

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

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Exhibit A - 1

**CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION
 EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2019 THROUGH JUNE 30, 2020 for General Tier 1 and 3 Legacy Members**

GENERAL TIERS - ENHANCED	Cost Group #1					Cost Group #3	Cost Group #4	Cost Group #5
	County	Moraga-Orinda Fire District	First 5	LAFCO	Districts without POB	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa County Fire Protection District
Tier 1 BASIC Enhanced								
First \$350 monthly & in Social Security	15.57%	N/A	15.48%	18.48%	18.94%	N/A	20.14%	N/A
Excess of \$350 monthly & in Social Security	23.35%	N/A	23.21%	27.72%	28.40%	N/A	30.20%	N/A
All Eligible \$ if NOT in Social Security	23.35%	20.82%	N/A	N/A	28.40%	36.29%	N/A	22.39%
Tier 1 COL Enhanced								
First \$350 monthly	3.51%	N/A	3.59%	6.07%	6.24%	N/A	9.14%	N/A
Excess of \$350 monthly	5.27%	N/A	5.39%	9.10%	9.36%	N/A	13.72%	N/A
All Eligible \$ if NOT in Social Security	5.27%	5.03%	N/A	N/A	9.36%	14.31%	N/A	10.36%
Non-Refundability Factor	0.9602	0.9602	0.9602	0.9602	0.9602	0.9588	0.9571	0.9591

GENERAL TIERS - ENHANCED	Cost Group #2	
	County	Districts without POB
Tier 3 BASIC Enhanced		
First \$350 monthly	15.59%	19.03%
Excess of \$350 monthly	23.39%	28.55%
All Eligible \$ if NOT in Social Security	N/A	28.55%
Tier 3 COL Enhanced		
First \$350 monthly	3.44%	6.20%
Excess of \$350 monthly	5.16%	9.29%
All Eligible \$ if NOT in Social Security	N/A	9.29%
Non-Refundability Factor	0.9576	0.9576

Cost Group	Employer Name	Tier
Cost Group #1	County General LAFCO CC Mosquito & Vector Control District Bethel Island Municipal Improvement District First 5 - Children and Families Commission Contra Costa County Employees' Retirement Association Superior Court East Contra Costa Fire Protection District Moraga-Orinda Fire Protection District Rodeo-Hercules Fire Protection District San Ramon Valley Fire Protection District	Tier 1 Enhanced (2% @ 55)
Cost Group #2	County General In-Home Supportive Services CC Mosquito & Vector Control District Superior Court	Tier 3 Enhanced (2% @ 55)
Cost Group #3	Central Contra Costa Sanitary District	Tier 1 Enhanced (2% @ 55)
Cost Group #4	Contra Costa Housing Authority	Tier 1 Enhanced (2% @ 55)
Cost Group #5	Contra Costa County Fire Protection District	Tier 1 Enhanced (2% @ 55)
Cost Group #6	Rodeo Sanitary District Byron Brentwood Cemetery District	Tier 1 Non-enhanced (1.67% @ 55)

GENERAL TIER NON-ENHANCED	Cost Group #6
	Districts without POB
Tier 1 BASIC NON-Enhanced	
First \$350 monthly	9.13%
Excess of \$350 monthly	13.69%
All Eligible \$ if NOT in Social Security	N/A
Tier 1 COL NON-Enhanced	
First \$350 monthly	2.68%
Excess of \$350 monthly	4.02%
All Eligible \$ if NOT in Social Security	N/A
Non-Refundability Factor	0.9556

Basic rates shown include an administrative expense load of 0.66% of payroll. This load has been integrated and adjusted as appropriate into the first \$350 and excess of \$350 monthly rates shown.

Exhibit A - 2

**CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION
 EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2019 THROUGH JUNE 30, 2020 for General Tier 4 and 5 PEPRA Members with 2% Maximum COLA**

GENERAL PEPRA TIERS	Cost Group #1					Cost Group #3	Cost Group #4	Cost Group #5
	County	Moraga-Orinda Fire District	First 5	LAFCO	Districts without POB	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa County Fire Protection District
Tier 4 BASIC All Eligible \$	19.51%	N/A	N/A	N/A	N/A	N/A	N/A	19.58%
Tier 4 COL All Eligible \$	3.67%	N/A	N/A	N/A	N/A	N/A	N/A	9.03%
Non-Refundability Factor	0.9605	N/A	N/A	N/A	N/A	N/A	N/A	0.9630

GENERAL PEPRA TIERS	Cost Group #2		Cost Group	Employer Name	Tier
	County	Districts without POB	Cost Group #1	County General LAFCO CC Mosquito & Vector Control District Bethel Island Municipal Improvement District First 5 - Children and Families Commission Contra Costa County Employees' Retirement Association Superior Court East Contra Costa Fire Protection District Moraga-Orinda Fire Protection District Rodeo-Hercules Fire Protection District San Ramon Valley Fire Protection District	Tier 4 (2.5% @ 67)
Tier 5 BASIC All Eligible \$	18.91%	23.99%	Cost Group #2	County General In-Home Supportive Services CC Mosquito & Vector Control District Superior Court	Tier 5 (2.5% @ 67)
Tier 5 COL All Eligible \$	3.52%	7.59%	Cost Group #3	Central Contra Costa Sanitary District	Tier 4 (2.5% @ 67)
Non-Refundability Factor	0.9611	0.9611	Cost Group #4	Contra Costa Housing Authority	Tier 4 (2.5% @ 67)
			Cost Group #5	Contra Costa County Fire Protection District	Tier 4 (2.5% @ 67)
			Cost Group #6	Rodeo Sanitary District Byron Brentwood Cemetery District	Tier 4 (2.5% @ 67)

Some tiers are not applicable to employers as shown above in the rate table.

Basic rates shown include an administrative expense load of 0.66% of payroll.

Exhibit A - 3

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2019 THROUGH JUNE 30, 2020 for General Tier 4 and 5 PEPRA Members with 3% Maximum COLA

GENERAL PEPRA TIERS	Cost Group #1					Cost Group #3	Cost Group #4	Cost Group #5	Cost Group #6
	Moraga-Orinda		First 5	LAFCO	Districts without POB	Central Contra Costa	Contra Costa	Contra Costa County	Districts
<u>Tier 4 BASIC</u> All Eligible \$	County	Fire District				Sanitary District	Housing Authority	Fire Protection District	without POB
	19.66%	17.42%	19.51%	23.99%	24.74%	31.02%	25.85%	21.56%	10.20%
<u>Tier 4 COL</u> All Eligible \$	4.66%	4.49%	4.77%	8.45%	8.73%	13.23%	12.95%	10.74%	3.47%
Non-Refundability Factor	0.9613	0.9613	0.9613	0.9613	0.9613	0.9670	0.9654	0.9606	0.9643

GENERAL PEPRA TIERS	Cost Group #2		Cost Group	Employer Name	Tier
	County	Districts without POB	Cost Group #1	County General LAFCO CC Mosquito & Vector Control District Bethel Island Municipal Improvement District First 5 - Children and Families Commission Contra Costa County Employees' Retirement Association Superior Court East Contra Costa Fire Protection District Moraga-Orinda Fire Protection District Rodeo-Hercules Fire Protection District San Ramon Valley Fire Protection District	Tier 4 (2.5% @ 67)
<u>Tier 5 BASIC</u> All Eligible \$	19.13%	24.21%	Cost Group #2	County General In-Home Supportive Services CC Mosquito & Vector Control District Superior Court	Tier 5 (2.5% @ 67)
<u>Tier 5 COL</u> All Eligible \$	4.44%	8.51%	Cost Group #3	Central Contra Costa Sanitary District	Tier 4 (2.5% @ 67)
Non-Refundability Factor	0.9631	0.9631	Cost Group #4	Contra Costa Housing Authority	Tier 4 (2.5% @ 67)
			Cost Group #5	Contra Costa County Fire Protection District	Tier 4 (2.5% @ 67)
			Cost Group #6	Rodeo Sanitary District Byron Brentwood Cemetery District	Tier 4 (2.5% @ 67)

Basic rates shown include an administrative expense load of 0.66% of payroll.

Exhibit B - 1

**CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION
 EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2019 THROUGH JUNE 30, 2020 for Safety Tier A and C Legacy Members**

SAFETY TIERS ENHANCED

Safety A BASIC Enhanced

All eligible \$

Safety A COL Enhanced

All eligible \$

Non-Refundability Factor

Cost Group #7	Cost Group #8		Cost Group #10	Cost Group #11
	Contra Costa County Fire Protection District	East Contra Costa Fire Protection District	Moraga-Orinda Fire Protection District	San Ramon Valley Fire Protection District
County 45.59%	37.23%	65.44%	35.21%	51.05%
26.89%	35.66%	57.17%	35.73%	25.79%
0.9657	0.9666	0.9666	0.9688	0.9665

Safety C BASIC Enhanced

All eligible \$

Safety C COL Enhanced

All eligible \$

Non-Refundability Factor

Cost Group #9
County
43.65%
24.05%
0.9670

Cost Group	Employer Name	Tier
Cost Group # 7	County Safety	Tier A Enhanced (3% @ 50)
Cost Group # 8	Contra Costa County Fire Protection District East Contra Costa Fire Protection District	Tier A Enhanced (3% @ 50)
Cost Group # 9	County Safety	Tier C Enhanced (3% @ 50)
Cost Group # 10	Moraga-Orinda Fire Protection District	Tier A Enhanced (3% @ 50)
Cost Group # 11	San Ramon Valley Fire Protection District	Tier A Enhanced (3% @ 50)
Cost Group # 12	Rodeo Hercules Fire Protection District	Tier A Non-enhanced (2% @ 50)

Basic rates shown include an administrative expense load of 0.66% of payroll.

SAFETY TIER NON-ENHANCED

Safety A BASIC NON-Enhanced

All eligible \$

Monthly Contribution Towards UAAL

Safety A COL NON-Enhanced

All eligible \$

Monthly Contribution Towards UAAL

Non-Refundability Factor

Cost Group #12
Rodeo-Hercules Fire Protection District
14.89%
\$68,942
5.21%
\$48,581
0.9718

Exhibit B - 2

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2019 THROUGH JUNE 30, 2020 for Safety Tier D and E PEPRA Members

SAFETY PEPRA TIERS

Safety D BASIC (3% Maximum COLA)

All eligible \$
Monthly Contribution Towards UAAL

Safety D COL (3% Maximum COLA)

All eligible \$
Monthly Contribution Towards UAAL

Non-Refundability Factor

	Cost Group #7	Cost Group #8		Cost Group #10	Cost Group #11	Cost Group #12
	County	Contra Costa County Fire Protection District	East Contra Costa Fire Protection District	Moraga-Orinda Fire Protection District	San Ramon Valley Fire Protection District	Rodeo-Hercules Fire Protection District
All eligible \$	37.45%	28.91%	57.12%	27.16%	41.49%	11.92%
Monthly Contribution Towards UAAL	N/A	N/A	N/A	N/A	N/A	\$12,744
All eligible \$	25.67%	34.36%	55.87%	34.32%	24.11%	5.07%
Monthly Contribution Towards UAAL	N/A	N/A	N/A	N/A	N/A	\$8,980
<i>Non-Refundability Factor</i>	0.9758	0.9770	0.9770	0.9787	0.9794	0.9803

Safety E BASIC (2% Maximum COLA)

All eligible \$

Safety E COL (2% Maximum COLA)

All eligible \$

Non-Refundability Factor

Cost Group #8 Contra Costa County Fire Protection District	Cost Group #9 County
28.53%	36.09%
32.26%	23.30%
0.9748	0.9752

<u>Cost Group</u>	<u>Employer Name</u>	<u>Tier</u>
Cost Group # 7	County Safety	Tier D (2.7% @ 57)
Cost Group # 8	Contra Costa County Fire Protection District	Tier D (2.7% @ 57)
	East Contra Costa Fire Protection District Contra Costa County Fire Protection District	Tier E (2.7% @ 57)
Cost Group # 9	County Safety	Tier E (2.7% @ 57)
Cost Group # 10	Moraga-Orinda Fire Protection District	Tier D (2.7% @ 57)
Cost Group # 11	San Ramon Valley Fire Protection District	Tier D (2.7% @ 57)
Cost Group # 12	Rodeo Hercules Fire Protection District	Tier D (2.7% @ 57)

Basic rates shown include an administrative expense load of 0.66% of payroll.

Exhibit C

GENERAL Cost Group #1 Non-PEPRA Member Contribution Rates

Membership Date before January 1, 2013

Effective 7/1/19 - 6/30/20

Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic not in Social</u>	<u>Basic in Social</u>	<u>COLA</u>	<u>Total not in Social</u>	<u>Total in Social</u>
	<u>Security</u>	<u>Security*</u>		<u>Security</u>	<u>Security*</u>
15	5.41%	5.42%	2.69%	8.10%	8.11%
16	5.50%	5.51%	2.74%	8.24%	8.25%
17	5.59%	5.60%	2.79%	8.38%	8.39%
18	5.68%	5.69%	2.84%	8.52%	8.53%
19	5.77%	5.78%	2.89%	8.66%	8.67%
20	5.86%	5.87%	2.94%	8.80%	8.81%
21	5.96%	5.97%	2.99%	8.95%	8.96%
22	6.05%	6.06%	3.04%	9.09%	9.10%
23	6.15%	6.16%	3.10%	9.25%	9.26%
24	6.25%	6.26%	3.15%	9.40%	9.41%
25	6.35%	6.36%	3.21%	9.56%	9.57%
26	6.45%	6.46%	3.26%	9.71%	9.72%
27	6.56%	6.57%	3.32%	9.88%	9.89%
28	6.66%	6.67%	3.37%	10.03%	10.04%
29	6.77%	6.78%	3.43%	10.20%	10.21%
30	6.88%	6.89%	3.49%	10.37%	10.38%
31	6.99%	7.00%	3.55%	10.54%	10.55%
32	7.10%	7.11%	3.61%	10.71%	10.72%
33	7.21%	7.22%	3.67%	10.88%	10.89%
34	7.33%	7.34%	3.74%	11.07%	11.08%
35	7.45%	7.46%	3.80%	11.25%	11.26%
36	7.57%	7.58%	3.87%	11.44%	11.45%
37	7.69%	7.70%	3.94%	11.63%	11.64%
38	7.82%	7.83%	4.01%	11.83%	11.84%
39	7.95%	7.96%	4.08%	12.03%	12.04%
40	8.08%	8.09%	4.15%	12.23%	12.24%
41	8.22%	8.23%	4.22%	12.44%	12.45%
42	8.36%	8.37%	4.30%	12.66%	12.67%
43	8.50%	8.51%	4.38%	12.88%	12.89%
44	8.65%	8.66%	4.46%	13.11%	13.12%
45	8.81%	8.82%	4.55%	13.36%	13.37%
46	8.95%	8.96%	4.62%	13.57%	13.58%
47	9.10%	9.11%	4.70%	13.80%	13.81%
48	9.25%	9.26%	4.79%	14.04%	14.05%
49	9.41%	9.42%	4.87%	14.28%	14.29%
50	9.57%	9.58%	4.96%	14.53%	14.54%
51	9.73%	9.74%	5.05%	14.78%	14.79%
52	9.90%	9.91%	5.14%	15.04%	15.05%
53	10.06%	10.07%	5.23%	15.29%	15.30%
54	10.18%	10.19%	5.29%	15.47%	15.48%
55	10.32%	10.33%	5.37%	15.69%	15.70%
56	10.40%	10.41%	5.41%	15.81%	15.82%
57	10.39%	10.40%	5.41%	15.80%	15.81%
58	10.29%	10.30%	5.35%	15.64%	15.65%
59	10.02%	10.03%	5.21%	15.23%	15.24%
60 and over	10.02%	10.03%	5.21%	15.23%	15.24%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 54.51% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** For members in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67.
The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit D

GENERAL Cost Group #2 Non-PEPRA Member Contribution Rates

Membership Date before January 1, 2013

Effective 7/1/19 - 6/30/20

Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic not in Social</u>	<u>Basic in Social</u>	<u>COLA</u>	<u>Total not in Social</u>	<u>Total in Social</u>
	<u>Security</u>	<u>Security*</u>		<u>Security</u>	<u>Security*</u>
15	5.40%	5.41%	2.47%	7.87%	7.88%
16	5.49%	5.50%	2.51%	8.00%	8.01%
17	5.58%	5.59%	2.56%	8.14%	8.15%
18	5.67%	5.68%	2.60%	8.27%	8.28%
19	5.76%	5.77%	2.65%	8.41%	8.42%
20	5.85%	5.86%	2.69%	8.54%	8.55%
21	5.94%	5.95%	2.74%	8.68%	8.69%
22	6.04%	6.05%	2.79%	8.83%	8.84%
23	6.14%	6.15%	2.84%	8.98%	8.99%
24	6.24%	6.25%	2.89%	9.13%	9.14%
25	6.34%	6.35%	2.94%	9.28%	9.29%
26	6.44%	6.45%	2.99%	9.43%	9.44%
27	6.54%	6.55%	3.04%	9.58%	9.59%
28	6.64%	6.65%	3.09%	9.73%	9.74%
29	6.75%	6.76%	3.14%	9.89%	9.90%
30	6.86%	6.87%	3.20%	10.06%	10.07%
31	6.97%	6.98%	3.25%	10.22%	10.23%
32	7.08%	7.09%	3.31%	10.39%	10.40%
33	7.20%	7.21%	3.37%	10.57%	10.58%
34	7.31%	7.32%	3.42%	10.73%	10.74%
35	7.43%	7.44%	3.48%	10.91%	10.92%
36	7.55%	7.56%	3.54%	11.09%	11.10%
37	7.68%	7.69%	3.61%	11.29%	11.30%
38	7.80%	7.81%	3.67%	11.47%	11.48%
39	7.93%	7.94%	3.73%	11.66%	11.67%
40	8.07%	8.08%	3.80%	11.87%	11.88%
41	8.20%	8.21%	3.87%	12.07%	12.08%
42	8.34%	8.35%	3.94%	12.28%	12.29%
43	8.49%	8.50%	4.01%	12.50%	12.51%
44	8.63%	8.64%	4.08%	12.71%	12.72%
45	8.78%	8.79%	4.16%	12.94%	12.95%
46	8.94%	8.95%	4.24%	13.18%	13.19%
47	9.09%	9.10%	4.31%	13.40%	13.41%
48	9.23%	9.24%	4.38%	13.61%	13.62%
49	9.38%	9.39%	4.46%	13.84%	13.85%
50	9.54%	9.55%	4.54%	14.08%	14.09%
51	9.72%	9.73%	4.63%	14.35%	14.36%
52	9.88%	9.89%	4.71%	14.59%	14.60%
53	10.03%	10.04%	4.78%	14.81%	14.82%
54	10.18%	10.19%	4.86%	15.04%	15.05%
55	10.28%	10.29%	4.91%	15.19%	15.20%
56	10.35%	10.36%	4.94%	15.29%	15.30%
57	10.32%	10.33%	4.93%	15.25%	15.26%
58	10.16%	10.17%	4.85%	15.01%	15.02%
59	10.04%	10.05%	4.79%	14.83%	14.84%
60 and over	10.04%	10.05%	4.79%	14.83%	14.84%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 50.01% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** For members in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67.
The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit E
GENERAL Cost Group #3 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/19 - 6/30/20
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	5.62%	2.85%	8.47%
16	5.71%	2.90%	8.61%
17	5.80%	2.95%	8.75%
18	5.90%	3.00%	8.90%
19	5.99%	3.05%	9.04%
20	6.09%	3.11%	9.20%
21	6.18%	3.16%	9.34%
22	6.28%	3.21%	9.49%
23	6.39%	3.27%	9.66%
24	6.49%	3.33%	9.82%
25	6.59%	3.39%	9.98%
26	6.70%	3.45%	10.15%
27	6.81%	3.51%	10.32%
28	6.91%	3.56%	10.47%
29	7.03%	3.63%	10.66%
30	7.14%	3.69%	10.83%
31	7.25%	3.75%	11.00%
32	7.37%	3.82%	11.19%
33	7.49%	3.88%	11.37%
34	7.61%	3.95%	11.56%
35	7.73%	4.02%	11.75%
36	7.86%	4.09%	11.95%
37	7.99%	4.16%	12.15%
38	8.12%	4.23%	12.35%
39	8.25%	4.30%	12.55%
40	8.39%	4.38%	12.77%
41	8.53%	4.46%	12.99%
42	8.68%	4.54%	13.22%
43	8.82%	4.62%	13.44%
44	8.98%	4.71%	13.69%
45	9.13%	4.79%	13.92%
46	9.28%	4.87%	14.15%
47	9.44%	4.96%	14.40%
48	9.60%	5.05%	14.65%
49	9.74%	5.13%	14.87%
50	9.91%	5.22%	15.13%
51	10.07%	5.31%	15.38%
52	10.24%	5.40%	15.64%
53	10.40%	5.49%	15.89%
54	10.54%	5.57%	16.11%
55	10.62%	5.61%	16.23%
56	10.69%	5.65%	16.34%
57	10.66%	5.64%	16.30%
58	10.48%	5.54%	16.02%
59	9.92%	5.23%	15.15%
60 and over	9.92%	5.23%	15.15%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 55.32% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE: The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.**

Exhibit F

GENERAL Cost Group #4 Non-PEPRA Member Contribution Rates

Membership Date before January 1, 2013

Effective 7/1/19 - 6/30/20

Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic not in Social</u>	<u>Basic in Social</u>	<u>COLA</u>	<u>Total not in Social</u>	<u>Total in Social</u>
	<u>Security</u>	<u>Security*</u>		<u>Security</u>	<u>Security*</u>
15	5.38%	5.39%	2.67%	8.05%	8.06%
16	5.46%	5.47%	2.71%	8.17%	8.18%
17	5.55%	5.56%	2.76%	8.31%	8.32%
18	5.64%	5.65%	2.81%	8.45%	8.46%
19	5.73%	5.74%	2.86%	8.59%	8.60%
20	5.82%	5.83%	2.91%	8.73%	8.74%
21	5.92%	5.93%	2.96%	8.88%	8.89%
22	6.01%	6.02%	3.01%	9.02%	9.03%
23	6.11%	6.12%	3.06%	9.17%	9.18%
24	6.21%	6.22%	3.12%	9.33%	9.34%
25	6.31%	6.32%	3.17%	9.48%	9.49%
26	6.41%	6.42%	3.23%	9.64%	9.65%
27	6.51%	6.52%	3.28%	9.79%	9.80%
28	6.62%	6.63%	3.34%	9.96%	9.97%
29	6.72%	6.73%	3.40%	10.12%	10.13%
30	6.83%	6.84%	3.46%	10.29%	10.30%
31	6.94%	6.95%	3.52%	10.46%	10.47%
32	7.05%	7.06%	3.58%	10.63%	10.64%
33	7.17%	7.18%	3.64%	10.81%	10.82%
34	7.28%	7.29%	3.70%	10.98%	10.99%
35	7.40%	7.41%	3.77%	11.17%	11.18%
36	7.52%	7.53%	3.83%	11.35%	11.36%
37	7.64%	7.65%	3.90%	11.54%	11.55%
38	7.77%	7.78%	3.97%	11.74%	11.75%
39	7.90%	7.91%	4.04%	11.94%	11.95%
40	8.03%	8.04%	4.11%	12.14%	12.15%
41	8.16%	8.17%	4.18%	12.34%	12.35%
42	8.30%	8.31%	4.25%	12.55%	12.56%
43	8.45%	8.46%	4.34%	12.79%	12.80%
44	8.59%	8.60%	4.41%	13.00%	13.01%
45	8.75%	8.76%	4.50%	13.25%	13.26%
46	8.90%	8.91%	4.58%	13.48%	13.49%
47	9.05%	9.06%	4.66%	13.71%	13.72%
48	9.19%	9.20%	4.74%	13.93%	13.94%
49	9.35%	9.36%	4.83%	14.18%	14.19%
50	9.50%	9.51%	4.91%	14.41%	14.42%
51	9.67%	9.68%	5.00%	14.67%	14.68%
52	9.84%	9.85%	5.09%	14.93%	14.94%
53	9.99%	10.00%	5.17%	15.16%	15.17%
54	10.13%	10.14%	5.25%	15.38%	15.39%
55	10.25%	10.26%	5.31%	15.56%	15.57%
56	10.36%	10.37%	5.37%	15.73%	15.74%
57	10.34%	10.35%	5.36%	15.70%	15.71%
58	10.19%	10.20%	5.28%	15.47%	15.48%
59	9.79%	9.80%	5.06%	14.85%	14.86%
60 and over	9.79%	9.80%	5.06%	14.85%	14.86%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 54.34% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** For members in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67.
The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit G

GENERAL Cost Group #5 Non-PEPRA Member Contribution Rates

Membership Date before January 1, 2013

Effective 7/1/19 - 6/30/20

Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	5.40%	2.66%	8.06%
16	5.49%	2.70%	8.19%
17	5.58%	2.75%	8.33%
18	5.67%	2.80%	8.47%
19	5.76%	2.85%	8.61%
20	5.85%	2.90%	8.75%
21	5.94%	2.95%	8.89%
22	6.04%	3.00%	9.04%
23	6.14%	3.05%	9.19%
24	6.24%	3.11%	9.35%
25	6.34%	3.16%	9.50%
26	6.44%	3.22%	9.66%
27	6.54%	3.27%	9.81%
28	6.64%	3.32%	9.96%
29	6.75%	3.38%	10.13%
30	6.86%	3.44%	10.30%
31	6.97%	3.50%	10.47%
32	7.08%	3.56%	10.64%
33	7.20%	3.63%	10.83%
34	7.31%	3.69%	11.00%
35	7.43%	3.75%	11.18%
36	7.55%	3.81%	11.36%
37	7.68%	3.88%	11.56%
38	7.80%	3.95%	11.75%
39	7.93%	4.02%	11.95%
40	8.07%	4.09%	12.16%
41	8.20%	4.16%	12.36%
42	8.34%	4.24%	12.58%
43	8.49%	4.32%	12.81%
44	8.63%	4.40%	13.03%
45	8.78%	4.48%	13.26%
46	8.94%	4.56%	13.50%
47	9.09%	4.64%	13.73%
48	9.23%	4.72%	13.95%
49	9.38%	4.80%	14.18%
50	9.54%	4.89%	14.43%
51	9.72%	4.98%	14.70%
52	9.88%	5.07%	14.95%
53	10.03%	5.15%	15.18%
54	10.18%	5.23%	15.41%
55	10.28%	5.29%	15.57%
56	10.35%	5.32%	15.67%
57	10.32%	5.31%	15.63%
58	10.16%	5.22%	15.38%
59	10.04%	5.16%	15.20%
60 and over	10.04%	5.16%	15.20%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 53.88% applied to Basic rates prior to adjustment for administrative expenses.

*NOTE: The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.
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Exhibit H

GENERAL Cost Group #6 Non-PEPRA Member Contribution Rates

Membership Date before January 1, 2013

Effective 7/1/19 - 6/30/20

Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic not in Social</u>	<u>Basic in Social</u>	<u>COLA</u>	<u>Total not in Social</u>	<u>Total in Social</u>
	<u>Security</u>	<u>Security*</u>		<u>Security</u>	<u>Security*</u>
15	6.13%	6.14%	2.61%	8.74%	8.75%
16	6.23%	6.24%	2.66%	8.89%	8.90%
17	6.33%	6.34%	2.71%	9.04%	9.05%
18	6.43%	6.44%	2.75%	9.18%	9.19%
19	6.54%	6.55%	2.80%	9.34%	9.35%
20	6.64%	6.65%	2.85%	9.49%	9.50%
21	6.75%	6.76%	2.90%	9.65%	9.66%
22	6.86%	6.87%	2.95%	9.81%	9.82%
23	6.97%	6.98%	3.00%	9.97%	9.98%
24	7.08%	7.09%	3.05%	10.13%	10.14%
25	7.20%	7.21%	3.11%	10.31%	10.32%
26	7.31%	7.32%	3.16%	10.47%	10.48%
27	7.43%	7.44%	3.21%	10.64%	10.65%
28	7.55%	7.56%	3.27%	10.82%	10.83%
29	7.67%	7.68%	3.33%	11.00%	11.01%
30	7.80%	7.81%	3.39%	11.19%	11.20%
31	7.93%	7.94%	3.45%	11.38%	11.39%
32	8.06%	8.07%	3.51%	11.57%	11.58%
33	8.19%	8.20%	3.57%	11.76%	11.77%
34	8.32%	8.33%	3.63%	11.95%	11.96%
35	8.46%	8.47%	3.69%	12.15%	12.16%
36	8.61%	8.62%	3.76%	12.37%	12.38%
37	8.75%	8.76%	3.82%	12.57%	12.58%
38	8.90%	8.91%	3.89%	12.79%	12.80%
39	9.06%	9.07%	3.97%	13.03%	13.04%
40	9.23%	9.24%	4.05%	13.28%	13.29%
41	9.38%	9.39%	4.12%	13.50%	13.51%
42	9.54%	9.55%	4.19%	13.73%	13.74%
43	9.69%	9.70%	4.26%	13.95%	13.96%
44	9.86%	9.87%	4.34%	14.20%	14.21%
45	10.02%	10.03%	4.41%	14.43%	14.44%
46	10.19%	10.20%	4.49%	14.68%	14.69%
47	10.38%	10.39%	4.58%	14.96%	14.97%
48	10.53%	10.54%	4.65%	15.18%	15.19%
49	10.69%	10.70%	4.72%	15.41%	15.42%
50	10.83%	10.84%	4.79%	15.62%	15.63%
51	10.90%	10.91%	4.82%	15.72%	15.73%
52	10.87%	10.88%	4.80%	15.67%	15.68%
53	10.71%	10.72%	4.73%	15.44%	15.45%
54	10.28%	10.29%	4.53%	14.81%	14.82%
55	10.28%	10.29%	4.53%	14.81%	14.82%
56	10.28%	10.29%	4.53%	14.81%	14.82%
57	10.28%	10.29%	4.53%	14.81%	14.82%
58	10.28%	10.29%	4.53%	14.81%	14.82%
59	10.28%	10.29%	4.53%	14.81%	14.82%
60 and over	10.28%	10.29%	4.53%	14.81%	14.82%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 46.19% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** For members in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67.
The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit I
SAFETY Cost Group #7 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/19 - 6/30/20
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.05%	6.42%	15.47%
16	9.05%	6.42%	15.47%
17	9.05%	6.42%	15.47%
18	9.05%	6.42%	15.47%
19	9.05%	6.42%	15.47%
20	9.05%	6.42%	15.47%
21	9.05%	6.42%	15.47%
22	9.19%	6.52%	15.71%
23	9.34%	6.63%	15.97%
24	9.50%	6.75%	16.25%
25	9.65%	6.87%	16.52%
26	9.81%	6.99%	16.80%
27	9.97%	7.11%	17.08%
28	10.14%	7.23%	17.37%
29	10.31%	7.36%	17.67%
30	10.48%	7.49%	17.97%
31	10.65%	7.61%	18.26%
32	10.84%	7.76%	18.60%
33	11.03%	7.90%	18.93%
34	11.22%	8.04%	19.26%
35	11.42%	8.19%	19.61%
36	11.62%	8.34%	19.96%
37	11.81%	8.48%	20.29%
38	12.01%	8.63%	20.64%
39	12.22%	8.79%	21.01%
40	12.44%	8.95%	21.39%
41	12.67%	9.13%	21.80%
42	12.90%	9.30%	22.20%
43	13.19%	9.51%	22.70%
44	13.42%	9.69%	23.11%
45	13.62%	9.84%	23.46%
46	13.66%	9.87%	23.53%
47	13.60%	9.82%	23.42%
48	13.39%	9.66%	23.05%
49	13.01%	9.38%	22.39%
50	13.01%	9.38%	22.39%
51	13.01%	9.38%	22.39%
52	13.01%	9.38%	22.39%
53	13.01%	9.38%	22.39%
54	13.01%	9.38%	22.39%
55	13.01%	9.38%	22.39%
56	13.01%	9.38%	22.39%
57	13.01%	9.38%	22.39%
58	13.01%	9.38%	22.39%
59	13.01%	9.38%	22.39%
60 and over	13.01%	9.38%	22.39%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 74.80% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE: The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.**

Exhibit J
SAFETY Cost Group #8 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/19 - 6/30/20
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.03%	6.56%	15.59%
16	9.03%	6.56%	15.59%
17	9.03%	6.56%	15.59%
18	9.03%	6.56%	15.59%
19	9.03%	6.56%	15.59%
20	9.03%	6.56%	15.59%
21	9.03%	6.56%	15.59%
22	9.17%	6.66%	15.83%
23	9.32%	6.78%	16.10%
24	9.48%	6.90%	16.38%
25	9.63%	7.01%	16.64%
26	9.79%	7.14%	16.93%
27	9.95%	7.26%	17.21%
28	10.12%	7.39%	17.51%
29	10.28%	7.51%	17.79%
30	10.46%	7.65%	18.11%
31	10.64%	7.79%	18.43%
32	10.82%	7.93%	18.75%
33	11.00%	8.06%	19.06%
34	11.20%	8.22%	19.42%
35	11.39%	8.36%	19.75%
36	11.59%	8.52%	20.11%
37	11.79%	8.67%	20.46%
38	11.99%	8.82%	20.81%
39	12.20%	8.98%	21.18%
40	12.41%	9.14%	21.55%
41	12.63%	9.31%	21.94%
42	12.88%	9.50%	22.38%
43	13.16%	9.72%	22.88%
44	13.42%	9.92%	23.34%
45	13.58%	10.04%	23.62%
46	13.61%	10.06%	23.67%
47	13.52%	9.99%	23.51%
48	13.41%	9.91%	23.32%
49	13.04%	9.63%	22.67%
50	13.04%	9.63%	22.67%
51	13.04%	9.63%	22.67%
52	13.04%	9.63%	22.67%
53	13.04%	9.63%	22.67%
54	13.04%	9.63%	22.67%
55	13.04%	9.63%	22.67%
56	13.04%	9.63%	22.67%
57	13.04%	9.63%	22.67%
58	13.04%	9.63%	22.67%
59	13.04%	9.63%	22.67%
60 and over	13.04%	9.63%	22.67%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 76.58% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE: The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.**

Exhibit K
SAFETY Cost Group #9 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/19 - 6/30/20
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	8.64%	3.90%	12.54%
16	8.64%	3.90%	12.54%
17	8.64%	3.90%	12.54%
18	8.64%	3.90%	12.54%
19	8.64%	3.90%	12.54%
20	8.64%	3.90%	12.54%
21	8.64%	3.90%	12.54%
22	8.78%	3.97%	12.75%
23	8.92%	4.04%	12.96%
24	9.07%	4.11%	13.18%
25	9.22%	4.18%	13.40%
26	9.37%	4.25%	13.62%
27	9.52%	4.32%	13.84%
28	9.68%	4.40%	14.08%
29	9.84%	4.48%	14.32%
30	10.01%	4.56%	14.57%
31	10.18%	4.64%	14.82%
32	10.35%	4.72%	15.07%
33	10.53%	4.81%	15.34%
34	10.71%	4.89%	15.60%
35	10.89%	4.98%	15.87%
36	11.07%	5.06%	16.13%
37	11.25%	5.15%	16.40%
38	11.45%	5.25%	16.70%
39	11.64%	5.34%	16.98%
40	11.83%	5.43%	17.26%
41	12.05%	5.53%	17.58%
42	12.27%	5.64%	17.91%
43	12.45%	5.72%	18.17%
44	12.53%	5.76%	18.29%
45	12.51%	5.75%	18.26%
46	12.43%	5.71%	18.14%
47	12.17%	5.59%	17.76%
48	12.55%	5.77%	18.32%
49	13.14%	6.05%	19.19%
50	13.14%	6.05%	19.19%
51	13.14%	6.05%	19.19%
52	13.14%	6.05%	19.19%
53	13.14%	6.05%	19.19%
54	13.14%	6.05%	19.19%
55	13.14%	6.05%	19.19%
56	13.14%	6.05%	19.19%
57	13.14%	6.05%	19.19%
58	13.14%	6.05%	19.19%
59	13.14%	6.05%	19.19%
60 and over	13.14%	6.05%	19.19%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 47.78% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE: The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.**

Exhibit L
SAFETY Cost Group #10 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/19 - 6/30/20
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.05%	6.39%	15.44%
16	9.05%	6.39%	15.44%
17	9.05%	6.39%	15.44%
18	9.05%	6.39%	15.44%
19	9.05%	6.39%	15.44%
20	9.05%	6.39%	15.44%
21	9.05%	6.39%	15.44%
22	9.19%	6.50%	15.69%
23	9.34%	6.61%	15.95%
24	9.50%	6.73%	16.23%
25	9.65%	6.84%	16.49%
26	9.81%	6.96%	16.77%
27	9.97%	7.08%	17.05%
28	10.14%	7.20%	17.34%
29	10.31%	7.33%	17.64%
30	10.48%	7.46%	17.94%
31	10.65%	7.58%	18.23%
32	10.84%	7.73%	18.57%
33	11.03%	7.87%	18.90%
34	11.22%	8.01%	19.23%
35	11.42%	8.16%	19.58%
36	11.62%	8.31%	19.93%
37	11.81%	8.45%	20.26%
38	12.01%	8.60%	20.61%
39	12.22%	8.75%	20.97%
40	12.44%	8.92%	21.36%
41	12.67%	9.09%	21.76%
42	12.90%	9.26%	22.16%
43	13.19%	9.48%	22.67%
44	13.42%	9.65%	23.07%
45	13.62%	9.80%	23.42%
46	13.66%	9.83%	23.49%
47	13.60%	9.78%	23.38%
48	13.39%	9.63%	23.02%
49	13.01%	9.34%	22.35%
50	13.01%	9.34%	22.35%
51	13.01%	9.34%	22.35%
52	13.01%	9.34%	22.35%
53	13.01%	9.34%	22.35%
54	13.01%	9.34%	22.35%
55	13.01%	9.34%	22.35%
56	13.01%	9.34%	22.35%
57	13.01%	9.34%	22.35%
58	13.01%	9.34%	22.35%
59	13.01%	9.34%	22.35%
60 and over	13.01%	9.34%	22.35%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 74.50% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE: The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.**

Exhibit M
SAFETY Cost Group #11 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/19 - 6/30/20
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.17%	6.88%	16.05%
16	9.17%	6.88%	16.05%
17	9.17%	6.88%	16.05%
18	9.17%	6.88%	16.05%
19	9.17%	6.88%	16.05%
20	9.17%	6.88%	16.05%
21	9.17%	6.88%	16.05%
22	9.32%	7.00%	16.32%
23	9.47%	7.12%	16.59%
24	9.63%	7.25%	16.88%
25	9.78%	7.37%	17.15%
26	9.94%	7.49%	17.43%
27	10.11%	7.63%	17.74%
28	10.28%	7.76%	18.04%
29	10.45%	7.90%	18.35%
30	10.62%	8.03%	18.65%
31	10.80%	8.17%	18.97%
32	10.99%	8.32%	19.31%
33	11.17%	8.47%	19.64%
34	11.37%	8.62%	19.99%
35	11.57%	8.78%	20.35%
36	11.77%	8.94%	20.71%
37	11.97%	9.10%	21.07%
38	12.17%	9.26%	21.43%
39	12.38%	9.42%	21.80%
40	12.59%	9.59%	22.18%
41	12.83%	9.78%	22.61%
42	13.07%	9.97%	23.04%
43	13.34%	10.18%	23.52%
44	13.60%	10.39%	23.99%
45	13.76%	10.52%	24.28%
46	13.80%	10.55%	24.35%
47	13.71%	10.48%	24.19%
48	13.44%	10.26%	23.70%
49	12.83%	9.78%	22.61%
50	12.83%	9.78%	22.61%
51	12.83%	9.78%	22.61%
52	12.83%	9.78%	22.61%
53	12.83%	9.78%	22.61%
54	12.83%	9.78%	22.61%
55	12.83%	9.78%	22.61%
56	12.83%	9.78%	22.61%
57	12.83%	9.78%	22.61%
58	12.83%	9.78%	22.61%
59	12.83%	9.78%	22.61%
60 and over	12.83%	9.78%	22.61%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 79.12% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE: The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.**

Exhibit N
SAFETY Cost Group #12 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/19 - 6/30/20
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.17%	4.75%	13.92%
16	9.17%	4.75%	13.92%
17	9.17%	4.75%	13.92%
18	9.17%	4.75%	13.92%
19	9.17%	4.75%	13.92%
20	9.17%	4.75%	13.92%
21	9.17%	4.75%	13.92%
22	9.32%	4.83%	14.15%
23	9.47%	4.91%	14.38%
24	9.63%	5.00%	14.63%
25	9.78%	5.08%	14.86%
26	9.94%	5.17%	15.11%
27	10.11%	5.26%	15.37%
28	10.28%	5.35%	15.63%
29	10.45%	5.44%	15.89%
30	10.62%	5.54%	16.16%
31	10.80%	5.64%	16.44%
32	10.99%	5.74%	16.73%
33	11.17%	5.84%	17.01%
34	11.37%	5.95%	17.32%
35	11.57%	6.06%	17.63%
36	11.77%	6.16%	17.93%
37	11.97%	6.27%	18.24%
38	12.17%	6.38%	18.55%
39	12.38%	6.50%	18.88%
40	12.59%	6.61%	19.20%
41	12.83%	6.74%	19.57%
42	13.07%	6.87%	19.94%
43	13.34%	7.02%	20.36%
44	13.60%	7.16%	20.76%
45	13.76%	7.25%	21.01%
46	13.80%	7.27%	21.07%
47	13.71%	7.22%	20.93%
48	13.44%	7.08%	20.52%
49	12.83%	6.74%	19.57%
50	12.83%	6.74%	19.57%
51	12.83%	6.74%	19.57%
52	12.83%	6.74%	19.57%
53	12.83%	6.74%	19.57%
54	12.83%	6.74%	19.57%
55	12.83%	6.74%	19.57%
56	12.83%	6.74%	19.57%
57	12.83%	6.74%	19.57%
58	12.83%	6.74%	19.57%
59	12.83%	6.74%	19.57%
60 and over	12.83%	6.74%	19.57%

Administrative Expense: 0.47% of payroll added to Basic rates.

COLA Loading: 54.55% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE: The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.**

Exhibit O
PEPRA Tiers Member Contribution Rates
Membership Date on or after January 1, 2013
Effective 7/1/19 - 6/30/20
Expressed as a Percentage of Monthly Payroll*

<u>General Tiers</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
Cost Group #1 – PEPRA Tier 4 (2% COLA)	8.80%	2.02%	10.82%
Cost Group #1 – PEPRA Tier 4 (3% COLA)	8.95%	3.01%	11.96%
Cost Group #2 - PEPRA Tier 5 (2% COLA)	8.20%	1.87%	10.07%
Cost Group #2 - PEPRA Tier 5 (3%/4% COLA)	8.42%	2.79%	11.21%
Cost Group #3 - PEPRA Tier 4 (3% COLA)	8.03%	2.80%	10.83%
Cost Group #4 - PEPRA Tier 4 (3% COLA)	9.49%	3.24%	12.73%
Cost Group #5 - PEPRA Tier 4 (2% COLA)	9.46%	2.19%	11.65%
Cost Group #5 - PEPRA Tier 4 (3% COLA)	11.44%	3.90%	15.34%
Cost Group #6 - PEPRA Tier 4 (3% COLA)	10.01%	3.47%	13.48%

<u>Safety Tiers</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
Cost Group #7 - PEPRA Tier D	14.86%	6.13%	20.99%
Cost Group #8 - PEPRA Tier D	14.28%	6.00%	20.28%
Cost Group #8 - PEPRA Tier E	13.90%	3.90%	17.80%
Cost Group #9 - PEPRA Tier E	13.50%	3.76%	17.26%
Cost Group #10 - PEPRA Tier D	13.33%	5.65%	18.98%
Cost Group #11 - PEPRA Tier D	12.66%	5.40%	18.06%
Cost Group #12 - PEPRA Tier D	11.92%	5.07%	16.99%

The Basic rates shown above also include an administrative expense load of 0.47% of payroll.

***NOTE:** The rate should be applied to all compensation (whether or not in Social Security) up to the applicable annual Gov. Code 7522.10(d) compensation limit.

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

SUBVENTION

All rates are shown as a percent of payroll.

Employee contribution rates vary depending upon their tier and age at entry. To compute the exact subvention percent for each employee, do the following:

Employee rate – Decrease the employee's rate by the subvention percent (i.e. 25%, 50%, etc.).

Employer rate – Increase the employer's rate by a **percent** of the employee's decrease using the applicable refundability factor (found on Exhibits A and B):

EXAMPLE FOR COST GROUP #3 LEGACY MEMBERS:

If the subvention percent is 25%, and
the employee's rate is 6.00%,

Employee rates should be decreased by 1.50% ($25\% \times 6.00\%$)
The employer rate should be increased by 1.4382% ($1.50\% \times 0.9588$)

Please note that for PEPRA members, subvention is generally not permitted. The standard under Gov. Code §7522.30(a) is that employees pay at least 50 percent of normal costs and that employers not pay any of the required employee contribution, but there are some exceptions. Gov. Code §7522.30(f) allows the terms (regarding the employee's required contribution) of a contract, including a memorandum of understanding, that is in effect on January 1, 2013, to continue through the length of a contract. This means that it is possible that an employer will subvent a portion of a PEPRA member's required contribution until the expiration date of the current contract, so long as it has been determined that the contract has been impaired.

CAUTION – these rates are for employer **subvention** of up to one-half the member contribution under Gov. Code §31581.1, NOT employer **pick-up** of employee contribution rates. When an employer subvents, the contribution subvented is not placed in the member's account and is therefore not available to the member as a refund. For this reason, the employer pays the contribution at a discount (i.e. "Refundability Factor").

Employer **pick-ups** of employee contributions are those made under Gov. Code §31581.2 and Internal Revenue Code §414 (h)(2) for the sole purpose of deferring income tax. These contributions are added to the member's account, are available to the member as a refund and are considered by CCCERA as part of the member's compensation for retirement purposes.

EMPLOYEE PAYMENT OF EMPLOYER COST

There are several reasons why the attached contribution rates may need to be adjusted to increase the employee portion including the following:

Gov. Code §31631 allows for members to pay all or part of the employer contributions.

Gov. Code §31639.95 allows for Safety members to pay a portion of the employer cost for the "3% at 50" enhanced benefit.

Gov. Code §7522.30(c) requires that an employee's contribution rate be at least equal to that of similarly situated employees.

Gov. Code §7522.30(e) allows the employee contributions to be more than one-half of the normal cost rate if the increase has been agreed to through the collective bargaining process.

If you need to increase the employee contribution rate for any reason, you will need to adjust both employee and employer rates as follows:

Employee rate – Increase the employee’s rate by the desired percent of payroll.

Employer rate – Decrease the employer’s rate by a **percent** of the cost-sharing percent of payroll using the applicable refundability factor:

EXAMPLE FOR COST GROUP #11 LEGACY MEMBERS:

If the required increase in the employee rate is 8.0%,

Employee rates should be increased by 8.0%.

The employer rate should be decreased by 7.732% ($8.0\% \times 0.9665$)

PREPAYMENT DISCOUNT FACTOR FOR 2019-20

Employer Contribution Prepayment Program & Discount Factor for 2019-20 is **0.9696**

If you are currently participating in the prepayment program and wish to continue, you do not need to do anything other than prepay the July 1, 2019 through June 30, 2020 contributions on or before July 31, 2019. If you wish to start participating, please contact the Accounting Department at CCCERA by March 31, 2019.

The discount factor is calculated assuming the prepayment will be received on July 31 in accordance with Gov. Code §31582(b) in lieu of 12 equal payments due at the end of each month in accordance with Gov. Code §31582(a). The discount factor for the fiscal year July 1, 2019 through June 30, 2020 will be **0.9696** based on the interest assumption of 7.00% per annum. It is calculated by discounting each of the 12 equal payments back to the date that the prepayment is made and is the sum of the discount factors shown in the table below divided by 12. Each of the discount factors below is based on how many months early the payment is made.

Payment Number	Number of Months Payment is Made Early	Discount Factor
1	0	1.0000
2	1	0.9944
3	2	0.9888
4	3	0.9832
5	4	0.9777
6	5	0.9722
7	6	0.9667
8	7	0.9613
9	8	0.9559
10	9	0.9505
11	10	0.9452
12	11	0.9399
Sum of Discount Factors Divided by 12:		0.9696