Table Number	Table Type	4-YEAR PERIOD ENDING 6/30/2013*		10-YEAR PERIOD ENDING 6/30/2013*		Average Number of Decrements per Year	Comments	
		Expected	Average Number of Decrements per Year	Ratio of Actual to				
				Expected	Proposed			
Service Retiree Mortality								
1A	Men	76%	76	82%	104%	77	The proposed assumption is based on actual TRS experience. Future mortality improvements will be projected using scale MP-2014.	
1B	Women	73%	231	84%	96%	233		
1C	By Year							
Disabled Retiree Mortality								
2A	Men	107%	9	100%	97%	8	The proposed assumption is equal to the proposed TRS Disabled Retiree Mortality assumption.	
2B	Women	99%	15	101%	101%	12		
2C	By Year							
Active Member Withdrawals								
3A	Men	132%	179	155%	124%	207	Actual withdrawal experience appears to be higher than expected. The proposed assumption is 125% for males and females of the current assumption.	
3B	Women	144%	476	167%	133%	568		
3C	By Year							
Active Member Service Retirements								
In 1st Year of Eligibility								
4A	Total	25%	67	38%	44%	94	Actual experience appears lower than the current assumption for unreduced retirements. Maximum retirement age of 70 may need to be increased as there are a material number of exposures in excess of 70.	
4B	Elected	32%	4	35%	47%	4		
4C	Mandated	25%	63	38%	44%	90		
In 2nd Year of Eligibility								
5A	Total	72%	111	74%	74%	86		
5B	Elected	110%	6	98%	98%	5		
5C	Mandated	71%	105	73%	73%	81		
After 2nd Year of Eligibility								
6A	Total	44%	421	44%	90%	354		
6B	Elected	106%	16	100%	100%	10		
6C	Mandated	43%	406	43%	90%	343		
6D	By Year							
Reduced Service Retirements								
7A	Total	262%	166	252%	184%	235	Reduced retirement actuals are outpacing what is expected, though actual experience is trending towards the current assumption.	
7B	By Year							

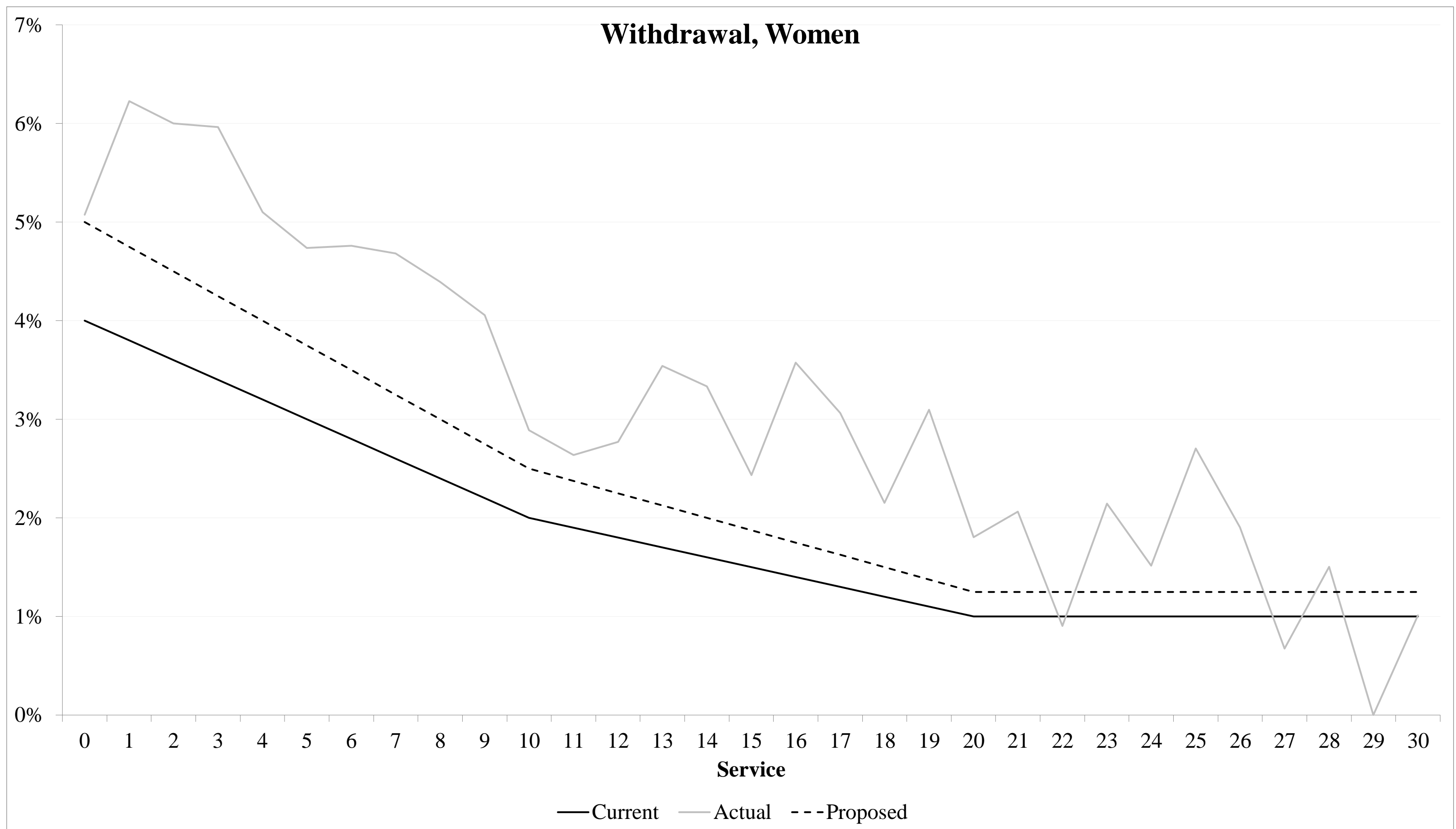
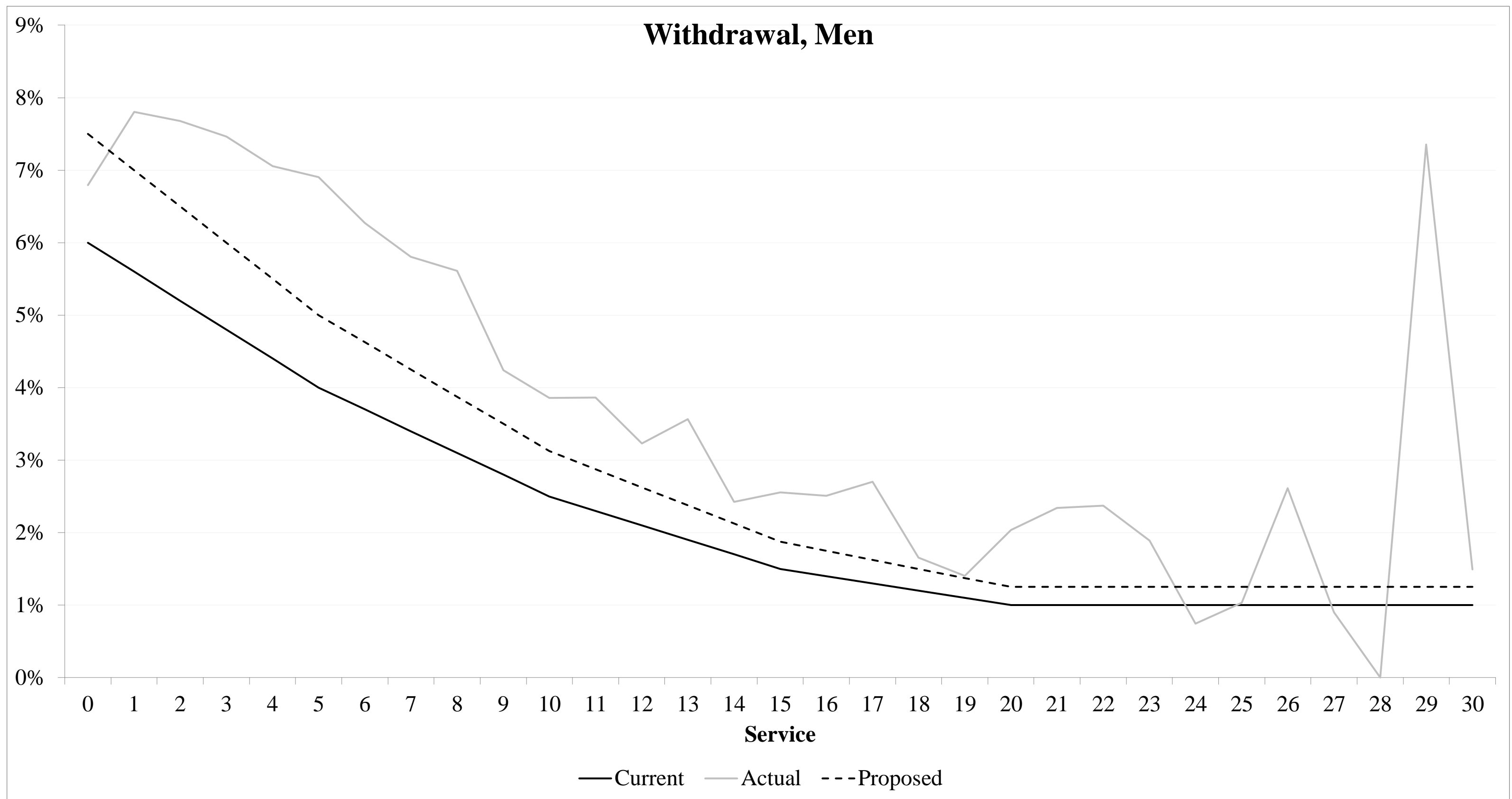
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EXPERIENCE STUDY RESULTS
OVERVIEW

Table Number	Table Type	4-YEAR PERIOD ENDING 6/30/2013*		10-YEAR PERIOD ENDING 6/30/2013*		Average Number of Decrements per Year	Comments
		Expected	Average Number of Decrements per Year	Ratio of Actual to Expected	Ratio of Actual to Proposed		
8A	Active Member Ordinary Mortality Men	59%	7	82%	82%	9	Experience has been volatile, but appears to be consistently lower than the current assumption.
8B	Women	41%	13	66%	66%	19	
8C	By Year						
9A	Active Member Ordinary Disability Men	42%	9	58%	68%	11	Ordinary Disability experience appears lower than the current assumption. The proposed assumption is 85% for males and 70% females of the current assumption.
9B	Women	39%	27	49%	69%	32	
9C	By Year						
10A	Active Member Accidental Disability Men	37%	1	96%	96%	2	Volatile experience with insufficient actuals to determine if changing the assumption is appropriate. The current assumption appears reasonable given the data over the experience period.
10B	Women	129%	5	130%	130%	5	
10C	By Year						
11A	Salary Increases** Total	<u>Expected</u> 5.21%	<u>Actual</u> 1.53%	<u>Expected</u> 5.20%	<u>Proposed</u> 4.37%	<u>Actual</u> 3.74%	Merit component is slightly higher than actual experience. Productivity component has been significantly lower than expected and may need adjustment.
11B	Merit Only	2.21%	0.68%	2.20%	1.37%	1.54%	
11C	General Increase over Inflation By Year	0.50%	-0.86%	0.50%	0.50%	-0.23%	

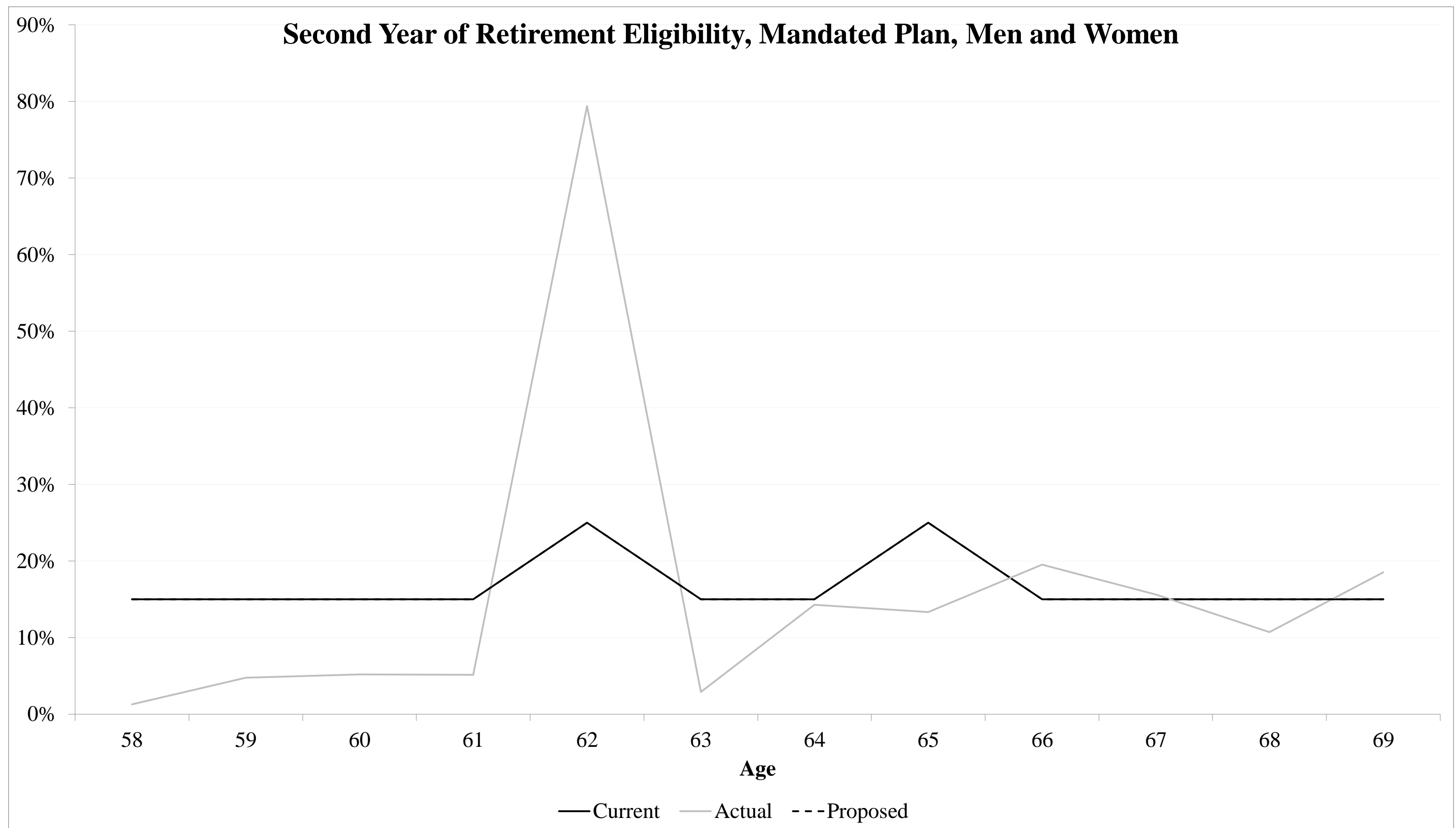
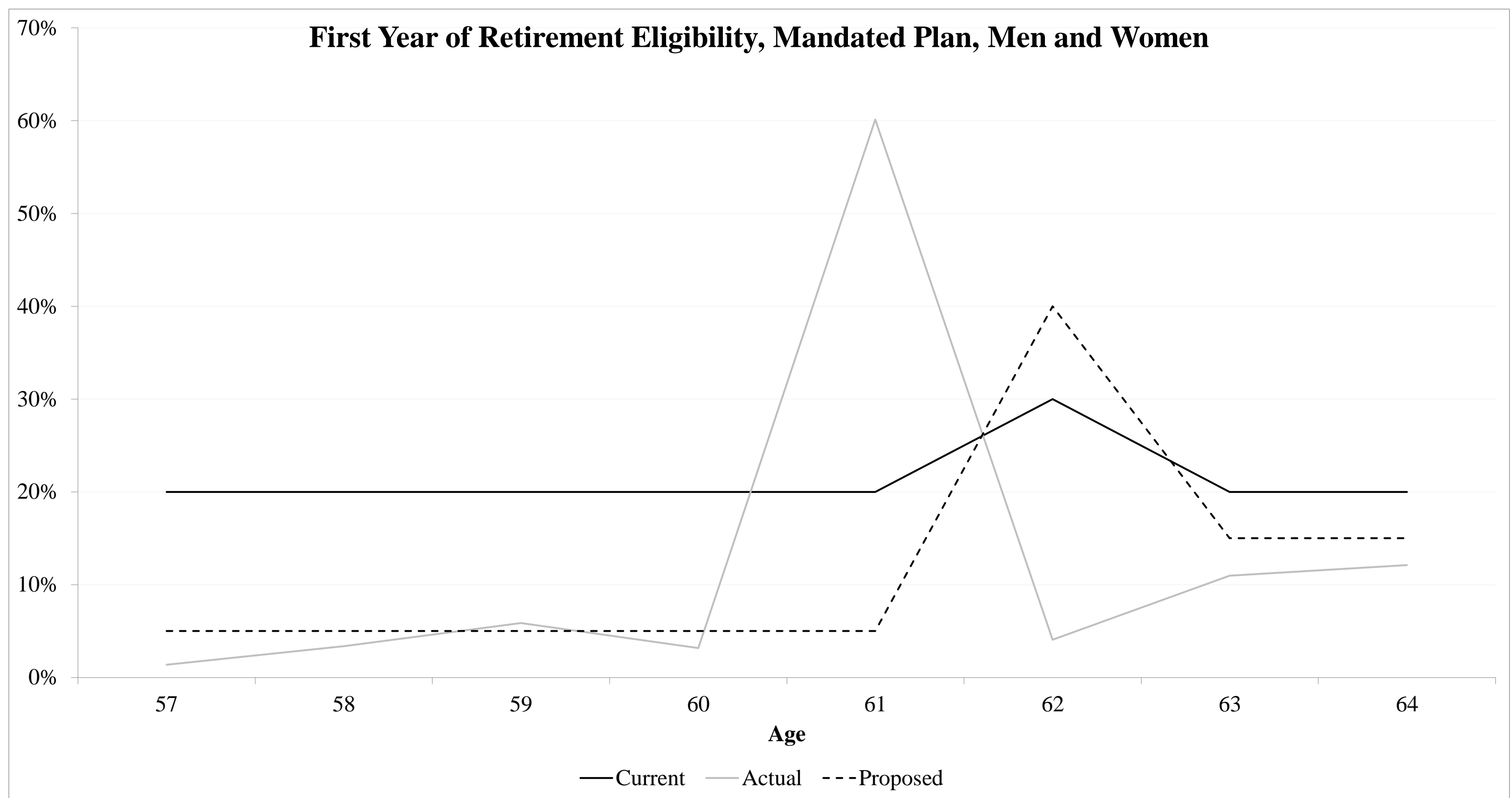
* Four-year and eight-year periods ending 6/30/2011 were studied for the Withdrawal and Disability Decrements.

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

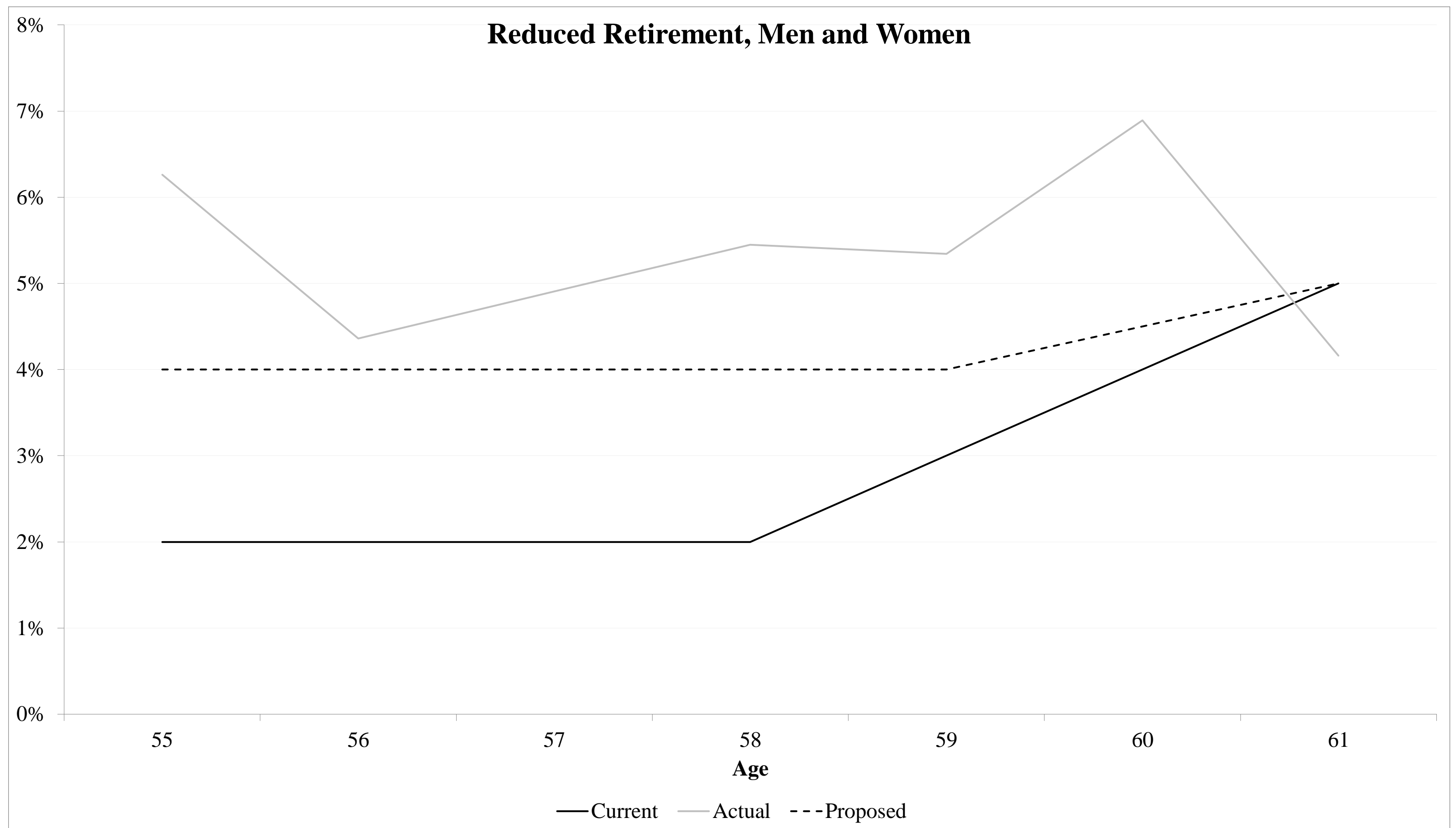
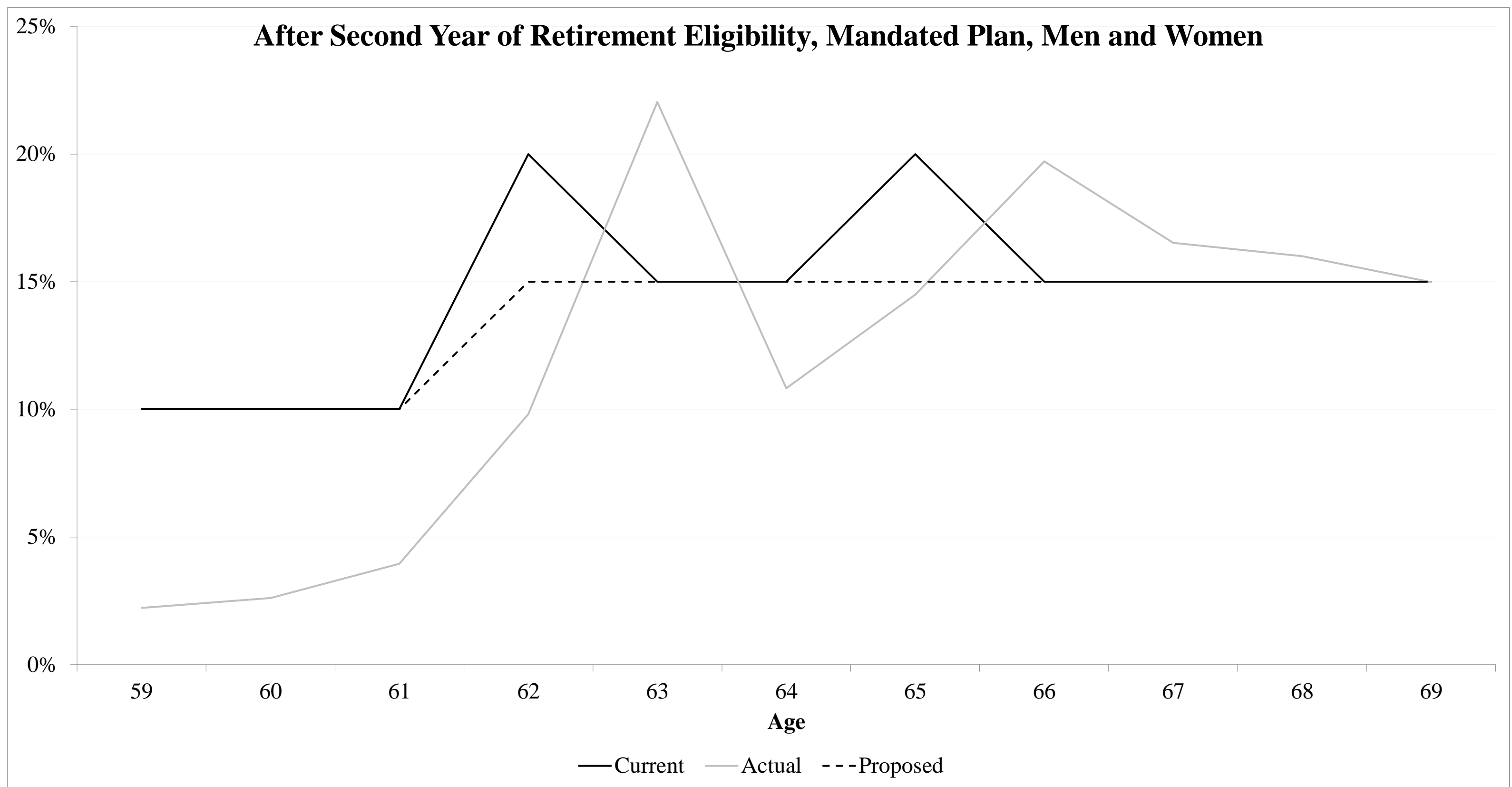
**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
WITHDRAWAL ASSUMPTIONS AND EXPERIENCE
FOR THE EIGHT-YEAR PERIOD ENDING 6/30/2011**



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



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



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



**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF SERVICE RETIREES
MEN**

TABLE 1A

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	0	N/A	0.1630%	0.0847%	0	0	0%	0%
42	0	0	N/A	0.2118%	0.0924%	0	0	0%	0%
43	0	0	N/A	0.2598%	0.1007%	0	0	0%	0%
44	0	0	N/A	0.3070%	0.1096%	0	0	0%	0%
45	0	0	N/A	0.3535%	0.1191%	0	0	0%	0%
46	0	0	N/A	0.3991%	0.1291%	0	0	0%	0%
47	0	0	N/A	0.4441%	0.1397%	0	0	0%	0%
48	0	1	0.000000	0.4881%	0.1509%	0.0	0.0	0%	0%
49	0	0	N/A	0.5315%	0.1626%	0	0	0%	0%
50	0	1	0.000000	0.5742%	0.1753%	0.0	0.0	0%	0%
51	0	2	0.000000	0.6206%	0.1892%	0.0	0.0	0%	0%
52	0	6	0.000000	0.6636%	0.2050%	0.0	0.0	0%	0%
53	0	5	0.000000	0.7091%	0.2229%	0.0	0.0	0%	0%
54	0	5	0.000000	0.7521%	0.2434%	0.0	0.0	0%	0%
55	0	8	0.000000	0.7991%	0.2671%	0.1	0.0	0%	0%
56	0	26	0.000000	0.8412%	0.2942%	0.2	0.1	0%	0%
57	0	40	0.000000	0.8815%	0.3252%	0.4	0.1	0%	0%
58	1	80	0.012500	0.9199%	0.3606%	0.7	0.3	136%	347%
59	0	114	0.000000	0.9486%	0.4008%	1.1	0.5	0%	0%
60	3	146	0.020548	0.9750%	0.4462%	1.4	0.7	211%	460%
61	3	169	0.017751	1.0704%	0.4973%	1.8	0.8	166%	357%
62	2	215	0.009302	1.1521%	0.5543%	2.5	1.2	81%	168%
63	5	279	0.017921	1.2380%	0.6177%	3.5	1.7	145%	290%
64	2	304	0.006579	1.3090%	0.6884%	4.0	2.1	50%	96%
65	4	323	0.012384	1.3739%	0.7672%	4.4	2.5	90%	161%
66	4	347	0.011527	1.5210%	0.8551%	5.3	3.0	76%	135%
67	5	393	0.012723	1.6603%	0.9529%	6.5	3.7	77%	134%
68	9	425	0.021176	1.7882%	1.0620%	7.6	4.5	118%	199%
69	4	391	0.010230	1.9328%	1.1836%	7.6	4.6	53%	86%
70	4	384	0.010417	2.0637%	1.3191%	7.9	5.1	50%	79%
71	8	385	0.020779	2.2207%	1.4701%	8.5	5.7	94%	141%
72	5	374	0.013369	2.3779%	1.6384%	8.9	6.1	56%	82%
73	6	381	0.015748	2.5349%	1.8260%	9.7	7.0	62%	86%
74	7	396	0.017677	2.6919%	2.0350%	10.7	8.1	66%	87%
75	11	391	0.028133	2.8722%	2.2680%	11.2	8.9	98%	124%
76	10	356	0.028090	3.2726%	2.5276%	11.7	9.0	86%	111%
77	14	351	0.039886	3.7029%	2.8169%	13.0	9.9	108%	142%
78	7	335	0.020896	4.1400%	3.1394%	13.9	10.5	50%	67%
79	14	326	0.042945	4.5838%	3.4988%	14.9	11.4	94%	123%
80	8	325	0.024615	5.0346%	3.8993%	16.4	12.7	49%	63%
81	15	339	0.044248	5.6554%	4.3457%	19.2	14.7	78%	102%
82	20	320	0.062500	6.2995%	4.8432%	20.2	15.5	99%	129%
83	15	277	0.054152	6.9112%	5.3976%	19.1	15.0	78%	100%
84	21	247	0.085020	7.5976%	6.0155%	18.8	14.9	112%	141%
85	13	212	0.061321	8.2418%	6.7041%	17.5	14.2	74%	91%
86	10	198	0.050505	9.0999%	7.4716%	18.0	14.8	56%	68%
87	15	177	0.084746	10.0385%	8.3269%	17.8	14.7	84%	102%
88	14	153	0.091503	10.9916%	9.2801%	16.8	14.2	83%	99%
89	9	129	0.069767	11.8637%	10.3425%	15.3	13.3	59%	67%
90	7	90	0.077778	12.8387%	11.5264%	11.6	10.4	61%	67%
91	4	64	0.062500	14.6403%	12.8459%	9.4	8.2	43%	49%
92	2	49	0.040816	16.6162%	14.3165%	8.1	7.0	25%	29%
93	7	45	0.155556	18.5137%	15.9554%	8.3	7.2	84%	97%
94	5	34	0.147059	20.4883%	17.7819%	7.0	6.0	72%	83%
95	2	26	0.076923	22.7677%	19.8175%	5.9	5.2	34%	39%
96	4	21	0.190476	24.8975%	22.0861%	5.2	4.6	77%	86%
97	2	11	0.181818	27.0655%	24.6145%	3.0	2.7	67%	74%
98	3	5	0.600000	29.5948%	27.4322%	1.5	1.4	203%	219%
99	1	4	0.250000	31.8308%	30.5726%	1.3	1.2	79%	82%
Subtotal	305	9,685				397.7	305.3	77%	100%
100 or more	0	5	0.000000	37.1685%	42.3198%	1.9	2.1	0%	0%
Total	305	9,690				399.6	307.4	76%	99%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF SERVICE RETIREES
WOMEN**

TABLE 1B

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	0	N/A	0.0652%	0.0699%	0	0	0%	0%
42	0	0	N/A	0.0724%	0.0750%	0	0	0%	0%
43	0	0	N/A	0.0813%	0.0801%	0	0	0%	0%
44	0	0	N/A	0.0921%	0.0852%	0	0	0%	0%
45	0	0	N/A	0.1042%	0.0903%	0	0	0%	0%
46	0	0	N/A	0.1182%	0.0953%	0	0	0%	0%
47	0	0	N/A	0.1336%	0.1002%	0	0	0%	0%
48	0	0	N/A	0.1515%	0.1050%	0	0	0%	0%
49	0	1	0.000000	0.1706%	0.1096%	0.0	0.0	0%	0%
50	1	2	0.500000	0.1922%	0.1152%	0.0	0.0	26015%	43403%
51	0	0	N/A	0.2141%	0.1221%	0	0	0%	0%
52	0	0	N/A	0.2390%	0.1306%	0	0	0%	0%
53	0	0	N/A	0.2657%	0.1408%	0	0	0%	0%
54	0	0	N/A	0.2940%	0.1532%	0	0	0%	0%
55	0	13	0.000000	0.3240%	0.1679%	0.0	0.0	0%	0%
56	0	88	0.000000	0.3704%	0.1852%	0.3	0.2	0%	0%
57	0	172	0.000000	0.4164%	0.2054%	0.7	0.4	0%	0%
58	1	286	0.003497	0.4603%	0.2288%	1.3	0.7	76%	153%
59	0	377	0.000000	0.5047%	0.2556%	1.9	1.0	0%	0%
60	4	462	0.008658	0.5489%	0.2861%	2.5	1.3	158%	303%
61	4	564	0.007092	0.6045%	0.3205%	3.4	1.8	117%	221%
62	9	716	0.012570	0.6495%	0.3592%	4.7	2.6	194%	350%
63	6	1,117	0.005372	0.6923%	0.4025%	7.7	4.5	78%	133%
64	12	1,322	0.009077	0.7370%	0.4510%	9.7	6.0	123%	201%
65	9	1,438	0.006259	0.7833%	0.5054%	11.3	7.3	80%	124%
66	6	1,508	0.003979	0.8689%	0.5663%	13.1	8.5	46%	70%
67	11	1,666	0.006603	0.9669%	0.6345%	16.1	10.6	68%	104%
68	19	1,704	0.011150	1.0742%	0.7110%	18.3	12.1	104%	157%
69	12	1,673	0.007173	1.1644%	0.7967%	19.5	13.3	62%	90%
70	12	1,652	0.007264	1.2549%	0.8928%	20.7	14.7	58%	81%
71	16	1,572	0.010178	1.3962%	1.0004%	21.9	15.7	73%	102%
72	29	1,554	0.018662	1.5477%	1.1210%	24.1	17.4	121%	166%
73	16	1,535	0.010423	1.6855%	1.2561%	25.9	19.3	62%	83%
74	16	1,461	0.010951	1.8357%	1.4075%	26.8	20.6	60%	78%
75	17	1,415	0.012014	1.9700%	1.5772%	27.9	22.3	61%	76%
76	28	1,335	0.020974	2.2250%	1.7673%	29.7	23.6	94%	119%
77	23	1,278	0.017997	2.5000%	1.9803%	32.0	25.3	72%	91%
78	33	1,294	0.025502	2.7571%	2.2190%	35.7	28.7	92%	115%
79	30	1,307	0.022953	3.0142%	2.4865%	39.4	32.5	76%	92%
80	28	1,315	0.021293	3.2713%	2.7862%	43.0	36.6	65%	76%
81	32	1,295	0.024710	3.6881%	3.1221%	47.8	40.4	67%	79%
82	45	1,266	0.035545	4.1148%	3.4984%	52.1	44.3	86%	102%
83	31	1,230	0.025203	4.5511%	3.9201%	56.0	48.2	55%	64%
84	49	1,206	0.040630	4.9974%	4.3926%	60.3	53.0	81%	92%
85	42	1,094	0.038391	5.4976%	4.9221%	60.1	53.8	70%	78%
86	37	989	0.037412	6.3201%	5.5154%	62.5	54.5	59%	68%
87	42	894	0.046980	7.1554%	6.1802%	64.0	55.3	66%	76%
88	44	769	0.057217	7.9398%	6.9252%	61.1	53.3	72%	83%
89	41	670	0.061194	8.7945%	7.7599%	58.9	52.0	70%	79%
90	55	582	0.094502	9.5852%	8.6953%	55.8	50.6	99%	109%
91	35	461	0.075922	11.0304%	9.7435%	50.9	44.9	69%	78%
92	21	368	0.057065	12.4890%	10.9179%	46.0	40.2	46%	52%
93	30	284	0.105634	14.1041%	12.2340%	40.1	34.7	75%	86%
94	20	209	0.095694	15.6113%	13.7087%	32.6	28.7	61%	70%
95	17	161	0.105590	17.1565%	15.3611%	27.6	24.7	62%	69%
96	18	110	0.163636	19.0191%	17.2127%	20.9	18.9	86%	95%
97	6	64	0.093750	20.8662%	19.2875%	13.4	12.3	45%	49%
98	6	48	0.125000	22.1931%	21.6125%	10.7	10.4	56%	58%
99	4	20	0.200000	23.1032%	24.2176%	4.6	4.8	87%	83%
Subtotal	917	40,547				1,262.8	1,052.1	73%	87%
100 or more	7	37	0.189189	25.4498%	34.0732%	9.4	12.6	74%	56%
Total	924	40,584				1,272.2	1,064.7	73%	87%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF SERVICE RETIREES
MEN**

TABLE 1A GROUPED

4-YEAR PERIOD ENDING 6/30/2013

<u>Age</u> (1)	<u>Actual Deaths</u> (2)	<u>Total Exposed</u> (3)	<u>Actual Rate</u> (2) / (3) (4)	<u>Assumed Probability</u>		<u>Expected Deaths</u>		<u>Actual/Expected</u>	
				<u>Expected</u> (7) / (3) (5)	<u>Proposed</u> (8) / (3) (6)	<u>Expected</u> (7)	<u>Proposed</u> (8)	<u>Expected</u> (2) / (7) (9)	<u>Proposed</u> (2) / (8) (10)
41-44	0	0	N/A			0	0	0%	0%
45-49	0	1	0.000000	0.4881%	0.1509%	0.0	0.0	0%	0%
50-54	0	19	0.000000	0.6896%	0.2166%	0.1	0.0	0%	0%
55-59	1	268	0.003731	0.9151%	0.3632%	2.5	1.0	41%	103%
60-64	15	1,113	0.013477	1.1809%	0.5840%	13.1	6.5	114%	231%
65-69	26	1,879	0.013837	1.6710%	0.9756%	31.4	18.3	83%	142%
70-74	30	1,920	0.015625	2.3795%	1.6598%	45.7	31.9	66%	94%
75-79	56	1,759	0.031836	3.6777%	2.8241%	64.7	49.7	87%	113%
80-84	79	1,508	0.052387	6.2071%	4.8218%	93.6	72.7	84%	109%
85-89	61	869	0.070196	9.8251%	8.2032%	85.4	71.3	71%	86%
90-94	25	282	0.088652	15.7318%	13.7716%	44.4	38.8	56%	64%
95-99	12	67	0.179104	25.1914%	22.5265%	16.9	15.1	71%	80%
100+	0	5	0.000000	37.1685%	42.3198%	1.9	2.1	0%	0%
Total	305	9,690				399.6	307.4	76%	99%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF SERVICE RETIREES
WOMEN**

TABLE 1B GROUPED

4-YEAR PERIOD ENDING 6/30/2013

<u>Age</u> (1)	<u>Actual Deaths</u> (2)	<u>Total Exposed</u> (3)	<u>Actual Rate</u> (2) / (3) (4)	<u>Assumed Probability</u>		<u>Expected Deaths</u>		<u>Actual/Expected</u>	
				<u>Expected</u> (7) / (3) (5)	<u>Proposed</u> (8) / (3) (6)	<u>Expected</u> (7)	<u>Proposed</u> (8)	<u>Expected</u> (2) / (7) (9)	<u>Proposed</u> (2) / (8) (10)
41-44	0	0	N/A			0	0	0%	0%
45-49	0	1	0.000000	0.1706%	0.1096%	0.0	0.0	0%	0%
50-54	1	2	0.500000	0.1922%	0.1152%	0.0	0.0	26015%	43403%
55-59	1	936	0.001068	0.4598%	0.2303%	4.3	2.2	23%	46%
60-64	35	4,181	0.008371	0.6714%	0.3865%	28.1	16.2	125%	217%
65-69	57	7,989	0.007135	0.9796%	0.6487%	78.3	51.8	73%	110%
70-74	89	7,774	0.011448	1.5362%	1.1286%	119.4	87.7	75%	101%
75-79	131	6,629	0.019762	2.4831%	1.9977%	164.6	132.4	80%	99%
80-84	185	6,312	0.029309	4.1052%	3.5258%	259.1	222.6	71%	83%
85-89	206	4,416	0.046649	6.9429%	6.0890%	306.6	268.9	67%	77%
90-94	161	1,904	0.084559	11.8319%	10.4568%	225.3	199.1	71%	81%
95-99	51	403	0.126551	19.1490%	17.6742%	77.2	71.2	66%	72%
100+	7	37	0.189189	25.4498%	34.0732%	9.4	12.6	74%	56%
Total	924	40,584				1,272.2	1,064.7	73%	87%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF SERVICE RETIREES
MEN**

TABLE 1A

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	0	N/A	0.1675%	0.0919%	0	0	0%	0%
42	0	0	N/A	0.2183%	0.1007%	0	0	0%	0%
43	0	0	N/A	0.2686%	0.1099%	0	0	0%	0%
44	0	0	N/A	0.3183%	0.1195%	0	0	0%	0%
45	0	0	N/A	0.3676%	0.1295%	0	0	0%	0%
46	0	0	N/A	0.4164%	0.1399%	0	0	0%	0%
47	0	1	0.000000	0.4647%	0.1506%	0.0	0.0	0%	0%
48	0	2	0.000000	0.5123%	0.1616%	0.0	0.0	0%	0%
49	0	1	0.000000	0.5596%	0.1730%	0.0	0.0	0%	0%
50	0	2	0.000000	0.6063%	0.1851%	0.0	0.0	0%	0%
51	0	4	0.000000	0.6573%	0.1981%	0.0	0.0	0%	0%
52	0	9	0.000000	0.7050%	0.2127%	0.1	0.0	0%	0%
53	0	15	0.000000	0.7534%	0.2292%	0.1	0.0	0%	0%
54	0	19	0.000000	0.7991%	0.2483%	0.2	0.0	0%	0%
55	0	46	0.000000	0.8464%	0.2708%	0.4	0.1	0%	0%
56	1	125	0.008000	0.8883%	0.2973%	1.1	0.4	90%	269%
57	0	180	0.000000	0.9281%	0.3284%	1.7	0.6	0%	0%
58	4	265	0.015094	0.9655%	0.3650%	2.6	1.0	156%	414%
59	2	316	0.006329	0.9957%	0.4076%	3.1	1.3	64%	155%
60	5	375	0.013333	1.0234%	0.4569%	3.8	1.7	130%	292%
61	9	426	0.021127	1.1201%	0.5132%	4.8	2.2	189%	412%
62	7	537	0.013035	1.2056%	0.5766%	6.5	3.1	108%	226%
63	8	686	0.011662	1.2915%	0.6475%	8.9	4.4	90%	180%
64	6	761	0.007884	1.3656%	0.7265%	10.4	5.5	58%	109%
65	14	810	0.017284	1.4332%	0.8143%	11.6	6.6	121%	212%
66	12	863	0.013905	1.5819%	0.9117%	13.7	7.9	88%	153%
67	12	926	0.012959	1.7268%	1.0202%	16.0	9.4	75%	127%
68	19	984	0.019309	1.8654%	1.1405%	18.4	11.2	104%	169%
69	15	961	0.015609	2.0163%	1.2745%	19.4	12.2	77%	122%
70	12	949	0.012645	2.1595%	1.4236%	20.5	13.5	59%	89%
71	25	960	0.026042	2.3237%	1.5897%	22.3	15.3	112%	164%
72	19	956	0.019874	2.4882%	1.7746%	23.8	17.0	80%	112%
73	16	961	0.016649	2.6524%	1.9804%	25.5	19.0	63%	84%
74	25	958	0.026096	2.8167%	2.2092%	27.0	21.2	93%	118%
75	26	957	0.027168	2.9963%	2.4631%	28.7	23.6	91%	110%
76	28	924	0.030303	3.4139%	2.7456%	31.5	25.4	89%	110%
77	32	891	0.035915	3.8512%	3.0589%	34.3	27.3	93%	117%
78	17	833	0.020408	4.2927%	3.4063%	35.8	28.4	48%	60%
79	32	805	0.039752	4.7385%	3.7924%	38.1	30.5	84%	105%
80	24	778	0.030848	5.1887%	4.2217%	40.4	32.8	59%	73%
81	34	751	0.045273	5.8109%	4.6987%	43.6	35.3	78%	96%
82	40	691	0.057887	6.4531%	5.2291%	44.6	36.1	90%	111%
83	41	636	0.064465	7.0797%	5.8194%	45.0	37.0	91%	111%
84	36	550	0.065455	7.7594%	6.4762%	42.7	35.6	84%	101%
85	38	480	0.079167	8.4173%	7.2073%	40.4	34.6	94%	110%
86	26	408	0.063725	9.2937%	8.0200%	37.9	32.7	69%	79%
87	31	359	0.086351	10.2214%	8.9234%	36.7	32.0	84%	97%
88	32	308	0.103896	11.1581%	9.9257%	34.4	30.6	93%	105%
89	27	235	0.114894	12.0435%	11.0371%	28.3	25.9	95%	104%
90	14	183	0.076503	12.9940%	12.2692%	23.8	22.5	59%	62%
91	16	153	0.104575	14.8174%	13.6347%	22.7	20.9	71%	77%
92	15	121	0.123967	16.7666%	15.1445%	20.3	18.3	74%	82%
93	16	92	0.173913	18.6813%	16.8096%	17.2	15.5	93%	103%
94	11	67	0.164179	20.6738%	18.6635%	13.9	12.5	79%	88%
95	7	54	0.129630	22.9049%	20.7325%	12.4	11.2	57%	63%
96	6	40	0.150000	25.0475%	23.0497%	10.0	9.2	60%	65%
97	3	24	0.125000	27.2286%	25.6259%	6.5	6.2	46%	49%
98	6	14	0.428571	29.6838%	28.4901%	4.2	4.0	144%	150%
99	3	7	0.428571	31.9265%	31.6777%	2.2	2.2	134%	135%
Subtotal	772	23,459				937.2	744.0	82%	104%
100 or more	1	6	0.166667	37.1685%	43.7433%	2.2	2.6	45%	38%
Total	773	23,465				939.4	746.6	82%	104%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF SERVICE RETIREES
WOMEN**

TABLE 1B

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	0	N/A	0.0683%	0.0751%	0	0	0%	0%
42	0	0	N/A	0.0758%	0.0803%	0	0	0%	0%
43	0	0	N/A	0.0851%	0.0853%	0	0	0%	0%
44	0	1	0.000000	0.0964%	0.0901%	0.0	0.0	0%	0%
45	0	0	N/A	0.1094%	0.0947%	0	0	0%	0%
46	0	0	N/A	0.1245%	0.0991%	0	0	0%	0%
47	0	0	N/A	0.1411%	0.1032%	0	0	0%	0%
48	0	0	N/A	0.1599%	0.1071%	0	0	0%	0%
49	0	1	0.000000	0.1801%	0.1110%	0.0	0.0	0%	0%
50	1	2	0.500000	0.2023%	0.1160%	0.0	0.0	24716%	43100%
51	1	1	1.000000	0.2247%	0.1226%	0.0	0.0	44504%	81589%
52	0	7	0.000000	0.2494%	0.1311%	0.0	0.0	0%	0%
53	0	16	0.000000	0.2755%	0.1417%	0.0	0.0	0%	0%
54	0	32	0.000000	0.3030%	0.1549%	0.1	0.0	0%	0%
55	1	116	0.008621	0.3319%	0.1710%	0.4	0.2	260%	504%
56	0	327	0.000000	0.3771%	0.1902%	1.2	0.6	0%	0%
57	1	544	0.001838	0.4227%	0.2128%	2.3	1.2	43%	86%
58	4	776	0.005155	0.4673%	0.2392%	3.6	1.9	110%	215%
59	2	949	0.002107	0.5124%	0.2695%	4.9	2.6	41%	78%
60	13	1,130	0.011504	0.5572%	0.3038%	6.3	3.4	206%	379%
61	8	1,320	0.006061	0.6137%	0.3425%	8.1	4.5	99%	177%
62	14	1,720	0.008140	0.6593%	0.3855%	11.3	6.6	123%	211%
63	15	2,552	0.005878	0.7028%	0.4334%	17.9	11.1	84%	136%
64	21	2,960	0.007095	0.7482%	0.4865%	22.1	14.4	95%	146%
65	30	3,174	0.009452	0.7952%	0.5456%	25.2	17.3	119%	173%
66	18	3,457	0.005207	0.8821%	0.6115%	30.5	21.1	59%	85%
67	30	3,684	0.008143	0.9815%	0.6850%	36.2	25.2	83%	119%
68	44	3,725	0.011812	1.0904%	0.7670%	40.6	28.6	108%	154%
69	36	3,698	0.009735	1.1820%	0.8587%	43.7	31.8	82%	113%
70	31	3,664	0.008461	1.2739%	0.9612%	46.7	35.2	66%	88%
71	51	3,640	0.014011	1.4216%	1.0760%	51.7	39.2	99%	130%
72	73	3,606	0.020244	1.5759%	1.2044%	56.8	43.4	128%	168%
73	49	3,590	0.013649	1.7214%	1.3482%	61.8	48.4	79%	101%
74	57	3,543	0.016088	1.8748%	1.5088%	66.4	53.5	86%	107%
75	63	3,533	0.017832	2.0181%	1.6889%	71.3	59.7	88%	106%
76	74	3,484	0.021240	2.2793%	1.8910%	79.4	65.9	93%	112%
77	85	3,425	0.024818	2.5532%	2.1178%	87.4	72.5	97%	117%
78	83	3,425	0.024234	2.8158%	2.3724%	96.4	81.3	86%	102%
79	83	3,367	0.024651	3.0784%	2.6592%	103.6	89.5	80%	93%
80	97	3,307	0.029332	3.3410%	2.9809%	110.5	98.6	88%	98%
81	92	3,181	0.028922	3.7666%	3.3430%	119.8	106.3	77%	87%
82	103	3,033	0.033960	4.2025%	3.7490%	127.5	113.7	81%	91%
83	108	2,837	0.038068	4.6480%	4.2057%	131.9	119.3	82%	91%
84	126	2,607	0.048331	5.1039%	4.7170%	133.1	123.0	95%	102%
85	118	2,339	0.050449	5.5978%	5.2899%	130.9	123.7	90%	95%
86	85	2,059	0.041282	6.4159%	5.9299%	132.1	122.1	64%	70%
87	97	1,812	0.053532	7.2419%	6.6427%	131.2	120.4	74%	81%
88	106	1,536	0.069010	8.0358%	7.4373%	123.4	114.2	86%	93%
89	95	1,307	0.072686	8.8741%	8.3244%	116.0	108.8	82%	87%
90	93	1,075	0.086512	9.6720%	9.3126%	104.0	100.1	89%	93%
91	77	835	0.092216	11.1303%	10.4127%	92.9	86.9	83%	89%
92	44	643	0.068429	12.6021%	11.6357%	81.0	74.8	54%	59%
93	58	495	0.117172	14.1891%	12.9957%	70.2	64.3	83%	90%
94	36	352	0.102273	15.7053%	14.5118%	55.3	51.1	65%	70%
95	34	246	0.138211	17.2598%	16.2049%	42.5	39.9	80%	85%
96	22	164	0.134146	19.1337%	18.1084%	31.4	29.7	70%	74%
97	19	114	0.166667	20.9290%	20.2314%	23.9	23.1	80%	82%
98	12	77	0.155844	22.2598%	22.6081%	17.1	17.4	70%	69%
99	11	41	0.268293	23.1727%	25.2614%	9.5	10.4	116%	106%
Subtotal	2,321	93,529				2,760.5	2,406.9	84%	96%
100 or more	13	59	0.220339	25.4498%	35.4410%	15.0	20.9	87%	62%
Total	2,334	93,588				2,775.5	2,427.8	84%	96%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF SERVICE RETIREES
MEN**

TABLE 1A GROUPED

10-YEAR PERIOD ENDING 6/30/2013

<u>Age</u> (1)	<u>Actual Deaths</u> (2)	<u>Total Exposed</u> (3)	<u>Actual Rate</u> (2) / (3) (4)	<u>Assumed Probability</u>		<u>Expected Deaths</u>		<u>Actual/Expected</u>	
				<u>Expected</u> (7) / (3) (5)	<u>Proposed</u> (8) / (3) (6)	<u>Expected</u> (7)	<u>Proposed</u> (8)	<u>Expected</u> (2) / (7) (9)	<u>Proposed</u> (2) / (8) (10)
41-44	0	0	N/A			0	0	0%	0%
45-49	0	4	0.000000	0.5122%	0.1617%	0.0	0.0	0%	0%
50-54	0	49	0.000000	0.7484%	0.2292%	0.4	0.1	0%	0%
55-59	7	932	0.007511	0.9523%	0.3586%	8.9	3.3	79%	209%
60-64	35	2,785	0.012567	1.2329%	0.6092%	34.3	17.0	102%	206%
65-69	72	4,544	0.015845	1.7382%	1.0427%	79.0	47.4	91%	152%
70-74	97	4,784	0.020276	2.4888%	1.7962%	119.1	85.9	81%	113%
75-79	135	4,410	0.030612	3.8194%	3.0635%	168.4	135.1	80%	100%
80-84	175	3,406	0.051380	6.3506%	5.1937%	216.3	176.9	81%	99%
85-89	154	1,790	0.086034	9.9266%	8.7072%	177.7	155.9	87%	99%
90-94	72	616	0.116883	15.8726%	14.5467%	97.8	89.6	74%	80%
95-99	25	139	0.179856	25.4051%	23.5768%	35.3	32.8	71%	76%
100+	1	6	0.166667	37.1685%	43.7433%	2.2	2.6	45%	38%
Total	773	23,465				939.4	746.6	82%	104%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF SERVICE RETIREES
WOMEN**

TABLE 1B GROUPED

10-YEAR PERIOD ENDING 6/30/2013

<u>Age</u> (1)	<u>Actual Deaths</u> (2)	<u>Total Exposed</u> (3)	<u>Actual Rate</u> (2) / (3) (4)	<u>Assumed Rate</u>		<u>Expected Deaths</u>		<u>Actual/Expected</u>	
				<u>Expected</u> (7) / (3) (5)	<u>Proposed</u> (8) / (3) (6)	<u>Expected</u> (7)	<u>Proposed</u> (8)	<u>Expected</u> (2) / (7) (9)	<u>Proposed</u> (2) / (8) (10)
41-44	0	1	0.000000	0.0964%	0.0901%	0.0	0.0	0%	0%
45-49	0	1	0.000000	0.1801%	0.1110%	0.0	0.0	0%	0%
50-54	2	58	0.034483	0.2841%	0.1465%	0.2	0.1	1214%	2354%
55-59	8	2,712	0.002950	0.4575%	0.2357%	12.4	6.4	64%	125%
60-64	71	9,682	0.007333	0.6798%	0.4136%	65.8	40.0	108%	177%
65-69	158	17,738	0.008907	0.9935%	0.6992%	176.2	124.0	90%	127%
70-74	261	18,043	0.014465	1.5711%	1.2175%	283.5	219.7	92%	119%
75-79	388	17,234	0.022514	2.5429%	2.1404%	438.2	368.9	89%	105%
80-84	526	14,965	0.035149	4.1610%	3.7482%	622.7	560.9	84%	94%
85-89	501	9,053	0.055341	6.9996%	6.5087%	633.7	589.2	79%	85%
90-94	308	3,400	0.090588	11.8665%	11.0966%	403.5	377.3	76%	82%
95-99	98	642	0.152648	19.3673%	18.7525%	124.3	120.4	79%	81%
100+	13	59	0.220339	25.4498%	35.4410%	15.0	20.9	87%	62%
Total	2,334	93,588				2,775.5	2,427.8	84%	96%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF SERVICE RETIREES
MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 1C		10-YEAR PERIOD ENDING 6/30/2013			
	Life Years Exposed (2)	Actual Deaths (3)	Expected Deaths (4)	Actual / Expected (5)	Mortality Rate	
					Actual (3) / (2) (6)	Expected (4) / (2) (7)
2004	10,303	350	261.0	134%	3.3971%	2.5330%
2005	10,684	361	278.0	130%	3.3789%	2.6023%
2006	11,037	266	294.7	90%	2.4101%	2.6705%
2007	11,243	324	310.1	104%	2.8818%	2.7580%
2008	11,628	275	323.9	85%	2.3650%	2.7858%
2009	11,885	302	342.7	88%	2.5410%	2.8835%
2010	12,073	278	358.8	77%	2.3027%	2.9717%
2011	12,343	354	376.1	94%	2.8680%	3.0468%
2012	12,749	348	398.2	87%	2.7296%	3.1236%
2013	13,109	249	413.7	60%	1.8995%	3.1557%
Total	117,054	3,107	3,357.2	93%	2.6543%	2.8681%

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

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF DISABILITY RETIREES
MEN**

TABLE 2A

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	0	N/A	1.5541%	1.6674%	0	0	0%	0%
42	0	0	N/A	1.5842%	1.7475%	0	0	0%	0%
43	0	2	0.000000	1.6151%	1.8275%	0.0	0.0	0%	0%
44	0	4	0.000000	1.6468%	1.9075%	0.1	0.1	0%	0%
45	0	4	0.000000	1.6793%	1.9875%	0.1	0.1	0%	0%
46	0	6	0.000000	1.7126%	2.0675%	0.1	0.1	0%	0%
47	0	9	0.000000	1.7468%	2.1476%	0.2	0.2	0%	0%
48	0	12	0.000000	1.7819%	2.1884%	0.2	0.3	0%	0%
49	1	16	0.062500	1.8178%	2.2292%	0.3	0.4	344%	280%
50	0	23	0.000000	1.8547%	2.2700%	0.4	0.5	0%	0%
51	0	19	0.000000	1.8925%	2.3108%	0.4	0.4	0%	0%
52	1	25	0.040000	1.9313%	2.3516%	0.5	0.6	207%	170%
53	1	27	0.037037	1.9451%	2.3536%	0.5	0.6	190%	157%
54	0	34	0.000000	1.9591%	2.3556%	0.7	0.8	0%	0%
55	0	31	0.000000	1.9474%	2.3576%	0.6	0.7	0%	0%
56	3	30	0.100000	2.0028%	2.3595%	0.6	0.7	499%	424%
57	0	29	0.000000	2.0860%	2.3615%	0.6	0.7	0%	0%
58	0	30	0.000000	2.1722%	2.3615%	0.7	0.7	0%	0%
59	1	39	0.025641	2.2433%	2.3615%	0.9	0.9	114%	109%
60	0	41	0.000000	2.3164%	2.3615%	0.9	1.0	0%	0%
61	0	47	0.000000	2.4116%	2.3615%	1.1	1.1	0%	0%
62	1	41	0.024390	2.4907%	2.2875%	1.0	0.9	98%	107%
63	2	34	0.058824	2.5941%	2.2998%	0.9	0.8	227%	256%
64	3	37	0.081081	2.6815%	2.3120%	1.0	0.9	302%	351%
65	1	32	0.031250	2.7743%	2.3242%	0.9	0.7	113%	134%
66	0	35	0.000000	2.8973%	2.3365%	1.0	0.8	0%	0%
67	1	32	0.031250	3.0060%	2.3487%	1.0	0.8	104%	133%
68	1	30	0.033333	3.0986%	2.4534%	0.9	0.7	108%	136%
69	1	24	0.041667	3.2255%	2.5582%	0.8	0.6	129%	163%
70	2	26	0.076923	3.3363%	2.6630%	0.9	0.7	231%	289%
71	0	22	0.000000	3.4857%	2.7677%	0.8	0.6	0%	0%
72	0	21	0.000000	3.6488%	2.8725%	0.8	0.6	0%	0%
73	0	19	0.000000	3.8263%	3.1570%	0.7	0.6	0%	0%
74	1	21	0.047619	4.0190%	3.4415%	0.8	0.7	118%	138%
75	0	21	0.000000	4.2616%	3.7260%	0.9	0.8	0%	0%
76	1	16	0.062500	4.5082%	4.0105%	0.7	0.6	139%	156%
77	3	13	0.230769	4.8123%	4.2950%	0.6	0.6	480%	537%
78	1	8	0.125000	5.1404%	4.8682%	0.4	0.4	243%	257%
79	0	8	0.000000	5.4936%	5.4414%	0.4	0.4	0%	0%
80	2	9	0.222222	5.8730%	6.0146%	0.5	0.5	378%	369%
81	1	10	0.100000	6.2793%	6.5878%	0.6	0.7	159%	152%
82	1	10	0.100000	6.7133%	7.1610%	0.7	0.7	149%	140%
83	0	12	0.000000	7.1208%	8.1535%	0.9	1.0	0%	0%
84	2	14	0.142857	7.6162%	9.1460%	1.1	1.3	188%	156%
85	0	10	0.000000	8.2604%	10.1385%	0.8	1.0	0%	0%
86	0	6	0.000000	9.1187%	11.1311%	0.5	0.7	0%	0%
87	0	4	0.000000	10.0573%	12.1236%	0.4	0.5	0%	0%
88	1	3	0.333333	11.0104%	13.6878%	0.3	0.4	303%	244%
89	0	3	0.000000	11.8827%	15.2521%	0.4	0.5	0%	0%
90	0	3	0.000000	12.8577%	16.8163%	0.4	0.5	0%	0%
91	1	2	0.500000	14.6595%	18.3805%	0.3	0.4	341%	272%
92	1	4	0.250000	16.6353%	19.9447%	0.7	0.8	150%	125%
93	0	2	0.000000	18.5330%	22.2548%	0.4	0.4	0%	0%
94	0	1	0.000000	20.5079%	24.5648%	0.2	0.2	0%	0%
95	0	1	0.000000	22.7872%	26.8748%	0.2	0.3	0%	0%
96	0	0	N/A	24.9172%	29.1848%	0	0	0%	0%
97	0	0	N/A	27.0854%	31.4948%	0	0	0%	0%
98	0	0	N/A	29.6147%	34.7464%	0	0	0%	0%
99	0	0	N/A	31.8509%	37.9980%	0	0	0%	0%
Subtotal	34	962				31.7	32.1	107%	106%
100 or more	0	0	N/A	37.1685%	47.7528%	0	0	0%	0%
Total	34	962				31.7	32.1	107%	106%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF DISABILITY RETIREES
WOMEN**

TABLE 2B

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	0	N/A	1.6533%	1.0154%	0	0	0%	0%
42	0	0	N/A	1.6635%	1.1108%	0	0	0%	0%
43	0	1	0.000000	1.6740%	1.2063%	0.0	0.0	0%	0%
44	0	6	0.000000	1.6847%	1.3017%	0.1	0.1	0%	0%
45	0	9	0.000000	1.7182%	1.3972%	0.2	0.1	0%	0%
46	0	12	0.000000	1.7526%	1.4926%	0.2	0.2	0%	0%
47	0	14	0.000000	1.7878%	1.5881%	0.3	0.2	0%	0%
48	0	11	0.000000	1.8000%	1.6835%	0.2	0.2	0%	0%
49	0	14	0.000000	1.8124%	1.7790%	0.3	0.2	0%	0%
50	2	20	0.100000	1.8011%	1.8744%	0.4	0.4	555%	533%
51	0	25	0.000000	1.7900%	1.9699%	0.4	0.5	0%	0%
52	2	39	0.051282	1.7559%	2.0653%	0.7	0.8	292%	248%
53	0	42	0.000000	1.7226%	2.0653%	0.7	0.9	0%	0%
54	0	49	0.000000	1.6902%	2.0653%	0.8	1.0	0%	0%
55	1	62	0.016129	1.6587%	2.0653%	1.0	1.3	97%	78%
56	2	62	0.032258	1.6279%	2.0653%	1.0	1.3	198%	156%
57	2	67	0.029851	1.6189%	1.9546%	1.1	1.3	184%	153%
58	1	74	0.013514	1.6313%	1.9546%	1.2	1.4	83%	69%
59	1	83	0.012048	1.6881%	1.9546%	1.4	1.6	71%	62%
60	1	94	0.010638	1.7816%	1.9546%	1.7	1.8	60%	54%
61	2	110	0.018182	1.8799%	1.9546%	2.1	2.2	97%	93%
62	0	128	0.000000	1.9415%	1.7252%	2.5	2.2	0%	0%
63	2	137	0.014599	2.0047%	1.7330%	2.7	2.4	73%	84%
64	4	150	0.026667	2.1148%	1.7409%	3.2	2.6	126%	153%
65	4	137	0.029197	2.1842%	1.7487%	3.0	2.4	134%	167%
66	5	141	0.035461	2.3051%	1.7565%	3.3	2.5	154%	202%
67	5	123	0.040650	2.3827%	1.7644%	2.9	2.2	171%	230%
68	2	102	0.019608	2.4652%	1.8868%	2.5	1.9	80%	104%
69	2	108	0.018519	2.6087%	2.0093%	2.8	2.2	71%	92%
70	2	92	0.021739	2.7065%	2.1318%	2.5	2.0	80%	102%
71	2	93	0.021505	2.7896%	2.2542%	2.6	2.1	77%	95%
72	0	86	0.000000	2.9038%	2.3767%	2.5	2.0	0%	0%
73	4	63	0.063492	3.0033%	2.6582%	1.9	1.7	211%	239%
74	2	48	0.041667	3.1377%	2.9398%	1.5	1.4	133%	142%
75	0	32	0.000000	3.3279%	3.2213%	1.1	1.0	0%	0%
76	1	25	0.040000	3.4898%	3.5029%	0.9	0.9	115%	114%
77	0	21	0.000000	3.6178%	3.7844%	0.8	0.8	0%	0%
78	0	24	0.000000	3.8871%	4.2531%	0.9	1.0	0%	0%
79	1	23	0.043478	4.1121%	4.7217%	0.9	1.1	106%	92%
80	1	20	0.050000	4.4477%	5.1903%	0.9	1.0	112%	96%
81	1	15	0.066667	4.8139%	5.6589%	0.7	0.8	138%	118%
82	0	11	0.000000	5.2127%	6.1275%	0.6	0.7	0%	0%
83	0	6	0.000000	5.6465%	6.7947%	0.3	0.4	0%	0%
84	0	8	0.000000	6.4876%	7.4619%	0.5	0.6	0%	0%
85	1	7	0.142857	7.3448%	8.1291%	0.5	0.6	195%	176%
86	0	5	0.000000	8.0442%	8.7962%	0.4	0.4	0%	0%
87	1	7	0.142857	8.9100%	9.4634%	0.6	0.7	160%	151%
88	0	4	0.000000	9.7110%	10.3242%	0.4	0.4	0%	0%
89	1	6	0.166667	11.0304%	11.1849%	0.7	0.7	151%	149%
90	2	4	0.500000	12.4890%	12.0457%	0.5	0.5	400%	415%
91	0	0	N/A	14.2892%	12.9065%	0	0	0%	0%
92	0	0	N/A	15.8160%	13.7672%	0	0	0%	0%
93	1	1	1.000000	17.1565%	14.8001%	0.2	0.1	583%	676%
94	0	0	N/A	19.0191%	15.8330%	0	0	0%	0%
95	0	0	N/A	21.1397%	16.8659%	0	0	0%	0%
96	0	0	N/A	22.4839%	17.8988%	0	0	0%	0%
97	0	0	N/A	23.1032%	18.9317%	0	0	0%	0%
98	0	0	N/A	23.4633%	20.0987%	0	0	0%	0%
99	0	0	N/A	24.8039%	21.2658%	0	0	0%	0%
Subtotal	58	2,421				58.5	54.8	99%	106%
100 or more	0	0	N/A	25.4498%	24.7670%	0	0	0%	0%
Total	58	2,421				58.5	54.8	99%	106%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF DISABILITY RETIREES
MEN**

TABLE 2A GROUPED

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41-44	0	6	0.000000	1.6362%	1.8808%	0.1	0.1	0%	0%
45-49	1	47	0.021277	1.7698%	2.1619%	0.8	1.0	120%	98%
50-54	2	128	0.015625	1.9221%	2.3324%	2.5	3.0	81%	67%
55-59	4	159	0.025157	2.0981%	2.3604%	3.3	3.8	120%	107%
60-64	6	200	0.030000	2.4893%	2.3267%	5.0	4.7	121%	129%
65-69	4	153	0.026144	2.9853%	2.3942%	4.6	3.7	88%	109%
70-74	3	109	0.027523	3.6436%	2.9606%	4.0	3.2	76%	93%
75-79	5	66	0.075758	4.6857%	4.2534%	3.1	2.8	162%	178%
80-84	6	55	0.109091	6.8156%	7.5910%	3.7	4.2	160%	144%
85-89	1	26	0.038462	9.4702%	11.6725%	2.5	3.0	41%	33%
90-94	2	12	0.166667	16.0006%	19.6719%	1.9	2.4	104%	85%
95-99	0	1	0.000000	22.7872%	26.8748%	0.2	0.3	0%	0%
100+	0	0	N/A			0	0	0%	0%
Total	34	962				31.7	32.1	107%	106%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF DISABILITY RETIREES
WOMEN**

TABLE 2B GROUPED

4-YEAR PERIOD ENDING 6/30/2013

<u>Age</u> (1)	<u>Actual Deaths</u> (2)	<u>Total Exposed</u> (3)	<u>Actual Rate</u> (2) / (3) (4)	<u>Assumed Probability</u>		<u>Expected Deaths</u>		<u>Actual/Expected</u>	
				<u>Expected</u> (7) / (3) (5)	<u>Proposed</u> (8) / (3) (6)	<u>Expected</u> (7)	<u>Proposed</u> (8)	<u>Expected</u> (2) / (7) (9)	<u>Proposed</u> (2) / (8) (10)
41-44	0	7	0.000000	1.6832%	1.2881%	0.1	0.1	0%	0%
45-49	0	60	0.000000	1.7783%	1.6024%	1.1	1.0	0%	0%
50-54	4	175	0.022857	1.7395%	2.0299%	3.0	3.6	131%	113%
55-59	7	348	0.020115	1.6467%	1.9940%	5.7	6.9	122%	101%
60-64	9	619	0.014540	1.9623%	1.8063%	12.1	11.2	74%	80%
65-69	18	611	0.029460	2.3740%	1.8228%	14.5	11.1	124%	162%
70-74	10	382	0.026178	2.8743%	2.4051%	11.0	9.2	91%	109%
75-79	2	125	0.016000	3.6606%	3.8464%	4.6	4.8	44%	42%
80-84	2	60	0.033333	5.0714%	5.9426%	3.0	3.6	66%	56%
85-89	3	29	0.103448	8.9321%	9.5012%	2.6	2.8	116%	109%
90-94	3	5	0.600000	13.4225%	12.5966%	0.7	0.6	447%	476%
95-99	0	0	N/A			0	0	0%	0%
100+	0	0	N/A			0	0	0%	0%
Total	58	2,421				58.5	54.8	99%	106%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF DISABILITY RETIREES
MEN**

TABLE 2A

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	4	0.000000	1.5969%	1.8100%	0.1	0.1	0%	0%
42	0	9	0.000000	1.6327%	1.9033%	0.1	0.2	0%	0%
43	0	11	0.000000	1.6696%	1.9933%	0.2	0.2	0%	0%
44	0	15	0.000000	1.7075%	2.0795%	0.3	0.3	0%	0%
45	0	16	0.000000	1.7465%	2.1618%	0.3	0.3	0%	0%
46	0	23	0.000000	1.7866%	2.2401%	0.4	0.5	0%	0%
47	0	28	0.000000	1.8278%	2.3151%	0.5	0.6	0%	0%
48	0	35	0.000000	1.8702%	2.3449%	0.7	0.8	0%	0%
49	1	41	0.024390	1.9138%	2.3721%	0.8	1.0	127%	103%
50	1	48	0.020833	1.9586%	2.3969%	0.9	1.2	106%	87%
51	1	52	0.019231	2.0046%	2.4195%	1.0	1.3	96%	79%
52	1	63	0.015873	2.0520%	2.4399%	1.3	1.5	77%	65%
53	2	68	0.029412	2.0666%	2.4198%	1.4	1.6	142%	122%
54	0	80	0.000000	2.0815%	2.4026%	1.7	1.9	0%	0%
55	2	83	0.024096	2.0628%	2.3904%	1.7	2.0	117%	101%
56	7	87	0.080460	2.1150%	2.3840%	1.8	2.1	380%	337%
57	1	82	0.012195	2.1961%	2.3848%	1.8	2.0	56%	51%
58	3	82	0.036585	2.2799%	2.3903%	1.9	2.0	160%	153%
59	4	90	0.044444	2.3546%	2.4016%	2.1	2.2	189%	185%
60	0	83	0.000000	2.4312%	2.4179%	2.0	2.0	0%	0%
61	0	89	0.000000	2.5234%	2.4368%	2.2	2.2	0%	0%
62	2	88	0.022727	2.6062%	2.3796%	2.3	2.1	87%	96%
63	6	83	0.072289	2.7062%	2.4106%	2.2	2.0	267%	300%
64	4	78	0.051282	2.7973%	2.4397%	2.2	1.9	183%	210%
65	1	68	0.014706	2.8942%	2.4667%	2.0	1.7	51%	60%
66	1	70	0.014286	3.0133%	2.4913%	2.1	1.7	47%	57%
67	1	65	0.015385	3.1264%	2.5144%	2.0	1.6	49%	61%
68	1	65	0.015385	3.2325%	2.6346%	2.1	1.7	48%	58%
69	1	59	0.016949	3.3648%	2.7547%	2.0	1.6	50%	62%
70	4	56	0.071429	3.4911%	2.8740%	2.0	1.6	205%	249%
71	1	50	0.020000	3.6474%	2.9929%	1.8	1.5	55%	67%
72	2	47	0.042553	3.8180%	3.1113%	1.8	1.5	111%	137%
73	1	46	0.021739	4.0038%	3.4240%	1.8	1.6	54%	63%
74	2	39	0.051282	4.2054%	3.7360%	1.6	1.5	122%	137%
75	0	36	0.000000	4.4457%	4.0465%	1.6	1.5	0%	0%
76	2	33	0.060606	4.7030%	4.3564%	1.6	1.4	129%	139%
77	3	36	0.083333	5.0049%	4.6640%	1.8	1.7	167%	179%
78	1	30	0.033333	5.3300%	5.2821%	1.6	1.6	63%	63%
79	1	30	0.033333	5.6789%	5.8980%	1.7	1.8	59%	57%
80	3	30	0.100000	6.0528%	6.5119%	1.8	2.0	165%	154%
81	4	28	0.142857	6.4519%	7.1230%	1.8	2.0	221%	201%
82	1	24	0.041667	6.8771%	7.7316%	1.7	1.9	61%	54%
83	1	23	0.043478	7.2945%	8.7906%	1.7	2.0	60%	49%
84	4	23	0.173913	7.7784%	9.8465%	1.8	2.3	224%	177%
85	0	16	0.000000	8.4363%	10.8994%	1.3	1.7	0%	0%
86	0	15	0.000000	9.3129%	11.9481%	1.4	1.8	0%	0%
87	1	12	0.083333	10.2406%	12.9922%	1.2	1.6	81%	64%
88	2	9	0.222222	11.1772%	14.6400%	1.0	1.3	199%	152%
89	0	6	0.000000	12.0628%	16.2764%	0.7	1.0	0%	0%
90	0	6	0.000000	13.0132%	17.8999%	0.8	1.1	0%	0%
91	1	5	0.200000	14.8368%	19.5091%	0.7	1.0	135%	103%
92	1	4	0.250000	16.7859%	21.0982%	0.7	0.8	149%	118%
93	0	2	0.000000	18.7008%	23.4462%	0.4	0.5	0%	0%
94	0	1	0.000000	20.6936%	25.7826%	0.2	0.3	0%	0%
95	0	1	0.000000	22.9245%	28.1157%	0.2	0.3	0%	0%
96	0	0	N/A	25.0673%	30.4581%	0	0	0%	0%
97	0	0	N/A	27.2486%	32.7890%	0	0	0%	0%
98	0	0	N/A	29.7037%	36.0863%	0	0	0%	0%
99	0	0	N/A	31.9466%	39.3715%	0	0	0%	0%
Subtotal	75	2,273				74.9	77.2	100%	97%
100 or more	0	0	N/A	37.1685%	49.4789%	0	0	0%	0%
Total	75	2,273				74.9	77.2	100%	97%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF DISABILITY RETIREES
WOMEN**

TABLE 2B

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41	0	2	0.000000	1.7300%	1.0907%	0.0	0.0	0%	0%
42	0	3	0.000000	1.7407%	1.1892%	0.1	0.0	0%	0%
43	0	8	0.000000	1.7517%	1.2845%	0.1	0.1	0%	0%
44	0	11	0.000000	1.7629%	1.3765%	0.2	0.2	0%	0%
45	0	14	0.000000	1.8034%	1.4657%	0.3	0.2	0%	0%
46	0	22	0.000000	1.8451%	1.5519%	0.4	0.3	0%	0%
47	0	25	0.000000	1.8879%	1.6357%	0.5	0.4	0%	0%
48	1	30	0.033333	1.9008%	1.7183%	0.6	0.5	175%	194%
49	0	35	0.000000	1.9139%	1.8016%	0.7	0.6	0%	0%
50	3	52	0.057692	1.8961%	1.8876%	1.0	1.0	304%	306%
51	2	57	0.035088	1.8787%	1.9774%	1.1	1.1	187%	177%
52	3	82	0.036585	1.8317%	2.0728%	1.5	1.7	200%	177%
53	1	101	0.009901	1.7861%	2.0780%	1.8	2.1	55%	48%
54	2	119	0.016807	1.7420%	2.0884%	2.1	2.5	96%	80%
55	4	143	0.027972	1.6991%	2.1034%	2.4	3.0	165%	133%
56	3	162	0.018519	1.6576%	2.1210%	2.7	3.4	112%	87%
57	5	190	0.026316	1.6435%	2.0254%	3.1	3.8	160%	130%
58	7	218	0.032110	1.6560%	2.0436%	3.6	4.5	194%	157%
59	1	229	0.004367	1.7137%	2.0609%	3.9	4.7	25%	21%
60	4	259	0.015444	1.8086%	2.0758%	4.7	5.4	85%	74%
61	8	275	0.029091	1.9084%	2.0884%	5.2	5.7	152%	139%
62	2	293	0.006826	1.9709%	1.8515%	5.8	5.4	35%	37%
63	9	310	0.029032	2.0350%	1.8660%	6.3	5.8	143%	156%
64	5	311	0.016077	2.1469%	1.8781%	6.7	5.8	75%	86%
65	8	291	0.027491	2.2173%	1.8881%	6.5	5.5	124%	146%
66	7	270	0.025926	2.3400%	1.8969%	6.3	5.1	111%	137%
67	6	238	0.025210	2.4188%	1.9046%	5.8	4.5	104%	132%
68	3	211	0.014218	2.5026%	2.0353%	5.3	4.3	57%	70%
69	4	188	0.021277	2.6482%	2.1656%	5.0	4.1	80%	98%
70	3	161	0.018634	2.7476%	2.2953%	4.4	3.7	68%	81%
71	5	142	0.035211	2.8404%	2.4246%	4.0	3.4	124%	145%
72	2	126	0.015873	2.9567%	2.5535%	3.7	3.2	54%	62%
73	7	97	0.072165	3.0673%	2.8531%	3.0	2.8	235%	253%
74	2	78	0.025641	3.2046%	3.1514%	2.5	2.5	80%	81%
75	0	59	0.000000	3.4090%	3.4497%	2.0	2.0	0%	0%
76	1	50	0.020000	3.5749%	3.7481%	1.8	1.9	56%	53%
77	0	44	0.000000	3.6949%	4.0473%	1.6	1.8	0%	0%
78	0	41	0.000000	3.9699%	4.5471%	1.6	1.9	0%	0%
79	2	37	0.054054	4.1997%	5.0496%	1.6	1.9	129%	107%
80	2	32	0.062500	4.5424%	5.5530%	1.5	1.8	138%	113%
81	1	28	0.035714	4.9165%	6.0594%	1.4	1.7	73%	59%
82	1	25	0.040000	5.3238%	6.5665%	1.3	1.6	75%	61%
83	1	20	0.050000	5.7668%	7.2897%	1.2	1.5	87%	69%
84	0	16	0.000000	6.6258%	8.0129%	1.1	1.3	0%	0%
85	1	15	0.066667	7.4786%	8.7365%	1.1	1.3	89%	76%
86	0	12	0.000000	8.1660%	9.4574%	1.0	1.1	0%	0%
87	2	13	0.153846	9.0177%	10.1716%	1.2	1.3	171%	151%
88	1	9	0.111111	9.8285%	11.0876%	0.9	1.0	113%	100%
89	1	8	0.125000	11.1303%	11.9985%	0.9	1.0	112%	104%
90	2	5	0.400000	12.6021%	12.9008%	0.6	0.6	317%	310%
91	0	1	0.000000	14.4185%	13.7930%	0.1	0.1	0%	0%
92	0	1	0.000000	15.9592%	14.6723%	0.2	0.1	0%	0%
93	1	1	1.000000	17.2598%	15.7217%	0.2	0.2	579%	636%
94	0	0	N/A	19.1337%	16.7606%	0	0	0%	0%
95	0	0	N/A	21.2670%	17.7923%	0	0	0%	0%
96	0	0	N/A	22.6194%	18.8301%	0	0	0%	0%
97	0	0	N/A	23.1727%	19.8581%	0	0	0%	0%
98	0	0	N/A	23.5338%	21.0246%	0	0	0%	0%
99	0	0	N/A	24.8785%	22.1823%	0	0	0%	0%
Subtotal	123	5,170				122.3	121.6	101%	101%
100 or more	0	0	N/A	25.4498%	25.8344%	0	0	0%	0%
Total	123	5,170				122.3	121.6	101%	101%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF DISABILITY RETIREES
MEN**

TABLE 2A GROUPED

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
41-44	0	39	0.000000	1.6682%	1.9869%	0.7	0.8	0%	0%
45-49	1	143	0.006993	1.8471%	2.3095%	2.6	3.3	38%	30%
50-54	5	311	0.016077	2.0404%	2.4159%	6.3	7.5	79%	67%
55-59	17	424	0.040094	2.2032%	2.3904%	9.3	10.1	182%	168%
60-64	12	421	0.028504	2.6093%	2.4165%	11.0	10.2	109%	118%
65-69	5	327	0.015291	3.1180%	2.5668%	10.2	8.4	49%	60%
70-74	10	238	0.042017	3.8046%	3.1934%	9.1	7.6	110%	132%
75-79	7	165	0.042424	5.0042%	4.8045%	8.3	7.9	85%	88%
80-84	13	128	0.101563	6.8278%	7.8829%	8.7	10.1	149%	129%
85-89	3	58	0.051724	9.8368%	12.7403%	5.7	7.4	53%	41%
90-94	2	18	0.111111	15.4168%	20.1118%	2.8	3.6	72%	55%
95-99	0	1	0.000000	22.9245%	28.1157%	0.2	0.3	0%	0%
100+	0	0	N/A			0	0	0%	0%
Total	75	2,273				74.9	77.2	100%	97%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF DISABILITY RETIREES
WOMEN**

TABLE 2B GROUPED

10-YEAR PERIOD ENDING 6/30/2013

<u>Age</u> (1)	<u>Actual Deaths</u> (2)	<u>Total Exposed</u> (3)	<u>Actual Rate</u> (4)	<u>Assumed Probability</u>		<u>Expected Deaths</u>		<u>Actual/Expected</u>	
				<u>Expected (7) / (3)</u> (5)	<u>Proposed (8) / (3)</u> (6)	<u>Expected</u> (7)	<u>Proposed</u> (8)	<u>Expected (2) / (7)</u> (9)	<u>Proposed (2) / (8)</u> (10)
41-44	0	24	0.000000	1.7537%	1.2986%	0.4	0.3	0%	0%
45-49	1	126	0.007937	1.8813%	1.6679%	2.4	2.1	42%	48%
50-54	11	411	0.026764	1.8092%	2.0419%	7.4	8.4	148%	131%
55-59	20	942	0.021231	1.6743%	2.0665%	15.8	19.5	127%	103%
60-64	28	1,448	0.019337	1.9815%	1.9454%	28.7	28.2	98%	99%
65-69	28	1,198	0.023372	2.4029%	1.9628%	28.8	23.5	97%	119%
70-74	19	604	0.031457	2.9234%	2.5797%	17.7	15.6	108%	122%
75-79	3	231	0.012987	3.7256%	4.0791%	8.6	9.4	35%	32%
80-84	5	121	0.041322	5.2683%	6.4919%	6.4	7.9	78%	64%
85-89	5	57	0.087719	8.8579%	10.0446%	5.0	5.7	99%	87%
90-94	3	8	0.375000	13.8310%	13.5863%	1.1	1.1	271%	276%
95-99	0	0	N/A			0	0	0%	0%
100+	0	0	N/A			0	0	0%	0%
Total	123	5,170				122.3	121.6	101%	101%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MORTALITY EXPERIENCE OF DISABILITY RETIREES
MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 2C Life Years Exposed (2)	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Deaths (3)	Expected Deaths (4)	Actual / Expected (5)	Mortality Rate	
					Actual (3) / (2) (6)	Expected (4) / (2) (7)
2004	564	17	12.0	142%	3.0142%	2.1289%
2005	623	19	13.4	142%	3.0498%	2.1472%
2006	669	13	14.8	88%	1.9432%	2.2052%
2007	686	15	15.5	97%	2.1866%	2.2581%
2008	754	20	17.1	117%	2.6525%	2.2680%
2009	767	22	17.9	123%	2.8683%	2.3289%
2010	795	20	18.9	106%	2.5157%	2.3736%
2011	817	30	19.6	153%	3.6720%	2.4001%
2012	869	24	20.5	117%	2.7618%	2.3571%
2013	912	18	21.8	82%	1.9737%	2.3942%
Total	7,456	198	171.4	116%	2.6556%	2.2987%

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

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
WITHDRAWAL EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 3A

4-YEAR PERIOD ENDING 6/30/2011

<u>Service</u> (1)	<u>Actual</u> <u>Withdrawals</u> (2)	<u>Total</u> <u>Exposed</u> (3)	<u>Actual Rate</u> <u>(2) / (3)</u> (4)	<u>Assumed Probability</u>		<u>Expected Withdrawals</u>		<u>Actual/Expected</u>	
				<u>Expected</u> (5)	<u>Proposed</u> (6)	<u>Expected</u> <u>(3) x (5)</u> (7)	<u>Proposed</u> <u>(3) x (6)</u> (8)	<u>Expected</u> <u>(2) / (7)</u> (9)	<u>Proposed</u> <u>(2) / (8)</u> (10)
0	42	551	0.0762	6.00%	7.50%	33.1	41.3	127%	102%
1	95	1,425	0.0667	5.60%	7.00%	79.8	99.8	119%	95%
2	113	1,659	0.0681	5.20%	6.50%	86.3	107.8	131%	105%
3	91	1,413	0.0644	4.80%	6.00%	67.8	84.8	134%	107%
4	70	1,245	0.0562	4.40%	5.50%	54.8	68.5	128%	102%
5	47	949	0.0495	4.00%	5.00%	38.0	47.5	124%	99%
6	37	815	0.0454	3.70%	4.63%	30.2	37.7	123%	98%
7	30	709	0.0423	3.40%	4.25%	24.1	30.1	124%	100%
8	32	712	0.0449	3.10%	3.88%	22.1	27.6	145%	116%
9	25	602	0.0415	2.80%	3.50%	16.9	21.1	148%	119%
10	22	660	0.0333	2.50%	3.13%	16.5	20.6	133%	107%
11	19	549	0.0346	2.30%	2.88%	12.6	15.8	150%	120%
12	15	479	0.0313	2.10%	2.63%	10.1	12.6	149%	119%
13	12	424	0.0283	1.90%	2.38%	8.1	10.1	149%	119%
14	7	321	0.0218	1.70%	2.13%	5.5	6.8	128%	103%
15	6	294	0.0204	1.50%	1.88%	4.4	5.5	136%	109%
16	5	291	0.0172	1.40%	1.75%	4.1	5.1	123%	98%
17	10	302	0.0331	1.30%	1.63%	3.9	4.9	255%	204%
18	6	359	0.0167	1.20%	1.50%	4.3	5.4	139%	111%
19	4	331	0.0121	1.10%	1.38%	3.6	4.6	110%	88%
20	5	349	0.0143	1.00%	1.25%	3.5	4.4	143%	115%
21	8	281	0.0285	1.00%	1.25%	2.8	3.5	285%	228%
22	4	223	0.0179	1.00%	1.25%	2.2	2.8	179%	143%
23	3	202	0.0149	1.00%	1.25%	2.0	2.5	149%	119%
24	1	155	0.0065	1.00%	1.25%	1.6	1.9	65%	52%
25	2	100	0.0200	1.00%	1.25%	1.0	1.3	200%	160%
26	1	74	0.0135	1.00%	1.25%	0.7	0.9	135%	108%
27	0	52	0.0000	1.00%	1.25%	0.5	0.7	0%	0%
28	0	52	0.0000	1.00%	1.25%	0.5	0.7	0%	0%
29	3	34	0.0882	1.00%	1.25%	0.3	0.4	882%	706%
30	0	24	0.0000	1.00%	1.25%	0.2	0.3	0%	0%
Subtotal	715	15,636	0.0457			541.4	676.7	132%	106%
31 or more	1	41	0.0244	1.00%	1.25%	0.4	0.5	244%	195%
Total	716	15,677	0.0457			541.8	677.3	132%	106%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
WITHDRAWAL EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 3B

4-YEAR PERIOD ENDING 6/30/2011

Service (1)	Actual Withdrawals (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Withdrawals		Actual/Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
0	79	1,681	0.0470	4.00%	5.00%	67.2	84.1	117%	94%
1	241	4,251	0.0567	3.80%	4.75%	161.5	201.9	149%	119%
2	272	4,733	0.0575	3.60%	4.50%	170.4	213.0	160%	128%
3	232	4,355	0.0533	3.40%	4.25%	148.1	185.1	157%	125%
4	163	4,173	0.0391	3.20%	4.00%	133.5	166.9	122%	98%
5	125	3,291	0.0380	3.00%	3.75%	98.7	123.4	127%	101%
6	116	3,309	0.0351	2.80%	3.50%	92.7	115.8	125%	100%
7	101	3,081	0.0328	2.60%	3.25%	80.1	100.1	126%	101%
8	112	3,235	0.0346	2.40%	3.00%	77.6	97.1	144%	115%
9	111	3,110	0.0357	2.20%	2.75%	68.4	85.5	162%	130%
10	77	2,842	0.0271	2.00%	2.50%	56.8	71.1	135%	108%
11	53	2,098	0.0253	1.90%	2.38%	39.9	49.8	133%	106%
12	37	1,555	0.0238	1.80%	2.25%	28.0	35.0	132%	106%
13	34	1,220	0.0279	1.70%	2.13%	20.7	25.9	164%	131%
14	35	972	0.0360	1.60%	2.00%	15.6	19.4	225%	180%
15	23	815	0.0282	1.50%	1.88%	12.2	15.3	188%	151%
16	28	712	0.0393	1.40%	1.75%	10.0	12.5	281%	225%
17	11	524	0.0210	1.30%	1.63%	6.8	8.5	161%	129%
18	6	509	0.0118	1.20%	1.50%	6.1	7.6	98%	79%
19	13	442	0.0294	1.10%	1.38%	4.9	6.1	267%	214%
20	9	400	0.0225	1.00%	1.25%	4.0	5.0	225%	180%
21	6	293	0.0205	1.00%	1.25%	2.9	3.7	205%	164%
22	3	234	0.0128	1.00%	1.25%	2.3	2.9	128%	103%
23	3	204	0.0147	1.00%	1.25%	2.0	2.6	147%	118%
24	2	179	0.0112	1.00%	1.25%	1.8	2.2	112%	89%
25	5	145	0.0345	1.00%	1.25%	1.5	1.8	345%	276%
26	2	130	0.0154	1.00%	1.25%	1.3	1.6	154%	123%
27	1	91	0.0110	1.00%	1.25%	0.9	1.1	110%	88%
28	1	82	0.0122	1.00%	1.25%	0.8	1.0	122%	98%
29	0	45	0.0000	1.00%	1.25%	0.5	0.6	0%	0%
30	0	34	0.0000	1.00%	1.25%	0.3	0.4	0%	0%
Subtotal	1,901	48,745	0.0390			1,317.6	1,647.1	144%	115%
31 or more	2	92	0.0217	1.00%	1.25%	0.9	1.2	217%	174%
Total	1,903	48,837	0.0390			1,318.6	1,648.2	144%	115%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
WITHDRAWAL EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 3A

8-YEAR PERIOD ENDING 6/30/2011

Service (1)	Actual Withdrawals (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Withdrawals		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
0	87	1,281	0.0679	6.00%	7.50%	76.9	96.1	113%	91%
1	237	3,036	0.0781	5.60%	7.00%	170.0	212.5	139%	112%
2	232	3,021	0.0768	5.20%	6.50%	157.1	196.4	148%	118%
3	195	2,612	0.0747	4.80%	6.00%	125.4	156.7	156%	124%
4	171	2,423	0.0706	4.40%	5.50%	106.6	133.3	160%	128%
5	127	1,839	0.0691	4.00%	5.00%	73.6	92.0	173%	138%
6	104	1,659	0.0627	3.70%	4.63%	61.4	76.7	169%	136%
7	84	1,447	0.0581	3.40%	4.25%	49.2	61.5	171%	137%
8	76	1,355	0.0561	3.10%	3.88%	42.0	52.5	181%	145%
9	50	1,179	0.0424	2.80%	3.50%	33.0	41.3	151%	121%
10	43	1,114	0.0386	2.50%	3.13%	27.9	34.8	154%	124%
11	37	958	0.0386	2.30%	2.88%	22.0	27.5	168%	134%
12	28	867	0.0323	2.10%	2.63%	18.2	22.8	154%	123%
13	30	842	0.0356	1.90%	2.38%	16.0	20.0	188%	150%
14	20	825	0.0242	1.70%	2.13%	14.0	17.5	143%	114%
15	21	821	0.0256	1.50%	1.88%	12.3	15.4	171%	136%
16	20	798	0.0251	1.40%	1.75%	11.2	14.0	179%	143%
17	19	703	0.0270	1.30%	1.63%	9.1	11.4	208%	166%
18	11	665	0.0165	1.20%	1.50%	8.0	10.0	138%	110%
19	9	642	0.0140	1.10%	1.38%	7.1	8.8	127%	102%
20	12	589	0.0204	1.00%	1.25%	5.9	7.4	204%	163%
21	11	470	0.0234	1.00%	1.25%	4.7	5.9	234%	187%
22	9	379	0.0237	1.00%	1.25%	3.8	4.7	237%	190%
23	6	317	0.0189	1.00%	1.25%	3.2	4.0	189%	151%
24	2	268	0.0075	1.00%	1.25%	2.7	3.4	75%	60%
25	2	194	0.0103	1.00%	1.25%	1.9	2.4	103%	82%
26	4	153	0.0261	1.00%	1.25%	1.5	1.9	261%	209%
27	1	111	0.0090	1.00%	1.25%	1.1	1.4	90%	72%
28	0	108	0.0000	1.00%	1.25%	1.1	1.4	0%	0%
29	5	68	0.0735	1.00%	1.25%	0.7	0.9	735%	588%
30	1	67	0.0149	1.00%	1.25%	0.7	0.8	149%	119%
Total	1,654	30,811	0.0537			1,068.1	1,335.2	155%	124%
31 or more	2	104	0.0192	1.00%	1.25%	1.0	1.3	192%	154%
Total	1,656	30,915	0.0536			1,069.2	1,336.5	155%	124%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
WITHDRAWAL EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 3B

8-YEAR PERIOD ENDING 6/30/2011

Service (1)	Actual Withdrawals (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Withdrawals		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
0	206	4,059	0.0508	4.00%	5.00%	162.4	203.0	127%	102%
1	583	9,361	0.0623	3.80%	4.75%	355.7	444.6	164%	131%
2	590	9,831	0.0600	3.60%	4.50%	353.9	442.4	167%	133%
3	571	9,576	0.0596	3.40%	4.25%	325.6	407.0	175%	140%
4	476	9,332	0.0510	3.20%	4.00%	298.6	373.3	159%	128%
5	368	7,770	0.0474	3.00%	3.75%	233.1	291.4	158%	126%
6	340	7,141	0.0476	2.80%	3.50%	199.9	249.9	170%	136%
7	287	6,129	0.0468	2.60%	3.25%	159.4	199.2	180%	144%
8	244	5,555	0.0439	2.40%	3.00%	133.3	166.7	183%	146%
9	202	4,982	0.0405	2.20%	2.75%	109.6	137.0	184%	147%
10	129	4,464	0.0289	2.00%	2.50%	89.3	111.6	144%	116%
11	93	3,526	0.0264	1.90%	2.38%	67.0	83.7	139%	111%
12	77	2,779	0.0277	1.80%	2.25%	50.0	62.5	154%	123%
13	80	2,260	0.0354	1.70%	2.13%	38.4	48.0	208%	167%
14	65	1,950	0.0333	1.60%	2.00%	31.2	39.0	208%	167%
15	42	1,727	0.0243	1.50%	1.88%	25.9	32.4	162%	130%
16	53	1,483	0.0357	1.40%	1.75%	20.8	26.0	255%	204%
17	35	1,142	0.0306	1.30%	1.63%	14.8	18.6	236%	189%
18	20	930	0.0215	1.20%	1.50%	11.2	14.0	179%	143%
19	24	775	0.0310	1.10%	1.38%	8.5	10.7	282%	225%
20	12	665	0.0180	1.00%	1.25%	6.7	8.3	180%	144%
21	11	533	0.0206	1.00%	1.25%	5.3	6.7	206%	165%
22	4	442	0.0090	1.00%	1.25%	4.4	5.5	90%	72%
23	8	373	0.0214	1.00%	1.25%	3.7	4.7	214%	172%
24	5	330	0.0152	1.00%	1.25%	3.3	4.1	152%	121%
25	7	259	0.0270	1.00%	1.25%	2.6	3.2	270%	216%
26	4	210	0.0190	1.00%	1.25%	2.1	2.6	190%	152%
27	1	148	0.0068	1.00%	1.25%	1.5	1.9	68%	54%
28	2	133	0.0150	1.00%	1.25%	1.3	1.7	150%	120%
29	0	100	0.0000	1.00%	1.25%	1.0	1.3	0%	0%
30	1	99	0.0101	1.00%	1.25%	1.0	1.2	101%	81%
Total	4,540	98,064	0.0463			2,721.6	3,402.0	167%	133%
31 or more	2	245	0.0082	1.00%	1.25%	2.5	3.1	82%	65%
Total	4,542	98,309	0.0462			2,724.0	3,405.0	167%	133%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
WITHDRAWAL EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

Plan Year Ending June 30,	TABLE 3C Life Years Exposed	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Withdrawals	Expected Withdrawals	Actual / Expected	Withdrawal Rate	
					Actual (3) / (2)	Expected (4) / (2)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2004	16,477	914	545.0	168%	5.55%	3.31%
2005	15,299	130	480.5	27%	0.85%	3.14%
2006	16,159	1,100	502.7	219%	6.81%	3.11%
2007	16,775	1,435	521.9	275%	8.55%	3.11%
2008	15,892	621	485.6	128%	3.91%	3.06%
2009	16,398	603	506.8	119%	3.68%	3.09%
2010	16,238	729	496.1	147%	4.49%	3.06%
2011	15,986	666	478.2	139%	4.17%	2.99%
2012	15,770	95	465.6	20%	0.60%	2.95%
2013	20,120	441	687.3	64%	2.19%	3.42%
Total	165,114	6,734	5,169.6	130%	4.08%	3.13%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY
TOTAL - MEN AND WOMEN**

TABLE 4A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
43	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
44	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
45	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
46	1	1	1.0000	40.00%	30.00%	0.4	0.3	250%	333%
47	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
48	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
49	1	2	0.5000	40.00%	30.00%	0.8	0.6	125%	167%
50	0	6	0.0000	40.00%	30.00%	2.4	1.8	0%	0%
51	1	4	0.2500	40.00%	30.00%	1.6	1.2	63%	83%
52	0	6	0.0000	40.00%	30.00%	2.4	1.8	0%	0%
53	2	3	0.6667	40.00%	30.00%	1.2	0.9	167%	222%
54	7	11	0.6364	36.36%	25.45%	4.0	2.8	175%	250%
55	3	53	0.0566	38.49%	28.11%	20.4	14.9	15%	20%
56	14	25	0.5600	28.80%	16.00%	7.2	4.0	194%	350%
57	22	1,525	0.0144	20.04%	5.05%	305.6	77.0	7%	29%
58	4	120	0.0333	20.33%	5.42%	24.4	6.5	16%	62%
59	6	104	0.0577	20.38%	5.48%	21.2	5.7	28%	105%
60	4	101	0.0396	21.19%	6.49%	21.4	6.6	19%	61%
61	99	166	0.5964	20.36%	5.45%	33.8	9.1	293%	1094%
62	45	1,097	0.0410	30.33%	39.89%	332.7	437.6	14%	10%
63	8	73	0.1096	20.00%	15.00%	14.6	11.0	55%	73%
64	8	66	0.1212	20.00%	15.00%	13.2	9.9	61%	81%
65	9	39	0.2308	30.00%	15.00%	11.7	5.9	77%	154%
66	4	32	0.1250	20.00%	15.00%	6.4	4.8	63%	83%
67	3	22	0.1364	20.91%	15.68%	4.6	3.5	65%	87%
68	7	31	0.2258	20.00%	15.00%	6.2	4.7	113%	151%
69	1	21	0.0476	20.00%	15.00%	4.2	3.2	24%	32%
70	1	13	0.0769	100.00%	60.00%	13.0	7.8	8%	13%
Subtotal	250	3,521				853.4	621.3	29%	40%
Other	17	201	0.0846	100.00%	60.00%	201.0	120.6	8%	14%
Total	267	3,722				1,054.4	741.9	25%	36%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY
MEN AND WOMEN - ELECTED RETIREMENT BENEFIT**

TABLE 4B

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
41	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
42	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
43	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
44	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
45	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
46	1	1	1.0000	40.00%	30.00%	0.4	0.3	250%	333%
47	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
48	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
49	1	2	0.5000	40.00%	30.00%	0.8	0.6	125%	167%
50	0	6	0.0000	40.00%	30.00%	2.4	1.8	0%	0%
51	1	4	0.2500	40.00%	30.00%	1.6	1.2	63%	83%
52	0	6	0.0000	40.00%	30.00%	2.4	1.8	0%	0%
53	2	3	0.6667	40.00%	30.00%	1.2	0.9	167%	222%
54	5	9	0.5556	40.00%	30.00%	3.6	2.7	139%	185%
55	1	49	0.0204	40.00%	30.00%	19.6	14.7	5%	7%
56	0	11	0.0000	40.00%	30.00%	4.4	3.3	0%	0%
57	1	3	0.3333	40.00%	30.00%	1.2	0.9	83%	111%
58	0	2	0.0000	40.00%	30.00%	0.8	0.6	0%	0%
59	0	2	0.0000	40.00%	30.00%	0.8	0.6	0%	0%
60	1	6	0.1667	40.00%	30.00%	2.4	1.8	42%	56%
61	1	3	0.3333	40.00%	30.00%	1.2	0.9	83%	111%
62	1	12	0.0833	60.00%	30.00%	7.2	3.6	14%	28%
63	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
64	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
65	0	0	N/A	60.00%	30.00%	0.0	0.0	0%	0%
66	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
67	1	1	1.0000	40.00%	30.00%	0.4	0.3	250%	333%
68	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
69	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
70	0	0	N/A	100.00%	100.00%	0.0	0.0	0%	0%
Subtotal	16	120				50.4	36.0	32%	44%
Other	0	0	N/A	100.00%	100.00%	0.0	0.0	0%	0%
Total	16	120				50.4	36.0	32%	44%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY
MEN AND WOMEN - MANDATED RETIREMENT BENEFIT**

TABLE 4C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
41	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
42	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
43	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
44	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
45	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
46	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
47	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
48	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
49	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
50	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
51	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
52	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
53	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
54	2	2	1.0000	20.00%	5.00%	0.4	0.1	500%	2000%
55	2	4	0.5000	20.00%	5.00%	0.8	0.2	250%	1000%
56	14	14	1.0000	20.00%	5.00%	2.8	0.7	500%	2000%
57	21	1,522	0.0138	20.00%	5.00%	304.4	76.1	7%	28%
58	4	118	0.0339	20.00%	5.00%	23.6	5.9	17%	68%
59	6	102	0.0588	20.00%	5.00%	20.4	5.1	29%	118%
60	3	95	0.0316	20.00%	5.00%	19.0	4.8	16%	63%
61	98	163	0.6012	20.00%	5.00%	32.6	8.2	301%	1202%
62	44	1,085	0.0406	30.00%	40.00%	325.5	434.0	14%	10%
63	8	73	0.1096	20.00%	15.00%	14.6	11.0	55%	73%
64	8	66	0.1212	20.00%	15.00%	13.2	9.9	61%	81%
65	9	39	0.2308	30.00%	15.00%	11.7	5.9	77%	154%
66	4	32	0.1250	20.00%	15.00%	6.4	4.8	63%	83%
67	2	21	0.0952	20.00%	15.00%	4.2	3.2	48%	63%
68	7	31	0.2258	20.00%	15.00%	6.2	4.7	113%	151%
69	1	21	0.0476	20.00%	15.00%	4.2	3.2	24%	32%
70	1	13	0.0769	100.00%	60.00%	13.0	7.8	8%	13%
Subtotal	234	3,401				803.0	585.3	29%	40%
Other	17	201	0.0846	100.00%	60.00%	201.0	120.6	8%	14%
Total	251	3,602				1,004.0	705.9	25%	36%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY
TOTAL - MEN AND WOMEN**

TABLE 4A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
43	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
44	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
45	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
46	1	1	1.0000	40.00%	30.00%	0.4	0.3	250%	333%
47	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
48	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
49	1	2	0.5000	40.00%	30.00%	0.8	0.6	125%	167%
50	0	10	0.0000	40.00%	30.00%	4.0	3.0	0%	0%
51	1	4	0.2500	40.00%	30.00%	1.6	1.2	63%	83%
52	0	7	0.0000	40.00%	30.00%	2.8	2.1	0%	0%
53	3	4	0.7500	40.00%	30.00%	1.6	1.2	188%	250%
54	7	12	0.5833	36.67%	25.83%	4.4	3.1	159%	226%
55	49	226	0.2168	31.59%	19.49%	71.4	44.1	69%	111%
56	15	34	0.4412	31.76%	19.71%	10.8	6.7	139%	224%
57	33	1,747	0.0189	20.11%	5.14%	351.4	89.9	9%	37%
58	8	203	0.0394	20.49%	5.62%	41.6	11.4	19%	70%
59	11	190	0.0579	20.42%	5.53%	38.8	10.5	28%	105%
60	7	174	0.0402	20.69%	5.86%	36.0	10.2	19%	69%
61	107	241	0.4440	20.25%	5.31%	48.8	12.8	219%	836%
62	554	3,703	0.1496	30.28%	39.91%	1,121.1	1,477.8	49%	37%
63	23	178	0.1292	20.11%	15.08%	35.8	26.9	64%	86%
64	18	163	0.1104	20.25%	15.18%	33.0	24.8	55%	73%
65	21	114	0.1842	30.00%	15.00%	34.2	17.1	61%	123%
66	7	87	0.0805	20.23%	15.17%	17.6	13.2	40%	53%
67	8	57	0.1404	20.35%	15.26%	11.6	8.7	69%	92%
68	12	67	0.1791	20.00%	15.00%	13.4	10.1	90%	119%
69	5	43	0.1163	20.00%	15.00%	8.6	6.5	58%	78%
70	2	33	0.0606	100.00%	61.21%	33.0	20.2	6%	10%
Subtotal	893	7,300				1,922.7	1,802.1	46%	50%
Other	45	545	0.0826	100.00%	61.21%	545.0	333.6	8%	13%
Total	938	7,845				2,467.7	2,135.7	38%	44%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY
MEN AND WOMEN - ELECTED RETIREMENT BENEFIT**

TABLE 4B

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
41	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
42	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
43	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
44	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
45	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
46	1	1	1.0000	40.00%	30.00%	0.4	0.3	250%	333%
47	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
48	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
49	1	2	0.5000	40.00%	30.00%	0.8	0.6	125%	167%
50	0	10	0.0000	40.00%	30.00%	4.0	3.0	0%	0%
51	1	4	0.2500	40.00%	30.00%	1.6	1.2	63%	83%
52	0	7	0.0000	40.00%	30.00%	2.8	2.1	0%	0%
53	3	4	0.7500	40.00%	30.00%	1.6	1.2	188%	250%
54	5	10	0.5000	40.00%	30.00%	4.0	3.0	125%	167%
55	18	131	0.1374	40.00%	30.00%	52.4	39.3	34%	46%
56	1	20	0.0500	40.00%	30.00%	8.0	6.0	13%	17%
57	2	10	0.2000	40.00%	30.00%	4.0	3.0	50%	67%
58	2	5	0.4000	40.00%	30.00%	2.0	1.5	100%	133%
59	0	4	0.0000	40.00%	30.00%	1.6	1.2	0%	0%
60	1	6	0.1667	40.00%	30.00%	2.4	1.8	42%	56%
61	1	3	0.3333	40.00%	30.00%	1.2	0.9	83%	111%
62	3	34	0.0882	60.00%	30.00%	20.4	10.2	15%	29%
63	0	1	0.0000	40.00%	30.00%	0.4	0.3	0%	0%
64	0	2	0.0000	40.00%	30.00%	0.8	0.6	0%	0%
65	0	0	N/A	60.00%	30.00%	0.0	0.0	0%	0%
66	0	1	0.0000	40.00%	30.00%	0.4	0.3	0%	0%
67	1	1	1.0000	40.00%	30.00%	0.4	0.3	250%	333%
68	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
69	0	0	N/A	40.00%	30.00%	0.0	0.0	0%	0%
70	0	1	0.0000	100.00%	100.00%	1.0	1.0	0%	0%
Subtotal	40	257				110.2	77.8	36%	51%
Other	2	11	0.1818	100.00%	100.00%	11.0	11.0	18%	18%
Total	42	268				121.2	88.8	35%	47%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN FIRST YEAR OF ELIGIBILITY
MEN AND WOMEN - MANDATED RETIREMENT BENEFIT**

TABLE 4C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
41	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
42	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
43	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
44	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
45	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
46	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
47	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
48	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
49	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
50	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
51	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
52	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
53	0	0	N/A	20.00%	5.00%	0.0	0.0	0%	0%
54	2	2	1.0000	20.00%	5.00%	0.4	0.1	500%	2000%
55	31	95	0.3263	20.00%	5.00%	19.0	4.8	163%	653%
56	14	14	1.0000	20.00%	5.00%	2.8	0.7	500%	2000%
57	31	1,737	0.0178	20.00%	5.00%	347.4	86.9	9%	36%
58	6	198	0.0303	20.00%	5.00%	39.6	9.9	15%	61%
59	11	186	0.0591	20.00%	5.00%	37.2	9.3	30%	118%
60	6	168	0.0357	20.00%	5.00%	33.6	8.4	18%	71%
61	106	238	0.4454	20.00%	5.00%	47.6	11.9	223%	891%
62	551	3,669	0.1502	30.00%	40.00%	1,100.7	1,467.6	50%	38%
63	23	177	0.1299	20.00%	15.00%	35.4	26.6	65%	87%
64	18	161	0.1118	20.00%	15.00%	32.2	24.2	56%	75%
65	21	114	0.1842	30.00%	15.00%	34.2	17.1	61%	123%
66	7	86	0.0814	20.00%	15.00%	17.2	12.9	41%	54%
67	7	56	0.1250	20.00%	15.00%	11.2	8.4	63%	83%
68	12	67	0.1791	20.00%	15.00%	13.4	10.1	90%	119%
69	5	43	0.1163	20.00%	15.00%	8.6	6.5	58%	78%
70	2	32	0.0625	100.00%	60.00%	32.0	19.2	6%	10%
Subtotal	853	7,043				1,812.5	1,724.3	47%	49%
Other	43	534	0.0805	100.00%	60.00%	534.0	320.4	8%	13%
Total	896	7,577				2,346.5	2,044.7	38%	44%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY
TOTAL - MEN AND WOMEN**

TABLE 5A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
43	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
44	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
45	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
46	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
47	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
48	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
49	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
50	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
51	0	5	0.0000	20.00%	20.00%	1.0	1.0	0%	0%
52	0	3	0.0000	20.00%	20.00%	0.6	0.6	0%	0%
53	0	3	0.0000	20.00%	20.00%	0.6	0.6	0%	0%
54	0	1	0.0000	20.00%	20.00%	0.2	0.2	0%	0%
55	23	25	0.9200	19.60%	19.60%	4.9	4.9	469%	469%
56	2	49	0.0408	19.49%	19.49%	9.6	9.6	21%	21%
57	28	35	0.8000	16.29%	16.29%	5.7	5.7	491%	491%
58	17	1,329	0.0128	15.02%	15.02%	199.7	199.7	9%	9%
59	6	128	0.0469	15.08%	15.08%	19.3	19.3	31%	31%
60	6	119	0.0504	15.13%	15.13%	18.0	18.0	33%	33%
61	6	99	0.0606	15.10%	15.10%	15.0	15.0	40%	40%
62	281	354	0.7938	25.00%	25.00%	88.5	88.5	318%	318%
63	27	937	0.0288	15.06%	15.06%	141.1	141.1	19%	19%
64	11	77	0.1429	15.00%	15.00%	11.6	11.6	95%	95%
65	8	61	0.1311	25.00%	25.00%	15.3	15.3	52%	52%
66	8	41	0.1951	15.00%	15.00%	6.2	6.2	130%	130%
67	5	32	0.1563	15.00%	15.00%	4.8	4.8	104%	104%
68	3	28	0.1071	15.00%	15.00%	4.2	4.2	71%	71%
69	5	27	0.1852	15.00%	15.00%	4.1	4.1	123%	123%
70	3	23	0.1304	100.00%	100.00%	23.0	23.0	13%	13%
Subtotal	439	3,376				573.1	573.1	77%	77%
Other	5	40	0.1250	100.00%	100.00%	40.0	40.0	13%	13%
Total	444	3,416				613.1	613.1	72%	72%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY
MEN AND WOMEN - ELECTED RETIREMENT BENEFIT**

TABLE 5B

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
42	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
43	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
44	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
45	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
46	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
47	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
48	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
49	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
50	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
51	0	5	0.0000	20.00%	20.00%	1.0	1.0	0%	0%
52	0	3	0.0000	20.00%	20.00%	0.6	0.6	0%	0%
53	0	3	0.0000	20.00%	20.00%	0.6	0.6	0%	0%
54	0	1	0.0000	20.00%	20.00%	0.2	0.2	0%	0%
55	21	23	0.9130	20.00%	20.00%	4.6	4.6	457%	457%
56	1	44	0.0227	20.00%	20.00%	8.8	8.8	11%	11%
57	2	9	0.2222	20.00%	20.00%	1.8	1.8	111%	111%
58	0	6	0.0000	20.00%	20.00%	1.2	1.2	0%	0%
59	0	2	0.0000	20.00%	20.00%	0.4	0.4	0%	0%
60	0	3	0.0000	20.00%	20.00%	0.6	0.6	0%	0%
61	1	2	0.5000	20.00%	20.00%	0.4	0.4	250%	250%
62	0	0	N/A	25.00%	25.00%	0.0	0.0	0%	0%
63	0	11	0.0000	20.00%	20.00%	2.2	2.2	0%	0%
64	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
65	0	1	0.0000	25.00%	25.00%	0.3	0.3	0%	0%
66	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
67	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
68	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
69	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
70	0	0	N/A	100.00%	100.00%	0.0	0.0	0%	0%
Subtotal	25	113				22.7	22.7	110%	110%
Other	0	0	N/A	100.00%	100.00%	0.0	0.0	0%	0%
Total	25	113				22.7	22.7	110%	110%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY
MEN AND WOMEN - MANDATED RETIREMENT BENEFIT**

TABLE 5C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
42	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
43	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
44	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
45	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
46	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
47	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
48	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
49	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
50	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
51	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
52	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
53	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
54	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
55	2	2	1.0000	15.00%	15.00%	0.3	0.3	667%	667%
56	1	5	0.2000	15.00%	15.00%	0.8	0.8	133%	133%
57	26	26	1.0000	15.00%	15.00%	3.9	3.9	667%	667%
58	17	1,323	0.0128	15.00%	15.00%	198.5	198.5	9%	9%
59	6	126	0.0476	15.00%	15.00%	18.9	18.9	32%	32%
60	6	116	0.0517	15.00%	15.00%	17.4	17.4	34%	34%
61	5	97	0.0515	15.00%	15.00%	14.6	14.6	34%	34%
62	281	354	0.7938	25.00%	25.00%	88.5	88.5	318%	318%
63	27	926	0.0292	15.00%	15.00%	138.9	138.9	19%	19%
64	11	77	0.1429	15.00%	15.00%	11.6	11.6	95%	95%
65	8	60	0.1333	25.00%	25.00%	15.0	15.0	53%	53%
66	8	41	0.1951	15.00%	15.00%	6.2	6.2	130%	130%
67	5	32	0.1563	15.00%	15.00%	4.8	4.8	104%	104%
68	3	28	0.1071	15.00%	15.00%	4.2	4.2	71%	71%
69	5	27	0.1852	15.00%	15.00%	4.1	4.1	123%	123%
70	3	23	0.1304	100.00%	100.00%	23.0	23.0	13%	13%
Subtotal	414	3,263				550.4	550.4	75%	75%
Other	5	40	0.1250	100.00%	100.00%	40.0	40.0	13%	13%
Total	419	3,303				590.4	590.4	71%	71%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY
TOTAL - MEN AND WOMEN**

TABLE 5A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
43	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
44	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
45	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
46	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
47	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
48	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
49	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
50	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
51	0	10	0.0000	20.00%	20.00%	2.0	2.0	0%	0%
52	0	3	0.0000	20.00%	20.00%	0.6	0.6	0%	0%
53	0	6	0.0000	20.00%	20.00%	1.2	1.2	0%	0%
54	0	4	0.0000	17.50%	17.50%	0.7	0.7	0%	0%
55	23	26	0.8846	19.62%	19.62%	5.1	5.1	451%	451%
56	34	207	0.1643	17.73%	17.73%	36.7	36.7	93%	93%
57	30	42	0.7143	16.90%	16.90%	7.1	7.1	423%	423%
58	21	1,455	0.0144	15.03%	15.03%	218.8	218.8	10%	10%
59	7	183	0.0383	15.11%	15.11%	27.7	27.7	25%	25%
60	6	182	0.0330	15.16%	15.16%	27.6	27.6	22%	22%
61	9	152	0.0592	15.07%	15.07%	22.9	22.9	39%	39%
62	284	391	0.7263	25.00%	25.00%	97.8	97.8	291%	291%
63	337	2,943	0.1145	15.05%	15.05%	442.8	442.8	76%	76%
64	20	169	0.1183	15.06%	15.06%	25.5	25.5	79%	79%
65	19	148	0.1284	25.00%	25.00%	37.0	37.0	51%	51%
66	19	106	0.1792	15.05%	15.05%	16.0	16.0	119%	119%
67	14	93	0.1505	15.05%	15.05%	14.0	14.0	100%	100%
68	8	56	0.1429	15.00%	15.00%	8.4	8.4	95%	95%
69	10	58	0.1724	15.00%	15.00%	8.7	8.7	115%	115%
70	4	41	0.0976	100.00%	100.00%	41.0	41.0	10%	10%
Subtotal	845	6,275				1,041.4	1,041.4	81%	81%
Other	13	124	0.1048	100.00%	100.00%	124.0	124.0	10%	10%
Total	858	6,399				1,165.4	1,165.4	74%	74%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY
MEN AND WOMEN - ELECTED RETIREMENT BENEFIT**

TABLE 5B

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
42	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
43	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
44	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
45	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
46	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
47	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
48	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
49	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
50	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
51	0	10	0.0000	20.00%	20.00%	2.0	2.0	0%	0%
52	0	3	0.0000	20.00%	20.00%	0.6	0.6	0%	0%
53	0	6	0.0000	20.00%	20.00%	1.2	1.2	0%	0%
54	0	2	0.0000	20.00%	20.00%	0.4	0.4	0%	0%
55	21	24	0.8750	20.00%	20.00%	4.8	4.8	438%	438%
56	16	113	0.1416	20.00%	20.00%	22.6	22.6	71%	71%
57	4	16	0.2500	20.00%	20.00%	3.2	3.2	125%	125%
58	0	10	0.0000	20.00%	20.00%	2.0	2.0	0%	0%
59	0	4	0.0000	20.00%	20.00%	0.8	0.8	0%	0%
60	0	6	0.0000	20.00%	20.00%	1.2	1.2	0%	0%
61	1	2	0.5000	20.00%	20.00%	0.4	0.4	250%	250%
62	0	0	N/A	25.00%	25.00%	0.0	0.0	0%	0%
63	3	27	0.1111	20.00%	20.00%	5.4	5.4	56%	56%
64	0	2	0.0000	20.00%	20.00%	0.4	0.4	0%	0%
65	0	3	0.0000	25.00%	25.00%	0.8	0.8	0%	0%
66	0	1	0.0000	20.00%	20.00%	0.2	0.2	0%	0%
67	0	1	0.0000	20.00%	20.00%	0.2	0.2	0%	0%
68	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
69	0	0	N/A	20.00%	20.00%	0.0	0.0	0%	0%
70	1	1	1.0000	100.00%	100.00%	1.0	1.0	100%	100%
Subtotal	46	231				47.2	47.2	98%	98%
Other	0	0	N/A	100.00%	100.00%	0.0	0.0	0%	0%
Total	46	231				47.2	47.2	98%	98%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE IN SECOND YEAR OF ELIGIBILITY
MEN AND WOMEN - MANDATED RETIREMENT BENEFIT**

TABLE 5C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected	Proposed	Expected	Proposed
				(5)	(6)	(3) x (5) (7)	(3) x (6) (8)	(2) / (7) (9)	(2) / (8) (10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
42	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
43	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
44	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
45	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
46	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
47	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
48	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
49	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
50	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
51	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
52	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
53	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
54	0	2	0.0000	15.00%	15.00%	0.3	0.3	0%	0%
55	2	2	1.0000	15.00%	15.00%	0.3	0.3	667%	667%
56	18	94	0.1915	15.00%	15.00%	14.1	14.1	128%	128%
57	26	26	1.0000	15.00%	15.00%	3.9	3.9	667%	667%
58	21	1,445	0.0145	15.00%	15.00%	216.8	216.8	10%	10%
59	7	179	0.0391	15.00%	15.00%	26.9	26.9	26%	26%
60	6	176	0.0341	15.00%	15.00%	26.4	26.4	23%	23%
61	8	150	0.0533	15.00%	15.00%	22.5	22.5	36%	36%
62	284	391	0.7263	25.00%	25.00%	97.8	97.8	291%	291%
63	334	2,916	0.1145	15.00%	15.00%	437.4	437.4	76%	76%
64	20	167	0.1198	15.00%	15.00%	25.1	25.1	80%	80%
65	19	145	0.1310	25.00%	25.00%	36.3	36.3	52%	52%
66	19	105	0.1810	15.00%	15.00%	15.8	15.8	121%	121%
67	14	92	0.1522	15.00%	15.00%	13.8	13.8	101%	101%
68	8	56	0.1429	15.00%	15.00%	8.4	8.4	95%	95%
69	10	58	0.1724	15.00%	15.00%	8.7	8.7	115%	115%
70	3	40	0.0750	100.00%	100.00%	40.0	40.0	8%	8%
Subtotal	799	6,044				994.2	994.2	80%	80%
Other	13	124	0.1048	100.00%	100.00%	124.0	124.0	10%	10%
Total	812	6,168				1,118.2	1,118.2	73%	73%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY
TOTAL - MEN AND WOMEN**

TABLE 6A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
43	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
44	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
45	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
46	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
47	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
48	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
49	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
50	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
51	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
52	0	3	0.0000	15.00%	15.00%	0.5	0.5	0%	0%
53	0	6	0.0000	15.00%	15.00%	0.9	0.9	0%	0%
54	0	6	0.0000	15.00%	15.00%	0.9	0.9	0%	0%
55	0	2	0.0000	15.00%	15.00%	0.3	0.3	0%	0%
56	6	11	0.5455	15.00%	15.00%	1.7	1.7	364%	364%
57	16	72	0.2222	13.96%	13.96%	10.1	10.1	159%	159%
58	13	78	0.1667	13.27%	13.27%	10.4	10.4	126%	126%
59	41	1,226	0.0334	10.23%	10.23%	125.4	125.4	33%	33%
60	31	1,067	0.0291	10.15%	10.15%	108.4	108.4	29%	29%
61	45	990	0.0455	10.14%	10.14%	100.4	100.4	45%	45%
62	96	898	0.1069	20.12%	15.24%	180.7	136.9	53%	70%
63	192	869	0.2209	15.04%	15.04%	130.7	130.7	147%	147%
64	159	1,479	0.1075	15.03%	15.03%	222.4	222.4	72%	72%
65	181	1,258	0.1439	20.04%	15.07%	252.1	189.6	72%	95%
66	198	994	0.1992	15.03%	15.03%	149.4	149.4	133%	133%
67	127	772	0.1645	15.02%	15.02%	116.0	116.0	110%	110%
68	101	635	0.1591	15.03%	15.03%	95.5	95.5	106%	106%
69	83	552	0.1504	15.05%	15.05%	83.1	83.1	100%	100%
70	87	456	0.1908	100.00%	25.33%	456.0	115.5	19%	75%
Subtotal	1,376	11,374				2,044.4	1,597.6	67%	86%
Other	309	1,825	0.1693	100.00%	25.33%	1,825.0	462.3	17%	67%
Total	1,685	13,199				3,869.4	2,059.9	44%	82%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY
MEN AND WOMEN - ELECTED RETIREMENT BENEFIT**

TABLE 6B

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
43	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
44	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
45	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
46	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
47	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
48	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
49	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
50	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
51	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
52	0	3	0.0000	15.00%	15.00%	0.5	0.5	0%	0%
53	0	6	0.0000	15.00%	15.00%	0.9	0.9	0%	0%
54	0	6	0.0000	15.00%	15.00%	0.9	0.9	0%	0%
55	0	2	0.0000	15.00%	15.00%	0.3	0.3	0%	0%
56	6	11	0.5455	15.00%	15.00%	1.7	1.7	364%	364%
57	12	57	0.2105	15.00%	15.00%	8.6	8.6	140%	140%
58	1	51	0.0196	15.00%	15.00%	7.7	7.7	13%	13%
59	15	56	0.2679	15.00%	15.00%	8.4	8.4	179%	179%
60	4	33	0.1212	15.00%	15.00%	5.0	5.0	81%	81%
61	7	28	0.2500	15.00%	15.00%	4.2	4.2	167%	167%
62	10	22	0.4545	25.00%	25.00%	5.5	5.5	182%	182%
63	2	7	0.2857	20.00%	20.00%	1.4	1.4	143%	143%
64	0	10	0.0000	20.00%	20.00%	2.0	2.0	0%	0%
65	0	9	0.0000	25.00%	25.00%	2.3	2.3	0%	0%
66	3	5	0.6000	20.00%	20.00%	1.0	1.0	300%	300%
67	0	3	0.0000	20.00%	20.00%	0.6	0.6	0%	0%
68	0	4	0.0000	20.00%	20.00%	0.8	0.8	0%	0%
69	1	5	0.2000	20.00%	20.00%	1.0	1.0	100%	100%
70	1	2	0.5000	100.00%	100.00%	2.0	2.0	50%	50%
Subtotal	62	320				54.5	54.5	114%	114%
Other	0	4	0.0000	100.00%	100.00%	4.0	4.0	0%	0%
Total	62	324				58.5	58.5	106%	106%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY
MEN AND WOMEN - MANDATED RETIREMENT BENEFIT**

TABLE 6C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
43	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
44	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
45	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
46	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
47	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
48	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
49	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
50	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
51	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
52	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
53	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
54	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
55	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
56	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
57	4	15	0.2667	10.00%	10.00%	1.5	1.5	267%	267%
58	12	27	0.4444	10.00%	10.00%	2.7	2.7	444%	444%
59	26	1,170	0.0222	10.00%	10.00%	117.0	117.0	22%	22%
60	27	1,034	0.0261	10.00%	10.00%	103.4	103.4	26%	26%
61	38	962	0.0395	10.00%	10.00%	96.2	96.2	40%	40%
62	86	876	0.0982	20.00%	15.00%	175.2	131.4	49%	65%
63	190	862	0.2204	15.00%	15.00%	129.3	129.3	147%	147%
64	159	1,469	0.1082	15.00%	15.00%	220.4	220.4	72%	72%
65	181	1,249	0.1449	20.00%	15.00%	249.8	187.4	72%	97%
66	195	989	0.1972	15.00%	15.00%	148.4	148.4	131%	131%
67	127	769	0.1651	15.00%	15.00%	115.4	115.4	110%	110%
68	101	631	0.1601	15.00%	15.00%	94.7	94.7	107%	107%
69	82	547	0.1499	15.00%	15.00%	82.1	82.1	100%	100%
70	86	454	0.1894	100.00%	25.00%	454.0	113.5	19%	76%
Subtotal	1,314	11,054				1,989.9	1,543.1	66%	85%
Other	309	1,821	0.1697	100.00%	25.00%	1,821.0	455.3	17%	68%
Total	1,623	12,875				3,810.9	1,998.4	43%	81%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY
TOTAL - MEN AND WOMEN**

TABLE 6A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
43	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
44	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
45	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
46	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
47	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
48	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
49	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
50	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
51	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
52	1	7	0.1429	15.00%	15.00%	1.1	1.1	95%	95%
53	3	11	0.2727	15.00%	15.00%	1.7	1.7	182%	182%
54	0	9	0.0000	15.00%	15.00%	1.4	1.4	0%	0%
55	1	8	0.1250	14.38%	14.38%	1.2	1.2	87%	87%
56	6	13	0.4615	14.62%	14.62%	1.9	1.9	316%	316%
57	39	207	0.1884	12.46%	12.46%	25.8	25.8	151%	151%
58	33	178	0.1854	12.16%	12.16%	21.7	21.7	152%	152%
59	55	1,392	0.0395	10.26%	10.26%	142.9	142.9	39%	39%
60	55	1,234	0.0446	10.19%	10.19%	125.8	125.8	44%	44%
61	77	1,155	0.0667	10.19%	10.19%	117.7	117.7	65%	65%
62	122	1,028	0.1187	20.16%	15.31%	207.2	157.4	59%	78%
63	216	987	0.2188	15.08%	15.08%	148.9	148.9	145%	145%
64	413	3,118	0.1325	15.06%	15.06%	469.5	469.5	88%	88%
65	461	2,691	0.1713	20.04%	15.09%	539.4	406.0	85%	114%
66	423	2,124	0.1992	15.03%	15.03%	319.3	319.3	132%	132%
67	275	1,674	0.1643	15.04%	15.04%	251.7	251.7	109%	109%
68	221	1,392	0.1588	15.05%	15.05%	209.5	209.5	105%	105%
69	196	1,165	0.1682	15.04%	15.04%	175.3	175.3	112%	112%
70	181	999	0.1812	100.00%	25.30%	999.0	252.8	18%	72%
Subtotal	2,778	19,392				3,760.5	2,831.1	74%	98%
Other	757	4,256	0.1779	100.00%	25.30%	4,256.0	1,076.8	18%	70%
Total	3,535	23,648				8,016.5	3,907.8	44%	90%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY
MEN AND WOMEN - ELECTED RETIREMENT BENEFIT**

TABLE 6B

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
43	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
44	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
45	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
46	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
47	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
48	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
49	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
50	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
51	0	0	N/A	15.00%	15.00%	0.0	0.0	0%	0%
52	1	7	0.1429	15.00%	15.00%	1.1	1.1	95%	95%
53	3	11	0.2727	15.00%	15.00%	1.7	1.7	182%	182%
54	0	9	0.0000	15.00%	15.00%	1.4	1.4	0%	0%
55	1	7	0.1429	15.00%	15.00%	1.1	1.1	95%	95%
56	6	12	0.5000	15.00%	15.00%	1.8	1.8	333%	333%
57	21	102	0.2059	15.00%	15.00%	15.3	15.3	137%	137%
58	5	77	0.0649	15.00%	15.00%	11.6	11.6	43%	43%
59	17	73	0.2329	15.00%	15.00%	11.0	11.0	155%	155%
60	6	47	0.1277	15.00%	15.00%	7.1	7.1	85%	85%
61	11	44	0.2500	15.00%	15.00%	6.6	6.6	167%	167%
62	13	32	0.4063	25.00%	25.00%	8.0	8.0	163%	163%
63	4	16	0.2500	20.00%	20.00%	3.2	3.2	125%	125%
64	2	36	0.0556	20.00%	20.00%	7.2	7.2	28%	28%
65	4	23	0.1739	25.00%	25.00%	5.8	5.8	70%	70%
66	4	14	0.2857	20.00%	20.00%	2.8	2.8	143%	143%
67	0	12	0.0000	20.00%	20.00%	2.4	2.4	0%	0%
68	2	14	0.1429	20.00%	20.00%	2.8	2.8	71%	71%
69	2	10	0.2000	20.00%	20.00%	2.0	2.0	100%	100%
70	2	4	0.5000	100.00%	100.00%	4.0	4.0	50%	50%
Subtotal	104	550				96.5	96.5	108%	108%
Other	0	7	0.0000	100.00%	100.00%	7.0	7.0	0%	0%
Total	104	557				103.5	103.5	100%	100%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF THOSE AFTER SECOND YEAR OF ELIGIBILITY
MEN AND WOMEN - MANDATED RETIREMENT BENEFIT**

TABLE 6C

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
43	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
44	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
45	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
46	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
47	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
48	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
49	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
50	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
51	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
52	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
53	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
54	0	0	N/A	10.00%	10.00%	0.0	0.0	0%	0%
55	0	1	0.0000	10.00%	10.00%	0.1	0.1	0%	0%
56	0	1	0.0000	10.00%	10.00%	0.1	0.1	0%	0%
57	18	105	0.1714	10.00%	10.00%	10.5	10.5	171%	171%
58	28	101	0.2772	10.00%	10.00%	10.1	10.1	277%	277%
59	38	1,319	0.0288	10.00%	10.00%	131.9	131.9	29%	29%
60	49	1,187	0.0413	10.00%	10.00%	118.7	118.7	41%	41%
61	66	1,111	0.0594	10.00%	10.00%	111.1	111.1	59%	59%
62	109	996	0.1094	20.00%	15.00%	199.2	149.4	55%	73%
63	212	971	0.2183	15.00%	15.00%	145.7	145.7	146%	146%
64	411	3,082	0.1334	15.00%	15.00%	462.3	462.3	89%	89%
65	457	2,668	0.1713	20.00%	15.00%	533.6	400.2	86%	114%
66	419	2,110	0.1986	15.00%	15.00%	316.5	316.5	132%	132%
67	275	1,662	0.1655	15.00%	15.00%	249.3	249.3	110%	110%
68	219	1,378	0.1589	15.00%	15.00%	206.7	206.7	106%	106%
69	194	1,155	0.1680	15.00%	15.00%	173.3	173.3	112%	112%
70	179	995	0.1799	100.00%	25.00%	995.0	248.8	18%	72%
Subtotal	2,674	18,842				3,664.0	2,734.6	73%	98%
Other	757	4,249	0.1782	100.00%	25.00%	4,249.0	1,062.3	18%	71%
Total	3,431	23,091				7,913.0	3,796.8	43%	90%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF ACTIVE MEMBERS WITH UNREDUCED SERVICE
TOTAL - MEN AND WOMEN**

Plan Year Ending June 30,	TABLE 6D Life Years Exposed	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Retirements	Expected Retirements	Actual / Expected	Retirement Rate	
					Actual (3) / (2)	Expected (4) / (2)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2004	2,539	500	958.4	52%	19.69%	37.75%
2005	2,524	447	943.7	47%	17.71%	37.39%
2006	3,081	464	1,094.2	42%	15.06%	35.51%
2007	2,952	599	1,020.3	59%	20.29%	34.56%
2008	3,079	423	1,017.7	42%	13.74%	33.05%
2009	3,380	502	1,086.1	46%	14.85%	32.13%
2010	4,678	454	1,293.4	35%	9.71%	27.65%
2011	5,099	720	1,400.9	51%	14.12%	27.47%
2012	5,302	653	1,423.1	46%	12.32%	26.84%
2013	5,258	569	1,452.9	39%	10.82%	27.63%
Total	37,892	5,331	11,690.5	46%	14.07%	30.85%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF ACTIVE MEMBERS WITH REDUCED SERVICE
TOTAL - MEN AND WOMEN**

TABLE 7A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
43	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
44	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
45	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
46	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
47	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
48	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
49	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
50	4	4	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
51	3	3	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
52	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
53	2	2	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
54	13	13	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
55	75	1,198	0.0626	2.00%	4.00%	24.0	47.9	313%	157%
56	54	1,238	0.0436	2.00%	4.00%	24.8	49.5	218%	109%
57	64	1,304	0.0491	2.00%	4.00%	26.1	52.2	245%	123%
58	72	1,321	0.0545	2.00%	4.00%	26.4	52.8	273%	136%
59	70	1,310	0.0534	3.00%	4.00%	39.3	52.4	178%	134%
60	91	1,320	0.0689	4.00%	4.50%	52.8	59.4	172%	153%
61	50	1,201	0.0416	5.00%	5.00%	60.1	60.1	83%	83%
62	29	29	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
63	31	31	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
64	18	18	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
65	25	25	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
66	15	15	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
67	20	20	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
68	3	3	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
69	6	6	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
70	2	2	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
Subtotal	647	9,063				253.4	374.3	255%	173%
Other	16	16	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
Total	663	9,079				253.4	374.3	262%	177%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF ACTIVE MEMBERS WITH REDUCED SERVICE
TOTAL - MEN AND WOMEN**

TABLE 7A

Age (1)	Actual Retirements (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Retirements		Actual/Expected	
				Expected	Proposed	Expected (3) x (5)	Proposed (3) x (6)	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
40	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
41	1	1	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
42	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
43	1	1	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
44	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
45	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
46	1	1	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
47	1	1	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
48	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
49	1	1	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
50	7	7	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
51	6	6	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
52	1	1	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
53	7	7	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
54	69	69	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
55	217	3,713	0.0584	2.00%	4.00%	74.3	148.5	292%	146%
56	230	3,862	0.0596	2.00%	4.00%	77.2	154.5	298%	149%
57	250	4,745	0.0527	2.00%	4.00%	94.9	189.8	263%	132%
58	226	4,608	0.0490	2.00%	4.00%	92.2	184.3	245%	123%
59	274	4,679	0.0586	3.00%	4.00%	140.4	187.2	195%	146%
60	279	4,453	0.0627	4.00%	4.50%	178.1	200.4	157%	139%
61	396	4,173	0.0949	5.00%	5.00%	208.7	208.7	190%	190%
62	98	98	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
63	42	42	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
64	33	33	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
65	37	37	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
66	29	29	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
67	37	37	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
68	13	13	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
69	13	13	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
70	10	10	1.0000	0.00%	0.00%	0.0	0.0	0%	0%
Subtotal	2,279	30,640				865.7	1,273.3	263%	179%
Other	66	66	1.0000	100.00%	0.00%	66.0	0.0	100%	0%
Total	2,345	30,706				931.7	1,273.3	252%	184%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
RETIREMENT EXPERIENCE OF ACTIVE MEMBERS WITH REDUCED SERVICE
TOTAL - MEN AND WOMEN**

Plan Year Ending June 30,	TABLE 7B Life Years Exposed	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Retirements	Expected Retirements	Actual / Expected	Retirement Rate	
					Actual (3) / (2)	Expected (4) / (2)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2004	3,516	265	96.8	274%	7.54%	2.75%
2005	3,638	260	98.3	264%	7.15%	2.70%
2006	3,869	298	101.4	294%	7.70%	2.62%
2007	3,692	381	97.2	392%	10.32%	2.63%
2008	3,470	245	92.9	264%	7.06%	2.68%
2009	3,442	233	92.6	252%	6.77%	2.69%
2010	2,398	208	66.0	315%	8.67%	2.75%
2011	2,266	201	62.9	320%	8.87%	2.78%
2012	2,083	150	58.6	256%	7.20%	2.81%
2013	2,332	104	65.5	159%	4.46%	2.81%
Total	30,706	2,345	832.3	282%	7.64%	2.71%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 8A

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	16	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
21	0	38	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
22	0	61	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
23	0	89	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
24	0	120	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
25	0	121	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
26	0	136	0.00000	0.044%	0.044%	0.1	0.1	0%	0%
27	0	162	0.00000	0.048%	0.048%	0.1	0.1	0%	0%
28	0	254	0.00000	0.052%	0.052%	0.1	0.1	0%	0%
29	0	260	0.00000	0.056%	0.056%	0.1	0.1	0%	0%
30	0	298	0.00000	0.060%	0.060%	0.2	0.2	0%	0%
31	1	326	0.00307	0.064%	0.064%	0.2	0.2	479%	479%
32	0	300	0.00000	0.068%	0.068%	0.2	0.2	0%	0%
33	0	334	0.00000	0.072%	0.072%	0.2	0.2	0%	0%
34	0	386	0.00000	0.076%	0.076%	0.3	0.3	0%	0%
35	0	410	0.00000	0.080%	0.080%	0.3	0.3	0%	0%
36	0	465	0.00000	0.084%	0.084%	0.4	0.4	0%	0%
37	0	475	0.00000	0.088%	0.088%	0.4	0.4	0%	0%
38	0	472	0.00000	0.092%	0.092%	0.4	0.4	0%	0%
39	0	500	0.00000	0.096%	0.096%	0.5	0.5	0%	0%
40	0	465	0.00000	0.100%	0.100%	0.5	0.5	0%	0%
41	0	520	0.00000	0.110%	0.110%	0.6	0.6	0%	0%
42	1	581	0.00172	0.120%	0.120%	0.7	0.7	143%	143%
43	1	586	0.00171	0.130%	0.130%	0.8	0.8	131%	131%
44	0	624	0.00000	0.140%	0.140%	0.9	0.9	0%	0%
45	0	639	0.00000	0.150%	0.150%	1.0	1.0	0%	0%
46	1	651	0.00154	0.160%	0.160%	1.0	1.0	96%	96%
47	2	677	0.00295	0.170%	0.170%	1.2	1.2	174%	174%
48	3	709	0.00423	0.180%	0.180%	1.3	1.3	235%	235%
49	0	732	0.00000	0.190%	0.190%	1.4	1.4	0%	0%
50	0	751	0.00000	0.200%	0.200%	1.5	1.5	0%	0%
51	0	789	0.00000	0.220%	0.220%	1.7	1.7	0%	0%
52	2	797	0.00251	0.240%	0.240%	1.9	1.9	105%	105%
53	1	789	0.00127	0.260%	0.260%	2.1	2.1	49%	49%
54	3	761	0.00394	0.280%	0.280%	2.1	2.1	141%	141%
55	2	738	0.00271	0.300%	0.300%	2.2	2.2	90%	90%
56	1	719	0.00139	0.320%	0.320%	2.3	2.3	43%	43%
57	2	695	0.00288	0.340%	0.340%	2.4	2.4	85%	85%
58	1	662	0.00151	0.360%	0.360%	2.4	2.4	42%	42%
59	0	622	0.00000	0.380%	0.380%	2.4	2.4	0%	0%
60	0	552	0.00000	0.400%	0.400%	2.2	2.2	0%	0%
61	2	533	0.00375	0.420%	0.420%	2.2	2.2	89%	89%
62	2	464	0.00431	0.440%	0.440%	2.0	2.0	98%	98%
63	1	388	0.00258	0.460%	0.460%	1.8	1.8	56%	56%
64	2	318	0.00629	0.480%	0.480%	1.5	1.5	131%	131%
65	0	252	0.00000	0.500%	0.500%	1.3	1.3	0%	0%
66	1	220	0.00455	0.540%	0.540%	1.2	1.2	84%	84%
67	0	175	0.00000	0.580%	0.580%	1.0	1.0	0%	0%
68	0	133	0.00000	0.620%	0.620%	0.8	0.8	0%	0%
69	0	126	0.00000	0.660%	0.660%	0.8	0.8	0%	0%
70	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
71	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
72	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
73	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
74	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
Other	0	3	0.00000	0.000%	0.000%	0.0	0.0	0%	0%
Total	29	21,894				48.8	48.8	59%	59%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 8B

4-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	16	0.00000	0.030%	0.030%	0.0	0.0	0%	0%
21	0	29	0.00000	0.030%	0.030%	0.0	0.0	0%	0%
22	0	63	0.00000	0.030%	0.030%	0.0	0.0	0%	0%
23	0	102	0.00000	0.030%	0.030%	0.0	0.0	0%	0%
24	0	151	0.00000	0.030%	0.030%	0.0	0.0	0%	0%
25	0	208	0.00000	0.030%	0.030%	0.1	0.1	0%	0%
26	0	279	0.00000	0.032%	0.032%	0.1	0.1	0%	0%
27	0	349	0.00000	0.034%	0.034%	0.1	0.1	0%	0%
28	0	436	0.00000	0.036%	0.036%	0.2	0.2	0%	0%
29	0	544	0.00000	0.038%	0.038%	0.2	0.2	0%	0%
30	0	617	0.00000	0.040%	0.040%	0.2	0.2	0%	0%
31	0	647	0.00000	0.042%	0.042%	0.3	0.3	0%	0%
32	0	704	0.00000	0.044%	0.044%	0.3	0.3	0%	0%
33	1	757	0.00132	0.046%	0.046%	0.3	0.3	287%	287%
34	0	838	0.00000	0.048%	0.048%	0.4	0.4	0%	0%
35	0	904	0.00000	0.050%	0.050%	0.5	0.5	0%	0%
36	0	902	0.00000	0.052%	0.052%	0.5	0.5	0%	0%
37	2	945	0.00212	0.054%	0.054%	0.5	0.5	392%	392%
38	0	1,037	0.00000	0.056%	0.056%	0.6	0.6	0%	0%
39	0	1,139	0.00000	0.058%	0.058%	0.7	0.7	0%	0%
40	0	1,213	0.00000	0.060%	0.060%	0.7	0.7	0%	0%
41	0	1,290	0.00000	0.068%	0.068%	0.9	0.9	0%	0%
42	0	1,384	0.00000	0.076%	0.076%	1.1	1.1	0%	0%
43	0	1,508	0.00000	0.084%	0.084%	1.3	1.3	0%	0%
44	0	1,766	0.00000	0.092%	0.092%	1.6	1.6	0%	0%
45	0	2,002	0.00000	0.100%	0.100%	2.0	2.0	0%	0%
46	1	2,162	0.00046	0.110%	0.110%	2.4	2.4	42%	42%
47	1	2,409	0.00042	0.120%	0.120%	2.9	2.9	35%	35%
48	1	2,419	0.00041	0.130%	0.130%	3.1	3.1	32%	32%
49	1	2,566	0.00039	0.140%	0.140%	3.6	3.6	28%	28%
50	1	2,676	0.00037	0.150%	0.150%	4.0	4.0	25%	25%
51	2	2,801	0.00071	0.160%	0.160%	4.5	4.5	45%	45%
52	0	2,935	0.00000	0.170%	0.170%	5.0	5.0	0%	0%
53	3	3,034	0.00099	0.180%	0.180%	5.5	5.5	55%	55%
54	3	3,049	0.00098	0.190%	0.190%	5.8	5.8	52%	52%
55	1	3,024	0.00033	0.200%	0.200%	6.0	6.0	17%	17%
56	0	2,978	0.00000	0.210%	0.210%	6.3	6.3	0%	0%
57	0	2,913	0.00000	0.220%	0.220%	6.4	6.4	0%	0%
58	2	2,784	0.00072	0.230%	0.230%	6.4	6.4	31%	31%
59	7	2,664	0.00263	0.240%	0.240%	6.4	6.4	109%	109%
60	5	2,499	0.00200	0.250%	0.250%	6.2	6.2	80%	80%
61	0	2,320	0.00000	0.260%	0.260%	6.0	6.0	0%	0%
62	1	2,228	0.00045	0.270%	0.270%	6.0	6.0	17%	17%
63	4	1,781	0.00225	0.280%	0.280%	5.0	5.0	80%	80%
64	2	1,510	0.00132	0.290%	0.290%	4.4	4.4	46%	46%
65	1	1,279	0.00078	0.300%	0.300%	3.8	3.8	26%	26%
66	3	1,003	0.00299	0.320%	0.320%	3.2	3.2	93%	93%
67	2	780	0.00256	0.340%	0.340%	2.7	2.7	75%	75%
68	3	638	0.00470	0.360%	0.360%	2.3	2.3	131%	131%
69	2	538	0.00372	0.380%	0.380%	2.0	2.0	98%	98%
70	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
71	1	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
72	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
73	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
74	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
Other	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
Total	50	72,820				122.5	122.5	41%	41%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 8A GROUPED

4-YEAR PERIOD ENDING 6/30/2013

Age	Actual Deaths	Total Exposed	Actual Rate (2) / (3)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (7) / (3)	Proposed (8) / (3)	Expected	Proposed	Expected (2) / (7)	Proposed (2) / (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
20-24	0	324	0.00000	0.040%	0.040%	0.1	0.1	0%	0%
25-29	0	933	0.00000	0.050%	0.050%	0.5	0.5	0%	0%
30-34	1	1,644	0.00061	0.068%	0.068%	1.1	1.1	89%	89%
35-39	0	2,322	0.00000	0.088%	0.088%	2.1	2.1	0%	0%
40-44	2	2,776	0.00072	0.121%	0.121%	3.4	3.4	59%	59%
45-49	6	3,408	0.00176	0.171%	0.171%	5.8	5.8	103%	103%
50-54	6	3,887	0.00154	0.240%	0.240%	9.3	9.3	64%	64%
55-59	6	3,436	0.00175	0.338%	0.338%	11.6	11.6	52%	52%
60-64	7	2,255	0.00310	0.435%	0.435%	9.8	9.8	71%	71%
65-69	1	906	0.00110	0.565%	0.565%	5.1	5.1	20%	20%
70-74	0	0	N/A	0.000%		0.0	0.0	0%	0%
Other	0	3	0.00000	0.000%	0.000%	0.0	0.0	0%	0%
Total	29	21,894				48.8	48.8	59%	59%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 8B GROUPED

4-YEAR PERIOD ENDING 6/30/2013

Age	Actual Deaths	Total Exposed	Actual Rate (2) / (3)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (7) / (3)	Proposed (8) / (3)	Expected	Proposed	Expected (2) / (7)	Proposed (2) / (8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
20-24	0	361	0.00000	0.030%	0.030%	0.1	0.1	0%	0%
25-29	0	1,816	0.00000	0.035%	0.035%	0.6	0.6	0%	0%
30-34	1	3,563	0.00028	0.044%	0.044%	1.6	1.6	63%	63%
35-39	2	4,927	0.00041	0.054%	0.054%	2.7	2.7	75%	75%
40-44	0	7,161	0.00000	0.077%	0.077%	5.5	5.5	0%	0%
45-49	4	11,558	0.00035	0.121%	0.121%	14.0	14.0	29%	29%
50-54	9	14,495	0.00062	0.171%	0.171%	24.7	24.7	36%	36%
55-59	10	14,363	0.00070	0.219%	0.219%	31.5	31.5	32%	32%
60-64	12	10,338	0.00116	0.268%	0.268%	27.7	27.7	43%	43%
65-69	11	4,238	0.00260	0.331%	0.331%	14.0	14.0	78%	78%
70-74	1	0	N/A	0.000%		0.0	0.0	0%	0%
Other	0	0	N/A	0.000%		0.0	0.0	0%	0%
Total	50	72,820				122.5	122.5	41%	41%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 8A

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	34	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
21	0	69	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
22	0	103	0.00000	0.040%	0.040%	0.0	0.0	0%	0%
23	0	158	0.00000	0.040%	0.040%	0.1	0.1	0%	0%
24	0	206	0.00000	0.040%	0.040%	0.1	0.1	0%	0%
25	0	239	0.00000	0.040%	0.040%	0.1	0.1	0%	0%
26	0	303	0.00000	0.044%	0.044%	0.1	0.1	0%	0%
27	0	404	0.00000	0.048%	0.048%	0.2	0.2	0%	0%
28	0	499	0.00000	0.052%	0.052%	0.3	0.3	0%	0%
29	0	564	0.00000	0.056%	0.056%	0.3	0.3	0%	0%
30	0	620	0.00000	0.060%	0.060%	0.4	0.4	0%	0%
31	1	668	0.00150	0.064%	0.064%	0.4	0.4	234%	234%
32	0	684	0.00000	0.068%	0.068%	0.5	0.5	0%	0%
33	0	783	0.00000	0.072%	0.072%	0.6	0.6	0%	0%
34	1	868	0.00115	0.076%	0.076%	0.7	0.7	152%	152%
35	1	918	0.00109	0.080%	0.080%	0.7	0.7	136%	136%
36	1	1,069	0.00094	0.084%	0.084%	0.9	0.9	111%	111%
37	0	1,056	0.00000	0.088%	0.088%	0.9	0.9	0%	0%
38	0	1,118	0.00000	0.092%	0.092%	1.0	1.0	0%	0%
39	0	1,209	0.00000	0.096%	0.096%	1.2	1.2	0%	0%
40	0	1,226	0.00000	0.100%	0.100%	1.2	1.2	0%	0%
41	0	1,282	0.00000	0.110%	0.110%	1.4	1.4	0%	0%
42	1	1,404	0.00071	0.120%	0.120%	1.7	1.7	59%	59%
43	2	1,492	0.00134	0.130%	0.130%	1.9	1.9	103%	103%
44	3	1,591	0.00189	0.140%	0.140%	2.2	2.2	135%	135%
45	0	1,638	0.00000	0.150%	0.150%	2.5	2.5	0%	0%
46	3	1,724	0.00174	0.160%	0.160%	2.8	2.8	109%	109%
47	4	1,746	0.00229	0.170%	0.170%	3.0	3.0	135%	135%
48	4	1,807	0.00221	0.180%	0.180%	3.3	3.3	123%	123%
49	0	1,824	0.00000	0.190%	0.190%	3.5	3.5	0%	0%
50	4	1,790	0.00223	0.200%	0.200%	3.6	3.6	112%	112%
51	4	1,837	0.00218	0.220%	0.220%	4.0	4.0	99%	99%
52	4	1,817	0.00220	0.240%	0.240%	4.4	4.4	92%	92%
53	4	1,847	0.00217	0.260%	0.260%	4.8	4.8	83%	83%
54	7	1,777	0.00394	0.280%	0.280%	5.0	5.0	141%	141%
55	4	1,715	0.00233	0.300%	0.300%	5.1	5.1	78%	78%
56	1	1,626	0.00062	0.320%	0.320%	5.2	5.2	19%	19%
57	6	1,529	0.00392	0.340%	0.340%	5.2	5.2	115%	115%
58	5	1,416	0.00353	0.360%	0.360%	5.1	5.1	98%	98%
59	3	1,381	0.00217	0.380%	0.380%	5.2	5.2	57%	57%
60	2	1,237	0.00162	0.400%	0.400%	4.9	4.9	40%	40%
61	6	1,154	0.00520	0.420%	0.420%	4.8	4.8	124%	124%
62	2	988	0.00202	0.440%	0.440%	4.3	4.3	46%	46%
63	2	803	0.00249	0.460%	0.460%	3.7	3.7	54%	54%
64	3	679	0.00442	0.480%	0.480%	3.3	3.3	92%	92%
65	1	560	0.00179	0.500%	0.500%	2.8	2.8	36%	36%
66	2	470	0.00426	0.540%	0.540%	2.5	2.5	79%	79%
67	5	390	0.01282	0.580%	0.580%	2.3	2.3	221%	221%
68	2	305	0.00656	0.620%	0.620%	1.9	1.9	106%	106%
69	0	266	0.00000	0.660%	0.660%	1.8	1.8	0%	0%
70	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
71	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
72	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
73	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
74	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
Other	4	9	0.44444	0.000%	0.000%	0.0	0.0	0%	0%
Total	92	50,902				111.8	111.8	82%	82%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 8B

10-YEAR PERIOD ENDING 6/30/2013

Age (1)	Actual Deaths (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Deaths		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	32	0.00000	0.030%	0.030%	0.0	0.0	0%	0%
21	0	60	0.00000	0.030%	0.030%	0.0	0.0	0%	0%
22	0	112	0.00000	0.030%	0.030%	0.0	0.0	0%	0%
23	0	184	0.00000	0.030%	0.030%	0.1	0.1	0%	0%
24	0	324	0.00000	0.030%	0.030%	0.1	0.1	0%	0%
25	0	451	0.00000	0.030%	0.030%	0.1	0.1	0%	0%
26	0	617	0.00000	0.032%	0.032%	0.2	0.2	0%	0%
27	0	788	0.00000	0.034%	0.034%	0.3	0.3	0%	0%
28	0	1,014	0.00000	0.036%	0.036%	0.4	0.4	0%	0%
29	0	1,213	0.00000	0.038%	0.038%	0.5	0.5	0%	0%
30	0	1,376	0.00000	0.040%	0.040%	0.6	0.6	0%	0%
31	0	1,529	0.00000	0.042%	0.042%	0.6	0.6	0%	0%
32	0	1,591	0.00000	0.044%	0.044%	0.7	0.7	0%	0%
33	1	1,699	0.00059	0.046%	0.046%	0.8	0.8	128%	128%
34	0	1,890	0.00000	0.048%	0.048%	0.9	0.9	0%	0%
35	0	2,058	0.00000	0.050%	0.050%	1.0	1.0	0%	0%
36	0	2,217	0.00000	0.052%	0.052%	1.2	1.2	0%	0%
37	2	2,343	0.00085	0.054%	0.054%	1.3	1.3	158%	158%
38	3	2,599	0.00115	0.056%	0.056%	1.5	1.5	206%	206%
39	1	2,874	0.00035	0.058%	0.058%	1.7	1.7	60%	60%
40	0	3,174	0.00000	0.060%	0.060%	1.9	1.9	0%	0%
41	2	3,520	0.00057	0.068%	0.068%	2.4	2.4	84%	84%
42	0	3,901	0.00000	0.076%	0.076%	3.0	3.0	0%	0%
43	2	4,287	0.00047	0.084%	0.084%	3.6	3.6	56%	56%
44	2	4,771	0.00042	0.092%	0.092%	4.4	4.4	46%	46%
45	2	5,241	0.00038	0.100%	0.100%	5.2	5.2	38%	38%
46	4	5,598	0.00071	0.110%	0.110%	6.2	6.2	65%	65%
47	8	5,975	0.00134	0.120%	0.120%	7.2	7.2	112%	112%
48	3	6,206	0.00048	0.130%	0.130%	8.1	8.1	37%	37%
49	5	6,490	0.00077	0.140%	0.140%	9.1	9.1	55%	55%
50	5	6,747	0.00074	0.150%	0.150%	10.1	10.1	49%	49%
51	6	6,913	0.00087	0.160%	0.160%	11.1	11.1	54%	54%
52	6	7,067	0.00085	0.170%	0.170%	12.0	12.0	50%	50%
53	4	7,196	0.00056	0.180%	0.180%	13.0	13.0	31%	31%
54	6	7,281	0.00082	0.190%	0.190%	13.8	13.8	43%	43%
55	4	7,117	0.00056	0.200%	0.200%	14.2	14.2	28%	28%
56	6	7,121	0.00084	0.210%	0.210%	15.0	15.0	40%	40%
57	11	6,839	0.00161	0.220%	0.220%	15.0	15.0	73%	73%
58	12	6,461	0.00186	0.230%	0.230%	14.9	14.9	81%	81%
59	17	6,333	0.00268	0.240%	0.240%	15.2	15.2	112%	112%
60	11	5,857	0.00188	0.250%	0.250%	14.6	14.6	75%	75%
61	10	5,517	0.00181	0.260%	0.260%	14.3	14.3	70%	70%
62	9	4,919	0.00183	0.270%	0.270%	13.3	13.3	68%	68%
63	10	3,975	0.00252	0.280%	0.280%	11.1	11.1	90%	90%
64	6	3,278	0.00183	0.290%	0.290%	9.5	9.5	63%	63%
65	8	2,819	0.00284	0.300%	0.300%	8.5	8.5	95%	95%
66	5	2,192	0.00228	0.320%	0.320%	7.0	7.0	71%	71%
67	5	1,724	0.00290	0.340%	0.340%	5.9	5.9	85%	85%
68	3	1,416	0.00212	0.360%	0.360%	5.1	5.1	59%	59%
69	2	1,174	0.00170	0.380%	0.380%	4.5	4.5	45%	45%
70	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
71	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
72	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
73	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
74	0	0	N/A	0.000%	0.000%	0.0	0.0	0%	0%
Other	10	12	0.83333	0.000%	0.000%	0.0	0.0	0%	0%
Total	191	176,092				290.8	290.8	66%	66%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 8A GROUPED

Age	Actual Deaths	Total Exposed	Actual Rate (2) / (3)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Deaths		Actual/ Expected	
				Expected (7) / (3)	Proposed (8) / (3)	Expected	Proposed	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
20-24	0	570	0.00000	0.040%	0.040%	0.2	0.2	0%	0%
25-29	0	2,009	0.00000	0.050%	0.050%	1.0	1.0	0%	0%
30-34	2	3,623	0.00055	0.069%	0.069%	2.5	2.5	80%	80%
35-39	2	5,370	0.00037	0.088%	0.088%	4.8	4.8	42%	42%
40-44	6	6,995	0.00086	0.121%	0.121%	8.5	8.5	71%	71%
45-49	11	8,739	0.00126	0.171%	0.171%	14.9	14.9	74%	74%
50-54	23	9,068	0.00254	0.240%	0.240%	21.8	21.8	106%	106%
55-59	19	7,667	0.00248	0.338%	0.338%	25.9	25.9	73%	73%
60-64	15	4,861	0.00309	0.434%	0.434%	21.1	21.1	71%	71%
65-69	10	1,991	0.00502	0.565%	0.565%	11.2	11.2	89%	89%
70-74	0	0	N/A	0.000%		0.0	0.0	0%	0%
Other	4	9	0.44444	0.000%	0.000%	0.0	0.0	0%	0%
Total	92	50,902				111.8	111.8	82%	82%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 8B GROUPED

Age	Actual Deaths	Total Exposed	Actual Rate (2) / (3)	Assumed Probability		10-YEAR PERIOD ENDING 6/30/2013 Expected Deaths		Actual/ Expected	
				Expected (7) / (3)	Proposed (8) / (3)	Expected	Proposed	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
20-24	0	712	0.00000	0.030%	0.030%	0.2	0.2	0%	0%
25-29	0	4,083	0.00000	0.035%	0.035%	1.4	1.4	0%	0%
30-34	1	8,085	0.00012	0.044%	0.044%	3.6	3.6	28%	28%
35-39	6	12,091	0.00050	0.054%	0.054%	6.6	6.6	91%	91%
40-44	6	19,653	0.00031	0.078%	0.078%	15.3	15.3	39%	39%
45-49	22	29,510	0.00075	0.121%	0.121%	35.7	35.7	62%	62%
50-54	27	35,204	0.00077	0.170%	0.170%	60.0	60.0	45%	45%
55-59	50	33,871	0.00148	0.219%	0.219%	74.3	74.3	67%	67%
60-64	46	23,546	0.00195	0.267%	0.267%	62.9	62.9	73%	73%
65-69	23	9,325	0.00247	0.331%	0.331%	30.9	30.9	74%	74%
70-74	0	0	N/A	0.000%		0.0	0.0	0%	0%
Other	10	12	0.83333	0.000%	0.000%	0.0	0.0	0%	0%
Total	191	176,092				290.8	290.8	66%	66%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY MORTALITY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

Plan Year Ending June 30,	TABLE 8C Life Years Exposed	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Deaths	Expected Deaths	Actual/ Expected	Mortality Rate	
					Actual (3) / (2)	Expected (4) / (2)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2004	21,879	57	36.7	155%	0.261%	0.168%
2005	20,816	18	36.2	50%	0.086%	0.174%
2006	22,417	62	39.6	157%	0.277%	0.177%
2007	22,747	56	39.7	141%	0.246%	0.175%
2008	21,830	28	38.8	72%	0.128%	0.178%
2009	22,588	8	40.4	20%	0.035%	0.179%
2010	22,668	0	41.1	0%	0.000%	0.181%
2011	22,633	36	41.6	86%	0.159%	0.184%
2012	22,450	27	41.6	65%	0.120%	0.185%
2013	26,966	20	47.1	42%	0.074%	0.175%
Total	226,994	312	402.7	77%	0.137%	0.177%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 9A				4-YEAR PERIOD ENDING 6/30/2011					
Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	0	N/A	0.20%	0.17%	0.0	0.0	0%	0%
21	0	0	N/A	0.20%	0.17%	0.0	0.0	0%	0%
22	0	0	N/A	0.20%	0.17%	0.0	0.0	0%	0%
23	0	4	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
24	0	1	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
25	0	2	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
26	0	4	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
27	0	16	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
28	0	36	0.0000	0.20%	0.17%	0.1	0.1	0%	0%
29	0	56	0.0000	0.20%	0.17%	0.1	0.1	0%	0%
30	0	72	0.0000	0.20%	0.17%	0.1	0.1	0%	0%
31	0	87	0.0000	0.22%	0.19%	0.2	0.2	0%	0%
32	0	93	0.0000	0.24%	0.20%	0.2	0.2	0%	0%
33	0	126	0.0000	0.26%	0.22%	0.3	0.3	0%	0%
34	0	145	0.0000	0.28%	0.24%	0.4	0.3	0%	0%
35	0	170	0.0000	0.30%	0.26%	0.5	0.4	0%	0%
36	0	177	0.0000	0.32%	0.27%	0.6	0.5	0%	0%
37	0	199	0.0000	0.34%	0.29%	0.7	0.6	0%	0%
38	0	210	0.0000	0.36%	0.31%	0.8	0.6	0%	0%
39	0	257	0.0000	0.38%	0.32%	1.0	0.8	0%	0%
40	0	313	0.0000	0.40%	0.34%	1.3	1.1	0%	0%
41	0	318	0.0000	0.42%	0.36%	1.3	1.1	0%	0%
42	1	359	0.0028	0.44%	0.37%	1.6	1.3	63%	74%
43	0	391	0.0000	0.46%	0.39%	1.8	1.5	0%	0%
44	0	400	0.0000	0.48%	0.41%	1.9	1.6	0%	0%
45	2	426	0.0047	0.50%	0.43%	2.1	1.8	94%	110%
46	0	457	0.0000	0.52%	0.44%	2.4	2.0	0%	0%
47	2	479	0.0042	0.54%	0.46%	2.6	2.2	77%	91%
48	2	550	0.0036	0.56%	0.48%	3.1	2.6	65%	76%
49	2	586	0.0034	0.58%	0.49%	3.4	2.9	59%	69%
50	0	617	0.0000	0.60%	0.51%	3.7	3.1	0%	0%
51	2	608	0.0033	0.62%	0.53%	3.8	3.2	53%	62%
52	2	586	0.0034	0.64%	0.54%	3.8	3.2	53%	63%
53	2	570	0.0035	0.66%	0.56%	3.8	3.2	53%	63%
54	3	578	0.0052	0.68%	0.58%	3.9	3.3	76%	90%
55	2	574	0.0035	0.70%	0.60%	4.0	3.4	50%	59%
56	1	549	0.0018	0.70%	0.60%	3.8	3.3	26%	31%
57	1	540	0.0019	0.70%	0.60%	3.8	3.2	26%	31%
58	2	493	0.0041	0.70%	0.60%	3.5	2.9	58%	68%
59	0	460	0.0000	0.70%	0.60%	3.2	2.7	0%	0%
60	2	452	0.0044	0.70%	0.60%	3.2	2.7	63%	74%
61	3	399	0.0075	0.70%	0.60%	2.8	2.4	107%	126%
62	2	346	0.0058	0.70%	0.60%	2.4	2.1	83%	97%
63	1	272	0.0037	0.70%	0.60%	1.9	1.6	53%	62%
64	0	225	0.0000	0.70%	0.60%	1.6	1.3	0%	0%
65	0	201	0.0000	0.70%	0.60%	1.4	1.2	0%	0%
66	0	161	0.0000	0.70%	0.60%	1.1	1.0	0%	0%
67	0	133	0.0000	0.70%	0.60%	0.9	0.8	0%	0%
68	1	103	0.0097	0.70%	0.60%	0.7	0.6	139%	163%
69	0	84	0.0000	0.70%	0.60%	0.6	0.5	0%	0%
70	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
71	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
72	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
73	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
74	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Other	1	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Total	34	13,885				80.3	68.3	42%	50%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 9B				4-YEAR PERIOD ENDING 6/30/2011					
Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	0	N/A	0.20%	0.14%	0.0	0.0	0%	0%
21	0	0	N/A	0.20%	0.14%	0.0	0.0	0%	0%
22	0	0	N/A	0.20%	0.14%	0.0	0.0	0%	0%
23	0	1	0.0000	0.20%	0.14%	0.0	0.0	0%	0%
24	0	6	0.0000	0.20%	0.14%	0.0	0.0	0%	0%
25	0	12	0.0000	0.20%	0.14%	0.0	0.0	0%	0%
26	0	21	0.0000	0.20%	0.14%	0.0	0.0	0%	0%
27	0	35	0.0000	0.20%	0.14%	0.1	0.0	0%	0%
28	0	68	0.0000	0.20%	0.14%	0.1	0.1	0%	0%
29	0	96	0.0000	0.20%	0.14%	0.2	0.1	0%	0%
30	0	146	0.0000	0.20%	0.14%	0.3	0.2	0%	0%
31	0	193	0.0000	0.20%	0.14%	0.4	0.3	0%	0%
32	0	254	0.0000	0.20%	0.14%	0.5	0.4	0%	0%
33	0	290	0.0000	0.20%	0.14%	0.6	0.4	0%	0%
34	0	343	0.0000	0.20%	0.14%	0.7	0.5	0%	0%
35	1	372	0.0027	0.20%	0.14%	0.7	0.5	134%	192%
36	0	407	0.0000	0.21%	0.15%	0.9	0.6	0%	0%
37	0	481	0.0000	0.22%	0.15%	1.1	0.7	0%	0%
38	0	534	0.0000	0.23%	0.16%	1.2	0.9	0%	0%
39	0	570	0.0000	0.24%	0.17%	1.4	1.0	0%	0%
40	0	633	0.0000	0.25%	0.18%	1.6	1.1	0%	0%
41	0	714	0.0000	0.26%	0.18%	1.9	1.3	0%	0%
42	1	865	0.0012	0.27%	0.19%	2.3	1.6	43%	61%
43	0	1,007	0.0000	0.28%	0.20%	2.8	2.0	0%	0%
44	2	1,136	0.0018	0.29%	0.20%	3.3	2.3	61%	87%
45	0	1,330	0.0000	0.30%	0.21%	4.0	2.8	0%	0%
46	0	1,419	0.0000	0.34%	0.24%	4.8	3.4	0%	0%
47	0	1,562	0.0000	0.38%	0.27%	5.9	4.2	0%	0%
48	1	1,680	0.0006	0.42%	0.29%	7.1	4.9	14%	20%
49	1	1,849	0.0005	0.46%	0.32%	8.5	6.0	12%	17%
50	3	2,018	0.0015	0.50%	0.35%	10.1	7.1	30%	42%
51	6	2,107	0.0028	0.54%	0.38%	11.4	8.0	53%	75%
52	2	2,198	0.0009	0.58%	0.41%	12.7	8.9	16%	22%
53	3	2,225	0.0013	0.62%	0.43%	13.8	9.7	22%	31%
54	9	2,317	0.0039	0.66%	0.46%	15.3	10.7	59%	84%
55	5	2,348	0.0021	0.70%	0.49%	16.4	11.5	30%	43%
56	8	2,315	0.0035	0.70%	0.49%	16.2	11.3	49%	71%
57	5	2,298	0.0022	0.70%	0.49%	16.1	11.3	31%	44%
58	4	2,203	0.0018	0.70%	0.49%	15.4	10.8	26%	37%
59	4	2,114	0.0019	0.70%	0.49%	14.8	10.4	27%	39%
60	7	2,137	0.0033	0.70%	0.49%	15.0	10.5	47%	67%
61	13	2,039	0.0064	0.70%	0.49%	14.3	10.0	91%	130%
62	7	1,830	0.0038	0.70%	0.49%	12.8	9.0	55%	78%
63	10	1,473	0.0068	0.70%	0.49%	10.3	7.2	97%	139%
64	5	1,183	0.0042	0.70%	0.49%	8.3	5.8	60%	86%
65	3	1,034	0.0029	0.70%	0.49%	7.2	5.1	41%	59%
66	0	821	0.0000	0.70%	0.49%	5.7	4.0	0%	0%
67	1	678	0.0015	0.70%	0.49%	4.7	3.3	21%	30%
68	1	540	0.0019	0.70%	0.49%	3.8	2.6	26%	38%
69	3	450	0.0067	0.70%	0.49%	3.2	2.2	95%	136%
70	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
71	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
72	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
73	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
74	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Other	3	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Total	108	50,352				277.9	194.5	39%	56%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 9A GROUPED

4-YEAR PERIOD ENDING 6/30/2011

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7) (7)	Proposed (8) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	5	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
25-29	0	114	0.0000	0.20%	0.17%	0.2	0.2	0%	0%
30-34	0	523	0.0000	0.25%	0.21%	1.3	1.1	0%	0%
35-39	0	1,013	0.0000	0.34%	0.29%	3.5	3.0	0%	0%
40-44	1	1,781	0.0006	0.44%	0.38%	7.9	6.7	13%	15%
45-49	8	2,498	0.0032	0.54%	0.46%	13.6	11.5	59%	69%
50-54	9	2,959	0.0030	0.64%	0.54%	18.9	16.1	48%	56%
55-59	6	2,616	0.0023	0.70%	0.60%	18.3	15.6	33%	39%
60-64	8	1,694	0.0047	0.70%	0.60%	11.9	10.1	67%	79%
65-69	1	682	0.0015	0.70%	0.60%	4.8	4.1	21%	25%
70-74	0	0	N/A	0.00%		0.0	0.0	0%	0%
Other	1	0	N/A	0.00%		0.0	0.0	0%	0%
Total	34	13,885				80.3	68.3	42%	50%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 9B GROUPED

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	7	0.0000	0.20%	0.14%	0.0	0.0	0%	0%
25-29	0	232	0.0000	0.20%	0.14%	0.5	0.3	0%	0%
30-34	0	1,226	0.0000	0.20%	0.14%	2.5	1.7	0%	0%
35-39	1	2,364	0.0004	0.22%	0.16%	5.3	3.7	19%	27%
40-44	3	4,355	0.0007	0.27%	0.19%	11.9	8.3	25%	36%
45-49	2	7,840	0.0003	0.39%	0.27%	30.3	21.2	7%	9%
50-54	23	10,865	0.0021	0.58%	0.41%	63.3	44.3	36%	52%
55-59	26	11,278	0.0023	0.70%	0.49%	78.9	55.3	33%	47%
60-64	42	8,662	0.0048	0.70%	0.49%	60.6	42.4	69%	99%
65-69	8	3,523	0.0023	0.70%	0.49%	24.7	17.3	32%	46%
70-74	0	0	N/A	0.00%		0.0	0.0	0%	0%
Other	3	0	N/A	0.00%		0.0	0.0	0%	0%
Total	108	50,352				277.9	194.5	39%	56%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 9A				8-YEAR PERIOD ENDING 6/30/2011					
Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	0	N/A	0.20%	0.17%	0.0	0.0	0%	0%
21	0	0	N/A	0.20%	0.17%	0.0	0.0	0%	0%
22	0	0	N/A	0.20%	0.17%	0.0	0.0	0%	0%
23	0	5	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
24	0	3	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
25	0	12	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
26	0	24	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
27	0	44	0.0000	0.20%	0.17%	0.1	0.1	0%	0%
28	0	60	0.0000	0.20%	0.17%	0.1	0.1	0%	0%
29	0	100	0.0000	0.20%	0.17%	0.2	0.2	0%	0%
30	0	130	0.0000	0.20%	0.17%	0.3	0.2	0%	0%
31	0	154	0.0000	0.22%	0.19%	0.3	0.3	0%	0%
32	0	182	0.0000	0.24%	0.20%	0.4	0.4	0%	0%
33	0	231	0.0000	0.26%	0.22%	0.6	0.5	0%	0%
34	0	276	0.0000	0.28%	0.24%	0.8	0.7	0%	0%
35	0	310	0.0000	0.30%	0.26%	0.9	0.8	0%	0%
36	0	395	0.0000	0.32%	0.27%	1.3	1.1	0%	0%
37	0	413	0.0000	0.34%	0.29%	1.4	1.2	0%	0%
38	1	465	0.0022	0.36%	0.31%	1.7	1.4	60%	70%
39	1	567	0.0018	0.38%	0.32%	2.2	1.8	46%	55%
40	0	601	0.0000	0.40%	0.34%	2.4	2.0	0%	0%
41	2	639	0.0031	0.42%	0.36%	2.7	2.3	75%	88%
42	1	746	0.0013	0.44%	0.37%	3.3	2.8	30%	36%
43	1	817	0.0012	0.46%	0.39%	3.8	3.2	27%	31%
44	0	855	0.0000	0.48%	0.41%	4.1	3.5	0%	0%
45	4	944	0.0042	0.50%	0.43%	4.7	4.0	85%	100%
46	0	1,024	0.0000	0.52%	0.44%	5.3	4.5	0%	0%
47	3	1,034	0.0029	0.54%	0.46%	5.6	4.7	54%	63%
48	5	1,103	0.0045	0.56%	0.48%	6.2	5.3	81%	95%
49	4	1,132	0.0035	0.58%	0.49%	6.6	5.6	61%	72%
50	5	1,155	0.0043	0.60%	0.51%	6.9	5.9	72%	85%
51	5	1,139	0.0044	0.62%	0.53%	7.1	6.0	71%	83%
52	5	1,131	0.0044	0.64%	0.54%	7.2	6.2	69%	81%
53	5	1,151	0.0043	0.66%	0.56%	7.6	6.5	66%	77%
54	9	1,132	0.0080	0.68%	0.58%	7.7	6.5	117%	138%
55	5	1,088	0.0046	0.70%	0.60%	7.6	6.5	66%	77%
56	2	1,014	0.0020	0.70%	0.60%	7.1	6.0	28%	33%
57	3	960	0.0031	0.70%	0.60%	6.7	5.7	45%	53%
58	4	871	0.0046	0.70%	0.60%	6.1	5.2	66%	77%
59	1	847	0.0012	0.70%	0.60%	5.9	5.0	17%	20%
60	5	778	0.0064	0.70%	0.60%	5.4	4.6	92%	108%
61	5	728	0.0069	0.70%	0.60%	5.1	4.3	98%	115%
62	4	644	0.0062	0.70%	0.60%	4.5	3.8	89%	104%
63	3	488	0.0061	0.70%	0.60%	3.4	2.9	88%	103%
64	2	420	0.0048	0.70%	0.60%	2.9	2.5	68%	80%
65	1	354	0.0028	0.70%	0.60%	2.5	2.1	40%	47%
66	0	283	0.0000	0.70%	0.60%	2.0	1.7	0%	0%
67	0	254	0.0000	0.70%	0.60%	1.8	1.5	0%	0%
68	1	186	0.0054	0.70%	0.60%	1.3	1.1	77%	90%
69	0	154	0.0000	0.70%	0.60%	1.1	0.9	0%	0%
70	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
71	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
72	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
73	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
74	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Other	3	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Total	90	27,043				154.9	131.7	58%	68%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 9B				8-YEAR PERIOD ENDING 6/30/2011					
Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	0	N/A	0.20%	0.14%	0.0	0.0	0%	0%
21	0	0	N/A	0.20%	0.14%	0.0	0.0	0%	0%
22	0	0	N/A	0.20%	0.14%	0.0	0.0	0%	0%
23	0	2	0.0000	0.20%	0.14%	0.0	0.0	0%	0%
24	0	13	0.0000	0.20%	0.14%	0.0	0.0	0%	0%
25	0	22	0.0000	0.20%	0.14%	0.0	0.0	0%	0%
26	0	43	0.0000	0.20%	0.14%	0.1	0.1	0%	0%
27	0	61	0.0000	0.20%	0.14%	0.1	0.1	0%	0%
28	0	116	0.0000	0.20%	0.14%	0.2	0.2	0%	0%
29	0	185	0.0000	0.20%	0.14%	0.4	0.3	0%	0%
30	0	266	0.0000	0.20%	0.14%	0.5	0.4	0%	0%
31	0	370	0.0000	0.20%	0.14%	0.7	0.5	0%	0%
32	0	447	0.0000	0.20%	0.14%	0.9	0.6	0%	0%
33	0	508	0.0000	0.20%	0.14%	1.0	0.7	0%	0%
34	0	638	0.0000	0.20%	0.14%	1.3	0.9	0%	0%
35	1	729	0.0014	0.20%	0.14%	1.5	1.0	69%	98%
36	0	809	0.0000	0.21%	0.15%	1.7	1.2	0%	0%
37	0	905	0.0000	0.22%	0.15%	2.0	1.4	0%	0%
38	0	1,070	0.0000	0.23%	0.16%	2.5	1.7	0%	0%
39	0	1,218	0.0000	0.24%	0.17%	2.9	2.0	0%	0%
40	1	1,334	0.0007	0.25%	0.18%	3.3	2.3	30%	43%
41	0	1,505	0.0000	0.26%	0.18%	3.9	2.7	0%	0%
42	3	1,763	0.0017	0.27%	0.19%	4.8	3.3	63%	90%
43	0	2,045	0.0000	0.28%	0.20%	5.7	4.0	0%	0%
44	2	2,310	0.0009	0.29%	0.20%	6.7	4.7	30%	43%
45	3	2,628	0.0011	0.30%	0.21%	7.9	5.5	38%	54%
46	3	2,838	0.0011	0.34%	0.24%	9.6	6.8	31%	44%
47	2	3,122	0.0006	0.38%	0.27%	11.9	8.3	17%	24%
48	4	3,363	0.0012	0.42%	0.29%	14.1	9.9	28%	40%
49	6	3,600	0.0017	0.46%	0.32%	16.6	11.6	36%	52%
50	6	3,826	0.0016	0.50%	0.35%	19.1	13.4	31%	45%
51	17	3,989	0.0043	0.54%	0.38%	21.5	15.1	79%	113%
52	9	4,135	0.0022	0.58%	0.41%	24.0	16.8	38%	54%
53	8	4,223	0.0019	0.62%	0.43%	26.2	18.3	31%	44%
54	12	4,400	0.0027	0.66%	0.46%	29.0	20.3	41%	59%
55	16	4,406	0.0036	0.70%	0.49%	30.8	21.6	52%	74%
56	15	4,555	0.0033	0.70%	0.49%	31.9	22.3	47%	67%
57	12	4,392	0.0027	0.70%	0.49%	30.7	21.5	39%	56%
58	18	4,173	0.0043	0.70%	0.49%	29.2	20.4	62%	88%
59	12	4,201	0.0029	0.70%	0.49%	29.4	20.6	41%	58%
60	21	3,980	0.0053	0.70%	0.49%	27.9	19.5	75%	108%
61	24	3,773	0.0064	0.70%	0.49%	26.4	18.5	91%	130%
62	17	3,391	0.0050	0.70%	0.49%	23.7	16.6	72%	102%
63	16	2,736	0.0058	0.70%	0.49%	19.2	13.4	84%	119%
64	7	2,184	0.0032	0.70%	0.49%	15.3	10.7	46%	65%
65	6	1,896	0.0032	0.70%	0.49%	13.3	9.3	45%	65%
66	2	1,489	0.0013	0.70%	0.49%	10.4	7.3	19%	27%
67	3	1,198	0.0025	0.70%	0.49%	8.4	5.9	36%	51%
68	2	997	0.0020	0.70%	0.49%	7.0	4.9	29%	41%
69	4	818	0.0049	0.70%	0.49%	5.7	4.0	70%	100%
70	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
71	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
72	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
73	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
74	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Other	5	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Total	257	96,672				529.6	370.7	49%	69%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 9A GROUPED

8-YEAR PERIOD ENDING 6/30/2011

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7) (7)	Proposed (8) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	8	0.0000	0.20%	0.17%	0.0	0.0	0%	0%
25-29	0	240	0.0000	0.20%	0.17%	0.5	0.4	0%	0%
30-34	0	973	0.0000	0.25%	0.21%	2.4	2.0	0%	0%
35-39	2	2,150	0.0009	0.35%	0.29%	7.4	6.3	27%	32%
40-44	4	3,658	0.0011	0.44%	0.38%	16.2	13.8	25%	29%
45-49	16	5,237	0.0031	0.54%	0.46%	28.4	24.1	56%	66%
50-54	29	5,708	0.0051	0.64%	0.54%	36.5	31.0	79%	93%
55-59	15	4,780	0.0031	0.70%	0.60%	33.5	28.4	45%	53%
60-64	19	3,058	0.0062	0.70%	0.60%	21.4	18.2	89%	104%
65-69	2	1,231	0.0016	0.70%	0.60%	8.6	7.3	23%	27%
70-74	0	0	N/A	0.00%		0.0	0.0	0%	0%
Other	3	0	N/A	0.00%		0.0	0.0	0%	0%
Total	90	27,043				154.9	131.7	58%	68%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 9B GROUPED

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		8-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	15	0.0000	0.20%	0.14%	0.0	0.0	0%	0%
25-29	0	427	0.0000	0.20%	0.14%	0.9	0.6	0%	0%
30-34	0	2,229	0.0000	0.20%	0.14%	4.5	3.1	0%	0%
35-39	1	4,731	0.0002	0.22%	0.16%	10.5	7.4	9%	14%
40-44	6	8,957	0.0007	0.27%	0.19%	24.4	17.1	25%	35%
45-49	18	15,551	0.0012	0.39%	0.27%	60.1	42.1	30%	43%
50-54	52	20,573	0.0025	0.58%	0.41%	119.9	83.9	43%	62%
55-59	73	21,727	0.0034	0.70%	0.49%	152.1	106.5	48%	69%
60-64	85	16,064	0.0053	0.70%	0.49%	112.4	78.7	76%	108%
65-69	17	6,398	0.0027	0.70%	0.49%	44.8	31.4	38%	54%
70-74	0	0	N/A	0.00%		0.0	0.0	0%	0%
Other	5	0	N/A	0.00%		0.0	0.0	0%	0%
Total	257	96,672				529.6	370.7	49%	69%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ORDINARY DISABILITY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 9C Life Years Exposed (2)	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Disabilities (3)	Expected Disabilities (4)	Actual/ Expected (5)	Disability Rate	
					Actual (3) / (2) (6)	Expected (4) / (2) (7)
2004	13,124	63	72.5	87%	0.48%	0.55%
2005	13,917	55	76.6	72%	0.40%	0.55%
2006	16,454	36	89.8	40%	0.22%	0.55%
2007	15,983	55	87.4	63%	0.34%	0.55%
2008	15,570	27	86.1	31%	0.17%	0.55%
2009	15,800	25	88.1	28%	0.16%	0.56%
2010	16,243	37	90.8	41%	0.23%	0.56%
2011	16,624	54	93.3	58%	0.32%	0.56%
2012	16,641	50	93.8	53%	0.30%	0.56%
2013	16,736	56	94.4	59%	0.33%	0.56%
Total	157,092	458	872.7	52%	0.29%	0.56%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 10A

4-YEAR PERIOD ENDING 6/30/2011

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	16	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
21	0	24	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
22	0	44	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
23	0	55	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
24	0	57	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
25	0	65	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
26	0	96	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
27	0	141	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
28	0	200	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
29	0	212	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
30	0	233	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
31	0	263	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
32	0	275	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
33	0	299	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
34	0	358	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
35	0	390	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
36	0	378	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
37	0	425	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
38	0	401	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
39	0	438	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
40	0	501	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
41	0	494	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
42	0	541	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
43	0	592	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
44	0	595	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
45	0	627	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
46	0	642	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
47	0	666	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
48	1	713	0.0014	0.04%	0.04%	0.3	0.3	351%	351%
49	0	740	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
50	0	769	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
51	0	766	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
52	0	738	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
53	0	719	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
54	0	713	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
55	0	694	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
56	0	662	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
57	1	646	0.0015	0.04%	0.04%	0.3	0.3	387%	387%
58	0	591	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
59	0	560	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
60	0	534	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
61	0	483	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
62	1	414	0.0024	0.04%	0.04%	0.2	0.2	604%	604%
63	0	329	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
64	0	267	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
65	0	237	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
66	0	192	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
67	0	158	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
68	0	124	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
69	0	104	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
70	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
71	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
72	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
73	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
74	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Other	0	3	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
Total	3	20,184				8.1	8.1	37%	37%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 10B

4-YEAR PERIOD ENDING 6/30/2011

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	8	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
21	0	17	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
22	0	40	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
23	0	54	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
24	0	92	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
25	0	142	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
26	0	198	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
27	0	285	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
28	0	386	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
29	0	462	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
30	0	526	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
31	0	578	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
32	1	632	0.0016	0.02%	0.02%	0.1	0.1	791%	791%
33	0	691	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
34	0	703	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
35	0	759	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
36	0	824	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
37	0	911	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
38	0	994	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
39	0	1,038	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
40	0	1,115	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
41	0	1,227	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
42	0	1,459	0.0000	0.02%	0.02%	0.3	0.3	0%	0%
43	0	1,680	0.0000	0.02%	0.02%	0.3	0.3	0%	0%
44	0	1,861	0.0000	0.02%	0.02%	0.4	0.4	0%	0%
45	0	2,106	0.0000	0.02%	0.02%	0.4	0.4	0%	0%
46	1	2,175	0.0005	0.02%	0.02%	0.4	0.4	230%	230%
47	1	2,297	0.0004	0.02%	0.02%	0.5	0.5	218%	218%
48	0	2,400	0.0000	0.02%	0.02%	0.5	0.5	0%	0%
49	1	2,558	0.0004	0.02%	0.02%	0.5	0.5	195%	195%
50	1	2,720	0.0004	0.02%	0.02%	0.5	0.5	184%	184%
51	1	2,800	0.0004	0.02%	0.02%	0.6	0.6	179%	179%
52	0	2,874	0.0000	0.02%	0.02%	0.6	0.6	0%	0%
53	1	2,904	0.0003	0.02%	0.02%	0.6	0.6	172%	172%
54	1	2,916	0.0003	0.02%	0.02%	0.6	0.6	171%	171%
55	1	2,906	0.0003	0.02%	0.02%	0.6	0.6	172%	172%
56	0	2,835	0.0000	0.02%	0.02%	0.6	0.6	0%	0%
57	4	2,740	0.0015	0.02%	0.02%	0.5	0.5	730%	730%
58	0	2,596	0.0000	0.02%	0.02%	0.5	0.5	0%	0%
59	0	2,446	0.0000	0.02%	0.02%	0.5	0.5	0%	0%
60	1	2,441	0.0004	0.02%	0.02%	0.5	0.5	205%	205%
61	2	2,280	0.0009	0.02%	0.02%	0.5	0.5	439%	439%
62	1	2,033	0.0005	0.02%	0.02%	0.4	0.4	246%	246%
63	0	1,626	0.0000	0.02%	0.02%	0.3	0.3	0%	0%
64	0	1,316	0.0000	0.02%	0.02%	0.3	0.3	0%	0%
65	0	1,144	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
66	0	915	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
67	1	743	0.0013	0.02%	0.02%	0.1	0.1	673%	673%
68	0	587	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
69	0	490	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
70	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
71	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
72	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
73	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
74	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Other	0	5	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
Total	18	69,535				13.9	13.9	129%	129%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 10A GROUPED

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	196	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
25-29	0	714	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
30-34	0	1,428	0.0000	0.04%	0.04%	0.6	0.6	0%	0%
35-39	0	2,032	0.0000	0.04%	0.04%	0.8	0.8	0%	0%
40-44	0	2,723	0.0000	0.04%	0.04%	1.1	1.1	0%	0%
45-49	1	3,388	0.0003	0.04%	0.04%	1.4	1.4	74%	74%
50-54	0	3,705	0.0000	0.04%	0.04%	1.5	1.5	0%	0%
55-59	1	3,153	0.0003	0.04%	0.04%	1.3	1.3	79%	79%
60-64	1	2,027	0.0005	0.04%	0.04%	0.8	0.8	123%	123%
65-69	0	815	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
70-74	0	0	N/A	0.00%		0.0	0.0	0%	0%
Other	0	3	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
Total	3	20,184				8.1	8.1	37%	37%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 10B GROUPED

Age	Actual Disabilities	Total Exposed	Actual Rate (2) / (3)	Assumed Probability		4-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3)	Proposed (8) / (3)	Expected	Proposed	Expected (2) / (7)	Proposed (2) / (8)
				(5)	(6)	(7)	(8)	(9)	(10)
20-24	0	211	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
25-29	0	1,473	0.0000	0.02%	0.02%	0.3	0.3	0%	0%
30-34	1	3,130	0.0003	0.02%	0.02%	0.6	0.6	160%	160%
35-39	0	4,526	0.0000	0.02%	0.02%	0.9	0.9	0%	0%
40-44	0	7,342	0.0000	0.02%	0.02%	1.5	1.5	0%	0%
45-49	3	11,536	0.0003	0.02%	0.02%	2.3	2.3	130%	130%
50-54	4	14,214	0.0003	0.02%	0.02%	2.8	2.8	141%	141%
55-59	5	13,523	0.0004	0.02%	0.02%	2.7	2.7	185%	185%
60-64	4	9,696	0.0004	0.02%	0.02%	1.9	1.9	206%	206%
65-69	1	3,879	0.0003	0.02%	0.02%	0.8	0.8	129%	129%
70-74	0	0	N/A	0.00%		0.0	0.0	0%	0%
Other	0	5	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
Total	18	69,535				13.9	13.9	129%	129%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 10A				8-YEAR PERIOD ENDING 6/30/2011					
Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	21	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
21	0	40	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
22	0	69	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
23	0	102	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
24	0	119	0.0000	0.04%	0.04%	0.0	0.0	0%	0%
25	0	152	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
26	0	213	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
27	0	295	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
28	0	358	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
29	0	411	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
30	0	442	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
31	0	487	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
32	0	518	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
33	0	586	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
34	0	664	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
35	0	711	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
36	0	822	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
37	0	806	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
38	0	843	0.0000	0.04%	0.04%	0.3	0.3	0%	0%
39	0	929	0.0000	0.04%	0.04%	0.4	0.4	0%	0%
40	0	989	0.0000	0.04%	0.04%	0.4	0.4	0%	0%
41	1	1,001	0.0010	0.04%	0.04%	0.4	0.4	250%	250%
42	0	1,115	0.0000	0.04%	0.04%	0.4	0.4	0%	0%
43	0	1,190	0.0000	0.04%	0.04%	0.5	0.5	0%	0%
44	0	1,249	0.0000	0.04%	0.04%	0.5	0.5	0%	0%
45	0	1,319	0.0000	0.04%	0.04%	0.5	0.5	0%	0%
46	1	1,398	0.0007	0.04%	0.04%	0.6	0.6	179%	179%
47	0	1,386	0.0000	0.04%	0.04%	0.6	0.6	0%	0%
48	1	1,427	0.0007	0.04%	0.04%	0.6	0.6	175%	175%
49	1	1,454	0.0007	0.04%	0.04%	0.6	0.6	172%	172%
50	0	1,430	0.0000	0.04%	0.04%	0.6	0.6	0%	0%
51	2	1,437	0.0014	0.04%	0.04%	0.6	0.6	348%	348%
52	0	1,406	0.0000	0.04%	0.04%	0.6	0.6	0%	0%
53	2	1,430	0.0014	0.04%	0.04%	0.6	0.6	350%	350%
54	0	1,374	0.0000	0.04%	0.04%	0.5	0.5	0%	0%
55	2	1,329	0.0015	0.04%	0.04%	0.5	0.5	376%	376%
56	0	1,249	0.0000	0.04%	0.04%	0.5	0.5	0%	0%
57	2	1,174	0.0017	0.04%	0.04%	0.5	0.5	426%	426%
58	1	1,074	0.0009	0.04%	0.04%	0.4	0.4	233%	233%
59	0	1,047	0.0000	0.04%	0.04%	0.4	0.4	0%	0%
60	0	936	0.0000	0.04%	0.04%	0.4	0.4	0%	0%
61	0	877	0.0000	0.04%	0.04%	0.4	0.4	0%	0%
62	1	767	0.0013	0.04%	0.04%	0.3	0.3	326%	326%
63	0	596	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
64	0	508	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
65	0	425	0.0000	0.04%	0.04%	0.2	0.2	0%	0%
66	1	352	0.0028	0.04%	0.04%	0.1	0.1	710%	710%
67	0	308	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
68	0	234	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
69	0	194	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
70	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
71	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
72	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
73	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
74	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Other	0	6	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
Total	15	39,269				15.7	15.7	96%	96%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 10B

8-YEAR PERIOD ENDING 6/30/2011

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		Expected Disabilities		Actual/ Expected	
				Expected (5)	Proposed (6)	Expected (3) x (5) (7)	Proposed (3) x (6) (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20	0	19	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
21	0	37	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
22	0	66	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
23	0	108	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
24	0	217	0.0000	0.02%	0.02%	0.0	0.0	0%	0%
25	0	310	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
26	0	430	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
27	0	576	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
28	0	782	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
29	0	922	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
30	0	1,028	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
31	0	1,161	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
32	1	1,201	0.0008	0.02%	0.02%	0.2	0.2	416%	416%
33	0	1,309	0.0000	0.02%	0.02%	0.3	0.3	0%	0%
34	0	1,434	0.0000	0.02%	0.02%	0.3	0.3	0%	0%
35	0	1,538	0.0000	0.02%	0.02%	0.3	0.3	0%	0%
36	0	1,704	0.0000	0.02%	0.02%	0.3	0.3	0%	0%
37	0	1,838	0.0000	0.02%	0.02%	0.4	0.4	0%	0%
38	0	2,076	0.0000	0.02%	0.02%	0.4	0.4	0%	0%
39	0	2,290	0.0000	0.02%	0.02%	0.5	0.5	0%	0%
40	0	2,506	0.0000	0.02%	0.02%	0.5	0.5	0%	0%
41	0	2,795	0.0000	0.02%	0.02%	0.6	0.6	0%	0%
42	0	3,193	0.0000	0.02%	0.02%	0.6	0.6	0%	0%
43	0	3,558	0.0000	0.02%	0.02%	0.7	0.7	0%	0%
44	0	3,909	0.0000	0.02%	0.02%	0.8	0.8	0%	0%
45	0	4,276	0.0000	0.02%	0.02%	0.9	0.9	0%	0%
46	1	4,518	0.0002	0.02%	0.02%	0.9	0.9	111%	111%
47	2	4,743	0.0004	0.02%	0.02%	0.9	0.9	211%	211%
48	0	4,960	0.0000	0.02%	0.02%	1.0	1.0	0%	0%
49	1	5,138	0.0002	0.02%	0.02%	1.0	1.0	97%	97%
50	1	5,384	0.0002	0.02%	0.02%	1.1	1.1	93%	93%
51	1	5,522	0.0002	0.02%	0.02%	1.1	1.1	91%	91%
52	0	5,614	0.0000	0.02%	0.02%	1.1	1.1	0%	0%
53	1	5,634	0.0002	0.02%	0.02%	1.1	1.1	89%	89%
54	1	5,679	0.0002	0.02%	0.02%	1.1	1.1	88%	88%
55	3	5,545	0.0005	0.02%	0.02%	1.1	1.1	271%	271%
56	3	5,622	0.0005	0.02%	0.02%	1.1	1.1	267%	267%
57	5	5,359	0.0009	0.02%	0.02%	1.1	1.1	467%	467%
58	3	4,999	0.0006	0.02%	0.02%	1.0	1.0	300%	300%
59	1	4,922	0.0002	0.02%	0.02%	1.0	1.0	102%	102%
60	2	4,581	0.0004	0.02%	0.02%	0.9	0.9	218%	218%
61	3	4,312	0.0007	0.02%	0.02%	0.9	0.9	348%	348%
62	1	3,795	0.0003	0.02%	0.02%	0.8	0.8	132%	132%
63	2	3,102	0.0006	0.02%	0.02%	0.6	0.6	322%	322%
64	0	2,464	0.0000	0.02%	0.02%	0.5	0.5	0%	0%
65	0	2,128	0.0000	0.02%	0.02%	0.4	0.4	0%	0%
66	0	1,659	0.0000	0.02%	0.02%	0.3	0.3	0%	0%
67	2	1,340	0.0015	0.02%	0.02%	0.3	0.3	746%	746%
68	0	1,097	0.0000	0.02%	0.02%	0.2	0.2	0%	0%
69	1	899	0.0011	0.02%	0.02%	0.2	0.2	556%	556%
70	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
71	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
72	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
73	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
74	0	0	N/A	0.00%	0.00%	0.0	0.0	0%	0%
Other	1	10	0.1000	0.00%	0.00%	0.0	0.0	0%	0%
Total	36	138,309				27.7	27.7	130%	130%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS
MEN**

TABLE 10A GROUPED

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		8-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	351	0.0000	0.04%	0.04%	0.1	0.1	0%	0%
25-29	0	1,429	0.0000	0.04%	0.04%	0.6	0.6	0%	0%
30-34	0	2,697	0.0000	0.04%	0.04%	1.1	1.1	0%	0%
35-39	0	4,111	0.0000	0.04%	0.04%	1.6	1.6	0%	0%
40-44	1	5,544	0.0002	0.04%	0.04%	2.2	2.2	45%	45%
45-49	3	6,984	0.0004	0.04%	0.04%	2.8	2.8	107%	107%
50-54	4	7,077	0.0006	0.04%	0.04%	2.8	2.8	141%	141%
55-59	5	5,873	0.0009	0.04%	0.04%	2.3	2.3	213%	213%
60-64	1	3,684	0.0003	0.04%	0.04%	1.5	1.5	68%	68%
65-69	1	1,513	0.0007	0.04%	0.04%	0.6	0.6	165%	165%
70-74	0	0	N/A	0.00%		0.0	0.0	0%	0%
Other	0	6	0.0000	0.00%	0.00%	0.0	0.0	0%	0%
Total	15	39,269				15.7	15.7	96%	96%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS
WOMEN**

TABLE 10B GROUPED

Age (1)	Actual Disabilities (2)	Total Exposed (3)	Actual Rate (2) / (3) (4)	Assumed Probability		8-YEAR PERIOD ENDING 6/30/2011 Expected Disabilities		Actual/ Expected	
				Expected (7) / (3) (5)	Proposed (8) / (3) (6)	Expected (7)	Proposed (8)	Expected (2) / (7) (9)	Proposed (2) / (8) (10)
20-24	0	447	0.0000	0.02%	0.02%	0.1	0.1	0%	0%
25-29	0	3,020	0.0000	0.02%	0.02%	0.6	0.6	0%	0%
30-34	1	6,133	0.0002	0.02%	0.02%	1.2	1.2	82%	82%
35-39	0	9,446	0.0000	0.02%	0.02%	1.9	1.9	0%	0%
40-44	0	15,961	0.0000	0.02%	0.02%	3.2	3.2	0%	0%
45-49	4	23,635	0.0002	0.02%	0.02%	4.7	4.7	85%	85%
50-54	4	27,833	0.0001	0.02%	0.02%	5.6	5.6	72%	72%
55-59	15	26,447	0.0006	0.02%	0.02%	5.3	5.3	284%	284%
60-64	8	18,254	0.0004	0.02%	0.02%	3.7	3.7	219%	219%
65-69	3	7,123	0.0004	0.02%	0.02%	1.4	1.4	211%	211%
70-74	0	0	N/A	0.00%		0.0	0.0	0%	0%
Other	1	10	0.1000	0.00%	0.00%	0.0	0.0	0%	0%
Total	36	138,309				27.7	27.7	130%	130%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
ACCIDENTAL DISABILITY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 10C Life Years Exposed (2)	10-YEAR PERIOD ENDING 6/30/2013				
		Actual Disabilities (3)	Expected Disabilities (4)	Actual/ Expected (5)	Disability Rate	
					Actual (3) / (2) (6)	Expected (4) / (2) (7)
2004	21,879	11	5.3	206%	0.05%	0.02%
2005	20,816	3	5.1	59%	0.01%	0.02%
2006	22,417	2	5.5	37%	0.01%	0.02%
2007	22,747	16	5.6	288%	0.07%	0.02%
2008	21,830	3	5.3	56%	0.01%	0.02%
2009	22,588	8	5.5	144%	0.04%	0.02%
2010	22,668	5	5.6	90%	0.02%	0.02%
2011	22,633	8	5.6	144%	0.04%	0.02%
2012	22,450	10	5.5	181%	0.04%	0.02%
2013	26,966	0	6.7	0%	0.00%	0.02%
Total	226,994	66	55.6	119%	0.03%	0.02%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
TOTAL SALARY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

TABLE 11A

4-YEAR PERIOD ENDING 6/30/2013

Service	Life Years Exposed	Total Salary BOY	Actual Salary EOY	Expected Salary EOY	Actual / Expected	Increase %	
						Actual %	Expected %
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0	6,229	\$ 180,852,356	\$ 201,179,738	\$ 197,129,068	125%	11.24%	9.00%
1	4,342	162,321,103	167,301,453	175,306,791	38%	3.07%	8.00%
2	5,394	205,232,905	210,773,540	219,599,208	39%	2.70%	7.00%
3	4,497	167,363,601	170,077,492	177,405,417	27%	1.62%	6.00%
4	5,650	226,533,891	230,108,158	238,993,255	29%	1.58%	5.50%
5	4,679	187,511,733	189,108,531	196,887,320	17%	0.85%	5.00%
6	5,020	200,075,421	201,145,614	209,879,117	11%	0.53%	4.90%
7	4,304	170,375,674	171,312,396	178,553,706	11%	0.55%	4.80%
8	4,601	171,346,717	172,830,257	179,400,013	18%	0.87%	4.70%
9	4,095	147,331,727	147,670,062	154,108,986	5%	0.23%	4.60%
10	4,907	168,635,522	168,948,242	176,224,120	4%	0.19%	4.50%
11	4,377	146,251,079	146,206,895	152,832,378	-1%	-0.03%	4.50%
12	4,491	158,401,862	159,159,263	165,529,946	11%	0.48%	4.50%
13	3,300	117,874,515	119,393,189	123,178,868	29%	1.29%	4.50%
14	2,870	108,488,198	109,558,610	113,370,167	22%	0.99%	4.50%
15	2,257	87,814,227	89,024,303	91,765,867	31%	1.38%	4.50%
16	2,183	82,960,596	83,340,116	86,652,343	10%	0.46%	4.45%
17	1,828	69,017,291	69,430,674	72,054,052	14%	0.60%	4.40%
18	1,852	73,410,673	74,168,602	76,604,037	24%	1.03%	4.35%
19	1,400	60,670,558	61,033,817	63,279,392	14%	0.60%	4.30%
20	1,664	74,510,175	74,479,994	77,676,857	-1%	-0.04%	4.25%
21	1,569	72,660,269	72,994,862	75,712,000	11%	0.46%	4.20%
22	1,662	81,330,396	81,323,299	84,705,607	0%	-0.01%	4.15%
23	1,141	56,658,854	57,388,692	58,981,867	31%	1.29%	4.10%
24	972	54,034,738	54,675,630	56,223,145	29%	1.19%	4.05%
25	714	42,468,697	42,639,156	44,167,445	10%	0.40%	4.00%
26	621	37,818,332	38,175,220	39,331,065	24%	0.94%	4.00%
27	462	29,388,377	29,545,387	30,563,912	13%	0.53%	4.00%
28	451	29,939,406	30,114,463	31,136,982	15%	0.58%	4.00%
29	286	20,088,378	20,137,900	20,891,913	6%	0.25%	4.00%
30+	298	21,202,095	21,381,783	22,050,179	21%	0.85%	4.00%
Total	88,116	3,412,569,366	3,464,627,338	3,590,195,025	29%	1.53%	5.21%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
TOTAL SALARY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

TABLE 11A

4-YEAR PERIOD ENDING 6/30/2013

Service	Life Years Exposed	Total Salary BOY	Actual Salary EOY	Proposed Salary EOY	Actual / Proposed	Increase %	
						Actual %	Proposed %
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0	6,229	\$ 180,852,356	\$ 201,179,738	\$ 197,129,068	125%	11.24%	9.00%
1	4,342	162,321,103	167,301,453	175,306,791	38%	3.07%	8.00%
2	5,394	205,232,905	210,773,540	216,520,715	49%	2.70%	5.50%
3	4,497	167,363,601	170,077,492	177,405,417	27%	1.62%	6.00%
4	5,650	226,533,891	230,108,158	238,993,255	29%	1.58%	5.50%
5	4,679	187,511,733	189,108,531	196,887,320	17%	0.85%	5.00%
6	5,020	200,075,421	201,145,614	207,678,287	14%	0.53%	3.80%
7	4,304	170,375,674	171,312,396	176,509,198	15%	0.55%	3.60%
8	4,601	171,346,717	172,830,257	177,172,505	25%	0.87%	3.40%
9	4,095	147,331,727	147,670,062	152,046,342	7%	0.23%	3.20%
10	4,907	168,635,522	168,948,242	173,694,588	6%	0.19%	3.00%
11	4,377	146,251,079	146,206,895	150,638,611	-1%	-0.03%	3.00%
12	4,491	158,401,862	159,159,263	163,153,918	16%	0.48%	3.00%
13	3,300	117,874,515	119,393,189	121,410,750	43%	1.29%	3.00%
14	2,870	108,488,198	109,558,610	111,742,844	33%	0.99%	3.00%
15	2,257	87,814,227	89,024,303	90,448,654	46%	1.38%	3.00%
16	2,183	82,960,596	83,340,116	85,449,414	15%	0.46%	3.00%
17	1,828	69,017,291	69,430,674	71,087,810	20%	0.60%	3.00%
18	1,852	73,410,673	74,168,602	75,612,993	34%	1.03%	3.00%
19	1,400	60,670,558	61,033,817	62,490,675	20%	0.60%	3.00%
20	1,664	74,510,175	74,479,994	77,490,582	-1%	-0.04%	4.00%
21	1,569	72,660,269	72,994,862	75,566,680	12%	0.46%	4.00%
22	1,662	81,330,396	81,323,299	84,583,612	0%	-0.01%	4.00%
23	1,141	56,658,854	57,388,692	58,925,208	32%	1.29%	4.00%
24	972	54,034,738	54,675,630	56,196,128	30%	1.19%	4.00%
25	714	42,468,697	42,639,156	44,167,445	10%	0.40%	4.00%
26	621	37,818,332	38,175,220	39,331,065	24%	0.94%	4.00%
27	462	29,388,377	29,545,387	30,563,912	13%	0.53%	4.00%
28	451	29,939,406	30,114,463	31,136,982	15%	0.58%	4.00%
29	286	20,088,378	20,137,900	20,891,913	6%	0.25%	4.00%
30+	298	21,202,095	21,381,783	22,050,179	21%	0.85%	4.00%
Total	88,116	3,412,569,366	3,464,627,338	3,562,282,861	35%	1.53%	4.39%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MERIT SALARY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

TABLE 11B

4-YEAR PERIOD ENDING 6/30/2013

Service (1)	Life Years Exposed (2)	Total Salary BOY (3)	Estimated Actual Merit Salary EOY (4)	Expected Merit Salary EOY (5)	Actual / Expected (6)	Increase %	
						Actual % (7)	Expected % (8)
0	6,229	\$ 180,852,356	\$ 199,647,012	\$ 191,703,497	173%	10.39%	6.00%
1	4,342	162,321,103	165,925,780	170,437,158	44%	2.22%	5.00%
2	5,394	205,232,905	209,034,189	213,442,221	46%	1.85%	4.00%
3	4,497	167,363,601	168,659,084	172,384,509	26%	0.77%	3.00%
4	5,650	226,533,891	228,188,281	232,197,238	29%	0.73%	2.50%
5	4,679	187,511,733	187,519,367	191,261,968	0%	0.00%	2.00%
6	5,020	200,075,421	199,449,972	203,876,854	-16%	-0.31%	1.90%
7	4,304	170,375,674	169,868,460	173,442,436	-17%	-0.30%	1.80%
8	4,601	171,346,717	171,378,092	174,259,611	1%	0.02%	1.70%
9	4,095	147,331,727	146,421,424	149,689,035	-39%	-0.62%	1.60%
10	4,907	168,635,522	167,519,054	171,165,055	-44%	-0.66%	1.50%
11	4,377	146,251,079	144,967,415	148,444,845	-59%	-0.88%	1.50%
12	4,491	158,401,862	157,816,805	160,777,890	-25%	-0.37%	1.50%
13	3,300	117,874,515	118,394,201	119,642,633	29%	0.44%	1.50%
14	2,870	108,488,198	108,639,171	110,115,521	9%	0.14%	1.50%
15	2,257	87,814,227	88,280,076	89,131,440	35%	0.53%	1.50%
16	2,183	82,960,596	82,637,024	84,163,525	-27%	-0.39%	1.45%
17	1,828	69,017,291	68,845,752	69,983,533	-18%	-0.25%	1.40%
18	1,852	73,410,673	73,546,446	74,401,717	14%	0.18%	1.35%
19	1,400	60,670,558	60,519,633	61,459,275	-19%	-0.25%	1.30%
20	1,664	74,510,175	73,848,519	75,441,552	-71%	-0.89%	1.25%
21	1,569	72,660,269	72,379,065	73,532,192	-32%	-0.39%	1.20%
22	1,662	81,330,396	80,634,023	82,265,696	-74%	-0.86%	1.15%
23	1,141	56,658,854	56,908,508	57,282,101	40%	0.44%	1.10%
24	972	54,034,738	54,217,685	54,602,103	32%	0.34%	1.05%
25	714	42,468,697	42,279,233	42,893,384	-45%	-0.45%	1.00%
26	621	37,818,332	37,854,709	38,196,515	10%	0.10%	1.00%
27	462	29,388,377	29,296,320	29,682,261	-31%	-0.31%	1.00%
28	451	29,939,406	29,860,726	30,238,800	-26%	-0.26%	1.00%
29	286	20,088,378	19,967,651	20,289,262	-60%	-0.60%	1.00%
30+	298	21,202,095	21,202,095	21,414,116		0.00%	1.00%
Total	88,116	3,412,569,366	3,435,705,773	3,487,817,944	31%	0.68%	2.21%

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

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MERIT SALARY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

TABLE 11B

4-YEAR PERIOD ENDING 6/30/2013

Service (1)	Life Years Exposed (2)	Total Salary BOY (3)	Estimated Actual Merit Salary EOY (4)	Proposed Merit Salary EOY (5)	Actual / Proposed (6)	Increase %	
						Actual % (7)	Proposed % (8)
0	6,229	\$ 180,852,356	\$ 199,647,012	\$ 191,703,497	173%	10.39%	6.00%
1	4,342	162,321,103	165,925,780	170,437,158	44%	2.22%	5.00%
2	5,394	205,232,905	209,034,189	210,363,728	74%	1.85%	2.50%
3	4,497	167,363,601	168,659,084	172,384,509	26%	0.77%	3.00%
4	5,650	226,533,891	228,188,281	232,197,238	29%	0.73%	2.50%
5	4,679	187,511,733	187,519,367	191,261,968	0%	0.00%	2.00%
6	5,020	200,075,421	199,449,972	201,676,024	-39%	-0.31%	0.80%
7	4,304	170,375,674	169,868,460	171,397,928	-50%	-0.30%	0.60%
8	4,601	171,346,717	171,378,092	172,032,104	5%	0.02%	0.40%
9	4,095	147,331,727	146,421,424	147,626,390	-309%	-0.62%	0.20%
10	4,907	168,635,522	167,519,054	168,635,522		-0.66%	0.00%
11	4,377	146,251,079	144,967,415	146,251,079		-0.88%	0.00%
12	4,491	158,401,862	157,816,805	158,401,862		-0.37%	0.00%
13	3,300	117,874,515	118,394,201	117,874,515		0.44%	0.00%
14	2,870	108,488,198	108,639,171	108,488,198		0.14%	0.00%
15	2,257	87,814,227	88,280,076	87,814,227		0.53%	0.00%
16	2,183	82,960,596	82,637,024	82,960,596		-0.39%	0.00%
17	1,828	69,017,291	68,845,752	69,017,291		-0.25%	0.00%
18	1,852	73,410,673	73,546,446	73,410,673		0.18%	0.00%
19	1,400	60,670,558	60,519,633	60,670,558		-0.25%	0.00%
20	1,664	74,510,175	73,848,519	75,255,277	-89%	-0.89%	1.00%
21	1,569	72,660,269	72,379,065	73,386,872	-39%	-0.39%	1.00%
22	1,662	81,330,396	80,634,023	82,143,700	-86%	-0.86%	1.00%
23	1,141	56,658,854	56,908,508	57,225,443	44%	0.44%	1.00%
24	972	54,034,738	54,217,685	54,575,085	34%	0.34%	1.00%
25	714	42,468,697	42,279,233	42,893,384	-45%	-0.45%	1.00%
26	621	37,818,332	37,854,709	38,196,515	10%	0.10%	1.00%
27	462	29,388,377	29,296,320	29,682,261	-31%	-0.31%	1.00%
28	451	29,939,406	29,860,726	30,238,800	-26%	-0.26%	1.00%
29	286	20,088,378	19,967,651	20,289,262	-60%	-0.60%	1.00%
30+	298	21,202,095	21,202,095	21,414,116		0.00%	1.00%
Total	88,116	3,412,569,366	3,435,705,773	3,459,905,780	49%	0.68%	1.39%

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

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
TOTAL SALARY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

TABLE 11A

10-YEAR PERIOD ENDING 6/30/2013

Service (1)	Life Years Exposed (2)	Total Salary BOY (3)	Actual Salary EOY (4)	Expected Salary EOY (5)	Actual / Expected (6)	Increase %	
						Actual % (7)	Expected % (8)
0	10,073	\$ 284,117,355	\$ 317,142,935	\$ 309,687,917	129%	11.62%	9.00%
1	13,161	430,730,784	460,420,104	465,189,247	86%	6.89%	8.00%
2	14,019	466,422,834	489,897,348	499,072,432	72%	5.03%	7.00%
3	13,188	426,202,996	446,207,723	451,775,176	78%	4.69%	6.00%
4	14,284	473,442,796	491,710,162	499,482,150	70%	3.86%	5.50%
5	12,962	419,232,758	434,487,970	440,194,396	73%	3.64%	5.00%
6	13,033	425,919,517	439,523,346	446,789,573	65%	3.19%	4.90%
7	11,785	385,114,433	397,721,046	403,599,926	68%	3.27%	4.80%
8	11,353	370,517,528	382,458,324	387,931,852	69%	3.22%	4.70%
9	10,103	325,231,803	334,170,034	340,192,466	60%	2.75%	4.60%
10	10,252	330,138,284	338,253,846	344,994,507	55%	2.46%	4.50%
11	8,933	287,802,991	294,531,970	300,754,126	52%	2.34%	4.50%
12	8,509	281,158,419	287,988,301	293,810,548	54%	2.43%	4.50%
13	7,157	239,814,857	246,349,894	250,606,526	61%	2.73%	4.50%
14	7,034	243,338,673	249,546,169	254,288,913	57%	2.55%	4.50%
15	6,220	221,743,785	228,917,424	231,722,255	72%	3.24%	4.50%
16	5,708	208,684,150	214,914,622	217,970,595	67%	2.99%	4.45%
17	5,008	190,027,437	196,217,945	198,388,644	74%	3.26%	4.40%
18	4,786	191,807,127	197,759,392	200,150,737	71%	3.10%	4.35%
19	4,047	170,801,747	175,915,601	178,146,222	70%	2.99%	4.30%
20	3,624	162,861,636	166,877,458	169,783,256	58%	2.47%	4.25%
21	3,084	145,461,474	148,917,310	151,570,856	57%	2.38%	4.20%
22	2,878	142,116,443	144,852,252	148,014,275	46%	1.93%	4.15%
23	2,187	112,527,475	115,450,175	117,141,101	63%	2.60%	4.10%
24	1,835	101,965,318	104,769,569	106,094,913	68%	2.75%	4.05%
25	1,351	79,524,517	81,334,943	82,705,498	57%	2.28%	4.00%
26	1,170	70,607,787	72,293,465	73,432,098	60%	2.39%	4.00%
27	913	57,418,470	59,099,070	59,715,209	73%	2.93%	4.00%
28	863	56,634,073	57,958,217	58,899,436	58%	2.34%	4.00%
29	623	41,264,932	42,140,641	42,915,529	53%	2.12%	4.00%
30+	657	41,191,822	42,322,024	42,839,495	69%	2.74%	4.00%
Total	210,800	7,383,824,221	7,660,149,280	7,767,859,874	72%	3.74%	5.20%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
TOTAL SALARY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

TABLE 11A

10-YEAR PERIOD ENDING 6/30/2013

Service (1)	Life Years Exposed (2)	Total Salary BOY (3)	Actual Salary EOY (4)	Proposed Salary EOY (5)	Actual / Proposed (6)	Increase %	
						Actual % (7)	Proposed % (8)
0	10,073	\$ 284,117,355	\$ 317,142,935	\$ 309,687,917	129%	11.62%	9.00%
1	13,161	430,730,784	460,420,104	465,189,247	86%	6.89%	8.00%
2	14,019	466,422,834	489,897,348	492,076,090	92%	5.03%	5.50%
3	13,188	426,202,996	446,207,723	451,775,176	78%	4.69%	6.00%
4	14,284	473,442,796	491,710,162	499,482,150	70%	3.86%	5.50%
5	12,962	419,232,758	434,487,970	440,194,396	73%	3.64%	5.00%
6	13,033	425,919,517	439,523,346	442,104,459	84%	3.19%	3.80%
7	11,785	385,114,433	397,721,046	398,978,553	91%	3.27%	3.60%
8	11,353	370,517,528	382,458,324	383,115,124	95%	3.22%	3.40%
9	10,103	325,231,803	334,170,034	335,639,221	86%	2.75%	3.20%
10	10,252	330,138,284	338,253,846	340,042,433	82%	2.46%	3.00%
11	8,933	287,802,991	294,531,970	296,437,081	78%	2.34%	3.00%
12	8,509	281,158,419	287,988,301	289,593,172	81%	2.43%	3.00%
13	7,157	239,814,857	246,349,894	247,009,303	91%	2.73%	3.00%
14	7,034	243,338,673	249,546,169	250,638,833	85%	2.55%	3.00%
15	6,220	221,743,785	228,917,424	228,396,099	108%	3.24%	3.00%
16	5,708	208,684,150	214,914,622	214,944,675	100%	2.99%	3.00%
17	5,008	190,027,437	196,217,945	195,728,260	109%	3.26%	3.00%
18	4,786	191,807,127	197,759,392	197,561,341	103%	3.10%	3.00%
19	4,047	170,801,747	175,915,601	175,925,799	100%	2.99%	3.00%
20	3,624	162,861,636	166,877,458	169,376,101	62%	2.47%	4.00%
21	3,084	145,461,474	148,917,310	151,279,933	59%	2.38%	4.00%
22	2,878	142,116,443	144,852,252	147,801,101	48%	1.93%	4.00%
23	2,187	112,527,475	115,450,175	117,028,574	65%	2.60%	4.00%
24	1,835	101,965,318	104,769,569	106,043,931	69%	2.75%	4.00%
25	1,351	79,524,517	81,334,943	82,705,498	57%	2.28%	4.00%
26	1,170	70,607,787	72,293,465	73,432,098	60%	2.39%	4.00%
27	913	57,418,470	59,099,070	59,715,209	73%	2.93%	4.00%
28	863	56,634,073	57,958,217	58,899,436	58%	2.34%	4.00%
29	623	41,264,932	42,140,641	42,915,529	53%	2.12%	4.00%
30+	657	41,191,822	42,322,024	42,839,495	69%	2.74%	4.00%
Total	210,800	7,383,824,221	7,660,149,280	7,706,556,230	86%	3.74%	4.37%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MERIT SALARY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

TABLE 11B

10-YEAR PERIOD ENDING 6/30/2013

Service (1)	Life Years Exposed (2)	Total Salary BOY (3)	Estimated Actual Merit Salary EOY (4)	Expected Merit Salary EOY (5)	Actual / Expected (6)	Increase %	
						Actual % (7)	Expected % (8)
0	10,073	\$ 284,117,355	\$ 304,755,343	\$ 301,164,396	121%	7.26%	6.00%
1	13,161	430,730,784	447,802,721	452,267,323	79%	3.96%	5.00%
2	14,019	466,422,834	479,865,653	485,079,747	72%	2.88%	4.00%
3	13,188	426,202,996	436,058,033	438,989,086	77%	2.31%	3.00%
4	14,284	473,442,796	482,984,667	485,278,866	81%	2.02%	2.50%
5	12,962	419,232,758	426,259,166	427,617,413	84%	1.68%	2.00%
6	13,033	425,919,517	431,002,856	434,011,988	63%	1.19%	1.90%
7	11,785	385,114,433	389,218,783	392,046,493	59%	1.07%	1.80%
8	11,353	370,517,528	373,979,954	376,816,326	55%	0.93%	1.70%
9	10,103	325,231,803	327,296,509	330,435,512	40%	0.63%	1.60%
10	10,252	330,138,284	332,673,712	335,090,358	51%	0.77%	1.50%
11	8,933	287,802,991	289,676,198	292,120,036	43%	0.65%	1.50%
12	8,509	281,158,419	283,563,219	285,375,795	57%	0.86%	1.50%
13	7,157	239,814,857	241,108,692	243,412,080	36%	0.54%	1.50%
14	7,034	243,338,673	245,127,316	246,988,753	49%	0.74%	1.50%
15	6,220	221,743,785	223,338,014	225,069,942	48%	0.72%	1.50%
16	5,708	208,684,150	210,362,122	211,710,070	55%	0.80%	1.45%
17	5,008	190,027,437	191,386,013	192,687,821	51%	0.71%	1.40%
18	4,786	191,807,127	193,261,495	194,396,523	56%	0.76%	1.35%
19	4,047	170,801,747	171,748,152	173,022,170	43%	0.55%	1.30%
20	3,624	162,861,636	164,025,547	164,897,406	57%	0.71%	1.25%
21	3,084	145,461,474	146,307,707	147,207,012	48%	0.58%	1.20%
22	2,878	142,116,443	142,764,877	143,750,782	40%	0.46%	1.15%
23	2,187	112,527,475	113,146,990	113,765,277	50%	0.55%	1.10%
24	1,835	101,965,318	102,935,397	103,035,954	91%	0.95%	1.05%
25	1,351	79,524,517	79,979,774	80,319,762	57%	0.57%	1.00%
26	1,170	70,607,787	70,607,787	71,313,865		0.00%	1.00%
27	913	57,418,470	57,418,470	57,992,655		0.00%	1.00%
28	863	56,634,073	56,634,073	57,200,414		0.00%	1.00%
29	623	41,264,932	41,264,932	41,677,581		0.00%	1.00%
30+	657	41,191,822	41,191,822	41,603,740		0.00%	1.00%
Total	210,800	7,383,824,221	7,497,745,998	7,546,345,147	70%	1.54%	2.20%

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

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
MERIT SALARY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

TABLE 11B

10-YEAR PERIOD ENDING 6/30/2013

Service (1)	Life Years Exposed (2)	Total Salary BOY (3)	Estimated Actual Merit Salary EOY (4)	Proposed Merit Salary EOY (5)	Actual / Proposed (6)	Increase %	
						Actual % (7)	Proposed % (8)
0	10,073	\$ 284,117,355	\$ 304,755,343	\$ 301,164,396	121%	7.26%	6.00%
1	13,161	430,730,784	447,802,721	452,267,323	79%	3.96%	5.00%
2	14,019	466,422,834	479,865,653	478,083,405	115%	2.88%	2.50%
3	13,188	426,202,996	436,058,033	438,989,086	77%	2.31%	3.00%
4	14,284	473,442,796	482,984,667	485,278,866	81%	2.02%	2.50%
5	12,962	419,232,758	426,259,166	427,617,413	84%	1.68%	2.00%
6	13,033	425,919,517	431,002,856	429,326,873	149%	1.19%	0.80%
7	11,785	385,114,433	389,218,783	387,425,120	178%	1.07%	0.60%
8	11,353	370,517,528	373,979,954	371,999,598	234%	0.93%	0.40%
9	10,103	325,231,803	327,296,509	325,882,267	317%	0.63%	0.20%
10	10,252	330,138,284	332,673,712	330,138,284		0.77%	0.00%
11	8,933	287,802,991	289,676,198	287,802,991		0.65%	0.00%
12	8,509	281,158,419	283,563,219	281,158,419		0.86%	0.00%
13	7,157	239,814,857	241,108,692	239,814,857		0.54%	0.00%
14	7,034	243,338,673	245,127,316	243,338,673		0.74%	0.00%
15	6,220	221,743,785	223,338,014	221,743,785		0.72%	0.00%
16	5,708	208,684,150	210,362,122	208,684,150		0.80%	0.00%
17	5,008	190,027,437	191,386,013	190,027,437		0.71%	0.00%
18	4,786	191,807,127	193,261,495	191,807,127		0.76%	0.00%
19	4,047	170,801,747	171,748,152	170,801,747		0.55%	0.00%
20	3,624	162,861,636	164,025,547	164,490,252	71%	0.71%	1.00%
21	3,084	145,461,474	146,307,707	146,916,089	58%	0.58%	1.00%
22	2,878	142,116,443	142,764,877	143,537,607	46%	0.46%	1.00%
23	2,187	112,527,475	113,146,990	113,652,750	55%	0.55%	1.00%
24	1,835	101,965,318	102,935,397	102,984,971	95%	0.95%	1.00%
25	1,351	79,524,517	79,979,774	80,319,762	57%	0.57%	1.00%
26	1,170	70,607,787	70,607,787	71,313,865		0.00%	1.00%
27	913	57,418,470	57,418,470	57,992,655		0.00%	1.00%
28	863	56,634,073	56,634,073	57,200,414		0.00%	1.00%
29	623	41,264,932	41,264,932	41,677,581		0.00%	1.00%
30+	657	41,191,822	41,191,822	41,603,740		0.00%	1.00%
Total	210,800	7,383,824,221	7,497,745,998	7,485,041,503	113%	1.54%	1.37%

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

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
TOTAL SALARY EXPERIENCE OF ACTIVE MEMBERS
MEN AND WOMEN**

Plan Year Ending June 30, (1)	TABLE 11C Life Years Exposed (2)	10-YEAR PERIOD ENDING 6/30/2013					
		Total Salary BOY (3)	Actual Salary EOY (4)	Expected Salary EOY (5)	Actual / Expected (5)	Increase %	
						Actual (4) / (3) (6)	Expected (5) / (3) (7)
2004	19,903	\$ 580,602,445	\$ 594,706,954	\$ 611,109,306	46%	2.43%	5.25%
2005	20,452	610,708,346	638,732,046	642,465,617	88%	4.59%	5.20%
2006	20,819	644,442,229	681,475,812	677,833,228	111%	5.75%	5.18%
2007	20,278	668,987,914	723,711,773	703,560,124	158%	8.18%	5.17%
2008	21,008	742,643,685	789,055,603	780,650,985	122%	6.25%	5.12%
2009	21,647	807,625,381	855,286,040	849,150,941	115%	5.90%	5.14%
2010	21,671	858,736,355	850,800,262	902,611,680	-18%	-0.92%	5.11%
2011	21,470	843,936,242	859,561,620	886,695,207	37%	1.85%	5.07%
2012	21,391	856,850,973	840,554,645	900,079,429	-38%	-1.90%	5.05%
2013	24,685	931,790,549	992,537,760	982,703,252	119%	6.52%	5.46%
Total	213,324	7,546,324,119	7,826,422,515	7,936,859,767	72%	3.71%	5.18%

**NEW YORK CITY BOARD OF EDUCATION RETIREMENT SYSTEM
OVERTIME PAY EXPERIENCE FOR ALL YEARS
MEN AND WOMEN**

Plan Year Ending June 30, (1)	Life Years Exposed (2)	TABLE 12A			10-YEAR PERIOD ENDING 6/30/2013		
		Salary during the Year (3)	Actual Overtime (4)	Expected Overtime (5)	Actual / Expected (6)	Increase %	
						Actual (4) / (3)	Expected (5) / (3)
2004	19,903	\$ 580,602,445	\$ 64,764,743	-		11.15%	0.00%
2005	20,452	610,708,346	41,708,574	-		6.83%	0.00%
2006	20,819	644,442,229	133,552,740	-		20.72%	0.00%
2007	20,278	668,987,914	14,065,282	-		2.10%	0.00%
2008	21,008	742,643,685	-	-			0.00%
2009	21,647	807,625,381	14,269	-		0.00%	0.00%
2010	21,671	858,736,355	-	-			0.00%
2011	21,470	843,936,242	-	-			0.00%
2012	21,391	856,850,973	-	-			0.00%
2013	24,685	931,790,549	-	-			0.00%
Total	213,324	7,546,324,119	254,105,608	-		3.37%	0.00%