1959 Survivor Benefit Program

Actuarial Valuation
as of June 30, 2025

CalPERS
California Public Employees' Retirement System
A Component Unit of the State of California

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Actuarial Certification

It is our opinion that the valuation has been performed in accordance with generally accepted actuarial principles as well as the applicable Standards of Practice promulgated by the Actuarial Standards Board. While this report is intended to be complete, our office is available to answer questions as needed. All of the undersigned are actuaries who satisfy the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* of the American Academy of Actuaries with regard to pensions. The actuaries responsible for this report and their respective responsibilities are as follows.

Actuarial Methods and Assumptions

It is our opinion that the assumptions and methods, as recommended by the Chief Actuary and adopted by the CalPERS Board of Administration, are internally consistent and reasonable for this plan.

Randall Dziubek, ASA, MAAA, FCA
Deputy Chief Actuary, Valuation Services, CalPERS

Fritzie Dorais, ASA, MAAA
Deputy Chief Actuary, Special Programs, CalPERS

Scott Terando, ASA, EA, MAAA, FCA, CFA
Chief Actuary, CalPERS

Actuarial Data and Rate Plan Results

The assumptions and methods in this report are the responsibility of the CalPERS Chief Actuary and Deputy Chief Actuaries named above. These were established pursuant to their responsibility for setting actuarial policy and we relied upon them without independent assessment of the reasonableness of the assumptions and methods, as such an evaluation would have required substantial additional work beyond the scope of this assignment. To the best of our knowledge and having relied upon the attestation above that the actuarial methods and assumptions are reasonable, this report is complete and accurate and contains sufficient information to disclose, fully and fairly, the funded condition of the 1959 Survivor Program for Public Agencies 1st, 2nd, 3rd, 4th, and Indexed Level pools, and the State and Schools 5th Level pools and satisfies the actuarial valuation requirements of Government Code section 7504. This valuation and related validation work was performed by the CalPERS Actuarial Office. The valuation was based on member and financial data as of June 30, 2025, provided by the CalPERS databases and the benefits with CalPERS as of the date this report was produced.

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Actuary, CalPERS

Highlights and Executive Summary

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Introduction

The 1959 Survivor program was designed to provide pre-retirement death benefits comparable to those provided by Social Security, formally the Federal Old Age and Survivor Insurance (OASI) program, to CalPERS' members not covered by Social Security.

Purpose

This actuarial valuation of the 1959 Survivor Program for Public Agencies 1st, 2nd, 3rd, 4th, and Indexed Level pools, and the State and Schools 5th Level pools within the California Public Employees' Retirement System (CalPERS) was performed by CalPERS staff actuaries as of June 30, 2025 in order to:

- Set forth the funded status of the program, reflecting the assets and funding liabilities of this program as of June 30, 2025.
- Establish the actuarially required premiums for all levels and employee premiums for the Indexed Level, and State and Schools 5th Levels for the fiscal year July 1, 2026 through June 30, 2027; and
- Provide actuarial information as of June 30, 2025 to the CalPERS Board of Administration and other interested parties.

The use of this report for any other purposes may be inappropriate.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; changes in actuarial policies; changes in plan provisions or applicable law; and differences between the required premiums determined by the valuation and the actual premiums made by the agency.

Funded Status

Shown below are the Accrued Liability, Fair Value of Assets, and Funded Ratio of all pools within the 1959 Survivor Benefit Program as of June 30, 2025.

Plan	Accrued Liability[1]	Fair Value of Assets	Funded Ratio
State 5th Level Pool	$152,378,646	$138,703,496	91.0%
Schools 5th Level Pool	14,714,169	122,700,648	833.9%
PA 1st Level Pool	2,618,529	84,268,939	3,218.2%
PA 2nd Level Pool	2,096,354	18,652,299	889.7%
PA 3rd Level Pool	32,478,732	177,116,136	545.3%
PA 4th Level Pool	154,141,616	168,535,451	109.3%
PA Indexed Level Pool	22,635,400	34,266,764	151.4%
Total	$381,063,446	$744,243,733	195.3%

(1) Under the Term Insurance Method, the accrued liability and the present value of future benefits are defined to be equal. Under the Entry Age Actuarial Cost Method, which is being used to fund the benefit in the Indexed Level pool, the accrued liability is defined as the difference between the present value of future benefits and the present value of future normal costs.

Required Employer and Employee Monthly Premiums

Shown below are the 1959 Survivor Program's actuarially required employer and employee monthly premiums per covered member, per month for the fiscal year July 1, 2026 through June 30, 2027. The premiums for fiscal year July 1, 2025 through June 30, 2026 are shown for comparison. Except for the Public Agency Indexed Level pool, these monthly premiums are determined using a Modified Term Insurance Method. Monthly premiums for the Public Agency Indexed Level pool are determined using the Entry Age Actuarial Cost Method.

Required Monthly Premiums

	2025-26 Premiums			2026-27 Premiums		
Plan	Employer	Employee	Total	Employer	Employee	Total
State 5th Level Pool[1]	$6.20	$6.20	$12.40	$5.90	$5.90	$11.80
Schools 5th Level Pool[1]	0.00	2.00	2.00	0.00	2.00	2.00
PA 1st Level Pool[2]	0.00	2.00	2.00	0.00	2.00	2.00
PA 2nd Level Pool[2]	0.00	2.00	2.00	0.00	2.00	2.00
PA 3rd Level Pool[2]	0.00	2.00	2.00	0.00	2.00	2.00
PA 4th Level Pool[2]	5.20	2.00	7.20	4.90	2.00	6.90
PA Indexed Level Pool[1]	3.00	3.00	6.00	1.50	2.00	3.50

(1) For the Indexed Level and State and Schools 5th Levels, Section 21581 of the California Public Employees' Retirement Law requires mandatory cost sharing when the total premium exceeds $4.00. Mandatory $2.00 member monthly premium required.
(2) Mandatory $2.00 member monthly premium required.

The required employer and employee premium for the State 5th Level pool will change from $6.20 to $5.90 per member, per month (or from $2.87 to $2.73 for biweekly paid members) for fiscal year 2026-27. This is in accordance with Section 21581(c), which specifies that for State and Schools 5th Levels when the total required premium (after amortization of surplus/unfunded liability) exceeds $4.00, the employer and the member shall evenly share the required monthly premium. This decrease is due to favorable investment and non-investment experience in the past year.

The required employee premium for the Indexed Level pool will change from $3.00 to $2.00 per member, per month (or from $1.39 to $0.93 for biweekly paid members) for fiscal year 2026-27. Employer premiums will also change from $3.00 to $1.50 per member, per month. This decrease is due to favorable investment and non-investment experience in the past year, as well as assumption changes.

Employee required premiums for Public Agency 1st, 2nd, and 3rd Level pools will remain the same as in the prior year: $2.00 per member, per month (or $0.93 for biweekly paid members). There are no employer required premiums for these pools.

Employee required premiums for Public Agency 4th Level pool shall remain the same as in the prior year: $2.00 per member, per month (or $0.93 for biweekly paid members). Employer premiums will change from $5.20 to $4.90 per member, per month. This decrease is due to favorable investment and non-investment experience in the past year.

Changes Since the Prior Year's Valuation

Investment Policy and Discount Rate

On November 19, 2025, the board adopted changes to the CalPERS Total Fund Investment Policy, which provides the framework for the management of CalPERS assets. Consistent with that policy, the board also adopted a discount rate of 6.80% for use in this valuation, which is unchanged from the prior year's valuation.

Actuarial Methods and Other Assumptions

On November 19, 2025, the board adopted new actuarial assumptions based on the recommendations in the *November 2025 CalPERS Experience Study and Review of Actuarial Assumptions*. This study assessed various assumptions including retirement rates, termination rates, mortality rates, rates of salary increase, and inflation. New assumptions stemming from the study are incorporated in this actuarial valuation and affect required contributions for fiscal year 2027-28. Among the changes were an increase in the price inflation assumption from 2.30% to 2.50% per year, and an increase in the wage inflation assumption from 2.80% to 3.00% per year.

Plan Assets

Plan assets are measured at fair value. In the prior year's actuarial valuation report the term Market Value of Assets was used to describe the asset value used for funding purposes. The Actuarial Office has used this term interchangeably with Fair Value of Assets. Effective with the June 30, 2025, valuation, CalPERS will exclusively use the term Fair Value of Assets in actuarial reports. This is a change in terminology and does not represent any change in methodology.

Plan Provisions

No changes were made since the prior valuation. A complete description of the principal plan provisions used in the June 30, 2025 valuation may be found in Appendix B of this report.

Subsequent Events

This actuarial valuation report reflects fund investment return through June 30, 2025, as well as statutory changes, regulatory changes and board actions through January 2026.

To the best of our knowledge, there have been no other subsequent events that could materially affect current or future certifications rendered in this report.

Assets

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9 Asset Allocation

10 CalPERS History of Investment Returns

Reconciliation of the Fair Value of Assets

State 5th Level	June 30, 2024	June 30, 2025
Beginning Balance	$ 120,264,494	$127,171,416
Contributions (Employer and Employee) Received During Fiscal Year	10,616,790	11,710,301
Benefit Payments During Fiscal Year	(14,894,808)	(15,397,072)
Net Transfer of Assets Into and Out of this Pool	0	0
Investment Earnings Credited	11,184,940	15,218,851
Ending Balance	**$127,171,416**	**$138,703,496**

Schools 5th Level	June 30, 2024	June 30, 2025
Beginning Balance	$ 102,193,009	$110,559,351
Contributions (Employer and Employee) Received During Fiscal Year	232,040	240,770
Benefit Payments During Fiscal Year	(1,416,705)	(1,314,770)
Net Transfer of Assets Into and Out of this Pool	0	0
Investment Earnings Credited	9,551,008	13,215,297
Ending Balance	**$ 110,559,351**	**$122,700,648**

Public Agency 1st Level	June 30, 2024	June 30, 2025
Beginning Balance	$ 68,946,830	$75,315,322
Contributions (Employer and Employee) Received During Fiscal Year	165,165	164,663
Benefit Payments During Fiscal Year	(261,505)	(233,687)
Net Transfer of Assets Into and Out of this Pool	0	0
Investment Earnings Credited	6,464,832	9,022,641
Ending Balance	**$ 75,315,322**	**$84,268,939**

Public Agency 2nd Level	June 30, 2024	June 30, 2025
Beginning Balance	$ 15,679,218	$16,771,258
Contributions (Employer and Employee) Received During Fiscal Year	105,485	107,141
Benefit Payments During Fiscal Year	(214,755)	(222,007)
Net Transfer of Assets Into and Out of this Pool	(252,595)	0
Investment Earnings Credited	1,453,905	1,995,907
Ending Balance	**$ 16,771,258**	**$18,652,299**

Public Agency 3rd Level	June 30, 2024	June 30, 2025
Beginning Balance	$ 148,164,721	$160,454,199
Contributions (Employer and Employee) Received During Fiscal Year	1,215,223	1,266,928
Benefit Payments During Fiscal Year	(2,762,249)	(3,055,010)
Net Transfer of Assets Into and Out of this Pool	0	(659,784)
Investment Earnings Credited	13,836,504	19,109,803
Ending Balance	**$ 160,454,199**	**$177,116,136**

Reconciliation of the Fair Value of Assets (continued)

Public Agency 4th Level	June 30, 2024	June 30, 2025
Beginning Balance	$ 154,622,524	$159,315,252
Contributions (Employer and Employee) Received During Fiscal Year	6,640,958	7,407,782
Benefit Payments During Fiscal Year	(14,191,027)	(14,084,958)
Net Transfer of Assets Into and Out of this Pool	252,595	659,784
Investment Earnings Credited	11,990,203	15,237,591
Ending Balance	**$ 159,315,252**	**$168,535,451**

Public Agency Indexed Level	June 30, 2024	June 30, 2025
Beginning Balance	$ 29,793,115	$31,459,101
Contributions (Employer and Employee) Received During Fiscal Year	772,985	853,030
Benefit Payments During Fiscal Year	(1,674,788)	(1,485,939)
Net Transfer of Assets Into and Out of this Pool	0	0
Investment Earnings Credited	2,567,789	3,440,572
Ending Balance	**$ 31,459,101**	**$34,266,764**

Asset Allocation

The asset allocation shown below reflects the allocation of the Public Employees' Retirement Fund (PERF) in its entirety on the valuation date. The assets for 1959 Survivor Benefit Program are a subset of the PERF and are invested accordingly.

Asset Class	Allocation as of June 30, 2025
Public Equity	38.9%
Private Equity	17.7%
Income	30.3%
Real Assets	13.1%
Private Debt	3.8%
Total Fund	
Opportunistic	0.1%
Low Liquidity Enhanced Return	2.1%
Other	0.1%
Total Fund Financing	
Active	(2.3%)
Strategic	(3.8%)
Total Fund	**100.0%**

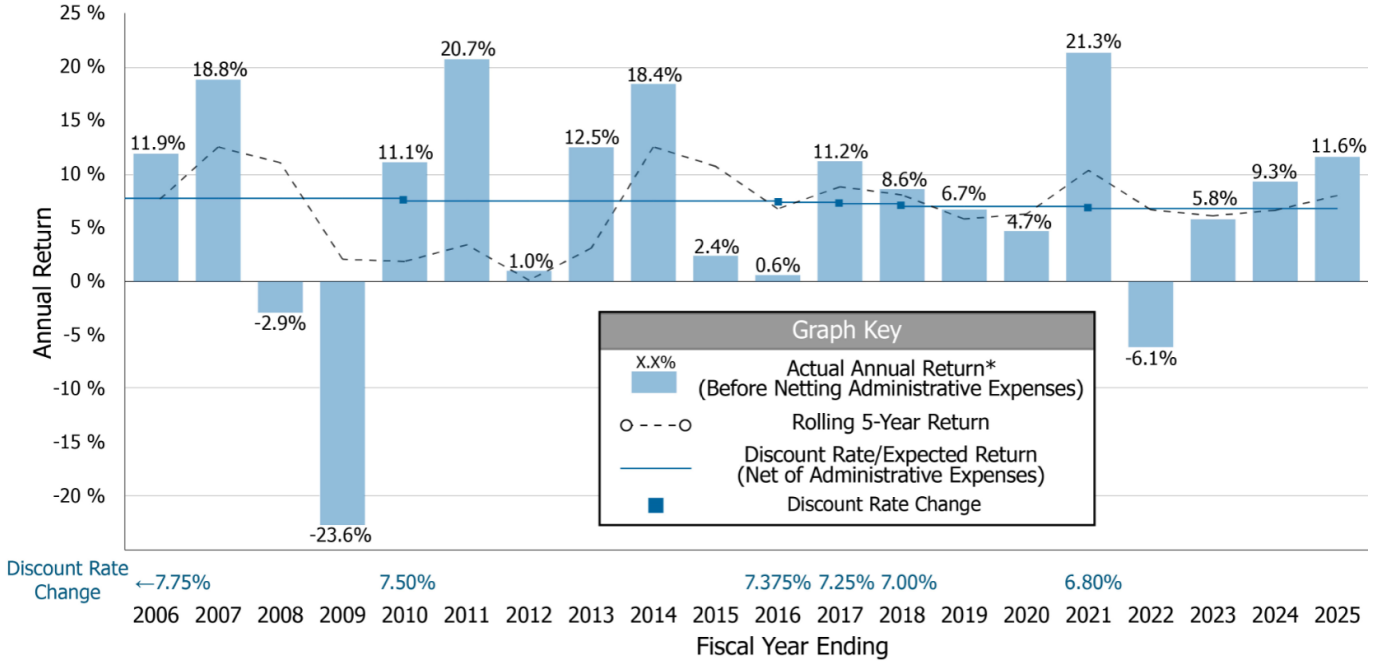
On November 19, 2025, the board adopted a Total Portfolio Approach, which does not specify a target for each asset classification. Instead, there is an equity-bonds Reference Portfolio that sets the market risk exposure, captures passive returns, and becomes the singular total fund performance benchmark. The Reference Portfolio adopted by the board is 75% equities and 25% bonds. Based on the Reference Portfolio and the active risk limits adopted by the board, it is our opinion that the asset allocation as of the valuation date is representative of the allocation going forward.

For more information on the portfolio as of the valuation date, see the Trust Level Review as of June 30, 2025 and the Investment Section of the CalPERS 2024-25 Annual Comprehensive Financial Report, which are available on the CalPERS website.

CalPERS History of Investment Returns

The following is a chart with 20 years of historical annual returns of the PERF for each fiscal year ending on June 30 as reported by the Investment Office. Investment returns reported are net of investment expenses but without reduction for administrative expenses. The assumed rate of return, however, is net of both investment and administrative expenses. Also, the Investment Office uses lagged private asset valuations for investment performance reporting purposes. This can lead to a timing difference in private asset influence on performance in the returns below and those used for financial reporting purposes. The investment gain or loss calculation in this report relies on final assets that have been audited and are appropriate for financial reporting. Because of these differences, the effective investment return for funding purposes in a single year can be higher or lower than the return reported by the Investment Office shown here.

History of Investment Returns (2006 through 2025)



* As reported by the Investment Office with lagged private valuations and without any reduction for administrative expenses.

The table below shows annualized investment returns of the PERF for various time periods ending on June 30, 2025. These returns are the annual rates that if compounded over the indicated number of years would equate to the actual time-weighted investment performance of the PERF. It should be recognized that the annual rate of return is volatile, as the chart above illustrates, so when looking at investment returns, it is informative to look at average returns over longer time horizons.

PERF Realized Rates of Return as of June 30, 2025

1 year	3 year	5 year	10 year	20 year	30 year
11.6%	8.9%	8.0%	7.1%	6.7%	7.6%

Liabilities and Funding Requirements

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17 Development of Funding Requirements

20 Schedule of Amortization Bases

21 (Gain)/Loss Analysis 6/30/2024 - 6/30/2025

Key Results

Key results of the current and prior valuations are shown below.

State 5th Level	June 30, 2024	June 30, 2025
Covered Active Members	76,176	77,736
Survivors Included in the Valuation		
Deferred (eligible, but not currently receiving benefits)	269	265
Receiving Benefits	1,427	1,415
Total	1,696	1,680
Accrued Liabilities	$153,785,899	$152,378,646
Fair Value of Assets	127,171,416	138,703,496
Unfunded Liability/(Excess Assets)	26,614,483	13,675,150
Required Employer Monthly Premium Per Member		
Before Amortization of Unfunded Liability/(Excess Assets)	$8.70	$8.80
After Amortization of Unfunded Liability/(Excess Assets)	12.40	11.80
After Employer/Employee Premium Sharing	6.20	5.90
Funded Ratio	82.7%	91.0%

Schools 5th Level	June 30, 2024	June 30, 2025
Covered Active Members	11,148	11,416
Survivors Included in the Valuation		
Deferred (eligible, but not currently receiving benefits)	21	22
Receiving Benefits	140	144
Total	161	166
Accrued Liabilities	$14,059,937	$14,714,169
Fair Value of Assets	110,559,351	122,700,648
Unfunded Liability/(Excess Assets)	(96,499,414)	(107,986,479)
Required Employer Monthly Premium Per Member		
Before Amortization of Unfunded Liability/(Excess Assets)	$6.40	$6.30
After Amortization of Unfunded Liability/(Excess Assets)	0.00	0.00
After Employer/Employee Premium Sharing	0.00	0.00
Funded Ratio	786.3%	833.9%

Key Results (continued)

Public Agency 1st Level	June 30, 2024	June 30, 2025
Covered Active Members	6,879	6,983
Survivors Included in the Valuation		
Deferred (eligible, but not currently receiving benefits)	24	27
Receiving Benefits	98	99
Total	122	126
Accrued Liabilities	$2,552,168	$2,618,529
Fair Value of Assets	75,315,322	84,268,939
Unfunded Liability/(Excess Assets)	(72,763,154)	(81,650,410)
Required Employer Monthly Premium Per Member		
Total Premium Required	$1.40	$1.40
Premium Required After Employee Contributions	0.00	0.00
Employer Premium After Amortization of Unfunded Liability/(Excess Assets)	0.00	0.00
Funded Ratio	2,951.0%	3,218.2%

Public Agency 2nd Level	June 30, 2024	June 30, 2025
Covered Active Members	4,498	4,633
Survivors Included in the Valuation		
Deferred (eligible, but not currently receiving benefits)	12	13
Receiving Benefits	74	71
Total	86	84
Accrued Liabilities	$2,200,586	$2,096,354
Fair Value of Assets	16,771,258	18,652,299
Unfunded Liability/(Excess Assets)	(14,570,672)	(16,555,945)
Required Employer Monthly Premium Per Member		
Total Premium Required	$1.70	$1.80
Premium Required After Employee Contributions	0.00	0.00
Employer Premium After Amortization of Unfunded Liability/(Excess Assets)	0.00	0.00
Funded Ratio	762.1%	889.7%

Public Agency 3rd Level	June 30, 2024	June 30, 2025
Covered Active Members	51,832	53,807
Survivors Included in the Valuation		
Deferred (eligible, but not currently receiving benefits)	154	149
Receiving Benefits	658	659
Total	812	808
Accrued Liabilities	$32,729,893	$32,478,732
Fair Value of Assets	160,454,199	177,116,136
Unfunded Liability/(Excess Assets)	(127,724,306)	(144,637,404)
Required Employer Monthly Premium Per Member		
Total Premium Required	$2.70	$2.70
Premium Required After Employee Contributions	0.70	0.70
Employer Premium After Amortization of Unfunded Liability/(Excess Assets)	0.00	0.00
Funded Ratio	490.2%	545.3%

Key Results (continued)

Public Agency 4th Level	June 30, 2024	June 30, 2025
Covered Active Members	78,677	81,248
Survivors Included in the Valuation		
Deferred (eligible, but not currently receiving benefits)	175	182
Receiving Benefits	1,095	1,116
Total	1,270	1,298
Accrued Liabilities	$150,896,962	$154,141,616
Fair Value of Assets	159,315,252	168,535,451
Unfunded Liability/(Excess Assets)	(8,418,290)	(14,393,835)
Required Employer Monthly Premium Per Member		
Total Premium Required	$7.70	$7.80
Premium Required After Employee Contributions	5.70	5.80
Employer Premium After Amortization of Unfunded Liability/(Excess Assets)	5.20	4.90
Funded Ratio	105.6%	109.3%

Public Agency Indexed Level	June 30, 2024	June 30, 2025
Covered Active Members		
Counts	12,746	13,112
Average Attained Age	40.99	40.89
Average Years of Credited Service	8.77	8.68
Survivors Included in the Valuation		
Deferred (eligible, but not currently receiving benefits)	24	27
Receiving Benefits	120	115
Total	144	142
Accrued Liabilities	$22,659,024	$22,635,400
Fair Value of Assets	31,459,101	34,266,764
Unfunded Liability/(Excess Assets)	(8,800,077)	(11,631,364)
Required Employer Monthly Premium Per Member		
Before Amortization of Unfunded Liability/(Excess Assets)	$10.00	$8.90
After Amortization of Unfunded Liability/(Excess Assets)	6.00	3.50
After Employer/Employee Premium Sharing	3.00	1.50
Funded Ratio	138.8%	151.4%

Development of Normal Costs

The following six tables show the development of the Normal Cost using the Modified Term Method. The Normal Cost is developed using the historical present value of future benefits arising from deaths that occurred in the given year. These values are divided by the number of members in the given year and weighted by percentages listed below. Please see Appendix A – Actuarial Methods and Assumptions for more details.

State 5th Level Pool

Year	Present Value of Future Benefits (PVB)	Members	Weight	Normal Cost (PVB / Members / 12)
2015	$6,640,734	74,372	1%	$7.44
2016	7,555,991	75,782	3%	8.31
2017	5,719,072	76,638	5%	6.22
2018	4,068,621	77,362	7%	4.38
2019	6,958,869	78,011	9%	7.43
2020	8,107,684	78,713	11%	8.58
2021	11,342,965	76,995	13%	12.28
2022	11,331,356	75,812	15%	12.46
2023	6,020,432	74,885	17%	6.70
2024	7,811,138	76,176	19%	8.55
Final Weighted Average Normal Cost				**$8.80**

Schools 5th Level Pool

Year	Present Value of Future Benefits (PVB)	Members	Weight	Normal Cost (PVB / Members / 12)
2015	$694,214	10,490	1%	$5.51
2016	200,680	10,259	3%	1.63
2017	874,292	10,557	5%	6.90
2018	979,707	10,894	7%	7.49
2019	1,207,867	11,190	9%	9.00
2020	208,100	11,219	11%	1.55
2021	996,254	10,413	13%	7.97
2022	1,054,434	10,390	15%	8.46
2023	766,518	10,815	17%	5.91
2024	729,846	11,148	19%	5.46
Final Weighted Average Normal Cost				**$6.30**

Public Agencies 1st Level Pool

Year	Present Value of Future Benefits (PVB)	Members	Weight	Normal Cost (PVB / Members / 12)
2015	$1,822,396	134,879	1%	$1.13
2016	2,158,769	139,581	3%	1.29
2017	2,297,522	141,063	5%	1.36
2018	2,167,773	140,339	7%	1.29
2019	1,946,335	141,374	9%	1.15
2020	2,014,656	141,081	11%	1.19
2021	2,905,554	139,036	13%	1.74
2022	2,939,008	142,364	15%	1.72
2023	2,213,058	148,538	17%	1.24
2024	2,674,451	154,632	19%	1.44
Final Weighted Average Normal Cost				**$1.40**

Development of Normal Costs (continued)

Public Agencies 2nd Level Pool

Year	Present Value of Future Benefits (PVB)	Members	Weight	Normal Cost (PVB / Members / 12)
2015	$2,278,395	134,879	1%	$1.41
2016	2,699,032	139,581	3%	1.61
2017	2,872,571	141,063	5%	1.70
2018	2,710,579	140,339	7%	1.61
2019	2,433,334	141,374	9%	1.43
2020	2,519,120	141,081	11%	1.49
2021	3,632,825	139,036	13%	2.18
2022	3,674,485	142,364	15%	2.15
2023	2,766,971	148,538	17%	1.55
2024	3,343,950	154,632	19%	1.80
Final Weighted Average Normal Cost				**$1.80**

Public Agencies 3rd Level Pool

Year	Present Value of Future Benefits (PVB)	Members	Weight	Normal Cost (PVB / Members / 12)
2015	$3,546,656	134,879	1%	$2.19
2016	4,202,046	139,581	3%	2.51
2017	4,472,604	141,063	5%	2.64
2018	4,221,824	140,339	7%	2.51
2019	3,787,768	141,374	9%	2.23
2020	3,923,607	141,081	11%	2.32
2021	5,656,553	139,036	13%	3.39
2022	5,720,375	142,364	15%	3.35
2023	4,308,210	148,538	17%	2.42
2024	5,207,216	154,632	19%	2.81
Final Weighted Average Normal Cost				**$2.70**

Public Agencies 4th Level Pool

Year	Present Value of Future Benefits (PVB)	Members	Weight	Normal Cost (PVB / Members / 12)
2015	$10,064,640	134,879	1%	$6.22
2016	11,936,282	139,581	3%	7.13
2017	12,641,992	141,063	5%	7.47
2018	11,869,550	140,339	7%	7.05
2019	10,838,979	141,374	9%	6.39
2020	11,050,673	141,081	11%	6.53
2021	16,088,997	139,036	13%	9.64
2022	16,122,600	142,364	15%	9.44
2023	12,204,413	148,538	17%	6.85
2024	14,742,062	154,632	19%	7.94
Final Weighted Average Normal Cost				**$7.80**

Development of Funding Requirements

The following table develops the annual premiums required for fiscal year 2026-27 for the State 5th and Schools 5th Level pools.

June 30, 2025	State 5th Level	Schools 5th Level
1) Development of Unfunded Liability		
a) Present Value of Future Benefits for Current Survivors as of 6/30/2025	$150,632,646	$14,219,169
b) Reserve for Unclaimed Benefits as of 6/30/2025	1,746,000	495,000
c) Total Accrued Liabilities as of 6/30/2025 [(1a) + (1b)]	152,378,646	14,714,169
d) Fair Value of Assets as of 6/30/2025	138,703,496	122,700,648
e) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(1c) - (1d)]	**$13,675,150**	**($107,986,479)**
2) Development of Normal Cost		
a) Total Per Member, Per Month 2025-26 Term Insurance Normal Cost rounded to the nearest $0.10	$8.80	$6.30
3) 2026 Projected Unfunded Liability		
a) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(1e)]	$13,675,150	($107,986,479)
b) Projected Normal Cost Contributions with Interest 7/1/2025 – 6/30/2026	8,221,311	880,988
c) Projected UAL Payment 7/1/2025 – 6/30/2026	3,152,899	(880,988)
d) Projected Required Contributions 7/1/2025 – 6/30/2026 [(3b) + (3c)]	11,374,210	0
e) Projected Employee Contributions 7/1/2025 – 6/30/2026	5,669,280	266,400
f) Excess Assets due to Employee Contributions [maximum, ($0, (3e) - (3d))]	0	266,400
g) Projected UAL/(Excess Assets) as of 6/30/2026 [(3a) * 1.068 - ((3c) + (3f)) * $1.068^{1/2}$]	**$11,346,727**	**($114,694,420)**
4) Required Contribution		
a) Required Normal Cost Per Member, Per Month [(2a)]	$8.80	$6.30
b) Projected Active Members as of 6/30/2026	77,700	11,400
c) Required Normal Cost Contribution [(4a) * (4b) * 12 * $(1.068)^{1/2}$]	$8,479,506	$890,661
d) Amortization of the UAL/(Excess Assets)[1]	2,563,597	(890,661)
e) Total Required Contributions [(4c) + (4d)]	11,043,103	0
f) Required Contributions Per Member, Per Month [(4e) / (4b) / 12], rounded to the nearest $0.10	$11.80	$0.00
g) Amortization Period	See Table on Pg. 20	30-year
5) 2026-27 Required Employer and Employee Premiums with Cost Sharing Provision		
a) Required Employee Premium Per Member, Per Month [maximum, ($2, (4f) / 2)]	$5.90	$2.00
b) Required Employer Premium Per Member, Per Month [maximum, ($0, (4f) - (5a))]	5.90	0.00

(1) See amortization schedule on Page 20.

Development of Funding Requirements (continued)

The following table develops the annual premiums required for fiscal year 2026-27 for the Public Agency 1st, 2nd, 3rd, and 4th Level pools.

June 30, 2025	Public Agency 1st Level	Public Agency 2nd Level	Public Agency 3rd Level	Public Agency 4th Level
1) Development of Unfunded Liability				
a) Present Value of Future Benefits for Current Survivors as of 6/30/2025	$2,534,289	$1,972,154	$31,953,732	$151,257,416
b) Reserve for Unclaimed Benefits as of 6/30/2025	84,240	124,200	525,000	2,884,200
c) Total Accrued Liabilities as of 6/30/2025 [(1a) + (1b)]	2,618,529	2,096,354	32,478,732	154,141,616
d) Fair Value of Assets as of 6/30/2025	84,268,939	18,652,299	177,116,136	168,535,451
e) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(1c) - (1d)]	**($81,650,410)**	**($16,555,945)**	**($144,637,404)**	**($14,393,835)**
2) Development of Normal Cost				
a) Total Per Member, Per Month 2025-26 Term Insurance Normal Cost rounded to the nearest $0.10	$1.40	$1.80	$2.70	$7.80
3) 2026 Projected Unfunded Liability				
a) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(1e)]	($81,650,410)	($16,555,945)	($144,637,404)	($14,393,835)
b) Projected Normal Cost Contributions with Interest 7/1/2025 – 6/30/2026	119,796	94,870	1,734,444	7,515,058
c) Projected UAL Payment 7/1/2025 – 6/30/2026	(119,796)	(94,870)	(1,734,444)	(674,561)
d) Projected Required Contributions 7/1/2025 – 6/30/2026 [(3b) + (3c)]	0	0	0	6,840,497
e) Projected Employee Contributions 7/1/2025 – 6/30/2026	165,600	108,000	1,243,200	1,888,800
f) Excess Assets due to Employee Contributions [maximum, ($0, (3e) - (3d))]	165,600	108,000	1,243,200	0
g) Projected UAL/(Excess Assets) as of 6/30/2026 [(3a) * 1.068 - ((3c) + (3f)) * $1.068^{1/2}$]	**($87,249,973)**	**($17,695,318)**	**($153,965,076)**	**($14,675,497)**
4) Required Contribution				
a) Required Normal Cost Per Member, Per Month [(2c)]	$1.40	$1.80	$2.70	$7.80
b) Projected Active Members as of 6/30/2026	7,000	4,600	53,800	81,200
c) Required Normal Cost Contribution [(4a) * (4b) * 12 * $(1.068)^{1/2}$]	$121,533	$102,683	$1,801,411	$7,854,481
d) Amortization of the UAL/(Excess Assets)	(121,533)	(102,683)	(1,801,411)	(1,121,471)
e) Total Required Contributions [(4c) + (4d)]	0	0	0	6,733,010
f) Required Contributions Per Member, Per Month [(4e) / (4b) / 12], rounded to the nearest $0.10	$0.00	$0.00	$0.00	$6.90
g) Amortization Period	30-year	30-year	30-year	30-year
5) 2026-27 Required Employer/Employee Premiums				
a) Required Employee Premium Per Member, Per Month [$2]	$2.00	$2.00	$2.00	$2.00
b) Required Employer Premium Per Member, Per Month [maximum, ($0, (4f) - (5a))]	0.00	0.00	0.00	4.90

Development of Funding Requirements (continued)

The following table develops the annual premiums required for fiscal year 2026-27 for the Public Agency Indexed Level pool.

June 30, 2025	Public Agency Indexed Level
1) Development of Unfunded Liability	
a) Present Value of Future Benefits for Current Survivors as of 6/30/2025	$18,754,435
b) Present Value of Future Benefits for Active Members as of 6/30/2025	14,486,464
c) Reserve for Unclaimed Benefits as of 6/30/2025	0
d) Total Present Value of Future Benefits as of 6/30/2025 [(1a) + (1b)]	33,240,899
e) Present Value of Future Normal Costs as of 6/30/2025	10,605,499
f) Total Accrued Liabilities as of 6/30/2025 [(1c) + (1d) - (1e)]	22,635,400
g) Fair Value of Assets as of 6/30/2025	34,266,764
h) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(1f) - (1g)]	**($11,631,364)**
2) Development of Normal Cost	
a) Required Entry Age Normal Cost	$1,404,306
b) Active Members as of 6/30/2025	13,112
c) Total Per Member, Per Month 2025-26 Entry Age Normal Cost [(2a) / (2b) / 12], rounded to the nearest $0.10	8.90
3) 2026 Projected Unfunded Liability	
a) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(1h)]	($11,631,364)
b) Projected Normal Cost Contributions with Interest 7/1/2025 – 6/30/2026	1,574,964
c) Projected UAL Payment 7/1/2025 – 6/30/2026	(664,928)
d) Projected Required Contributions 7/1/2025 – 6/30/2026 [(3b) + (3c)]	910,036
e) Projected Employee Contributions 7/1/2025 – 6/30/2026	457,200
f) Excess Assets due to Employee Contributions [maximum, ($0, (3e) - (3d))]	0
g) Projected UAL/(Excess Assets) as of 6/30/2026 [(3a) * 1.068 - ((3c) + (3f)) * $1.068^{1/2}$]	**($11,735,133)**
4) Required Contribution	
a) Required Normal Cost Per Member, Per Month [(2c)]	$8.90
b) Projected Active Members as of 6/30/2026	13,100
c) Required Normal Cost Contribution [(4a) * (4b) * 12 * $(1.068)^{1/2}$]	$1,445,866
d) Amortization of the UAL/(Excess Assets)	(896,776)
e) Total Required Contributions [(4c) + (4d)]	549,090
f) Required Contributions Per Member, Per Month [(4e) / (4b) / 12], rounded to the nearest $0.10	$3.50
g) Amortization Period	30-year
5) 2026-27 Required Employer and Employee Premiums with Cost Sharing Provision	
a) Required Employee Premium Per Member, Per Month [maximum ($2, (4f) / 2)]	$2.00
b) Required Employer Premium Per Member, Per Month [maximum ($0, (4f) - (5a))]	1.50

Schedule of Amortization Bases

The schedule below shows the development of the required payments on the amortization bases in accordance with the Amortization Policy. In order to better achieve the objectives of the Amortization Policy, such as mitigating contribution volatility, a Fresh Start of the total UAL over a 15-year period was established in the June 30, 2022 actuarial valuation.

State 5th Level Pool

	Date Established	Ramp Level 2026-27	Ramp Shape	Remaining Period	Original Period	Balance 6/30/2025	Payment 2025-26	Projected Balance 6/30/2026	Payment 2026-27
Fresh Start	06/30/2022			12	15	$32,760,594	$3,750,109	$31,112,799	$3,750,109
Investment (Gain)/Loss	06/20/2023	60%	Up Only	18	20	1,481,910	60,917	1,519,726	91,376
Non-Investment (Gain)/Loss	06/20/2023			18	20	(4,146,709)	(382,421)	(4,033,476)	(382,421)
Investment (Gain)/Loss	06/20/2024	40%	Up Only	19	20	(3,364,216)	(72,313)	(3,518,251)	(144,626)
Non-Investment (Gain)/Loss	06/20/2024			19	20	(2,261,846)	(203,393)	(2,205,457)	(203,393)
Investment (Gain)/Loss	06/20/2025	20%	Up Only	20	20	(6,694,484)	0	(7,149,709)	(153,681)
Non-Investment (Gain)/Loss	06/20/2025			20	20	(4,268,515)	0	(4,558,774)	(409,941)
Assumption Change	06/20/2025			20	20	168,416	0	179,869	16,174
Total						**$13,675,150**	**$3,152,899**	**$11,346,727**	**$2,563,597**

(Gain)/Loss Analysis 6/30/2024 – 6/30/2025

To calculate the funding requirements of the plan, assumptions are made about future events that affect the amount and timing of benefits to be paid and assets to be accumulated. Each year, actual experience is compared to the expected experience based on the actuarial assumptions. This results in actual gains or losses, as shown below.

	State 5th Level	Schools 5th Level
1) Prior Year Unfunded Accrued Liability/(Excess Assets) Development		
a) Accrued Liability as of 6/30/2024	$153,785,899	$14,059,937
b) Fair Value of Assets as of 6/30/2024	127,171,416	110,559,351
c) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2024 [(1a) - (1b)]	**$26,614,483**	**($96,499,414)**
2) Development of Projected Unfunded Accrued Liability/(Excess Assets) for 6/30/2025		
a) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2024 [(1c)]	$26,614,483	($96,499,414)
b) Projected Unfunded Accrued Liability/(Excess Assets) Payment with Interest 7/1/2024 – 6/30/2025	3,826,571	(624,270)
c) Projected Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(2a) * 1.068 - (2b) * $1.068^{1/2}$]	24,469,733	(102,416,228)
3) Development of Projected Assets		
a) Fair Value of Assets as of 6/30/2024	$127,171,416	$110,559,351
b) Net Cash Flows 7/1/2024 – 6/30/2025	(3,686,772)	(1,074,000)
c) Net Transfer of Assets Into and Out of this Pool	0	0
d) Expected Assets as of 6/30/2025 [(3a) * 1.068 + ((3b) + (3c)) * $1.068^{1/2}$]	**$132,009,012**	**$116,967,471**
4) Current Year Unfunded Liability/(Excess Assets) Development		
a) Accrued Liability as of 6/30/2025	$152,378,646	$14,714,169
b) Fair Value of Assets as of 6/30/2025	138,703,496	122,700,648
c) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(4a) - (4b)]	**$13,675,150**	**($107,986,479)**
5) Development of (Gain)/Loss due to changes in Reserve for Unclaimed Benefits		
a) Reserve for Unclaimed Benefits as of 6/30/2024	$2,034,000	$450,000
b) Reserve for Unclaimed Benefits as of 6/30/2025	1,746,000	495,000
c) (Gain)/Loss due to changes in Reserve for Unclaimed Benefits [(5b) - (5a)]	(288,000)	45,000
6) (Gain)/Loss for the Period of 6/30/2024 – 6/30/2025		
a) Total (Gain)/Loss [(4c) - (2c)]	($10,794,583)	($5,570,251)
b) Investment (Gain)/Loss [(3d) - (4b)]	(6,694,484)	(5,733,177)
c) (Gain)/Loss due to changes in Reserve for Unclaimed Benefits [(5c)]	(288,000)	45,000
d) Assumptions Change	168,416	12,419
e) Non-Investment (Gain)/Loss [(6a) - (6b) - (6c) - (6d)]	(3,980,515)	105,507

(Gain)/Loss Analysis 6/30/2024 – 6/30/2025 (continued)

	Public Agency 1st Level	Public Agency 2nd Level	Public Agency 3rd Level	Public Agency 4th Level
1) Prior Year Unfunded Accrued Liability/(Excess Assets) Development				
a) Accrued Liability as of 6/30/2024	$2,552,168	$2,200,586	$32,729,893	$150,896,962
b) Fair Value of Assets as of 6/30/2024	75,315,322	16,771,258	160,454,199	159,315,252
c) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2024 [(1a) - (1b)]	**($72,763,154)**	**($14,570,672)**	**($127,724,306)**	**($8,418,290)**
2) Development of Projected Unfunded Accrued Liability/(Excess Assets) for 6/30/2025				
a) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2024 [(1c)]	($72,763,154)	($14,570,672)	($127,724,306)	($8,418,290)
b) Projected Unfunded Accrued Liability/(Excess Assets) Payment with Interest 7/1/2024 – 6/30/2025	43,813	10,663	(556,126)	(158,180)
c) Projected Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(2a) * 1.068 - (2b) * $1.068^{1/2}$]	(77,756,326)	(15,572,497)	(135,834,835)	(8,827,264)
3) Development of Projected Assets				
a) Fair Value of Assets as of 6/30/2024	$75,315,322	$16,771,258	$160,454,199	$159,315,252
b) Net Cash Flows 7/1/2024 – 6/30/2025	(69,024)	(114,866)	(1,788,082)	(6,677,175)
c) Net Transfer of Assets Into and Out of this Pool	0	0	(659,784)	659,784
d) Expected Assets as of 6/30/2025 [(3a) * 1.068 + ((3b) + (3c)) * $1.068^{1/2}$]	**$80,365,432**	**$17,792,996**	**$168,835,360**	**$163,930,071**
4) Current Year Unfunded Liability/(Excess Assets) Development				
a) Accrued Liability as of 6/30/2025	$2,618,529	$2,096,354	$32,478,732	$154,141,616
b) Fair Value of Assets as of 6/30/2025	84,268,939	18,652,299	177,116,136	168,535,451
c) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(4a) - (4b)]	**($81,650,410)**	**($16,555,945)**	**($144,637,404)**	**($14,393,835)**
5) Development of (Gain)/Loss due to changes in the Reserve for Unclaimed Benefits				
a) Reserve for Unclaimed Benefits as of 6/30/2024	$69,120	$116,100	$592,200	$2,929,800
b) Reserve for Unclaimed Benefits as of 6/30/2025	84,240	124,200	525,000	2,884,200
c) (Gain)/Loss due to changes in Reserve for Unclaimed Benefits [(5b) - (5a)]	15,120	8,100	(67,200)	(45,600)
6) (Gain)/Loss for the Period of 6/30/2024 – 6/30/2025				
a) Total (Gain)/Loss [(4c) - (2c)]	($3,894,084)	($983,448)	($8,802,569)	($5,566,571)
b) Investment (Gain)/Loss [(3d) - (4b)]	(3,903,507)	(859,303)	(8,280,776)	(4,605,380)
c) (Gain)/Loss due to changes in Reserve for Unclaimed Benefits [(5c)]	15,120	8,100	(67,200)	(45,600)
d) Assumptions Change	2,832	2,905	40,306	178,207
e) Non-Investment (Gain)/Loss [(6a) - (6b) - (6c) - (6d)]	(8,529)	(135,150)	(494,899)	(1,093,798)

(Gain)/Loss Analysis 6/30/2024 – 6/30/2025 (continued)

	Public Agency Indexed Level
1) Prior Year Unfunded Accrued Liability/(Excess Assets) Development	
a) Accrued Liability as of 6/30/2024	$22,659,024
b) Fair Value of Assets as of 6/30/2024	31,459,101
c) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2024 [(1a) - (1b)]	**($8,800,077)**
2) Development of Projected Unfunded Accrued Liability/(Excess Assets) for 6/30/2025	
a) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2024 [(1c)]	($8,800,077)
b) Projected Unfunded Accrued Liability/(Excess Assets) Payment with Interest 7/1/2024 – 6/30/2025	(674,719)
c) Projected Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(2a) * 1.068 - (2b) * $1.068^{1/2}$]	(8,701,200)
3) Development of Projected Assets	
a) Fair Value of Assets as of 6/30/2024	$31,459,101
b) Net Cash Flows 7/1/2024 – 6/30/2025	(632,909)
c) Net Transfer of Assets Into and Out of this Pool	0
d) Expected Assets as of 6/30/2025 [(3a) * 1.068 + ((3b) + (3c)) * $1.068^{1/2}$]	**$32,944,246**
4) Current Year Unfunded Liability/(Excess Assets) Development	
a) Accrued Liability as of 6/30/2025	$22,635,400
b) Fair Value of Assets as of 6/30/2025	34,266,764
c) Unfunded Accrued Liability/(Excess Assets) as of 6/30/2025 [(4a) - (4b)]	**($11,631,364)**
5) Development of (Gain)/Loss due to changes in the Reserve for Unclaimed Benefits	
a) Reserve for Unclaimed Benefits as of 6/30/2024	$0
b) Reserve for Unclaimed Benefits as of 6/30/2025	0
c) (Gain)/Loss due to changes in Reserve for Unclaimed Benefits [(5b) - (5a)]	0
6) (Gain)/Loss for the Period of 6/30/2024 – 6/30/2025	
a) Total (Gain)/Loss [(4c) - (2c)]	($2,930,164)
b) Investment (Gain)/Loss [(3d) - (4b)]	(1,322,518)
c) (Gain)/Loss due to changes in Reserve for Unclaimed Benefits [(5c)]	0
d) Assumptions Change	(450,277)
e) Non-Investment (Gain)/Loss [(6a) - (6b) - (6c) - (6d)]	(1,157,369)

Risk Analysis

25 Future Investment Return Scenarios

26 Discount Rate Sensitivity

27 Mortality Rate Sensitivity

28 Funded Status – Low-Default-Risk Basis

Future Investment Return Scenarios

Analysis using the investment return scenarios from the Asset Liability Management process completed in 2025 was performed to determine the effects of various future investment returns on required employer contributions. The CalPERS Funding Risk Mitigation Policy stipulates that when the investment return exceeds the discount rate by at least 2%, the board will consider adjustments to the discount rate. The projections below use a discount rate of 6.8% for all scenarios even though an annual return of 32.2% is high enough to trigger a board discussion on the discount rate. The projections also assume that all other actuarial assumptions will be realized and that no further changes in assumptions, contributions, benefits or funding will occur.

The portfolio has an expected volatility (or standard deviation) of 12.7% per year. Accordingly, in any given year there is a 2.5% probability that the annual return will be -18.6% or less, or 32.2% or more. These returns represent two standard deviations below and above the expected return of 6.8%.

The following tables show the effect of an annual return of -18.6% and 32.2% in fiscal year 2025-26 on the fiscal year 2027-28 employer and employee contributions. Note that for the State 5th Level, a single-year investment gain or loss decreases or increases the required UAL contribution amount incrementally for each of the next five years, not just one, due to the 5-year ramp in the amortization policy. However, the contribution requirements beyond the first year are also impacted by investment returns beyond the first year. Historically, significant downturns in the market are often followed by higher than average returns. Such investment gains would offset the impact of these single year negative returns in years beyond fiscal year 2027-28.

- -18.6% investment return (2 standard deviation loss)
- 6.8% investment return
- 32.2% investment return (2 standard deviation gain)

The tables below show fiscal year 2027-28 projected employee and employer contributions under the investment return scenarios mentioned above.

-18.6% Return

	2027-28 Employer Monthly Premium	2027-28 Employee Monthly Premium
State 5th Level	$6.20	$6.20
Schools 5th Level	0.00	2.00
PA 1st Level	0.00	2.00
PA 2nd Level	0.00	2.00
PA 3rd Level	0.00	2.00
PA 4th Level	6.70	2.00
PA Indexed Level	3.90	3.90

6.8% Return

	2027-28 Employer Monthly Premium	2027-28 Employee Monthly Premium
State 5th Level	$5.80	$5.80
Schools 5th Level	0.00	2.00
PA 1st Level	0.00	2.00
PA 2nd Level	0.00	2.00
PA 3rd Level	0.00	2.00
PA 4th Level	4.90	2.00
PA Indexed Level	1.60	2.00

32.2% Return

	2027-28 Employer Monthly Premium	2027-28 Employee Monthly Premium
State 5th Level	$5.40	$5.40
Schools 5th Level	0.00	2.00
PA 1st Level	0.00	2.00
PA 2nd Level	0.00	2.00
PA 3rd Level	0.00	2.00
PA 4th Level	1.60	2.00
PA Indexed Level	0.00	2.00

Discount Rate Sensitivity

The following tables illustrate the sensitivity of the valuation results to the discount rate assumption. Shown below are fiscal year 2026-27 contributions assuming alternate discount rates of 5.8% and 7.8%. Those rates were selected since they illustrate the impact of a 1.0% increase or decrease to the current discount rate assumption of 6.8%.

5.8% Discount Rate (-1%)

	2026-27 Employer Monthly Premium	2026-27 Employee Monthly Premium
State 5th Level	$6.95	$6.95
Schools 5th Level	0.00	2.00
PA 1st Level	0.00	2.00
PA 2nd Level	0.00	2.00
PA 3rd Level	0.00	2.00
PA 4th Level	6.80	2.00
PA Indexed Level	3.35	3.35

Increase in Contribution

	2026-27 Employer Monthly Premium	2026-27 Employee Monthly Premium
State 5th Level	$1.05	$1.05
Schools 5th Level	0.00	0.00
PA 1st Level	0.00	0.00
PA 2nd Level	0.00	0.00
PA 3rd Level	0.00	0.00
PA 4th Level	1.90	0.00
PA Indexed Level	1.85	1.35

7.8% Discount Rate (+1%)

	2026-27 Employer Monthly Premium	2026-27 Employee Monthly Premium
State 5th Level	$4.15	$4.15
Schools 5th Level	0.00	2.00
PA 1st Level	0.00	2.00
PA 2nd Level	0.00	2.00
PA 3rd Level	0.00	2.00
PA 4th Level	3.00	2.00
PA Indexed Level	0.00	2.00

Decrease in Contribution

	2026-27 Employer Monthly Premium	2026-27 Employee Monthly Premium
State 5th Level	($1.75)	($1.75)
Schools 5th Level	0.00	0.00
PA 1st Level	0.00	0.00
PA 2nd Level	0.00	0.00
PA 3rd Level	0.00	0.00
PA 4th Level	(1.90)	0.00
PA Indexed Level	(1.50)	0.00

Mortality Rate Sensitivity

The following tables illustrate the sensitivity of the valuation results to the mortality rate assumption. Shown below are fiscal year 2026-27 contributions assuming mortality rates that are 10% lower and 10% higher than the mortality tables used in the valuation. These mortality rates were only applied to individuals who were receiving a benefit or in a deferral status as of the valuation date. This analysis will give an indication of the potential required contributions if recipient mortality were to be 10% lower or 10% higher than expected over the long term.

Lower Mortality Rates (-10%)

	2026-27 Employer Monthly Premium	2026-27 Employee Monthly Premium
State 5th Level	$6.05	$6.05
Schools 5th Level	0.00	2.00
PA 1st Level	0.00	2.00
PA 2nd Level	0.00	2.00
PA 3rd Level	0.00	2.00
PA 4th Level	5.10	2.00
PA Indexed Level	1.80	2.00

Increase in Contribution

	2026-27 Employer Monthly Premium	2026-27 Employee Monthly Premium
State 5th Level	$0.15	$0.15
Schools 5th Level	0.00	0.00
PA 1st Level	0.00	0.00
PA 2nd Level	0.00	0.00
PA 3rd Level	0.00	0.00
PA 4th Level	0.20	0.00
PA Indexed Level	0.30	0.00

Higher Mortality Rate (+10%)

	2026-27 Employer Monthly Premium	2026-27 Employee Monthly Premium
State 5th Level	$5.75	$5.75
Schools 5th Level	0.00	2.00
PA 1st Level	0.00	2.00
PA 2nd Level	0.00	2.00
PA 3rd Level	0.00	2.00
PA 4th Level	4.60	2.00
PA Indexed Level	1.30	2.00

Decrease in Contribution

	2026-27 Employer Monthly Premium	2026-27 Employee Monthly Premium
State 5th Level	($0.15)	($0.15)
Schools 5th Level	0.00	0.00
PA 1st Level	0.00	0.00
PA 2nd Level	0.00	0.00
PA 3rd Level	0.00	0.00
PA 4th Level	(0.30)	0.00
PA Indexed Level	(0.20)	0.00

Funded Status – Low-Default-Risk Basis

Actuarial Standard of Practice (ASOP) No. 4, *Measuring Pension Obligations and Determining Pension Plan Costs or Contributions*, requires the disclosure of a low-default-risk obligation measure (LDROM) of benefit costs accrued as of the valuation date using a discount rate based on the yields of high-quality fixed income securities with cash flows that replicate expected benefit payments. Conceptually, this measure represents the level at which financial markets would value the accrued plan costs and would be approximately equal to the cost of a portfolio of low-default-risk bonds with similar financial characteristics to accrued plan costs.

As permitted in ASOP No. 4, the Actuarial Office uses the Term Insurance Method and the Entry Age Actuarial Cost Method to calculate the LDROM. As shown below, the discount rate used for the LDROM is 5.58%, which is the Standard FTSE Pension Liability Index[1] discount rate as of June 30, 2025.

June 30, 2025	State 5th Level	Schools 5th Level	Public Agency 1st Level	Public Agency 2nd Level
Discount Rate	5.58%	5.58%	5.58%	5.58%
Selected Measures on a Low-Default-Risk Basis				
1) Accrued Liability – Low-Default-Risk Basis (LDROM)	$169,699,893	$16,260,863	$2,914,883	$2,308,381
2) Fair Value of Assets	138,703,496	122,700,648	84,268,939	18,652,299
3) Unfunded Accrued Liability – Low-Default-Risk Basis [(1) – (2)]	$30,996,397	($106,439,785)	($81,354,056)	($16,343,918)
4) Unfunded Accrued Liability – Funding Policy Basis	13,675,150	(107,986,479)	(81,650,410)	(16,555,945)
5) Present Value of Unearned Investment Risk Premium [(3) – (4)]	$17,321,247	$1,546,694	$296,354	$212,027

June 30, 2025	Public Agency 3rd Level	Public Agency 4th Level	Public Agency Indexed Level
Discount Rate	5.58%	5.58%	5.58%
Selected Measures on a Low-Default-Risk Basis			
1) Accrued Liability – Low-Default-Risk Basis (LDROM)	$36,116,356	$171,071,826	$26,055,829
2) Fair Value of Assets	177,116,136	168,535,451	34,266,764
3) Unfunded Accrued Liability – Low-Default-Risk Basis [(1) – (2)]	($140,999,780)	$2,536,375	($8,210,935)
4) Unfunded Accrued Liability – Funding Policy Basis	(144,637,404)	(14,393,835)	(11,631,364)
5) Present Value of Unearned Investment Risk Premium [(3) – (4)]	$3,637,624	$16,930,210	$3,420,429

The difference between the unfunded liabilities on a low-default-risk basis and on the funding policy basis represents the present value of the investment risk premium that must be earned in future years to keep future contributions for currently accrued plan costs at the levels anticipated by the funding policy.

Benefit security for members of the plan relies on a combination of the assets in the plan, the investment income generated from those assets, and the ability of the plan sponsor to make necessary future contributions. If future returns fall short of 6.8%, benefit security could be at risk for some plans without higher than currently anticipated future contributions.

The funded status on a low-default-risk basis is not appropriate for assessing the need for future contributions.

(1) This index is based on a yield curve of hypothetical AA-rated zero-coupon corporate bonds whose maturities range from 6 months to 30 years. The index represents the single discount rate that would produce the same present value as discounting a standardized set of liability cash flows for a fully open pension plan using the yield curve. The liability cash flows are reasonably consistent with the pattern of benefits expected to be paid from the entire Public Employees' Retirement Fund for current and former plan members. A different index, hence a different discount rate, may be needed to measure the LDROM for a subset of the fund, such as a single rate plan or a group of retirees.

Appendix A – Actuarial Methods and Assumptions

Actuarial Data

As stated in the Actuarial Certification, the data which serves as the basis of this valuation has been obtained from the various CalPERS databases. We have reviewed the valuation data and believe that it is reasonable and appropriate in aggregate. We are unaware of any potential data issues that would have a material effect on the results of this valuation.

Actuarial Funding Method for Public Agency 1st, 2nd, 3rd, and 4th Level, and State and Schools 5th Level Pools

The actuarial funding method used, as provided in State statute for Public Agencies 1st, 2nd, 3rd, and 4th Level pools, and State and Schools 5th Level pools, is called the Term Insurance Method. This is a terminal funding arrangement with no pre-funding of the survivor benefits payable on account of deaths expected to occur beyond those in the coming year.

The Normal Cost for the year is equal to the Expected Claims (present value of benefits arising from deaths) that will occur in the coming fiscal year. The Expected Claims for the coming fiscal year are determined as the expected claim value divided by the expected member months for the coming fiscal year. The Normal Cost (or Expected Claims) per member, per month for the coming fiscal year is equal to a weighted average of ten years of Normal Costs. The Normal Cost (or Actual Claims divided by Actual Members) for each of the previous years are calculated as the Present Value of Benefits divided by the member counts. The ten years used in this calculation end one year before the valuation date. The most recent year is excluded, and the chart below shows the weights given to the years prior to and including the valuation year. This method attempts to mitigate Normal Cost volatility from year to year by phasing in the experience over a ten-year period. The Present Value of Benefits for current Survivors are recalculated each year, using the current assumptions. The reason for excluding the claims from the most recent year is that when new deaths occur each year, it is often unknown which benefit will ultimately apply (i.e., 1957 Survivor, Industrial Death, Pre-Retirement Option 2, or 1959 Survivor). Many times, new deaths are initially placed under the 1959 Survivor roll, but ultimately are reclassified to another roll sometime later. This can create extreme volatility in the Normal Cost calculation between valuation years, especially for smaller pools.

Weights for Historical Data to Calculate Expected Claims

The table below displays the weights applied to historical Present Value of Benefits and member counts to develop the expected claims per member, per month.

Data 't' Years Ago	Weights
0	0.0%
1	19.0%
2	17.0%
3	15.0%
4	13.0%
5	11.0%
6	9.0%
7	7.0%
8	5.0%
9	3.0%
10	1.0%

A Reserve for Unclaimed Benefits is included in the Accrued Liability. This is done by finding all survivors that are eligible to receive a benefit but are not currently being paid the benefit. This population is assumed to be spouses that were in deferral but have not received a benefit yet due to unforeseen reasons. The amount of this reserve is calculated as the difference between each individual's age as of the valuation date rounded to the nearest whole year minus the age for which their deferral ends, multiplied by their monthly benefit amount. Based on expected lifetimes, the maximum assumed age for receiving benefits is 87.

Actuarial Funding Method for Public Agency 1st, 2nd, 3rd and 4th Level, and State and Schools 5th Level Pools (continued)

Based upon current mortality tables, an individual who starts receiving a benefit at age 62 is expected to continue receiving until age 87. An individual who starts receiving a benefit at age 60 is also expected to continue receiving until age 87.

The Accrued Liability is equal to the Present Value of Benefits payable to current survivors, plus the Reserve for Unclaimed Benefits. If the Accrued Liability exceeds the Fair Value of Assets, the difference is called the Unfunded Liability. On the other hand, if the Fair Value of Assets exceeds the Accrued Liability, the difference is called Excess Assets.

The required employer monthly premium is the total required monthly premium less the $2.00 per month member contributions as required by State Statute Section 21581. For all Levels, existing excess assets in the pool will be amortized and directly used to offset required employer contributions. However, for the State and Schools 5th Level pools, if the total required monthly premium after amortization of excess assets exceeds $4.00, the member and the employer shall evenly share the required monthly premium. Excess assets for the Schools 5th Level pool, and Public Agency 1st, 2nd, and 3rd Level pools were sufficient to offset required employer contributions, based on June 30, 2025 data and assumptions. Excess assets for the Public Agency 4th Level were amortized over a 30-year period and are not sufficient to fully offset the required employer contribution. The resulting employer contribution for the 4th Level is $4.90 per covered member, per month.

Actuarial Funding Method for Public Agency Indexed Level Pool

The funding method used for the Public Agency Indexed Level pool is the Entry Age Actuarial Cost Method. Under this method, projected benefits are determined for all members and the associated liabilities are spread in a manner that produces an annual cost that increases by approximately 2% in each year.

The Normal Cost for the Public Agency Indexed Level pool is the portion of the total Entry Age Normal Cost, as described in the preceding paragraph that is allocated to the current fiscal year. Since there is no cost allocated to the current fiscal year for those already receiving benefits or are in a deferred status, only active members have a Normal Cost. The population demographics, excluding population growth, are assumed to remain stable for purposes of projecting the Normal Cost to the year for which the contribution requirement is being determined.

A Reserve for Unclaimed Benefits is included in the Accrued Liability. This is done by finding all survivors that are eligible to receive a benefit but are not currently being paid the benefit. This population is assumed to be spouses that were in deferral but have not received a benefit yet due to unforeseen reasons. The amount of this reserve is calculated as the difference between each individual's age as of the valuation date rounded to the nearest whole year minus the age for which their deferral ends, multiplied by their monthly benefit amount. Based on expected lifetimes, the maximum assumed age for receiving benefits is 87. Based upon current mortality tables, an individual who starts receiving a benefit at age 60 is expected to continue receiving until age 87.

The Accrued Liability is equal to the Present Value of Future Benefits for both current survivors and active members, less the Present Value of Future Normal Costs.

The total required monthly premium is the sum of the individual Normal Costs divided by the number of member months. The required employer monthly premium is the total required monthly premium less the $2.00 per month member contributions as required by State Statute Section 21581. Existing excess assets in the pool will be amortized and directly used to offset required employer contributions. However, if the total required monthly premium after amortization of excess assets exceeds $4.00, the member and the employer shall evenly share the required monthly premium. Excess assets for the Public Agency Indexed Level are amortized over a 30-year period. The employer contribution for the Indexed Level is $1.50 per covered member, per month.

Models

The valuation results are based on proprietary actuarial valuation models. The models are centralized and maintained by a specialized team to achieve a high degree of accuracy and consistency. The Actuarial Office is responsible for confirming the appropriateness of the inputs (such as participant data, actuarial methods and assumptions, and plan provisions) as well as performing tests and validating the reasonableness of the output. The results of our models are independently confirmed by parallel valuations performed by outside actuaries on a periodic basis using their models. In our professional judgment, our actuarial valuation models produce comprehensive funding information consistent with the purposes of the valuation and have no material limitations or known weaknesses.

Asset Valuation Method

The Actuarial Value of Assets is set equal to the fair value of assets. Asset values include accounts receivable.

Method for Projecting Active Counts

The projected counts this year assume a stable population. Projected counts are necessary to determine employer premiums.

Actuarial Assumptions

In 2025, CalPERS completed its most recent asset liability management study incorporating actuarial assumptions and strategic asset allocation. In November 2025, the board adopted changes to the asset allocation that increased the expected volatility of returns. The adopted asset allocation was expected to have a long-term blended return that continued to support a discount rate assumption of 6.80%. The board also approved several changes to the demographic assumptions that more closely aligned with actual experience.

For more details and additional rationale for the selection of the actuarial assumptions, please refer to the 2025 CalPERS Experience Study and Review of Actuarial Assumptions that can be found on the CalPERS website under: Forms and Publications. Click on “View All” and search for Experience Study.

All actuarial assumptions represent an estimate of future experience rather than observations of the estimates inherent in market data.

Economic Assumptions

The prescribed discount rate assumption, adopted by the board on November 19, 2025, is 6.80% compounded annually (net of investment and administrative expenses) as of June 30, 2025. Following the adoption of the Total Portfolio Approach (TPA), the discount rate is no longer based on a traditional building-block method tied to fixed target allocations for individual major asset classes. Instead, the long-term expected rate of return on assets is determined using a holistic total-fund framework. Expected future real rates of return (expected returns, net of pension plan investment expense and inflation) are derived from a board-adopted Reference Portfolio (comprising a 75% global equity and 25% bond mix) that sets the baseline market risk, combined with expected additional returns generated through active portfolio construction and asset classes outside of the reference portfolio. The current assumption has been reviewed for this valuation and is based on capital market assumptions and the total fund risk profile developed by the Investment Office in 2025.

Demographic Assumptions:

The mortality assumptions are based on mortality rates resulting from the most recent CalPERS Experience Study adopted by the CalPERS Board in November 2025. For purposes of the mortality rates, the rates incorporate generational mortality to capture on-going mortality improvement. Generational mortality explicitly assumes that members born more recently will live longer than the members born before them thereby capturing the mortality improvement seen in the past and expected continued improvement. For more details, please refer to the 2025 CalPERS Experience Study and Review of Actuarial Assumptions report that can be found on the CalPERS website.

Sample mortality rates for those who are receiving are shown in the following table:

	Healthy Recipients	
Age	Male	Female
35	0.00058	0.00029
40	0.00075	0.00039
45	0.00093	0.00054
50	0.00266	0.00197
55	0.00390	0.00328
60	0.00578	0.00458
65	0.00857	0.00608
70	0.01333	0.00989
75	0.02391	0.01777
80	0.04371	0.03401
85	0.08274	0.06166
90	0.14539	0.11086
95	0.24664	0.20364
100	0.36198	0.31582
105	0.52229	0.44679
110	1.00000	1.00000

The post-retirement mortality rates above are for 2017 and are projected generationally for future years using 80% of the Society of Actuaries' Scale MP-2021.

Indexed Level Claims Assumptions

The Public Agency Indexed Level pool's Accrued Liability and Entry Age Normal Cost for active members are calculated based on the actuarial assumptions for the plan that the members are currently in. For instance, if a member is currently working for an employer that provides a pension in a Miscellaneous 2% @ 55 plan, then the corresponding assumptions from the Miscellaneous 2% @ 55 plan would be used. Likewise, if the member is working in a Safety Police 2.7% @ 57 plan, then all the assumptions from the 2.7% @ 57 would be used. This is done to reflect the trends in the retirement based on the retirement formula and member category that an individual is working in.

The actuarial assumptions for each of these plans are as follows:

Eligible Survivor Status

For active members of both the Miscellaneous and Safety plans, the probability of having eligible survivor(s) at the date of death is assumed according to the following table:

Age at Death	Percent Having Eligible Survivor(s)
Age 24 and Under	10%
Between Ages 25 and 29	60%
Between Ages 30 and 39	80%
Between Ages 40 and 49	85%
Between Ages 50 and 54	80%
Between Ages 55 and 59	75%
Age 60 and Above	70%

Average claims are developed at every age using actual experience from the program. These average claims are then multiplied by the percentages in the above table. The results are used to estimate expected claims in the active population.

Benefit amounts and Present Value of Benefits were based on average claim experience. A sample of the average claim experience is shown in the table below:

Age at Death	Present Value of Average Claim[1] at the Time of Death[2]
Age 20 and Under	$10,886
25	88,635
30	127,126
35	121,853
40	115,702
45	99,236
50	79,115
55	64,137
60	54,481
65	52,723
70	53,008
75	52,541
Age 80 and Above	47,310

(1) Average claims were calculated using actual experience from the 1959 Survivor program and smoothed using a polynomial regression model.
(2) Values are based on an initial benefit of $500/$1,000/$1,500 for one, two, or three survivors, respectively. This was the benefit level on June 30, 2000, when the Indexed Level first became effective. The valuation program increases these amounts by 2% per year up to the current valuation year.

Additional Actuarial Assumptions Applicable to the PA Indexed Level

Pre-Retirement Mortality

The mortality assumptions are based on mortality rates resulting from the most recent CalPERS Experience Study adopted by the CalPERS Board in November 2025. For purposes of the mortality rates, the rates incorporate generational mortality to capture ongoing mortality improvement. Generational mortality explicitly assumes that members born more recently will live longer than the members born before them thereby capturing the mortality improvement seen in the past and expected continued improvement. For more details, please refer to the 2025 CalPERS Experience Study and Review of Actuarial Assumptions report that can be found on the CalPERS website.

Rates vary by age and gender. This table only contains a sample of the 2017 base table rates for illustrative purposes. The non-industrial death rates are used for all plans. The industrial death rates are used for Safety plans, except for local Safety members described in Government Code section 20423.6 where the agency has not specifically contracted for industrial death benefits.

	Pre-Retirement Mortality					
	Miscellaneous		Safety			
	Non-Industrial Death		Non-Industrial Death		Industrial Death	
Age	Male	Female	Male	Female	Male	Female
20	0.00039	0.00014	0.00038	0.00014	0.00004	0.00002
25	0.00033	0.00013	0.00034	0.00018	0.00004	0.00002
30	0.00044	0.00019	0.00042	0.00025	0.00005	0.00003
35	0.00058	0.00029	0.00048	0.00034	0.00005	0.00004
40	0.00075	0.00039	0.00055	0.00042	0.00006	0.00005
45	0.00093	0.00054	0.00066	0.00053	0.00007	0.00006
50	0.00134	0.00081	0.00092	0.00073	0.00010	0.00008
55	0.00198	0.00123	0.00138	0.00106	0.00015	0.00012
60	0.00287	0.00179	0.00221	0.00151	0.00025	0.00017

The pre-retirement mortality rates above are for 2017 and are projected generationally for future years using 80% of the Society of Actuaries' Scale MP-2021.

Miscellaneous plans usually have industrial death rates set to zero unless the agency has specifically contracted for Industrial Death Benefits. If so, each non-industrial death rate shown above will be split into two components; 99% will become the non-industrial death rate and 1% will become the industrial death rate.

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Termination with Refund

Rates vary by entry age and service for Miscellaneous plans. Rates vary by service for Safety plans. See sample rates in the tables below.

Duration of Service	Public Agency Miscellaneous											
	Entry Age 20		Entry Age 25		Entry Age 30		Entry Age 35		Entry Age 40		Entry Age 45	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	0.1757	0.1809	0.1698	0.1779	0.1600	0.1729	0.1502	0.1678	0.1404	0.1628	0.1433	0.1665
1	0.1448	0.1539	0.1378	0.1492	0.1261	0.1413	0.1144	0.1334	0.1027	0.1255	0.1053	0.1270
2	0.1151	0.1262	0.1084	0.1211	0.0973	0.1125	0.0862	0.1040	0.0751	0.0955	0.0772	0.0954
3	0.0876	0.0986	0.0820	0.0940	0.0728	0.0863	0.0636	0.0785	0.0543	0.0708	0.0559	0.0700
4	0.0633	0.0724	0.0590	0.0687	0.0519	0.0624	0.0447	0.0562	0.0376	0.0499	0.0387	0.0490
5	0.0432	0.0495	0.0400	0.0467	0.0347	0.0421	0.0294	0.0375	0.0240	0.0329	0.0249	0.0321
10	0.0096	0.0120	0.0088	0.0112	0.0074	0.0099	0.0060	0.0085	0.0046	0.0072	0.0044	0.0066
15	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
20	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

The Public Agency Miscellaneous termination and refund rates are also used for Public Agency Local Prosecutors.

Duration of Service	Public Agency Safety					
	Fire		Police		County Peace Officer	
	Male	Female	Male	Female	Male	Female
0	0.1112	0.1430	0.1298	0.1301	0.1077	0.1302
1	0.0717	0.1059	0.0789	0.0848	0.0750	0.0962
2	0.0442	0.0760	0.0460	0.0528	0.0514	0.0697
3	0.0262	0.0525	0.0263	0.0313	0.0350	0.0494
4	0.0151	0.0346	0.0154	0.0178	0.0238	0.0342
5	0.0087	0.0215	0.0098	0.0101	0.0163	0.0230
10	0.0017	0.0000	0.0031	0.0034	0.0039	0.0035
15	0.0000	0.0000	0.0000	0.0000	0.0020	0.0028
20	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

The Police termination and refund rates are also used for Other Safety, Local Sheriff, and School Police.

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Termination with Vested Benefits

Rates vary by entry age and service for Miscellaneous plans. Rates vary by service for Safety plans. See sample rates in the tables below.

Duration of Service	Public Agency Miscellaneous									
	Entry Age 20		Entry Age 25		Entry Age 30		Entry Age 35		Entry Age 40	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
5	0.0393	0.0505	0.0393	0.0505	0.0376	0.0447	0.0359	0.0388	0.0317	0.0375
10	0.0270	0.0348	0.0270	0.0348	0.0256	0.0326	0.0242	0.0303	0.0199	0.0240
15	0.0187	0.0251	0.0187	0.0251	0.0172	0.0217	0.0157	0.0183	0.0125	0.0140
20	0.0147	0.0183	0.0147	0.0183	0.0115	0.0138	0.0083	0.0092	0.0000	0.0000
25	0.0086	0.0112	0.0086	0.0112	0.0069	0.0081	0.0000	0.0000	0.0000	0.0000
30	0.0054	0.0060	0.0054	0.0060	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
35	0.0035	0.0048	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

The Public Agency Miscellaneous termination with vested benefits rates are also used for Public Agency Local Prosecutors.

Duration of Service	Public Agency Safety					
	Fire		Police		County Peace Officer	
	Male	Female	Male	Female	Male	Female
5	0.0089	0.0224	0.0156	0.0257	0.0177	0.0266
10	0.0066	0.0164	0.0113	0.0184	0.0126	0.0189
15	0.0048	0.0120	0.0082	0.0131	0.0089	0.0134
20	0.0035	0.0088	0.0060	0.0094	0.0063	0.0095
25	0.0024	0.0061	0.0042	0.0067	0.0042	0.0063
30	0.0012	0.0031	0.0021	0.0034	0.0021	0.0031
35	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

After termination with vested benefits, a Miscellaneous member is assumed to retire at age 60 and a Safety member at age 54.

The Police termination with vested benefits rates are also used for Other Safety, Local Sheriff, and School Police.

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Non-Industrial (Not Job-Related) Disability

Rates vary by age.

	Non-Industrial Disability	
Age	Public Agency Miscellaneous	Public Agency Safety
20	0.0000	0.0000
25	0.0000	0.0000
30	0.0003	0.0003
35	0.0005	0.0003
40	0.0010	0.0005
45	0.0018	0.0007
50	0.0025	0.0008
55	0.0019	0.0012
60	0.0017	0.0028

The Miscellaneous non-industrial disability rates are used for Local Prosecutors. The Safety non-industrial disability rates are used for Police, Fire, County Peace Officer, Other Safety, Local Sheriff, and School Police.

Industrial (Job-Related) Disability

Rates vary by age and category.

	Non-Industrial Disability		
Age	Fire	Police	County Peace Officer
20	0.0001	0.0000	0.0004
25	0.0002	0.0017	0.0013
30	0.0006	0.0048	0.0025
35	0.0012	0.0079	0.0043
40	0.0023	0.0110	0.0062
45	0.0036	0.0141	0.0081
50	0.0146	0.0185	0.0106
55	0.0307	0.0479	0.0151
60	0.0503	0.0602	0.0174

The County Peace Officer industrial disability rates are also used for Local Sheriff and Other Safety. 80% of the County Peace Officer industrial disability rates are used for School Police. 1% of the County Peace Officer industrial disability rates are used for Local Prosecutors. Normally, rates are zero for Miscellaneous plans unless the agency has specifically contracted for Industrial Disability Benefits. If so, each Miscellaneous non-industrial disability rate will be split into two components: 50% will become the non-industrial disability rate and 50% will become the industrial disability rate.

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement

Rates vary by age, service, and formula.

	Public Agency Miscellaneous 1.5% @ 65					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.005	0.012	0.014	0.020	0.023	0.023
51	0.012	0.014	0.014	0.018	0.020	0.020
52	0.009	0.012	0.014	0.019	0.021	0.021
53	0.009	0.012	0.014	0.020	0.024	0.024
54	0.011	0.014	0.017	0.025	0.030	0.030
55	0.012	0.023	0.033	0.060	0.084	0.084
56	0.014	0.022	0.032	0.053	0.071	0.071
57	0.016	0.025	0.033	0.053	0.070	0.070
58	0.022	0.026	0.036	0.057	0.074	0.074
59	0.023	0.035	0.044	0.065	0.086	0.086
60	0.037	0.043	0.054	0.078	0.095	0.114
61	0.038	0.055	0.073	0.093	0.116	0.139
62	0.055	0.076	0.090	0.110	0.127	0.136
63	0.075	0.097	0.112	0.133	0.149	0.167
64	0.076	0.104	0.114	0.142	0.163	0.176
65	0.103	0.135	0.154	0.184	0.202	0.211
66	0.133	0.170	0.179	0.198	0.207	0.203
67	0.137	0.181	0.190	0.203	0.203	0.203
68	0.146	0.176	0.178	0.191	0.191	0.191
69	0.124	0.163	0.171	0.184	0.184	0.184
70	0.197	0.197	0.197	0.197	0.197	0.197

	Public Agency Miscellaneous 2% @ 60					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.006	0.014	0.016	0.023	0.027	0.027
51	0.014	0.016	0.017	0.021	0.023	0.023
52	0.010	0.014	0.017	0.022	0.025	0.025
53	0.010	0.014	0.017	0.023	0.028	0.028
54	0.013	0.016	0.020	0.029	0.035	0.035
55	0.014	0.027	0.039	0.071	0.099	0.099
56	0.017	0.026	0.038	0.062	0.083	0.083
57	0.019	0.029	0.039	0.062	0.082	0.082
58	0.026	0.031	0.042	0.067	0.087	0.087
59	0.027	0.041	0.052	0.077	0.101	0.101
60	0.044	0.050	0.064	0.092	0.112	0.134
61	0.045	0.065	0.086	0.109	0.136	0.164
62	0.065	0.089	0.106	0.129	0.149	0.160
63	0.088	0.114	0.132	0.157	0.175	0.197
64	0.089	0.122	0.134	0.167	0.192	0.207
65	0.121	0.159	0.181	0.216	0.238	0.248
66	0.157	0.200	0.210	0.233	0.244	0.239
67	0.161	0.213	0.223	0.239	0.239	0.239
68	0.172	0.207	0.209	0.225	0.225	0.225
69	0.146	0.192	0.201	0.216	0.216	0.216
70	0.232	0.232	0.232	0.232	0.232	0.232

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement (continued)

	Public Agency Miscellaneous 2% @ 55					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.007	0.014	0.017	0.023	0.028	0.028
51	0.015	0.016	0.018	0.021	0.024	0.024
52	0.010	0.015	0.017	0.022	0.025	0.025
53	0.010	0.016	0.019	0.026	0.030	0.030
54	0.014	0.019	0.023	0.033	0.041	0.041
55	0.016	0.031	0.046	0.083	0.116	0.116
56	0.023	0.034	0.049	0.081	0.107	0.107
57	0.025	0.039	0.053	0.083	0.109	0.109
58	0.032	0.040	0.053	0.085	0.112	0.112
59	0.034	0.050	0.064	0.095	0.126	0.126
60	0.056	0.065	0.083	0.118	0.145	0.173
61	0.046	0.066	0.088	0.113	0.140	0.170
62	0.095	0.129	0.155	0.186	0.216	0.232
63	0.115	0.149	0.171	0.204	0.226	0.256
64	0.101	0.137	0.151	0.187	0.216	0.233
65	0.149	0.195	0.223	0.265	0.293	0.307
66	0.212	0.268	0.282	0.315	0.329	0.323
67	0.188	0.249	0.260	0.279	0.279	0.279
68	0.203	0.243	0.245	0.264	0.264	0.264
69	0.161	0.211	0.221	0.238	0.238	0.238
70	0.275	0.275	0.275	0.275	0.275	0.275

	Public Agency Miscellaneous 2.5% @ 55					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.009	0.018	0.023	0.031	0.037	0.037
51	0.019	0.021	0.023	0.027	0.031	0.031
52	0.012	0.018	0.023	0.028	0.033	0.033
53	0.014	0.020	0.026	0.035	0.041	0.041
54	0.017	0.023	0.029	0.041	0.050	0.050
55	0.024	0.049	0.071	0.128	0.179	0.179
56	0.030	0.046	0.068	0.111	0.146	0.146
57	0.031	0.048	0.066	0.104	0.138	0.138
58	0.040	0.049	0.064	0.103	0.135	0.135
59	0.039	0.059	0.075	0.110	0.145	0.145
60	0.060	0.069	0.087	0.126	0.153	0.183
61	0.050	0.072	0.095	0.121	0.151	0.182
62	0.096	0.131	0.157	0.189	0.220	0.236
63	0.099	0.129	0.149	0.177	0.197	0.222
64	0.099	0.134	0.149	0.184	0.212	0.229
65	0.131	0.172	0.196	0.233	0.258	0.269
66	0.210	0.266	0.279	0.312	0.326	0.319
67	0.183	0.242	0.253	0.272	0.272	0.272
68	0.184	0.220	0.222	0.240	0.240	0.240
69	0.158	0.207	0.217	0.234	0.234	0.234
70	0.267	0.267	0.267	0.267	0.267	0.267

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement (continued)

	Public Agency Miscellaneous 2.7% @ 55					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.008	0.016	0.020	0.027	0.033	0.033
51	0.017	0.019	0.021	0.026	0.029	0.029
52	0.012	0.018	0.023	0.028	0.033	0.033
53	0.013	0.019	0.025	0.034	0.039	0.039
54	0.018	0.025	0.031	0.044	0.053	0.053
55	0.030	0.060	0.088	0.158	0.221	0.221
56	0.036	0.054	0.080	0.131	0.174	0.174
57	0.034	0.052	0.070	0.111	0.147	0.147
58	0.046	0.055	0.074	0.119	0.157	0.157
59	0.042	0.062	0.079	0.117	0.154	0.154
60	0.066	0.077	0.096	0.139	0.170	0.202
61	0.053	0.077	0.102	0.132	0.164	0.199
62	0.093	0.127	0.152	0.184	0.213	0.228
63	0.104	0.134	0.155	0.184	0.205	0.231
64	0.096	0.130	0.144	0.178	0.205	0.221
65	0.155	0.202	0.231	0.275	0.304	0.318
66	0.199	0.252	0.265	0.296	0.309	0.303
67	0.176	0.233	0.244	0.262	0.262	0.262
68	0.188	0.225	0.227	0.245	0.245	0.245
69	0.165	0.216	0.227	0.244	0.244	0.244
70	0.256	0.256	0.256	0.256	0.256	0.256

	Public Agency Miscellaneous 3% @ 60					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.009	0.019	0.023	0.031	0.037	0.037
51	0.021	0.023	0.025	0.030	0.034	0.034
52	0.013	0.018	0.023	0.029	0.033	0.033
53	0.013	0.019	0.025	0.034	0.039	0.039
54	0.016	0.022	0.028	0.040	0.048	0.048
55	0.015	0.031	0.045	0.081	0.114	0.114
56	0.022	0.033	0.048	0.080	0.105	0.105
57	0.024	0.038	0.052	0.082	0.108	0.108
58	0.034	0.041	0.055	0.089	0.116	0.116
59	0.032	0.049	0.062	0.093	0.121	0.121
60	0.096	0.112	0.141	0.204	0.249	0.295
61	0.058	0.085	0.112	0.143	0.179	0.216
62	0.104	0.141	0.169	0.203	0.237	0.254
63	0.106	0.138	0.158	0.188	0.210	0.236
64	0.100	0.136	0.151	0.187	0.215	0.232
65	0.161	0.211	0.241	0.287	0.317	0.332
66	0.220	0.278	0.292	0.327	0.341	0.334
67	0.185	0.245	0.256	0.275	0.275	0.275
68	0.191	0.229	0.231	0.249	0.249	0.249
69	0.163	0.214	0.224	0.241	0.241	0.241
70	0.278	0.278	0.278	0.278	0.278	0.278

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement (continued)

	Public Agency Miscellaneous 2% @ 62					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.000	0.000	0.000	0.000	0.000	0.000
51	0.000	0.000	0.000	0.000	0.000	0.000
52	0.008	0.013	0.015	0.019	0.023	0.023
53	0.009	0.014	0.016	0.023	0.026	0.026
54	0.012	0.015	0.019	0.026	0.033	0.033
55	0.013	0.025	0.037	0.066	0.092	0.092
56	0.016	0.025	0.036	0.060	0.080	0.080
57	0.018	0.027	0.037	0.059	0.077	0.077
58	0.023	0.028	0.036	0.059	0.077	0.077
59	0.023	0.033	0.042	0.063	0.083	0.083
60	0.035	0.041	0.050	0.074	0.090	0.107
61	0.037	0.053	0.070	0.090	0.113	0.137
62	0.055	0.076	0.091	0.109	0.127	0.136
63	0.071	0.091	0.105	0.126	0.140	0.158
64	0.070	0.097	0.107	0.132	0.153	0.165
65	0.102	0.133	0.153	0.181	0.201	0.210
66	0.139	0.176	0.185	0.207	0.215	0.212
67	0.145	0.192	0.201	0.216	0.216	0.216
68	0.158	0.191	0.192	0.207	0.207	0.207
69	0.138	0.180	0.189	0.203	0.203	0.203
70	0.212	0.212	0.212	0.212	0.212	0.212

	Public Agency Police Half Pay at age 55 and 2% at age 55					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.015	0.020	0.031	0.037	0.054	0.060
51	0.006	0.027	0.034	0.031	0.045	0.060
52	0.055	0.025	0.033	0.037	0.055	0.059
53	0.014	0.014	0.030	0.040	0.062	0.071
54	0.064	0.029	0.036	0.039	0.073	0.103
55	0.031	0.039	0.070	0.118	0.156	0.191
56	0.037	0.051	0.068	0.101	0.127	0.150
57	0.061	0.063	0.077	0.105	0.119	0.119
58	0.091	0.070	0.078	0.101	0.112	0.112
59	0.135	0.083	0.084	0.103	0.113	0.113
60	0.066	0.086	0.094	0.115	0.126	0.126
61	0.120	0.120	0.120	0.120	0.120	0.120
62	0.140	0.140	0.140	0.140	0.140	0.140
63	0.150	0.150	0.150	0.150	0.150	0.150
64	0.140	0.140	0.140	0.140	0.140	0.140
65	1.000	1.000	1.000	1.000	1.000	1.000

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement (continued)

	Public Agency Fire Half Pay at age 55 and 2% at age 55					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.007	0.009	0.014	0.017	0.025	0.027
51	0.003	0.015	0.020	0.019	0.026	0.035
52	0.034	0.015	0.020	0.023	0.033	0.036
53	0.014	0.014	0.030	0.040	0.062	0.071
54	0.071	0.033	0.040	0.043	0.081	0.115
55	0.024	0.031	0.055	0.093	0.123	0.151
56	0.033	0.045	0.060	0.090	0.113	0.133
57	0.075	0.075	0.093	0.127	0.143	0.143
58	0.070	0.053	0.059	0.077	0.086	0.086
59	0.122	0.076	0.077	0.094	0.103	0.103
60	0.067	0.087	0.095	0.116	0.127	0.127
61	0.121	0.121	0.121	0.121	0.121	0.121
62	0.140	0.140	0.140	0.140	0.140	0.140
63	0.136	0.136	0.136	0.136	0.136	0.136
64	0.163	0.163	0.163	0.163	0.163	0.163
65	1.000	1.000	1.000	1.000	1.000	1.000

	Public Agency Police 2% @ 50					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.023	0.030	0.046	0.055	0.081	0.090
51	0.009	0.040	0.051	0.047	0.067	0.090
52	0.083	0.038	0.049	0.056	0.082	0.088
53	0.021	0.021	0.045	0.060	0.093	0.106
54	0.096	0.043	0.054	0.058	0.109	0.154
55	0.046	0.059	0.105	0.177	0.234	0.286
56	0.056	0.077	0.101	0.152	0.190	0.224
57	0.092	0.093	0.116	0.157	0.178	0.178
58	0.137	0.104	0.117	0.151	0.168	0.168
59	0.201	0.125	0.126	0.155	0.169	0.169
60	0.099	0.130	0.141	0.173	0.189	0.189
61	0.180	0.180	0.180	0.180	0.180	0.180
62	0.210	0.210	0.210	0.210	0.210	0.210
63	0.226	0.226	0.226	0.226	0.226	0.226
64	0.211	0.211	0.211	0.211	0.211	0.211
65	1.000	1.000	1.000	1.000	1.000	1.000

These rates also apply to County Peace Officers, Local Prosecutors, Local Sheriff, School Police, and Other Safety.

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement (continued)

	Public Agency Fire 2% @ 50					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.010	0.014	0.021	0.025	0.037	0.040
51	0.005	0.023	0.030	0.028	0.039	0.053
52	0.051	0.023	0.030	0.035	0.050	0.054
53	0.021	0.021	0.045	0.060	0.093	0.106
54	0.107	0.049	0.060	0.065	0.122	0.173
55	0.036	0.046	0.083	0.140	0.184	0.225
56	0.050	0.068	0.089	0.135	0.168	0.198
57	0.110	0.113	0.140	0.190	0.215	0.215
58	0.105	0.080	0.089	0.116	0.129	0.129
59	0.183	0.114	0.115	0.140	0.154	0.154
60	0.101	0.131	0.142	0.175	0.191	0.191
61	0.182	0.182	0.182	0.182	0.182	0.182
62	0.210	0.210	0.210	0.210	0.210	0.210
63	0.204	0.204	0.204	0.204	0.204	0.204
64	0.246	0.246	0.246	0.246	0.246	0.246
65	1.000	1.000	1.000	1.000	1.000	1.000

	Public Agency Police 3% @ 55					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.021	0.029	0.045	0.054	0.081	0.089
51	0.009	0.039	0.051	0.047	0.066	0.088
52	0.082	0.037	0.049	0.055	0.081	0.088
53	0.021	0.021	0.045	0.059	0.093	0.105
54	0.096	0.043	0.054	0.058	0.110	0.155
55	0.046	0.059	0.107	0.179	0.237	0.289
56	0.057	0.078	0.103	0.154	0.193	0.227
57	0.093	0.096	0.118	0.160	0.181	0.181
58	0.137	0.105	0.117	0.152	0.168	0.168
59	0.202	0.125	0.126	0.155	0.169	0.169
60	0.100	0.130	0.142	0.174	0.190	0.190
61	0.182	0.182	0.182	0.182	0.182	0.182
62	0.213	0.213	0.213	0.213	0.213	0.213
63	0.224	0.224	0.224	0.224	0.224	0.224
64	0.213	0.213	0.213	0.213	0.213	0.213
65	1.000	1.000	1.000	1.000	1.000	1.000

These rates also apply to County Peace Officers, Local Prosecutors, Local Sheriff, School Police, and Other Safety.

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement (continued)

	Public Agency Fire 3% @ 55					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.010	0.014	0.020	0.025	0.037	0.040
51	0.005	0.023	0.030	0.028	0.039	0.052
52	0.050	0.023	0.030	0.034	0.050	0.053
53	0.021	0.021	0.045	0.060	0.093	0.105
54	0.107	0.049	0.060	0.065	0.123	0.174
55	0.037	0.046	0.084	0.142	0.187	0.228
56	0.050	0.069	0.091	0.137	0.171	0.201
57	0.113	0.115	0.141	0.192	0.218	0.218
58	0.105	0.080	0.089	0.116	0.129	0.129
59	0.183	0.114	0.115	0.141	0.154	0.154
60	0.101	0.131	0.143	0.175	0.191	0.191
61	0.183	0.183	0.183	0.183	0.183	0.183
62	0.213	0.213	0.213	0.213	0.213	0.213
63	0.203	0.203	0.203	0.203	0.203	0.203
64	0.248	0.248	0.248	0.248	0.248	0.248
65	1.000	1.000	1.000	1.000	1.000	1.000

	Public Agency Police 3% @ 50					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.082	0.075	0.131	0.190	0.256	0.322
51	0.061	0.058	0.102	0.149	0.202	0.254
52	0.039	0.071	0.101	0.139	0.181	0.222
53	0.016	0.040	0.086	0.133	0.184	0.235
54	0.059	0.068	0.084	0.105	0.175	0.280
55	0.043	0.055	0.098	0.165	0.218	0.266
56	0.065	0.088	0.117	0.175	0.220	0.259
57	0.110	0.111	0.137	0.187	0.212	0.212
58	0.177	0.135	0.151	0.196	0.218	0.218
59	0.279	0.174	0.176	0.216	0.235	0.235
60	0.121	0.158	0.172	0.211	0.230	0.230
61	0.205	0.205	0.205	0.205	0.205	0.205
62	0.211	0.211	0.211	0.211	0.211	0.211
63	0.208	0.208	0.208	0.208	0.208	0.208
64	0.246	0.246	0.246	0.246	0.246	0.246
65	1.000	1.000	1.000	1.000	1.000	1.000

These rates also apply to County Peace Officers, Local Prosecutors, Local Sheriff, School Police, and Other Safety.

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement (continued)

	Public Agency Fire 3% @ 50					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.041	0.037	0.065	0.094	0.127	0.159
51	0.033	0.031	0.055	0.081	0.109	0.137
52	0.024	0.042	0.060	0.082	0.107	0.132
53	0.010	0.026	0.056	0.086	0.119	0.152
54	0.041	0.047	0.058	0.073	0.121	0.192
55	0.029	0.038	0.068	0.114	0.151	0.184
56	0.050	0.068	0.089	0.134	0.168	0.198
57	0.085	0.087	0.108	0.147	0.166	0.166
58	0.169	0.128	0.144	0.186	0.207	0.207
59	0.225	0.140	0.142	0.173	0.189	0.189
60	0.112	0.146	0.158	0.195	0.212	0.212
61	0.219	0.219	0.219	0.219	0.219	0.219
62	0.238	0.238	0.238	0.238	0.238	0.238
63	0.229	0.229	0.229	0.229	0.229	0.229
64	0.195	0.195	0.195	0.195	0.195	0.195
65	1.000	1.000	1.000	1.000	1.000	1.000

	Public Agency Police 2% @ 57					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.015	0.020	0.031	0.037	0.055	0.060
51	0.006	0.027	0.034	0.031	0.045	0.060
52	0.055	0.025	0.033	0.037	0.055	0.059
53	0.014	0.014	0.030	0.040	0.062	0.071
54	0.064	0.029	0.036	0.039	0.073	0.103
55	0.031	0.039	0.070	0.118	0.156	0.191
56	0.037	0.051	0.068	0.101	0.127	0.150
57	0.061	0.063	0.077	0.105	0.119	0.119
58	0.091	0.070	0.078	0.101	0.112	0.112
59	0.135	0.083	0.084	0.103	0.113	0.113
60	0.066	0.086	0.094	0.115	0.126	0.126
61	0.120	0.120	0.120	0.120	0.120	0.120
62	0.140	0.140	0.140	0.140	0.140	0.140
63	0.150	0.150	0.150	0.150	0.150	0.150
64	0.140	0.140	0.140	0.140	0.140	0.140
65	1.000	1.000	1.000	1.000	1.000	1.000

These rates also apply to County Peace Officers, Local Prosecutors, Local Sheriff, School Police, and Other Safety.

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement (continued)

Age	Public Agency Fire 2% @ 57					
	Duration of Service					
	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.007	0.009	0.014	0.017	0.025	0.027
51	0.003	0.015	0.020	0.019	0.026	0.035
52	0.034	0.015	0.020	0.023	0.033	0.036
53	0.014	0.014	0.030	0.040	0.062	0.071
54	0.071	0.033	0.040	0.043	0.081	0.115
55	0.024	0.031	0.055	0.093	0.123	0.151
56	0.033	0.045	0.060	0.090	0.113	0.133
57	0.073	0.075	0.093	0.127	0.143	0.143
58	0.070	0.053	0.059	0.077	0.086	0.086
59	0.122	0.076	0.077	0.094	0.103	0.103
60	0.067	0.087	0.095	0.116	0.127	0.127
61	0.121	0.121	0.121	0.121	0.121	0.121
62	0.140	0.140	0.140	0.140	0.140	0.140
63	0.136	0.136	0.136	0.136	0.136	0.136
64	0.163	0.163	0.163	0.163	0.163	0.163
65	1.000	1.000	1.000	1.000	1.000	1.000

Age	Public Agency Police 2.5% @ 57					
	Duration of Service					
	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.023	0.030	0.046	0.055	0.082	0.090
51	0.009	0.040	0.051	0.047	0.067	0.090
52	0.083	0.038	0.049	0.056	0.082	0.088
53	0.021	0.021	0.045	0.060	0.093	0.106
54	0.096	0.043	0.054	0.058	0.109	0.154
55	0.046	0.059	0.107	0.178	0.236	0.287
56	0.057	0.078	0.102	0.153	0.191	0.226
57	0.092	0.094	0.117	0.158	0.179	0.179
58	0.138	0.105	0.118	0.152	0.169	0.169
59	0.203	0.125	0.127	0.156	0.170	0.170
60	0.099	0.129	0.141	0.173	0.189	0.189
61	0.180	0.180	0.180	0.180	0.180	0.180
62	0.210	0.210	0.210	0.210	0.210	0.210
63	0.226	0.226	0.226	0.226	0.226	0.226
64	0.210	0.210	0.210	0.210	0.210	0.210
65	1.000	1.000	1.000	1.000	1.000	1.000

These rates also apply to County Peace Officers, Local Prosecutors, Local Sheriff, School Police, and Other Safety.

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement (continued)

	Public Agency Fire 2.5% @ 57					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.010	0.014	0.021	0.025	0.037	0.040
51	0.005	0.023	0.030	0.028	0.039	0.053
52	0.051	0.023	0.030	0.035	0.050	0.054
53	0.021	0.021	0.045	0.060	0.093	0.106
54	0.107	0.049	0.060	0.065	0.122	0.173
55	0.036	0.046	0.084	0.141	0.186	0.227
56	0.050	0.069	0.090	0.136	0.170	0.200
57	0.112	0.114	0.140	0.191	0.217	0.217
58	0.106	0.080	0.090	0.116	0.130	0.130
59	0.184	0.114	0.116	0.142	0.155	0.155
60	0.100	0.131	0.142	0.174	0.190	0.190
61	0.182	0.182	0.182	0.182	0.182	0.182
62	0.210	0.210	0.210	0.210	0.210	0.210
63	0.204	0.204	0.204	0.204	0.204	0.204
64	0.245	0.245	0.245	0.245	0.245	0.245
65	1.000	1.000	1.000	1.000	1.000	1.000

	Public Agency Police 2.7% @ 57					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.023	0.030	0.046	0.055	0.082	0.090
51	0.009	0.040	0.051	0.047	0.067	0.090
52	0.083	0.038	0.049	0.056	0.082	0.088
53	0.021	0.021	0.045	0.060	0.093	0.106
54	0.096	0.043	0.054	0.058	0.109	0.154
55	0.046	0.059	0.107	0.178	0.236	0.287
56	0.057	0.078	0.102	0.153	0.191	0.226
57	0.092	0.094	0.117	0.158	0.179	0.179
58	0.138	0.105	0.118	0.152	0.169	0.169
59	0.203	0.125	0.127	0.156	0.170	0.170
60	0.099	0.129	0.141	0.173	0.189	0.189
61	0.180	0.180	0.180	0.180	0.180	0.180
62	0.210	0.210	0.210	0.210	0.210	0.210
63	0.226	0.226	0.226	0.226	0.226	0.226
64	0.210	0.210	0.210	0.210	0.210	0.210
65	1.000	1.000	1.000	1.000	1.000	1.000

These rates also apply to County Peace Officers, Local Prosecutors, Local Sheriff, School Police, and Other Safety.

Additional Actuarial Assumptions Applicable to the PA Indexed Level (continued)

Service Retirement (continued)

	Public Agency Fire 2.7% @ 57					
	Duration of Service					
Age	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
50	0.010	0.014	0.021	0.025	0.037	0.040
51	0.005	0.023	0.030	0.028	0.039	0.053
52	0.051	0.023	0.030	0.035	0.050	0.054
53	0.021	0.021	0.045	0.060	0.093	0.106
54	0.107	0.049	0.060	0.065	0.122	0.173
55	0.036	0.046	0.084	0.141	0.186	0.227
56	0.050	0.069	0.090	0.136	0.170	0.200
57	0.112	0.114	0.140	0.191	0.217	0.217
58	0.106	0.080	0.090	0.116	0.130	0.130
59	0.184	0.114	0.116	0.142	0.155	0.155
60	0.100	0.131	0.142	0.174	0.190	0.190
61	0.182	0.182	0.182	0.182	0.182	0.182
62	0.210	0.210	0.210	0.210	0.210	0.210
63	0.204	0.204	0.204	0.204	0.204	0.204
64	0.245	0.245	0.245	0.245	0.245	0.245
65	1.000	1.000	1.000	1.000	1.000	1.000

Appendix B – Principal Plan Provisions

The 1959 Survivor program was designed to provide pre-retirement death benefits comparable to those provided by Social Security, formally the Federal Old Age and Survivor Insurance (OASI) program, to CalPERS' members not covered by Social Security.

Eligibility

The benefit is available only to those members not covered by Social Security OASI benefits. For public agencies, this benefit is provided by contract with CalPERS. Only those public agencies that contract for the 1st, 2nd, 3rd, 4th, or Indexed Levels of the program are eligible for the benefits valued in this report. The Public Agency 1st and 2nd Levels have been closed since January 1, 1994 and the 3rd Level has been closed since July 1, 2001. For State and Schools members, the 5th Level benefit is provided by State statute to certain groups of employees. Members who are eligible for the benefit are given a one-time option to join at the time of the 1959 Survivor contract. Members hired subsequent to the time of contract are automatically enrolled in the program.

Spousal or Domestic Partner Benefit

The benefit is a monthly payment to eligible surviving spouses or domestic partners age 62 or older for the Public Agency 1st, 2nd, and 3rd Levels and age 60 or older for all other Levels. The benefit is also payable under these deferred ages for spouses or partners that have care of children under the age of 22. As an example, assume an agency contracts for the 3rd Level benefit and an active member dies and leaves behind a 35-year-old spouse and 2 children, ages 5 and 15. The following table describes how the benefit would be paid over the course of time.

Event	Monthly Benefit Paid
Member Death	$840
1st Child Turns 22	$700
2nd Child Turns 22[1]	$0
Spouse Turns 62[2]	$350

(1) At this time, the spouse would be 52 years old and would not receive any benefit until age 62.
(2) Spouse would continue to receive this benefit until his/her death.

Child Benefit

Children are eligible if they are not married or in a registered domestic partnership and are under the age of 22 whether or not a spouse or domestic partner exists. For 3 or more children, the 3-survivor benefit is paid; for 2 children, the 2-survivor benefit is paid and so forth (see tables below). In all cases, unless a child is disabled, the benefit stops at age 22. If a child is disabled, the benefit is paid until the disability ceases.

Parental Benefits

If there is no eligible spouse or domestic partner or children, parent(s) dependent for at least half of their support from the deceased member may be eligible for benefits. The parent(s) must be over age 62 for the Public Agency 1st, 2nd, and 3rd Levels and over age 60 for all other Levels.

Monthly Benefit Amounts

The monthly benefit amount depends upon the coverage Level within the program.

1st, 2nd, and 3rd Levels (For Members of Public Agencies who Contract)

	1st Level	2nd Level	3rd Level
Spouse or Domestic Partner with Two or More Eligible Children; or Three or More Eligible Children	$430	$538	$840
Spouse or Domestic Partner with One Eligible Child; or Two Eligible Children Only	360	450	700
Spouse or Domestic Partner Age 62 or Older; or One Eligible Child Only; or Eligible Dependent parents	180	225	350

4th Level and Indexed Level (For Members of Public Agencies who Contract) and 5th Level (State and Schools Members)

	4th Level	Indexed Level	State and Schools 5th Level
Spouse or Domestic Partner with Two or More Eligible Children; or Three or More Eligible Children	$2,280	$2,510[1]	$1,800
Spouse or Domestic Partner with One Eligible Child; or Two Eligible Children Only	1,900	1,673[1]	1,500
Spouse or Domestic Partner Age 60 or Older; or One Eligible Child Only; or Eligible Dependent parents	950	837[1]	750

(1) These figures indicate calendar year benefit amounts for the Indexed Level in effect for calendar year 2026. Benefit amounts will increase by 2% each January 1.

Comparison of Social Security and CalPERS 1959 Survivor Benefits

The following tables compare current Social Security survivor benefits with current benefit levels paid under the 1959 Survivor Program.

Social Security

Survivor Group	Low	Average	High
Three Survivors	$2,043	$3,378	$5,020
Two Survivors	2,042	2,968	4,200
One Survivor	1,021	1,484	2,100

Unlike the 1959 Survivor Benefit (with the exception of the Indexed Level), Federal Social Security benefits normally receive an automatic cost-of-living adjustment every year. Also, unlike the 1959 Survivor Benefit, Social Security benefits are based on a worker's actual earnings up to the maximum covered. The values shown assume death at age 45 (benefits slightly higher at lower ages, lower at higher ages), and steady earnings. "Low" is a 2025 salary of $30,000, "Average" is $60,000, and "High" is $100,000.

CalPERS 1959 Survivor Benefit

Survivor Group	1st Level	2nd Level	3rd Level	4th Level	Indexed Level[1]	State and Schools 5th Level
Three Survivors	$430	$538	$840	$2,280	$2,510	$1,800
Two Survivors	360	450	700	1,900	1,673	1,500
One Survivor	180	225	350	950	837	750

(1) Amounts effective January 1, 2026

Summary of Plan Changes

Existing public agency employers joining the Public Agency 4th or Indexed Level pools during the 2026-27 fiscal year are required to pay only the Unfunded Liability based on their own membership (amortized over a period of five years) which exists at the time they join plus the agency's normal cost for all members at the new benefit level for the first five years. If they have excess assets, the excess assets will be amortized over five years and used to offset the agency's normal cost for each year.

Appendix C – Demographic and Experience Information

Current and Deferred Survivors – All Levels of the 1959 Survivor Program for Public Agencies, State and Schools

Currently, there are 4,304 cases where liability exists. These cases include surviving spouses or domestic partners in deferred status even though presently there are no benefits being paid. There are 9 possible survivor combinations that can be associated with each case. The combinations presented below are given as of the date of the valuation, for all Levels of the 1959 Survivor program.

Status as of 6/30/2025	Number	Percent
Surviving Spouse or Domestic Partner Deferred	685	15.9%
Surviving Spouse or Domestic Partner Only Receiving	2,635	61.2%
Surviving Spouse or Domestic Partner with One Child	335	7.8%
Surviving Spouse or Domestic Partner with Two or More Children	301	7.0%
One Child	187	4.3%
Two Children	99	2.3%
Three or More Children	23	0.5%
One Parent	32	0.7%
Two Parents	7	0.2%
Totals	**4,304**	**100.0%[1]**

(1) Percentages may not sum to 100% due to rounding.

Survivor Combinations as of the Member's Date of Death – All Levels of the 1959 Survivor Program for Public Agencies, State and Schools

There exist 9,049 cases of death associated with the 1959 Survivor program since its inception where 1959 Survivor benefits became payable. With this data, a historical account of each combination can be made. Further, probabilities can be approximated with respect to these combinations when a member dies. Below is a list of all combinations on record, numbers and associated percentages as of the time of death, for all Levels of the 1959 Survivor program.

Status as of the Member's Date of Death	Number	Percent
Surviving Spouse or Domestic Partner Deferred	2,512	27.8%
Surviving Spouse or Domestic Partner Only Receiving	1,166	12.9%
Surviving Spouse or Domestic Partner with One Child	1,454	16.1%
Surviving Spouse or Domestic Partner with Two or More Children	2,394	26.5%
One Child	650	7.2%
Two Children	523	5.8%
Three or More Children	289	3.2%
One Parent	50	0.6%
Two Parents	11	0.1%
Totals	**9,049**	**100.0%[1]**

(1) Percentages may not sum to 100% due to rounding.

Appendix D – 1959 Survivor Deaths Per Year

1959 Survivor Deaths Per Year

Displayed below is a year-by-year account of the number of deaths under the program and the death rate each year for the last 35 years for public agencies, State, and Schools. Deaths given in the exhibit are on a fiscal year basis and may change from previous valuations due mainly to reclassification of the benefit that ultimately gets paid to the survivor. The historic covered active counts may not match those reported in the prior year's valuation. This is due to the fact that in some cases there is a time gap between the time of the member's death and the determination of which type of death benefit that the survivor will receive.

	Public Agency			State			Schools		
Fiscal Year Ending On	Deaths	Active Counts	Death Rate	Deaths	Active Counts	Death Rate	Deaths	Active Counts	Death Rate
6/30/2025	99	159,783	0.06%	48	77,736	0.06%	10	11,416	0.09%
6/30/2024	101	154,632	0.07%	60	76,176	0.08%	6	11,148	0.05%
6/30/2023	85	148,538	0.06%	61	74,885	0.08%	8	10,815	0.07%
6/30/2022	110	142,364	0.08%	92	75,812	0.12%	9	10,390	0.09%
6/30/2021	113	139,036	0.08%	92	76,995	0.12%	11	10,413	0.11%
6/30/2020	81	141,081	0.06%	71	78,713	0.09%	3	11,219	0.03%
6/30/2019	87	141,374	0.06%	62	78,011	0.08%	9	11,190	0.08%
6/30/2018	74	140,339	0.05%	46	77,362	0.06%	6	10,894	0.06%
6/30/2017	88	141,063	0.06%	51	76,638	0.07%	7	10,557	0.07%
6/30/2016	77	139,581	0.06%	67	75,782	0.09%	4	10,259	0.04%
6/30/2015	74	134,879	0.05%	55	74,372	0.07%	5	10,490	0.05%
6/30/2014	60	132,024	0.05%	56	72,848	0.08%	4	10,287	0.04%
6/30/2013	93	129,796	0.07%	57	71,180	0.08%	4	9,944	0.04%
6/30/2012	106	132,754	0.08%	53	71,759	0.07%	7	10,123	0.07%
6/30/2011	93	134,255	0.07%	55	77,714	0.07%	6	9,811	0.06%
6/30/2010	86	138,470	0.06%	71	79,587	0.09%	5	10,203	0.05%
6/30/2009	98	143,207	0.07%	47	82,434	0.06%	9	10,562	0.09%
6/30/2008	111	144,828	0.08%	56	81,369	0.07%	4	10,550	0.04%
6/30/2007	96	140,012	0.07%	68	76,902	0.09%	6	10,131	0.06%
6/30/2006	94	137,095	0.07%	74	71,742	0.10%	15	9,469	0.16%
6/30/2005	105	133,510	0.08%	61	70,193	0.09%	4	9,402	0.04%
6/30/2004	94	131,633	0.07%	71	64,252	0.11%	5	9,325	0.05%
6/30/2003	81	129,620	0.06%	57	68,791	0.08%	6	9,390	0.06%
6/30/2002	83	129,355	0.06%	51	65,558	0.08%	7	9,195	0.08%
6/30/2001	90	116,161	0.08%	61	64,309	0.09%	5	7,884	0.06%
6/30/2000	83	121,538	0.07%	61	60,349	0.10%	2	8,338	0.02%
6/30/1999	90	118,850	0.08%	55	59,406	0.09%	7	7,444	0.09%
6/30/1998	78	112,389	0.07%	61	55,435	0.11%	3	6,956	0.04%
6/30/1997	74	102,475	0.07%	67	55,084	0.12%	5	6,794	0.07%
6/30/1996	73	100,494	0.07%	51	51,746	0.10%	7	6,726	0.10%
6/30/1995	74	99,235	0.07%	60	47,689	0.13%	9	6,751	0.13%
6/30/1994	68	98,088	0.07%	55	47,323	0.12%	8	6,653	0.12%
6/30/1993	86	97,752	0.09%	42	46,872	0.09%	9	6,776	0.13%
6/30/1992	91	95,840	0.09%	47	48,872	0.10%	5	6,823	0.07%
6/30/1991	100	91,574	0.11%	47	47,708	0.10%	6	7,752	0.08%

Appendix E – List of Contracting Agencies

Level 1

1. Belmont Fire Protection District, Miscellaneous
2. Central Basin Municipal Water District, Miscellaneous
3. City and County of San Francisco, Safety - County Peace Officer
4. City and County of San Francisco, Safety - Sheriff
5. City of Baldwin Park, Miscellaneous
6. City of Baldwin Park, Safety - Police
7. City of Bishop, Miscellaneous
8. City of Bishop, Safety - Police
9. City of Calexico, Safety - Fire
10. City of Calexico, Safety - Police
11. City of Camarillo, Safety - Fire
12. City of Camarillo, Safety - Police
13. City of Coachella City, Miscellaneous
14. City of Coachella City, Safety - Fire
15. City of Coachella City, Safety - Police
16. City of Compton, Safety - Fire
17. City of Culver City, Miscellaneous
18. City of Dixon, Miscellaneous
19. City of El Segundo, Miscellaneous
20. City of Glendora, Safety - Fire
21. City of Hawthorne, Miscellaneous
22. City of Hawthorne, Safety - Fire
23. City of Hawthorne, Safety - Police
24. City of Hemet, Safety - Police
25. City of Indio, Safety - Fire
26. City of Indio, Safety - Police
27. City of Lynwood, Safety - Police
28. City of Madera, Safety - Fire
29. City of Manhattan Beach, Safety - Police
30. City of Maywood, Safety - Police
31. City of Menlo Park, Miscellaneous
32. City of Palo Alto, Miscellaneous
33. City of Palo Alto, Safety - Fire
34. City of Palo Alto, Safety - Police
35. City of Placentia, Safety - Fire
36. City of Pleasanton, Safety - Police
37. City of Pomona, Miscellaneous
38. City of Pomona, Safety - Fire
39. City of Pomona, Safety - Police
40. City of Redondo Beach, Miscellaneous
41. City of Richmond, Miscellaneous
42. City of Richmond, Safety - Fire
43. City of Richmond, Safety - Police
44. City of Rolling Hills Estates, Miscellaneous
45. City of Salinas, Safety - Fire
46. City of San Fernando, Safety - Fire
47. City of San Mateo, Miscellaneous
48. City of San Pablo, Safety - Fire
49. City of Santa Clara, Miscellaneous
50. City of Santa Monica, Safety - Other Safety
51. City of Santa Paula, Safety - Fire
52. City of Sausalito, Miscellaneous
53. City of Seal Beach, Safety - Fire
54. City of South Lake Tahoe, Safety - Police
55. City of South Pasadena, Miscellaneous
56. City of South Pasadena, Safety - Fire
57. City of South Pasadena, Safety - Police
58. City of South San Francisco, Miscellaneous
59. City of Sunnyvale, Safety - Fire
60. City of Tustin, Safety - Fire
61. City of Union City, Safety - Fire
62. City of Union City, Safety - Police
63. City of Vallejo, Miscellaneous
64. City of Vernon, Safety - Police
65. City of Vista, Safety - Police
66. City of Watsonville, Miscellaneous
67. City of Westminster, Safety - Fire
68. City of Whittier, Safety - Fire
69. County of Glenn, Miscellaneous
70. County of Inyo, Miscellaneous
71. County of Madera, Miscellaneous
72. County of Monterey, Miscellaneous
73. County of Plumas, Safety - Fire
74. County of Santa Clara, Miscellaneous
75. County of Santa Clara, Safety - County Peace Officer
76. County of Santa Clara, Safety - Fire
77. County of Santa Cruz, Safety - Fire
78. County of Siskiyou, Safety - Fire
79. County of Solano, Safety - Fire
80. East Contra Costa Irrigation District, Miscellaneous
81. Fruitridge Fire Protection District, Miscellaneous
82. Fruitridge Fire Protection District, Safety - Fire

Level 1 (continued)

83. Lakeside Fire Protection District, Miscellaneous
84. Los Angeles Community College District, Safety - Police
85. Monterey County Water Resources Agency, Miscellaneous
86. Monterey-Salinas Transit District, Miscellaneous
87. Moulton-Niguel Water District, Miscellaneous
88. Northern California Special Districts Insurance Authority, Miscellaneous
89. Pomona, Calif State Polytechnic University, Associated Students, Inc., Miscellaneous
90. Riverside County Air Pollution Control District, Miscellaneous
91. Riverside County Flood Control and Water Conservation District, Miscellaneous
92. Riverside County Regional Park and Open Space District, Miscellaneous
93. San Luis Obispo Cal Poly Associated Students, Inc., Miscellaneous
94. Town of Hillsborough, Miscellaneous
95. Town of Tiburon, Safety - Police
96. Town of Yountville, Miscellaneous

Level 2

1. Belmont-San Carlos Fire Department, Miscellaneous
2. Brooktrails Township Community Services District, Miscellaneous
3. California Interscholastic Federation, Southern Section, Miscellaneous
4. California Interscholastic Federation, State Office, Miscellaneous
5. Capitol Area Development Authority, Miscellaneous
6. City and County of San Francisco, Safety - Police
7. City of Antioch, Miscellaneous
8. City of Capitola, Miscellaneous
9. City of Capitola, Safety - Fire
10. City of Capitola, Safety - Police
11. City of Corcoran, Miscellaneous
12. City of Corcoran, Safety - Fire
13. City of Corcoran, Safety - Police
14. City of Cotati, Safety - Police
15. City of Crescent City, Miscellaneous
16. City of Crescent City, Safety - Police
17. City of Del Mar, Safety - Other Safety
18. City of Emeryville, Safety - Police
19. City of Eureka, Safety - Fire
20. City of Eureka, Safety - Police
21. City of Glendora, Miscellaneous
22. City of Inglewood, Safety - Police
23. City of La Puente, Miscellaneous
24. City of Lakeport, Miscellaneous
25. City of Lakeport, Safety - Police
26. City of Martinez, Safety - Fire
27. City of Montclair, Miscellaneous
28. City of Montclair, Safety - Fire
29. City of Palm Desert, Miscellaneous
30. City of Palos Verdes Estates, Safety - Fire
31. City of Palos Verdes Estates, Safety - Police
32. City of Patterson, Safety - Fire
33. City of Patterson, Safety - Police
34. City of Santa Barbara, Safety - Fire
35. City of Santa Barbara, Safety - Police
36. City of Sierra Madre, Safety - Police
37. City of Solana Beach, Miscellaneous
38. City of Solana Beach, Safety - Other Safety
39. City of Stanton, Miscellaneous
40. City of Stanton, Safety - Fire
41. City of Stanton, Safety - Police
42. City of Susanville, Safety - Police
43. City of Visalia, Miscellaneous
44. City of Vista, Miscellaneous
45. City of Watsonville, Safety - Fire
46. City of Watsonville, Safety - Police
47. County of Alpine, Miscellaneous
48. County of Alpine, Safety - County Peace Officer
49. County of Alpine, Safety - Fire
50. County of Calaveras, Miscellaneous
51. County of Calaveras, Safety - County Peace Officer
52. County of Calaveras, Safety - Fire
53. Los Angeles County Office of Education, Miscellaneous
54. Main San Gabriel Basin Watermaster, Miscellaneous
55. North Coast Unified Air Quality Management District, Miscellaneous
56. Pacific Fire Protection District, Miscellaneous
57. Public Risk Innovation, Solutions and Management, Miscellaneous
58. Pupil Transportation Cooperative, Miscellaneous
59. Rancho California Water District, Miscellaneous
60. Running Springs Water District, Miscellaneous
61. Running Springs Water District, Safety - Fire
62. San Diego Trolley, Inc., Miscellaneous
63. San Francisco County Transportation Authority, Miscellaneous
64. Sonoma County Library, Miscellaneous
65. Tahoe Transportation District, Miscellaneous

Level 3

1. Access Services Incorporated, Miscellaneous
2. Agoura Hills and Calabasas Community Center, Miscellaneous
3. Alameda Alliance for Health, Miscellaneous
4. Alameda Corridor Transportation Authority, Miscellaneous
5. Alameda County Fire Department, Miscellaneous
6. Alameda County Fire Department, Safety - Fire
7. Alameda County Mosquito Abatement District, Miscellaneous
8. Alameda County Transportation Authority, Miscellaneous
9. American Canyon Fire Protection District, Safety - Fire
10. Apple Valley Fire Protection District, Miscellaneous
11. Apple Valley Fire Protection District, Safety - Fire
12. Arcata Fire Protection District, Miscellaneous
13. Arcata Fire Protection District, Safety - Fire
14. Association of California Water Agencies, Miscellaneous
15. Avila Beach Community Services District, Miscellaneous
16. Baldwin Park Unified School District, Safety - Police
17. Beaumont-Cherry Valley Recreation and Park District, Miscellaneous
18. Belmont-San Carlos Fire Department, Safety - Fire
19. Belvedere-Tiburon Library Agency, Miscellaneous
20. Big Bear City Community Services District, Miscellaneous
21. Bighorn-Desert View Water Agency, Miscellaneous
22. Bodega Bay Fire Protection District, Miscellaneous
23. Bodega Bay Fire Protection District, Safety - Fire
24. Borrego Springs Fire Protection District, Miscellaneous
25. Borrego Water District, Miscellaneous
26. Broadmoor Police Protection District, Miscellaneous
27. Broadmoor Police Protection District, Safety - Police
28. Brooktrails Township Community Services District, Safety - Fire
29. Buena Park Library District, Miscellaneous
30. Butte County Air Quality Management District, Miscellaneous
31. Butte Schools Self-Funded Programs, Miscellaneous
32. California Firefighter's Joint Apprenticeship Committee, Safety - Fire
33. California Intergovernmental Risk Authority, Miscellaneous
34. California Pines Community Services District, Miscellaneous
35. Cambria Community Healthcare District, Miscellaneous
36. Cambria Community Healthcare District, Safety - Fire
37. Cameron Park Community Services District, Miscellaneous
38. Cameron Park Community Services District, Safety - Fire
39. Camrosa Water District, Miscellaneous
40. Casitas Municipal Water District, Miscellaneous
41. Castaic Lake Water Agency, Miscellaneous
42. Castro Valley Sanitary District, Miscellaneous
43. Central Calaveras Fire and Rescue Protection District, Safety - Fire
44. Central Coast Water Authority, Miscellaneous
45. Central Valley Regional Center, Inc., Miscellaneous
46. City and County of San Francisco, Miscellaneous
47. City of Adelanto, Safety - Police
48. City of Agoura Hills, Miscellaneous
49. City of Alameda, Miscellaneous
50. City of Alameda, Safety - Fire
51. City of Alameda, Safety - Police
52. City of Alhambra, Miscellaneous
53. City of Alhambra, Safety - Fire
54. City of Alhambra, Safety - Police
55. City of Arcadia, Miscellaneous
56. City of Arcadia, Safety - Police
57. City of Bell, Safety - Fire
58. City of Bell, Safety - Police
59. City of Belvedere, Miscellaneous
60. City of Belvedere, Safety - Police
61. City of Benicia, Miscellaneous
62. City of Berkeley, Miscellaneous
63. City of Brentwood, Miscellaneous
64. City of Brentwood, Safety - Fire
65. City of Brentwood, Safety - Police
66. City of Brisbane, Miscellaneous
67. City of Brisbane, Safety - Fire
68. City of Brisbane, Safety - Police
69. City of Burlingame, Miscellaneous
70. City of Calabasas, Miscellaneous
71. City of Campbell, Miscellaneous
72. City of Carlsbad, Miscellaneous
73. City of Carlsbad, Safety - Police
74. City of Claremont, Miscellaneous
75. City of Claremont, Safety - Police
76. City of Clayton, Miscellaneous
77. City of Compton, Miscellaneous
78. City of Compton, Safety - Police
79. City of Costa Mesa, Miscellaneous
80. City of Costa Mesa, Safety - Fire
81. City of Costa Mesa, Safety - Police
82. City of Cypress, Miscellaneous
83. City of Daly City, Miscellaneous

Level 3 (continued)

84. City of Daly City, Safety - Police
85. City of Dana Point, Miscellaneous
86. City of Del Mar, Miscellaneous
87. City of Dinuba, Miscellaneous
88. City of Dinuba, Safety - Fire
89. City of Dinuba, Safety - Police
90. City of Downey, Safety - Fire
91. City of Downey, Safety - Police
92. City of Duarte, Miscellaneous
93. City of Dublin, Miscellaneous
94. City of East Palo Alto, Miscellaneous
95. City of East Palo Alto, Safety - Police
96. City of El Cajon, Safety - Fire
97. City of El Cajon, Safety - Police
98. City of El Centro, Miscellaneous
99. City of Emeryville, Miscellaneous
100. City of Encinitas, Miscellaneous
101. City of Encinitas, Safety - Fire
102. City of Encinitas, Safety - Other Safety
103. City of Eureka, Miscellaneous
104. City of Exeter, Safety - Police
105. City of Fortuna, Safety - Police
106. City of Gardena, Miscellaneous
107. City of Gardena, Safety - Fire
108. City of Gardena, Safety - Police
109. City of Gilroy, Miscellaneous
110. City of Gridley, Miscellaneous
111. City of Gridley, Safety - Fire
112. City of Gridley, Safety - Police
113. City of Half Moon Bay, Miscellaneous
114. City of Hanford, Miscellaneous
115. City of Hayward, Safety - Fire
116. City of Hayward, Safety - Police
117. City of Hemet, Safety - Fire
118. City of Hercules, Miscellaneous
119. City of Hercules, Safety - Police
120. City of Hermosa Beach, Miscellaneous
121. City of Hermosa Beach, Safety - Fire
122. City of Hermosa Beach, Safety - Police
123. City of Highland, Miscellaneous
124. City of Inglewood, Miscellaneous
125. City of Inglewood, Safety - Fire
126. City of La Mesa, Safety - Fire
127. City of La Mesa, Safety - Police
128. City of La Quinta, Miscellaneous
129. City of Laguna Hills, Miscellaneous
130. City of Laguna Niguel, Miscellaneous
131. City of Lake Forest, Miscellaneous
132. City of Lancaster, Miscellaneous
133. City of Larkspur, Miscellaneous
134. City of Lathrop, Miscellaneous
135. City of Lodi, Miscellaneous
136. City of Lodi, Safety - Fire
137. City of Lodi, Safety - Police
138. City of Lompoc, Miscellaneous
139. City of Los Altos, Miscellaneous
140. City of Los Altos, Safety - Police
141. City of Lynwood, Safety - Fire
142. City of Manhattan Beach, Miscellaneous
143. City of Marysville, Miscellaneous
144. City of Menlo Park, Safety - Police
145. City of Mill Valley, Miscellaneous
146. City of Milpitas, Miscellaneous
147. City of Milpitas, Safety - Fire
148. City of Mission Viejo, Miscellaneous
149. City of Modesto, Miscellaneous
150. City of Montclair, Safety - Police
151. City of Montebello, Safety - Fire
152. City of Montebello, Safety - Police
153. City of Mountain View, Miscellaneous
154. City of National City, Miscellaneous
155. City of National City, Safety - Fire
156. City of National City, Safety - Police
157. City of Norwalk, Miscellaneous
158. City of Oakdale, Miscellaneous
159. City of Oakdale, Safety - Police
160. City of Oakland, Safety - Fire
161. City of Oceanside, Miscellaneous
162. City of Oceanside, Safety - Fire
163. City of Oceanside, Safety - Police
164. City of Oxnard, Safety - Police
165. City of Palmdale, Miscellaneous
166. City of Palos Verdes Estates, Miscellaneous
167. City of Patterson, Miscellaneous
168. City of Petaluma, Miscellaneous
169. City of Pinole, Miscellaneous
170. City of Pinole, Safety - Fire
171. City of Pinole, Safety - Police
172. City of Pleasant Hill, Miscellaneous
173. City of Pleasant Hill, Safety - Police

Level 3 (continued)

174. City of Pleasanton, Miscellaneous
175. City of Redwood City, Miscellaneous
176. City of Riverside, Miscellaneous
177. City of Riverside, Safety - Fire
178. City of Riverside, Safety - Police
179. City of Rohnert Park, Miscellaneous
180. City of Rohnert Park, Safety - Fire
181. City of Rohnert Park, Safety - Police
182. City of Roseville, Miscellaneous
183. City of Roseville, Safety - Fire
184. City of San Buenaventura, Safety - Fire
185. City of San Carlos, Safety - Police
186. City of San Dimas, Miscellaneous
187. City of San Joaquin, Miscellaneous
188. City of San Jose, Miscellaneous
189. City of San Luis Obispo, Safety - Fire
190. City of San Marino, Safety - Police
191. City of San Pablo, Miscellaneous
192. City of San Pablo, Safety - Police
193. City of Santa Cruz, Miscellaneous
194. City of Santa Cruz, Safety - Fire
195. City of Santa Cruz, Safety - Police
196. City of Santa Paula, Miscellaneous
197. City of Santa Paula, Safety - Police
198. City of Santee, Miscellaneous
199. City of Saratoga, Miscellaneous
200. City of Seal Beach, Miscellaneous
201. City of Seal Beach, Safety - Other Safety
202. City of Seal Beach, Safety - Police
203. City of Sebastopol, Miscellaneous
204. City of Sebastopol, Safety - Fire
205. City of Sebastopol, Safety - Police
206. City of Sonoma, Miscellaneous
207. City of Sonoma, Safety - Fire
208. City of South San Francisco, Safety - Fire
209. City of South San Francisco, Safety - Police
210. City of Suisun City, Miscellaneous
211. City of Suisun City, Safety - Fire
212. City of Sunnyvale, Miscellaneous
213. City of Sunnyvale, Safety - Police
214. City of Turlock, Miscellaneous
215. City of Tustin, Miscellaneous
216. City of Twentynine Palms, Miscellaneous
217. City of Ukiah, Miscellaneous
218. City of Ukiah, Safety - Fire
219. City of Union City, Miscellaneous
220. City of Upland, Miscellaneous
221. City of Upland, Safety - Fire
222. City of Upland, Safety - Police
223. City of Vernon, Miscellaneous
224. City of Vernon, Safety - Prosecutor
225. City of Victorville, Safety - Police
226. City of West Sacramento, Miscellaneous
227. City of West Sacramento, Safety - Police
228. City of Whittier, Miscellaneous
229. City of Whittier, Safety - Police
230. City of Woodlake, Miscellaneous
231. City of Woodlake, Safety - Police
232. City of Yucaipa, Miscellaneous
233. Coachella Valley Association of Governments, Miscellaneous
234. Coast Life Support District, Miscellaneous
235. Coast Life Support District, Safety - Fire
236. Coastal Developmental Services Fdn DBA Westside Regional Center, Miscellaneous
237. Compton Unified School District, Safety - Police
238. Contra Costa County Schools Insurance Group, Miscellaneous
239. Cooperative Personnel Services, Miscellaneous
240. Cottonwood Fire Protection District, Safety - Fire
241. County of Amador, Safety - County Peace Officer
242. County of Amador, Safety - Fire
243. County of Amador, Safety - Prosecutor
244. County of El Dorado, Miscellaneous
245. County of Inyo, Safety - County Peace Officer
246. County of Lassen, Safety - County Peace Officer
247. County of Plumas, Miscellaneous
248. County of Santa Cruz, Safety - County Peace Officer
249. County of Santa Cruz, Safety - Sheriff
250. County of Yuba, Miscellaneous
251. County of Yuba, Safety - County Peace Officer
252. Crestline Lake Arrowhead Water Agency, Miscellaneous
253. Dairy Council of California, Miscellaneous
254. Del Norte County Library District, Miscellaneous
255. Dougherty Regional Fire Authority, Miscellaneous
256. Dougherty Regional Fire Authority, Safety - Fire
257. El Dorado County Fire Protection District, Miscellaneous
258. El Dorado County Fire Protection District, Safety - Fire
259. El Dorado County Transit Authority, Miscellaneous
260. El Dorado Hills County Water District, Miscellaneous
261. Encina Wastewater Authority, Miscellaneous

Level 3 (continued)

262. Encinitas Fire Protection District, Miscellaneous
263. Encinitas Fire Protection District, Safety - Fire
264. Feather River Air Quality Management District, Miscellaneous
265. Fontana Unified School District, Safety - Police
266. Fort Ord Reuse Authority, Miscellaneous
267. Georgetown Fire Protection District, Miscellaneous
268. Georgetown Fire Protection District, Safety - Fire
269. Greater Anaheim Special Education Local Plan Area, Miscellaneous
270. Greater Vallejo Recreation District, Miscellaneous
271. Green Valley County Water District, Miscellaneous
272. Grossmont Healthcare District, Miscellaneous
273. Gualala Community Services District, Miscellaneous
274. Henry Miller Reclamation District No. 2131, Miscellaneous
275. Higgins Area Fire Protection District, Miscellaneous
276. Higgins Area Fire Protection District, Safety - Fire
277. Hilton Creek Community Services District, Miscellaneous
278. Housing Authority of the City of Madera, Miscellaneous
279. Human Rights/Fair Housing Commission of the City and County of Sacramento, Miscellaneous
280. Humboldt Bay Harbor Recreation and Conservation District, Miscellaneous
281. Humboldt No. 1 Fire Protection District of Humboldt County, Safety - Fire
282. Independent Cities Association, Inc., Miscellaneous
283. Indian Wells Valley Water District, Miscellaneous
284. Inland Counties Regional Center, Inc., Miscellaneous
285. Inland Empire Health Plan, Miscellaneous
286. Isla Vista Recreation and Park District, Miscellaneous
287. June Lake Public Utility District, Miscellaneous
288. Kern Health Systems, Miscellaneous
289. Kings Mosquito Abatement District, Miscellaneous
290. Laguna Beach County Water District, Miscellaneous
291. Lake Don Pedro Community Services District, Miscellaneous
292. Leucadia Wastewater District, Miscellaneous
293. Los Angeles County Area 'E' Civil Defense and Disaster Board, Miscellaneous
294. Los Angeles County Sanitation District No. 2, Miscellaneous
295. Los Angeles County West Vector Control District, Miscellaneous
296. Los Angeles Regionalized Insurance Services Authority, Miscellaneous
297. Los Gatos-Saratoga Department of Community Education and Recreation, Miscellaneous
298. Los Osos Community Services District, Miscellaneous
299. Los Osos Community Services District, Safety - Fire
300. Majestic Pines Community Services District, Miscellaneous
301. Management of Emeryville Services Authority, Miscellaneous
302. Meeks Bay Fire Protection District, Miscellaneous
303. Mendocino Transit Authority, Miscellaneous
304. Metropolitan Transportation Commission, Miscellaneous
305. Mid City Development Corporation, Miscellaneous
306. Minter Field Airport District, Miscellaneous
307. Mojave Air and Space Port, Safety - Fire
308. Mojave Water Agency, Miscellaneous
309. Montecito Fire Protection District, Miscellaneous
310. Montecito Fire Protection District, Safety - Fire
311. Monterey County Regional Fire Protection District, Miscellaneous
312. Monterey County Regional Fire Protection District, Safety - Fire
313. Monterey One Water, Miscellaneous
314. Monterey Regional Waste Management District, Miscellaneous
315. Mountains Recreation and Conservation Authority, Miscellaneous
316. Murrieta Fire Protection District, Miscellaneous
317. Nevada Irrigation District, Miscellaneous
318. North Bay Schools Insurance Authority, Miscellaneous
319. North County Fire Protection District of Monterey County, Safety - Fire
320. North Tahoe Fire Protection District, Miscellaneous
321. North Tahoe Fire Protection District, Safety - Fire
322. Northern Sierra Air Quality Management District, Miscellaneous
323. Novato Sanitary District, Miscellaneous
324. Oakdale Rural Fire Protection District, Miscellaneous
325. Oakdale Rural Fire Protection District, Safety - Fire
326. Oakland Unified School District, Safety - Police
327. Ojai Valley Sanitary District, Miscellaneous
328. Ophir Hill Fire Protection District, Miscellaneous
329. Ophir Hill Fire Protection District, Safety - Fire
330. Orange County Health Authority, Miscellaneous
331. Orange County Transportation Authority, Miscellaneous
332. Pajaro Valley Fire Protection Agency, Safety - Fire
333. Peardale Chicago Park Fire Protection District, Safety - Fire
334. Peninsula Fire Protection District, Miscellaneous
335. Penn Valley Fire Protection District, Miscellaneous
336. Personal Assistance Services Council, Miscellaneous

Level 3 (continued)

337. Placer Hills Fire Protection District, Miscellaneous
338. Pleasant Hill - Martinez Joint Facilities Agency, Miscellaneous
339. Pomona Valley Transportation Authority, Miscellaneous
340. Public Entity Risk Management Authority, Miscellaneous
341. Public Transportation Services Corporation, Miscellaneous
342. Quincy Community Services District, Miscellaneous
343. Rancho Murieta Community Services District, Miscellaneous
344. Redwood Empire School Insurance Group, Miscellaneous
345. Rescue Fire Protection District, Miscellaneous
346. Rincon Del Diablo Municipal Water District, Safety - Fire
347. Riverbank City Housing Authority, Miscellaneous
348. Riverside County Department of Waste Resources, Miscellaneous
349. Riverside County Transportation Commission, Miscellaneous
350. Roseville Public Cemetery District, Miscellaneous
351. Ross Valley Fire Department, Safety - Fire
352. Rural County Representatives of California, Miscellaneous
353. Russian River Fire Protection District, Miscellaneous
354. Russian River Fire Protection District, Safety - Fire
355. Sacramento Area Council of Governments, Miscellaneous
356. Sacramento Metropolitan Air Quality Management District, Miscellaneous
357. Sacramento Public Library Authority, Miscellaneous
358. Sacramento Regional Fire/EMS Communications Center, Miscellaneous
359. Sacramento Transportation Authority, Miscellaneous
360. Sacramento-Yolo Mosquito and Vector Control District, Miscellaneous
361. Salida Fire Protection District, Miscellaneous
362. Salida Fire Protection District, Safety - Fire
363. Samoa Peninsula Fire Protection District, Safety - Fire
364. San Andreas Regional Center, Inc., Miscellaneous
365. San Diego County Law Library, Miscellaneous
366. San Diego Rural Fire Protection District, Miscellaneous
367. San Diego Rural Fire Protection District, Safety - Fire
368. San Dieguito Water District, Miscellaneous
369. San Francisco Health Authority, Miscellaneous
370. San Joaquin Delta Community College District, Safety - Police
371. San Luis Obispo Regional Transit Authority, Miscellaneous
372. San Mateo County Harbor District, Miscellaneous
373. San Mateo County In-Home Supportive Services Public Authority, Miscellaneous
374. Santa Barbara Regional Health Authority, Miscellaneous
375. Santa Clara County Central Fire Protection District, Miscellaneous
376. Santa Clara County Central Fire Protection District, Safety - Fire
377. Santa Clara County Health Authority, Miscellaneous
378. Santa Clarita Valley School Food Services Agency, Miscellaneous
379. Santa Cruz Metropolitan Transit District, Miscellaneous
380. Santa Cruz Regional 9-1-1, Miscellaneous
381. Santa Fe Irrigation District, Miscellaneous
382. Santa Maria Public Airport District, Miscellaneous
383. School Risk And Insurance Management Group, Miscellaneous
384. Schools Excess Liability Fund, Miscellaneous
385. Scotts Valley Water District, Miscellaneous
386. Sewer Authority Mid-Coastside, Miscellaneous
387. Shasta Lake Fire Protection District, Safety - Fire
388. Solano Cemetery District, Miscellaneous
389. Solano County Water Agency, Miscellaneous
390. Solano Transportation Authority, Miscellaneous
391. Southern California Regional Rail Authority, Miscellaneous
392. Stockton Unified School District, Safety - Police
393. Sunnyslope County Water District, Miscellaneous
394. Sweetwater Springs Water District, Miscellaneous
395. Tahoe-Truckee Sanitation Agency, Miscellaneous
396. Tehama County Mosquito Abatement District, Miscellaneous
397. Town of Atherton, Miscellaneous
398. Town of Atherton, Safety - Police
399. Town of Fairfax, Miscellaneous
400. Town of Fairfax, Safety - Police
401. Town of Loomis, Miscellaneous
402. Town of Truckee, Miscellaneous
403. Town of Yucca Valley, Miscellaneous
404. Transportation Agency for Monterey County, Miscellaneous
405. Tri-City Mental Health Authority, Miscellaneous
406. Tri-Counties Association for the Developmentally Disabled, Miscellaneous
407. Tuolumne Utilities District, Miscellaneous
408. Valley Mountain Regional Center, Inc., Miscellaneous
409. Valley-Wide Recreation and Park District, Miscellaneous
410. Ventura County Schools Business Services Authority, Miscellaneous
411. Victor Valley Wastewater Reclamation Authority, Miscellaneous
412. Water Facilities Authority, Miscellaneous
413. Weaverville Community Services District, Miscellaneous

Level 3 (continued)

414. West Almanor Community Services District, Safety - Fire
415. West Cities Communication Center, Miscellaneous
416. West End Communications Authority, Miscellaneous
417. West Valley-Mission Community College District, Safety - Police
418. Westlands Water District, Miscellaneous
419. Yolo County Public Agency Risk Management Insurance Authority, Miscellaneous
420. Yolo County Transportation District, Miscellaneous
421. Yuba County Water Agency, Miscellaneous
422. Yuba Sutter Transit Authority, Miscellaneous

Level 4

1. Academic Senate for California Community Colleges, Miscellaneous
2. Alameda County Congestion Management Agency, Miscellaneous
3. Alameda County Schools Insurance Group, Miscellaneous
4. Alameda County Transportation Commission, Miscellaneous
5. Alameda County Transportation Improvement Authority, Miscellaneous
6. Alameda County Waste Management Authority, Miscellaneous
7. Alameda County Water District, Miscellaneous
8. Albany Municipal Services Joint Powers Authority, Miscellaneous
9. Alliance of Schools for Cooperative Insurance Programs, Miscellaneous
10. Alpine Fire Protection District, Miscellaneous
11. Alpine Fire Protection District, Safety - Fire
12. Amador County Transportation Commission, Miscellaneous
13. Aptos/La Selva Fire Protection Agency, Safety - Fire
14. Association of California Water Agencies - Joint Powers Insurance Authority, Miscellaneous
15. Bay Area Water Supply and Conservation Agency, Miscellaneous
16. Belmont Fire Protection District, Safety - Fire
17. Berkeley Housing Authority, Miscellaneous
18. Big Bear Area Regional Wastewater Agency, Miscellaneous
19. Big Bear City Airport District, Miscellaneous
20. Black Gold Cooperative Library System, Miscellaneous
21. Blue Lake Fire Protection District, Safety - Fire
22. Bolinas Community Public Utility District, Miscellaneous
23. Bonita-Sunnyside Fire Protection District, Safety - Fire
24. Borrego Springs Fire Protection District, Safety - Fire
25. Boulder Creek Fire Protection District, Safety - Fire
26. Butte County Association of Governments, Miscellaneous
27. Butte County Fair Association, Miscellaneous
28. Butte County In-Home Supportive Services Public Authority, Miscellaneous
29. Butte Local Agency Formation Commission, Miscellaneous
30. Butte-Glenn Community College District, Safety - Police
31. Calaveras Council of Governments, Miscellaneous
32. California Firefighter's Joint Apprenticeship Committee, Miscellaneous
33. California Interscholastic Federation, Northern Section, Miscellaneous
34. California Joint Powers Risk Management Authority, Miscellaneous
35. California Pines Community Services District, Safety - Fire
36. California Redevelopment Association Foundation, Miscellaneous
37. Carmel Regional Fire Ambulance Authority, Safety - Fire
38. Central Calaveras Fire and Rescue Protection District, Miscellaneous
39. Central Contra Costa Solid Waste Authority, Miscellaneous
40. Central County Fire Department, Miscellaneous
41. Central County Fire Department, Safety - Fire
42. Central Fire Protection District of Santa Cruz County, Safety - Fire
43. Central Marin Fire Authority, Miscellaneous
44. Central Marin Fire Authority, Safety - Fire
45. Central Marin Police Authority, Miscellaneous
46. Central Marin Police Authority, Safety - Police
47. Central Marin Sanitation Agency, Miscellaneous
48. Children and Families Commission of San Luis Obispo County, Miscellaneous
49. Chino Basin Watermaster, Miscellaneous
50. Chino Valley Independent Fire District, Miscellaneous
51. Chino Valley Independent Fire District, Safety - Fire
52. City of Adelanto, Miscellaneous
53. City of Albany, Safety - Fire
54. City of Albany, Safety - Police
55. City of Anaheim, Miscellaneous
56. City of Anaheim, Safety - Fire
57. City of Anaheim, Safety - Police
58. City of Arcadia, Safety - Fire
59. City of Atascadero, Safety - Fire
60. City of Atascadero, Safety - Police
61. City of Auburn, Safety - Fire
62. City of Auburn, Safety - Police
63. City of Azusa, Miscellaneous
64. City of Azusa, Safety - Police
65. City of Bakersfield, Miscellaneous
66. City of Bakersfield, Safety - Fire
67. City of Bakersfield, Safety - Police
68. City of Barstow, Miscellaneous
69. City of Barstow, Safety - Police
70. City of Beaumont, Safety - Police
71. City of Bell Gardens, Miscellaneous
72. City of Bell Gardens, Safety - Police
73. City of Belmont, Miscellaneous
74. City of Belmont, Safety - Police

Level 4 (continued)

75. City of Benicia, Safety - Fire
76. City of Benicia, Safety - Police
77. City of Berkeley, Safety - Police
78. City of Beverly Hills, Miscellaneous
79. City of Beverly Hills, Safety - Fire
80. City of Beverly Hills, Safety - Police
81. City of Bishop, Safety - Fire
82. City of Brea, Miscellaneous
83. City of Brea, Safety - Fire
84. City of Brea, Safety - Police
85. City of Buena Park, Miscellaneous
86. City of Buena Park, Safety - Fire
87. City of Buena Park, Safety - Police
88. City of Burbank, Miscellaneous
89. City of Burbank, Safety - Fire
90. City of Burbank, Safety - Police
91. City of Burlingame, Safety - Police
92. City of California City, Miscellaneous
93. City of California City, Safety - Fire
94. City of California City, Safety - Police
95. City of Camarillo, Miscellaneous
96. City of Campbell, Safety - Police
97. City of Carlsbad, Safety - Fire
98. City of Carmel-By-The-Sea, Miscellaneous
99. City of Carmel-By-The-Sea, Safety - Fire
100. City of Carmel-By-The-Sea, Safety - Police
101. City of Carson, Miscellaneous
102. City of Cathedral City, Miscellaneous
103. City of Cathedral City, Safety - Fire
104. City of Cathedral City, Safety - Police
105. City of Cerritos, Miscellaneous
106. City of Chico, Miscellaneous
107. City of Chico, Safety - Fire
108. City of Chico, Safety - Police
109. City of Chino, Miscellaneous
110. City of Chino, Safety - Police
111. City of Chowchilla, Miscellaneous
112. City of Chowchilla, Safety - Fire
113. City of Chowchilla, Safety - Police
114. City of Chula Vista, Miscellaneous
115. City of Chula Vista, Safety - Fire
116. City of Chula Vista, Safety - Police
117. City of Citrus Heights, Miscellaneous
118. City of Citrus Heights, Safety - Police
119. City of Clayton, Safety - Police
120. City of Cloverdale, Miscellaneous
121. City of Cloverdale, Safety - Fire
122. City of Cloverdale, Safety - Police
123. City of Clovis, Miscellaneous
124. City of Clovis, Safety - Fire
125. City of Clovis, Safety - Police
126. City of Colton, Miscellaneous
127. City of Colton, Safety - Fire
128. City of Colton, Safety - Police
129. City of Corona, Miscellaneous
130. City of Corona, Safety - Fire
131. City of Corona, Safety - Police
132. City of Coronado, Safety - Fire
133. City of Coronado, Safety - Police
134. City of Cotati, Miscellaneous
135. City of Covina, Miscellaneous
136. City of Covina, Safety - Fire
137. City of Covina, Safety - Police
138. City of Culver City, Safety - Fire
139. City of Culver City, Safety - Police
140. City of Cupertino, Miscellaneous
141. City of Cypress, Safety - Police
142. City of Daly City, Safety - Fire
143. City of Davis, Miscellaneous
144. City of Davis, Safety - Fire
145. City of Davis, Safety - Police
146. City of Diamond Bar, Miscellaneous
147. City of Dixon, Safety - Fire
148. City of Dixon, Safety - Police
149. City of Downey, Miscellaneous
150. City of El Cajon, Miscellaneous
151. City of El Centro, Safety - Fire
152. City of El Centro, Safety - Police
153. City of El Cerrito, Safety - Fire
154. City of El Cerrito, Safety - Police
155. City of El Monte, Miscellaneous
156. City of El Monte, Safety - Fire
157. City of El Monte, Safety - Police
158. City of El Segundo, Safety - Fire
159. City of El Segundo, Safety - Police
160. City of Elk Grove, Miscellaneous
161. City of Elk Grove, Safety - Police
162. City of Escondido, Miscellaneous
163. City of Escondido, Safety - Fire
164. City of Escondido, Safety - Police

Level 4 (continued)

165. City of Exeter, Miscellaneous
166. City of Fairfield, Miscellaneous
167. City of Fairfield, Safety - Fire
168. City of Fairfield, Safety - Police
169. City of Fontana, Miscellaneous
170. City of Fontana, Safety - Police
171. City of Foster City, Miscellaneous
172. City of Foster City, Safety - Fire
173. City of Foster City, Safety - Police
174. City of Fountain Valley, Miscellaneous
175. City of Fremont, Miscellaneous
176. City of Fremont, Safety - Fire
177. City of Fremont, Safety - Police
178. City of Fullerton, Miscellaneous
179. City of Fullerton, Safety - Fire
180. City of Fullerton, Safety - Police
181. City of Gilroy, Safety - Fire
182. City of Gilroy, Safety - Police
183. City of Glendale, Miscellaneous
184. City of Glendale, Safety - Fire
185. City of Glendale, Safety - Police
186. City of Glendora, Safety - Police
187. City of Goleta, Miscellaneous
188. City of Grand Terrace, Miscellaneous
189. City of Half Moon Bay, Safety - Police
190. City of Hanford, Safety - Police
191. City of Hayward, Miscellaneous
192. City of Healdsburg, Miscellaneous
193. City of Healdsburg, Safety - Fire
194. City of Healdsburg, Safety - Police
195. City of Hemet, Miscellaneous
196. City of Hesperia, Miscellaneous
197. City of Hollister, Miscellaneous
198. City of Hollister, Safety - Fire
199. City of Hollister, Safety - Police
200. City of Hughson, Miscellaneous
201. City of Huntington Beach, Miscellaneous
202. City of Huntington Beach, Safety - Fire
203. City of Huntington Beach, Safety - Other Safety
204. City of Huntington Beach, Safety - Police
205. City of Huntington Park, Miscellaneous
206. City of Huntington Park, Safety - Fire
207. City of Huntington Park, Safety - Police
208. City of Industry, Miscellaneous
209. City of Irvine, Miscellaneous
210. City of Irvine, Safety - Police
211. City of Irwindale, Miscellaneous
212. City of Irwindale, Safety - Fire
213. City of Irwindale, Safety - Police
214. City of La Canada Flintridge, Miscellaneous
215. City of La Habra, Miscellaneous
216. City of La Habra, Safety - Fire
217. City of La Habra, Safety - Police
218. City of La Mirada, Miscellaneous
219. City of La Palma, Miscellaneous
220. City of La Palma, Safety - Police
221. City of La Verne, Miscellaneous
222. City of La Verne, Safety - Fire
223. City of La Verne, Safety - Police
224. City of Laguna Beach, Miscellaneous
225. City of Laguna Beach, Safety - Fire
226. City of Laguna Beach, Safety - Other Safety
227. City of Laguna Beach, Safety - Police
228. City of Lancaster, Safety - Police
229. City of Larkspur, Safety - Fire
230. City of Lathrop, Safety - Police
231. City of Lawndale, Miscellaneous
232. City of Lemon Grove, Miscellaneous
233. City of Lemon Grove, Safety - Fire
234. City of Livermore, Miscellaneous
235. City of Livermore, Safety - Police
236. City of Loma Linda, Safety - Fire
237. City of Lomita, Miscellaneous
238. City of Lompoc, Safety - Fire
239. City of Lompoc, Safety - Police
240. City of Long Beach, Safety - Fire
241. City of Long Beach, Safety - Police
242. City of Los Alamitos, Miscellaneous
243. City of Los Alamitos, Safety - Police
244. City of Lynwood, Miscellaneous
245. City of Manhattan Beach, Safety - Fire
246. City of Manteca, Miscellaneous
247. City of Manteca, Safety - Fire
248. City of Manteca, Safety - Police
249. City of Marina, Miscellaneous
250. City of Marina, Safety - Fire
251. City of Marina, Safety - Police
252. City of Martinez, Safety - Police
253. City of Marysville, Safety - Fire
254. City of Marysville, Safety - Police

Level 4 (continued)

255. City of Menifee, Miscellaneous
256. City of Menifee, Safety - Police
257. City of Millbrae, Miscellaneous
258. City of Milpitas, Safety - Police
259. City of Monrovia, Miscellaneous
260. City of Monrovia, Safety - Fire
261. City of Monrovia, Safety - Police
262. City of Monterey, Miscellaneous
263. City of Monterey Park, Miscellaneous
264. City of Monterey Park, Safety - Fire
265. City of Monterey Park, Safety - Police
266. City of Moorpark, Miscellaneous
267. City of Moreno Valley, Miscellaneous
268. City of Morgan Hill, Miscellaneous
269. City of Morgan Hill, Safety - Police
270. City of Morro Bay, Miscellaneous
271. City of Morro Bay, Safety - Fire
272. City of Morro Bay, Safety - Police
273. City of Mountain View, Safety - Fire
274. City of Mountain View, Safety - Police
275. City of Murrieta, Miscellaneous
276. City of Murrieta, Safety - Police
277. City of Napa, Safety - Police
278. City of Newport Beach, Miscellaneous
279. City of Newport Beach, Safety - Fire
280. City of Newport Beach, Safety - Other Safety
281. City of Newport Beach, Safety - Police
282. City of Norco, Miscellaneous
283. City of Norco, Safety - Fire
284. City of Novato, Miscellaneous
285. City of Novato, Safety - Police
286. City of Oakdale, Safety - Fire
287. City of Oakley, Miscellaneous
288. City of Oakley, Safety - Police
289. City of Ontario, Safety - Fire
290. City of Ontario, Safety - Police
291. City of Orange, Miscellaneous
292. City of Orange, Safety - Fire
293. City of Orange, Safety - Police
294. City of Oroville, Miscellaneous
295. City of Oroville, Safety - Fire
296. City of Oroville, Safety - Police
297. City of Oxnard, Miscellaneous
298. City of Oxnard, Safety - Fire
299. City of Pacific Grove, Miscellaneous
300. City of Pacific Grove, Safety - Fire
301. City of Pacific Grove, Safety - Police
302. City of Pacifica, Miscellaneous
303. City of Pacifica, Safety - Fire
304. City of Pacifica, Safety - Police
305. City of Palm Springs, Miscellaneous
306. City of Palm Springs, Safety - Fire
307. City of Palm Springs, Safety - Police
308. City of Paramount, Miscellaneous
309. City of Pasadena, Miscellaneous
310. City of Pasadena, Safety - Fire
311. City of Pasadena, Safety - Police
312. City of Petaluma, Safety - Fire
313. City of Petaluma, Safety - Police
314. City of Pico Rivera, Miscellaneous
315. City of Piedmont, Safety - Fire
316. City of Pittsburg, Safety - Police
317. City of Placentia, Miscellaneous
318. City of Placentia, Safety - Police
319. City of Pleasanton, Safety - Fire
320. City of Porterville, Miscellaneous
321. City of Porterville, Safety - Fire
322. City of Porterville, Safety - Police
323. City of Rancho Cucamonga, Miscellaneous
324. City of Rancho Mirage, Miscellaneous
325. City of Rancho Palos Verdes, Miscellaneous
326. City of Redding, Safety - Fire
327. City of Redding, Safety - Police
328. City of Redondo Beach, Safety - Fire
329. City of Redondo Beach, Safety - Police
330. City of Redwood City, Safety - Fire
331. City of Redwood City, Safety - Police
332. City of Rialto, Miscellaneous
333. City of Rialto, Safety - Fire
334. City of Rocklin, Miscellaneous
335. City of Rocklin, Safety - Fire
336. City of Rocklin, Safety - Police
337. City of Roseville, Safety - Police
338. City of San Bernardino, Miscellaneous
339. City of San Bernardino, Safety - Fire
340. City of San Bruno, Miscellaneous
341. City of San Bruno, Safety - Fire
342. City of San Bruno, Safety - Police
343. City of San Buenaventura, Miscellaneous
344. City of San Buenaventura, Safety - Police

Level 4 (continued)

345. City of San Clemente, Miscellaneous
346. City of San Fernando, Miscellaneous
347. City of San Fernando, Safety - Police
348. City of San Gabriel, Miscellaneous
349. City of San Gabriel, Safety - Fire
350. City of San Gabriel, Safety - Police
351. City of San Jacinto, Miscellaneous
352. City of San Jacinto, Safety - Fire
353. City of San Jacinto, Safety - Police
354. City of San Leandro, Safety - Police
355. City of San Luis Obispo, Miscellaneous
356. City of San Luis Obispo, Safety - Police
357. City of San Marino, Miscellaneous
358. City of San Marino, Safety - Fire
359. City of San Mateo, Safety - Fire
360. City of San Mateo, Safety - Police
361. City of San Ramon, Miscellaneous
362. City of San Ramon, Safety - Police
363. City of Sand City, Miscellaneous
364. City of Sand City, Safety - Police
365. City of Santa Ana, Miscellaneous
366. City of Santa Ana, Safety - Fire
367. City of Santa Ana, Safety - Police
368. City of Santa Barbara, Miscellaneous
369. City of Santa Clara, Safety - Fire
370. City of Santa Clara, Safety - Police
371. City of Santa Cruz, Safety - Other Safety
372. City of Santa Fe Springs, Miscellaneous
373. City of Santa Fe Springs, Safety - Fire
374. City of Santa Maria, Miscellaneous
375. City of Santa Maria, Safety - Fire
376. City of Santa Maria, Safety - Police
377. City of Santa Monica, Miscellaneous
378. City of Santa Monica, Safety - Fire
379. City of Santa Monica, Safety - Police
380. City of Santa Rosa, Miscellaneous
381. City of Santa Rosa, Safety - Fire
382. City of Santa Rosa, Safety - Police
383. City of Sausalito, Safety - Fire
384. City of Sausalito, Safety - Police
385. City of Seaside, Miscellaneous
386. City of Seaside, Safety - Fire
387. City of Seaside, Safety - Police
388. City of Sierra Madre, Miscellaneous
389. City of Sierra Madre, Safety - Fire
390. City of Signal Hill, Safety - Fire
391. City of Signal Hill, Safety - Police
392. City of Simi Valley, Miscellaneous
393. City of Simi Valley, Safety - Police
394. City of Sonoma, Safety - Police
395. City of South Gate, Miscellaneous
396. City of Stockton, Miscellaneous
397. City of Stockton, Safety - Fire
398. City of Stockton, Safety - Police
399. City of Suisun City, Safety - Police
400. City of Temecula, Miscellaneous
401. City of Temple City, Miscellaneous
402. City of Thousand Oaks, Miscellaneous
403. City of Torrance, Safety - Fire
404. City of Torrance, Safety - Police
405. City of Tracy, Safety - Fire
406. City of Tracy, Safety - Police
407. City of Tulare, Miscellaneous
408. City of Tulare, Safety - Fire
409. City of Tulare, Safety - Police
410. City of Turlock, Safety - Fire
411. City of Turlock, Safety - Police
412. City of Tustin, Safety - Police
413. City of Ukiah, Safety - Police
414. City of Vacaville, Miscellaneous
415. City of Vacaville, Safety - Fire
416. City of Vacaville, Safety - Police
417. City of Vallejo, Safety - Fire
418. City of Vallejo, Safety - Police
419. City of Vernon, Safety - Fire
420. City of Victorville, Miscellaneous
421. City of Victorville, Safety - Fire
422. City of Villa Park, Miscellaneous
423. City of Visalia, Safety - Fire
424. City of Visalia, Safety - Police
425. City of Vista, Safety - Fire
426. City of Walnut, Miscellaneous
427. City of Walnut Creek, Miscellaneous
428. City of Walnut Creek, Safety - Police
429. City of West Covina, Miscellaneous
430. City of West Covina, Safety - Fire
431. City of West Covina, Safety - Police
432. City of West Hollywood, Miscellaneous
433. City of West Sacramento, Safety - Fire
434. City of Westminster, Miscellaneous

Level 4 (continued)

435. City of Westminster, Safety - Police
436. City of Wildomar, Miscellaneous
437. City of Woodland, Miscellaneous
438. City of Woodland, Safety - Fire
439. City of Woodland, Safety - Police
440. City of Yorba Linda, Miscellaneous
441. City/County Association of Governments of San Mateo County, Miscellaneous
442. Cloverdale Fire Protection District, Miscellaneous
443. Cloverdale Fire Protection District, Safety - Fire
444. Coastside Fire Protection District, Miscellaneous
445. Coastside Fire Protection District, Safety - Fire
446. Colusa County One-Stop Partnership, Miscellaneous
447. Conejo Recreation and Park District, Miscellaneous
448. Contra Costa Transportation Authority, Miscellaneous
449. Costa Mesa Sanitary District, Miscellaneous
450. Cosumnes Community Services District, Miscellaneous
451. Cosumnes Community Services District, Safety - Fire
452. County of El Dorado, Safety - County Peace Officer
453. County of Humboldt, Miscellaneous
454. County of Humboldt, Safety - County Peace Officer
455. County of Humboldt, Safety - Fire
456. County of Kings, Safety - County Peace Officer
457. County of Kings, Safety - Fire
458. County of Mono, Miscellaneous
459. County of Mono, Safety - County Peace Officer
460. County of Mono, Safety - Fire
461. County of Mono, Safety - Sheriff
462. County of Monterey, Safety - County Peace Officer
463. County of Monterey, Safety - Fire
464. County of Napa, Miscellaneous
465. County of Napa, Safety - County Peace Officer
466. County of Plumas, Safety - County Peace Officer
467. County of Plumas, Safety - Sheriff
468. County of Shasta, Safety - Sheriff
469. County of Siskiyou, Safety - County Peace Officer
470. County of Solano, Safety - County Peace Officer
471. County of Solano, Safety - Sheriff
472. Crestline Village Water District, Miscellaneous
473. Crockett - Valona Sanitary District, Miscellaneous
474. Crockett Community Services District, Miscellaneous
475. Cucamonga Valley Water District, Miscellaneous
476. Del Puerto Water District, Miscellaneous
477. East County Fire Protection District, Miscellaneous
478. East County Fire Protection District, Safety - Fire
479. East Valley Water District, Miscellaneous
480. Eastern Municipal Water District, Miscellaneous
481. Eastern Sierra Transit Authority, Miscellaneous
482. El Dorado County Transportation Commission, Miscellaneous
483. El Dorado County Water Agency, Miscellaneous
484. El Dorado Hills County Water District, Safety - Fire
485. El Dorado Local Agency Formation Commission, Miscellaneous
486. Esparto Fire Protection District, Miscellaneous
487. Esparto Fire Protection District, Safety - Fire
488. Estero Municipal Improvement District, Miscellaneous
489. Estero Municipal Improvement District, Safety - Fire
490. Estero Municipal Improvement District, Safety - Police
491. Exeter District Ambulance, Miscellaneous
492. Far Northern Coordinating Council on Developmental Disabilities, Miscellaneous
493. Florin Resource Conservation District Elk Grove Water District, Miscellaneous
494. Foothill-De Anza Community College District, Safety - Police
495. Georgetown Divide Resource Conservation District, Miscellaneous
496. Glen Ellen Fire Protection District, Safety - Fire
497. Glendale Community College District, Safety - Police
498. Gold Coast Transit, Miscellaneous
499. Gold Ridge Fire Protection District, Miscellaneous
500. Graton Community Services District, Miscellaneous
501. Graton Fire Protection District, Safety - Fire
502. Great Redwood Trail Agency, Miscellaneous
503. Hacienda La Puente Unified School District, Safety - Police
504. Hamilton Branch Fire Protection District, Safety - Fire
505. Health Plan of San Joaquin, Miscellaneous
506. Heartland Communications Facility Authority, Miscellaneous
507. Helendale Community Services District, Miscellaneous
508. Heritage Ranch Community Services District, Miscellaneous
509. Herlong Public Utility District, Miscellaneous
510. Hesperia Fire Protection District, Miscellaneous
511. Hesperia Fire Protection District, Safety - Fire
512. Hesperia Water District, Miscellaneous
513. Hidden Valley Lake Community Services District, Miscellaneous
514. Hopland Public Utility District, Miscellaneous
515. Housing Authority of the City of Alameda, Miscellaneous

Level 4 (continued)

516. Housing Authority of the City of San Buenaventura, Miscellaneous
517. Hub Cities Consortium, Miscellaneous
518. Humboldt Bay Fire Joint Powers Authority, Miscellaneous
519. Humboldt Bay Fire Joint Powers Authority, Safety - Fire
520. Humboldt Transit Authority, Miscellaneous
521. Humboldt Waste Management Authority, Miscellaneous
522. Idyllwild Fire Protection District, Safety - Fire
523. Intelecom Intelligent Telecommunications, Miscellaneous
524. Intergovernmental Training and Development Center, Miscellaneous
525. Ironhouse Sanitary District, Miscellaneous
526. Irvine Ranch Water District, Miscellaneous
527. Kaweah Delta Water Conservation District, Miscellaneous
528. Kensington Community Services District, Safety - Police
529. Kentfield Fire Protection District, Miscellaneous
530. Kentfield Fire Protection District, Safety - Fire
531. Kern-Tulare Water District, Miscellaneous
532. Kings County Area Public Transit Agency, Miscellaneous
533. Kings County Association of Governments, Miscellaneous
534. Kings County In-Home Supportive Services Public Authority, Miscellaneous
535. Lake County Fire Protection District, Miscellaneous
536. Lake County Fire Protection District, Safety - Fire
537. Lake Shastina Community Services District, Miscellaneous
538. Lake Shastina Community Services District, Safety - Fire
539. Lake Shastina Community Services District, Safety - Police
540. Lake Valley Fire Protection District, Miscellaneous
541. Lake Valley Fire Protection District, Safety - Fire
542. Lakeport County Fire Protection District, Miscellaneous
543. Lakeport County Fire Protection District, Safety - Fire
544. Lakeside Fire Protection District, Safety - Fire
545. Lassen County Waterworks District No. 1, Miscellaneous
546. Linda Fire Protection District, Miscellaneous
547. Linda Fire Protection District, Safety - Fire
548. Livermore/Amador Valley Transit Authority, Miscellaneous
549. Local Agency Formation Commission of Monterey County, Miscellaneous
550. Local Agency Formation Commission of Solano County, Miscellaneous
551. Local Government Services Authority, a Joint Powers Authority, Miscellaneous
552. Los Angeles County Development Authority, Miscellaneous
553. Los Angeles Unified School District, Safety - Police
554. Mammoth Lakes Fire District, Safety - Fire
555. Mammoth Lakes Mosquito Abatement District, Miscellaneous
556. March Joint Powers Authority, Miscellaneous
557. Marin Community College District, Safety - Police
558. Mendocino County Russian River Flood Control & Water Conservation Improvement Dt, Miscellaneous
559. Metropolitan Water District of Southern California, Miscellaneous
560. Midway Heights County Water District, Miscellaneous
561. Monterey Bay Unified Air Pollution Control District, Miscellaneous
562. Monterey Peninsula Regional Park District, Miscellaneous
563. Monterey Peninsula Water Management District, Miscellaneous
564. Municipal Pooling Authority, Miscellaneous
565. Municipal Water District of Orange County, Miscellaneous
566. Murrieta Fire Protection District, Safety - Fire
567. Murrieta Valley Cemetery District, Miscellaneous
568. Napa County Mosquito Abatement District, Miscellaneous
569. Napa County Resource Conservation District, Miscellaneous
570. Napa Sanitation District, Miscellaneous
571. Napa Valley Transportation Authority, Miscellaneous
572. Nevada County Consolidated Fire District, Miscellaneous
573. Nevada County Consolidated Fire District, Safety - Fire
574. Nipomo Community Services District, Miscellaneous
575. North Bay Regional Center, Miscellaneous
576. North County Dispatch Joint Powers Authority, Miscellaneous
577. North County Fire Protection District of San Diego County, Miscellaneous
578. North County Fire Protection District of San Diego County, Safety - Fire
579. Northshore Fire Protection District, Miscellaneous
580. Northshore Fire Protection District, Safety - Fire
581. Occidental Community Services District, Safety - Fire
582. Orange County Vector Control District, Miscellaneous
583. Pajaro Regional Flood Management Agency, Miscellaneous
584. Pasadena Unified School District, Safety - Police
585. Pebble Beach Community Services District, Miscellaneous
586. Peninsula Traffic Congestion Relief Alliance, Miscellaneous
587. Penn Valley Fire Protection District, Safety - Fire
588. Phelan Pinon Hills Community Services District, Miscellaneous
589. Pixley Irrigation District, Miscellaneous
590. Placer Mosquito and Vector Control District, Miscellaneous
591. Plumas Eureka Community Services District, Miscellaneous

Level 4 (continued)

592. Point Montara Fire Protection District, Safety - Fire
593. Public Transportation Services Corporation, Safety - Police
594. Rancho Cucamonga Fire Protection District, Miscellaneous
595. Rancho Cucamonga Fire Protection District, Safety - Fire
596. Rancho Santa Fe Fire Protection District, Miscellaneous
597. Rancho Santa Fe Fire Protection District, Safety - Fire
598. Redwood Empire Municipal Insurance Fund, Miscellaneous
599. Regional Center of Orange County, Miscellaneous
600. Rescue Fire Protection District, Safety - Fire
601. Rincon Del Diablo Municipal Water District, Miscellaneous
602. Rincon Valley Fire Protection District, Miscellaneous
603. Rincon Valley Fire Protection District, Safety - Fire
604. Rose Bowl Operating Company, Miscellaneous
605. Rosedale-Rio Bravo Water Storage District, Miscellaneous
606. Sacramento Groundwater Authority, Miscellaneous
607. Sacramento Metropolitan Fire District, Miscellaneous
608. Sacramento Metropolitan Fire District, Safety - Fire
609. Sacramento Suburban Water District, Miscellaneous
610. Salinas Valley Solid Waste Authority, Miscellaneous
611. San Bernardino City Unified School District, Safety - Police
612. San Diego Association of Governments, Miscellaneous
613. San Diego Pooled Insurance Program Authority, Miscellaneous
614. San Diego Unified School District, Safety - Police
615. San Francisco Bay Area Rapid Transit District, Safety - Police
616. San Francisco Bay Area Water Emergency Transportation Authority, Miscellaneous
617. San Gabriel Valley Council of Governments, Miscellaneous
618. San Joaquin County IHSS Public Authority, Miscellaneous
619. San Luis Obispo Council of Governments, Miscellaneous
620. San Mateo Consolidated Fire Department, Miscellaneous
621. San Mateo Consolidated Fire Department, Safety - Fire
622. San Miguel Community Services District, Miscellaneous
623. San Miguel Community Services District, Safety - Fire
624. San Miguel Consolidated Fire Protection District, Miscellaneous
625. San Miguel Consolidated Fire Protection District, Safety - Fire
626. San Simeon Community Services District, Miscellaneous
627. Santa Ana Unified School District, Safety - Police
628. Santa Clara Valley Water District, Miscellaneous
629. Santa Clarita Valley Water Agency, Miscellaneous
630. Santa Cruz County Regional Transportation Commission, Miscellaneous
631. Santa Margarita Water District, Miscellaneous
632. Santos Manuel Student Union of California State University, San Bernardino, Miscellaneous
633. Schell Vista Fire Protection District, Safety - Fire
634. Selma-Kingsburg-Fowler County Sanitation District, Miscellaneous
635. Shasta Lake Fire Protection District, Miscellaneous
636. Shasta Regional Transportation Agency, Miscellaneous
637. Sierra-Sacramento Valley Emergency Medical Services Agency, Miscellaneous
638. Silicon Valley Animal Control Authority, Miscellaneous
639. Silicon Valley Clean Water, Miscellaneous
640. Sonoma County Fire District, Miscellaneous
641. Sonoma County Fire District, Safety - Fire
642. Sonoma Marin Area Rail Transit District, Safety - Other Safety
643. Soquel Creek Water District, Miscellaneous
644. South Central Los Angeles Regional Center for Developmentally Disabled Persons, Miscellaneous
645. South Coast Water District, Miscellaneous
646. South County Support Services Agency, Miscellaneous
647. South Orange County Wastewater Authority, Miscellaneous
648. South Placer Fire District, Miscellaneous
649. South Placer Fire District, Safety - Fire
650. South San Joaquin County Fire Authority, Miscellaneous
651. South San Joaquin County Fire Authority, Safety - Fire
652. Southeast Area Social Services Funding Authority, Miscellaneous
653. Stanislaus Consolidated Fire Protection District, Miscellaneous
654. Stanislaus Consolidated Fire Protection District, Safety - Fire
655. Stinson Beach County Water District, Miscellaneous
656. Stinson Beach Fire Protection District, Miscellaneous
657. Stinson Beach Fire Protection District, Safety - Fire
658. Stockton East Water District, Miscellaneous
659. Successor Agency to the Redevelopment Agency of the City of San Bernardino, Miscellaneous
660. Summit Cemetery District, Miscellaneous
661. Susanville Sanitary District, Miscellaneous
662. Temescal Valley Water District, Miscellaneous
663. Three Rivers Community Services District, Miscellaneous
664. Three Valleys Municipal Water District, Miscellaneous
665. Tiburon Fire Protection District, Miscellaneous
666. Tiburon Fire Protection District, Safety - Fire
667. Town of Corte Madera, Miscellaneous
668. Town of Corte Madera, Safety - Fire

Level 4 (continued)

669. Town of Hillsborough, Safety - Police
670. Town of Los Altos Hills, Miscellaneous
671. Town of Los Gatos, Miscellaneous
672. Town of Los Gatos, Safety - Police
673. Town of Mammoth Lakes, Miscellaneous
674. Town of Mammoth Lakes, Safety - Police
675. Town of Moraga, Miscellaneous
676. Town of Moraga, Safety - Police
677. Town of Paradise, Miscellaneous
678. Town of Paradise, Safety - Fire
679. Town of Paradise, Safety - Police
680. Town of Tiburon, Miscellaneous
681. Town of Windsor, Miscellaneous
682. Transbay Joint Powers Authority, Miscellaneous
683. Transportation Authority of Marin, Miscellaneous
684. Treasure Island Development Authority, Miscellaneous
685. Trindel Insurance Fund, Miscellaneous
686. Truckee Fire Protection District, Miscellaneous
687. Truckee Fire Protection District, Safety - Fire
688. Truckee Tahoe Airport District, Miscellaneous
689. Tuolumne County Transportation Council, Miscellaneous
690. Tuolumne Fire District, Safety - Fire
691. Twain Harte Community Services District, Miscellaneous
692. Twain Harte Community Services District, Safety - Fire
693. Twin Rivers Unified School District, Safety - Police
694. Ukiah Valley Fire District, Safety - Fire
695. Union Sanitary District, Miscellaneous
696. Upper San Gabriel Valley Municipal Water District, Miscellaneous
697. Val Verde Unified School District, Safety - Police
698. Valley Center Municipal Water District, Miscellaneous
699. Ventura County Schools Self-Funding Authority, Miscellaneous
700. Ventura Port District, Miscellaneous
701. Ventura Port District, Safety - Police
702. Victor Valley Transit Authority, Miscellaneous
703. Water Employee Services Authority, Miscellaneous
704. West Bay Sanitary District, Miscellaneous
705. West Contra Costa Integrated Waste Management Authority, Miscellaneous
706. West Contra Costa Transportation Advisory Committee, Miscellaneous
707. West County Wastewater District, Miscellaneous
708. West Valley Mosquito and Vector Control District, Miscellaneous
709. Western Contra Costa Transit Authority, Miscellaneous
710. Winton Water and Sanitary District, Miscellaneous
711. Woodbridge Rural County Fire Protection District, Miscellaneous
712. Woodbridge Rural County Fire Protection District, Safety - Fire
713. Woodside Fire Protection District, Safety - Fire
714. Yorba Linda Water District, Miscellaneous
715. Yuima Municipal Water District, Miscellaneous

Indexed Level

1. Alpine Springs County Water District, Miscellaneous
2. Alta California Regional Center, Inc., Miscellaneous
3. BETA Healthcare Group Risk Management Authority, Miscellaneous
4. California Central Valley Flood Control Association, Miscellaneous
5. California Special Districts Association, Miscellaneous
6. Central Fire Protection District of Santa Cruz County, Miscellaneous
7. Central Fire Protection District of Santa Cruz County, Safety - Fire
8. Central Sierra Child Support Agency, Miscellaneous
9. Channel Islands Beach Community Services District, Miscellaneous
10. City of Aliso Viejo, Miscellaneous
11. City of American Canyon, Miscellaneous
12. City of Berkeley, Safety - Fire
13. City of Crescent City, Safety - Fire
14. City of Del Mar, Safety - Fire
15. City of Eastvale, Miscellaneous
16. City of Emeryville, Safety - Fire
17. City of Garden Grove, Miscellaneous
18. City of Garden Grove, Safety - Fire
19. City of Garden Grove, Safety - Police
20. City of Greenfield, Safety - Fire
21. City of Hanford, Safety - Fire
22. City of Madera, Miscellaneous
23. City of Madera, Safety - Police
24. City of Maywood, Miscellaneous
25. City of Mill Valley, Safety - Fire
26. City of Mill Valley, Safety - Police
27. City of Modesto, Safety - Fire
28. City of Modesto, Safety - Police
29. City of Monterey, Safety - Fire
30. City of Monterey, Safety - Police
31. City of Napa, Miscellaneous
32. City of Napa, Safety - Fire
33. City of Newark, Miscellaneous
34. City of Newark, Safety - Fire
35. City of Newark, Safety - Police
36. City of Oceanside, Safety - Other Safety
37. City of Poway, Miscellaneous
38. City of Poway, Safety - Fire
39. City of Rancho Cordova, Miscellaneous
40. City of Rancho Santa Margarita, Miscellaneous
41. City of Redding, Miscellaneous
42. City of Sacramento, Safety - Police
43. City of Salinas, Safety - Police
44. City of San Carlos, Safety - Fire
45. City of San Marcos, Safety - Fire
46. City of Santa Clarita, Miscellaneous
47. City of Santee, Safety - Fire
48. City of Shasta Lake, Miscellaneous
49. City of Solana Beach, Safety - Fire
50. City of South Lake Tahoe, Miscellaneous
51. City of South Lake Tahoe, Safety - Fire
52. City of Yuba City, Miscellaneous
53. City of Yuba City, Safety - Fire
54. City of Yuba City, Safety - Police
55. Coalinga/Huron Unified School District Library District, Miscellaneous
56. Coastal Animal Services Authority, Miscellaneous
57. Contra Costa Community College District, Safety - Police
58. Cooperative Organization for the Development of Employee Selection Procedures, Miscellaneous
59. County of Riverside, Miscellaneous
60. County of Riverside, Safety - County Peace Officer
61. County of Riverside, Safety - Fire
62. Foothill Municipal Water District, Miscellaneous
63. Foundation for California Community Colleges, Miscellaneous
64. Greater Los Angeles County Vector Control District, Miscellaneous
65. Greenfield Fire Protection District, Safety - Fire
66. Hesperia Unified School District, Safety - Police
67. Housing Authority of the County of Santa Cruz, Miscellaneous
68. Inland Empire Resource Conservation District, Miscellaneous
69. Jurupa Area Recreation and Park District, Miscellaneous
70. Loomis Fire Protection District, Miscellaneous
71. Loomis Fire Protection District, Safety - Fire
72. Marin Children and Families Commission, Miscellaneous
73. Marin County In-Home Supportive Services Public Authority, Miscellaneous
74. Menlo Park Fire Protection District, Miscellaneous
75. Menlo Park Fire Protection District, Safety - Fire
76. Midpeninsula Regional Open Space District, Miscellaneous
77. Mojave Air and Space Port, Miscellaneous
78. North Bay Cooperative Library System, Miscellaneous
79. North Delta Water Agency, Miscellaneous
80. Oceano Community Services District, Safety - Fire
81. Penryn Fire Protection District, Safety - Fire

Indexed Level (continued)

82. Plumas Local Agency Formation Commission, Miscellaneous
83. Redwood Coast Regional Center, Miscellaneous
84. Regional Center of the East Bay, Miscellaneous
85. Sacramento Area Flood Control Agency, Miscellaneous
86. San Diego County Office Of Education, Miscellaneous
87. San Elijo Joint Powers Authority, Miscellaneous
88. San Francisquito Creek Joint Powers Authority, Miscellaneous
89. Santa Clara Valley Open Space Authority, Miscellaneous
90. Santa Monica Community College District, Safety - Police
91. Schools Insurance Authority, Miscellaneous
92. Scotts Valley Fire Protection District, Miscellaneous
93. Scotts Valley Fire Protection District, Safety - Fire
94. Shasta Local Agency Formation Commission, Miscellaneous
95. Sonoma Marin Area Rail Transit District, Miscellaneous
96. State and Federal Contractors Water Agency, Miscellaneous
97. Stege Sanitary District, Miscellaneous
98. Town of Truckee, Safety - Police
99. Utica Water and Power Authority, Miscellaneous
100. Vallejo Flood and Wastewater District, Miscellaneous
101. Williams Fire Protection Authority, Miscellaneous
102. Williams Fire Protection Authority, Safety - Fire
103. Yolo County In-Home Supportive Services Public Authority, Miscellaneous
104. Yuba Community College District, Safety - Police

Appendix F – Glossary

Accrued Liability (Actuarial Accrued Liability)
The portion of the Present Value of Benefits allocated to prior years. It can also be expressed as the Present Value of Benefits minus the present value of future Normal Cost. Different actuarial cost methods and different assumptions will lead to different measures of Accrued Liability.

Actuarial Assumptions
Assumptions made about certain events that will affect pension costs. Assumptions generally can be broken down into two categories: demographic and economic. Demographic assumptions include such things as mortality, disability, and retirement rates. Economic assumptions include discount rate, wage inflation, and price inflation.

Actuarial Methods
Procedures employed by actuaries to achieve certain funding goals of a pension plan. Actuarial methods include an actuarial cost method, an amortization policy, and an asset valuation method.

Actuarial Valuation
The determination as of a valuation date of the Normal Cost, Accrued Liability, and related actuarial present values for a pension plan. These valuations are performed annually or when an employer is contemplating a change in plan provisions.

Actuary
A business professional proficient in mathematics and statistics who measures and manages risk. A public retirement system actuary in California performs actuarial valuations necessary to properly fund a pension plan and disclose its liabilities and must satisfy the qualification standards for actuaries issuing statements of actuarial opinion in the United States with regard to pensions.

Amortization Bases
Separate payment schedules for different portions of the Unfunded Accrued Liability (UAL). The total UAL of a rate plan can be segregated by cause. The impact of such individual causes on the UAL are quantified at the time of their occurrence, resulting in new amortization bases. Each base is separately amortized and paid for over a specific period of time. Generally, in an actuarial valuation, the separate bases consist of changes in UAL due to contract amendments, actuarial assumption changes, method changes, and/or experience gains and losses.

Amortization Period
The number of years required to pay off an Amortization Base.

Discount Rate
This is the rate used to discount the expected future benefit payments to the valuation date to determine the Projected Value of Benefits. Different discount rates will produce different measures of the Projected Value of Benefits. The discount rate for funding purposes is based on the assumed long-term rate of return on plan assets, net of investment and administrative expenses. This rate is called the “actuarial interest rate” in Section 20014 of the California Public Employees’ Retirement Law.

Entry Age
The earliest age at which a plan member begins to accrue benefits under a defined benefit pension plan. In most cases, this is the age of the member on their date of hire.

Entry Age Actuarial Cost Method
An actuarial cost method that allocates the cost of the projected benefits on an individual basis as a level percent of earnings for the individual between entry age and retirement age. This method yields a total normal cost rate, expressed as a percentage of payroll, which is designed to remain level throughout the member’s career.

Fresh Start
A Fresh Start is when multiple amortization bases are combined into a single base and amortized over a new Amortization Period.

Funded Ratio
Defined as the Fair Value of Assets divided by the Accrued Liability. Different actuarial cost methods and different assumptions will lead to different measures of Funded Ratio. The Funded Ratio with the Accrued Liability equal to the funding target is a measure of how well funded a rate plan is. A ratio greater than 100% means the rate plan has more assets than the funding target and the employer need only contribute the Normal Cost. A ratio less than 100% means assets are less than the funding target and contributions in addition to Normal Cost are required.

Glossary (continued)

Funded Status

Any comparison of a particular measure of plan assets to a particular measure of pension obligations. The methods and assumptions used to calculate a funded status should be consistent with the purpose of the measurement.

Funding Target

The Accrued Liability measure upon which the funding requirements are based. The funding target is the Accrued Liability under the Entry Age Actuarial Cost Method using the assumptions adopted by the board.

Normal Cost

The portion of the Present Value of Benefits allocated to the upcoming fiscal year for active employees. Different actuarial cost methods and different assumptions will lead to different measures of Normal Cost. The Normal Cost under the Entry Age Actuarial Cost Method, using the assumptions adopted by the board, plus the required amortization of the UAL, if any, make up the required contributions.

Present Value of Benefits (PVB)

The total dollars needed as of the valuation date to fund all benefits earned in the past or expected to be earned in the future for *current* members.

Term Insurance Method

An actuarial cost method designed such that contributions are made to the plan to meet benefit payments expected to fall due within the year for which the contribution is made.

Unfunded Accrued Liability (UAL)

The Accrued Liability minus the Fair Value of Assets. If the UAL for a rate plan is positive, the employer is required to make contributions in excess of the Normal Cost.

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