

**NORMAL COST CHART** (State Only)

The table below displays normal cost broken out by benefit group for fiscal year 2026-27. The Total Normal Cost is the annual cost of service accrual for the fiscal year for active employees and can be viewed as the long-term contribution rate for the benefits. Generally, the normal cost for a benefit group subject to more generous benefit provisions will be greater than the normal cost for a group with less generous benefits. However, based on the characteristics of the members (particularly when the number of actives is small), this may not be the case. Future measurements of the Total Normal Cost for each group may differ significantly from the current values due to such factors as changes in demographics of the group, changes in economic and demographic assumptions, and changes in plan benefits or applicable law.

The employee contribution rate and breakpoint information shown here reflects membership data as stored in our system and is for informational purposes only. Please refer to the Public Employees' Retirement Law and/or applicable Memoranda of Understanding for the latest rate information.

FAC means Final Average Compensation.

As of the June 30, 2025 valuation:

	State Plans	Total Normal Cost	Employee Contribution	Range of Breakpoints <sup>2</sup>	Average Effective Member Rate <sup>3,4</sup>	Employer Normal Cost
P	State Miscellaneous (Including CSU) - 2% @ 62	16.8%	6% - 11%	\$0 - \$513	7.9%	8.9%
E	State Miscellaneous - 2nd Tier 2% @ 62 <sup>4</sup>	13.3%	3.75%	\$0	3.8%	9.5%
P	State Industrial - 2% @ 62	16.9%	8.5% - 10.5%	\$317 - \$513	8.7%	8.2%
R	State Industrial - 2nd Tier 2% @ 62 <sup>4</sup>	12.7%	3.75%	\$0	3.8%	8.9%
A	State Safety - 2% @ 57	21.0%	11% - 11.5%	\$0 - \$317	10.9%	10.1%
	State POFF - 2.5% @ 57	27.4%	13% - 15%	\$0 - \$863	11.9%	15.5%
	State POFF - 2.7% @ 57	27.7%	13%	\$863	11.4%	16.3%
	CHP - 2.7% @ 57	24.6%	14.5%	\$863	13.4%	11.2%
C	State Miscellaneous - 2% @ 60 & 3 Year FAC	18.8%	5% - 10%	\$317 - \$513	7.2%	11.6%
L	State Miscellaneous - 2% @ 55 <sup>1</sup>	20.0%	5% - 11%	\$317 - \$513	7.2%	12.8%
A	State Miscellaneous - 2nd Tier 2% @ 55 <sup>4</sup>	16.5%	3.75%	\$0	3.8%	12.7%
S	State Industrial - 2% @ 60 & 3 Year FAC	19.2%	9% - 10.5%	\$317 - \$513	8.8%	10.4%
S	State Industrial - 2% @ 55 <sup>1</sup>	21.1%	5% - 11%	\$317 - \$513	8.8%	12.3%
I	State Industrial - 2nd Tier 2% @ 55 <sup>4</sup>	16.6%	3.75%	\$0	3.8%	12.8%
C	State Safety - 2% @ 55 <sup>1</sup>	22.6%	6% - 11.5%	\$0 - \$317	11.1%	11.5%
	State Safety - 2.5% @ 60 & 3 Year FAC	25.4%	11% - 11.5%	\$317	11.0%	14.4%
	State Safety - 2.5% @ 55 <sup>1</sup>	27.0%	11% - 11.5%	\$0 - \$317	11.0%	16.0%
	State POFF - 2.5% @ 55 & 3 Year FAC	30.9%	8% - 15%	\$238 - \$863	12.5%	18.4%
	State POFF - 3% @ 55 <sup>1</sup>	35.4%	8% - 13%	\$238 - \$863	11.5%	23.9%
	State POFF - 3% @ 50 <sup>1</sup>	35.6%	8% - 15%	\$238 - \$863	12.1%	23.5%
	CHP - 3% @ 55 & 3 Year FAC	34.2%	14.5%	\$863	13.6%	20.6%
	CHP - 3% @ 50 <sup>1</sup>	36.8%	14.5%	\$863	13.7%	23.1%
B	State Miscellaneous	18.08%	3.75% - 11%	\$0 - \$513	7.58%	10.50%
L	State Industrial	18.60%	3.75% - 11%	\$0 - \$513	8.73%	9.87%
E	State Safety	23.27%	6% - 11.5%	\$0 - \$317	10.99%	12.28%
N	State POFF	31.13%	8% - 15%	\$0 - \$863	12.01%	19.12%
D	CHP	31.33%	14.5%	\$863	13.60%	17.73%
E						
D						

- (1) Most Classic employees have benefits based on a final one-year compensation period while new hires' benefits are based on a final three-year compensation period.
- (2) Employees make contributions to the pension plan based only on monthly compensation above the breakpoint.
- (3) The average effective member rate was calculated based on data as of June 30, 2025 and is reflective of the different breakpoints and contribution rates paid by members within the same plans. For example, a member earning \$6,000 a month with an 8% contribution rate and a breakpoint of \$513 will contribute \$438.96 and have an effective contribution rate of 7.316% of salary. This is calculated as  $(\$6,000 - \$513) \times 8\%$  divided by \$6,000.
- (4) Reflects the Total Normal Cost assuming conversion to Tier 1 benefits for members with Tier 2 service.