

<b>GROUP COMPARISONS</b>	<b>GROUP A</b>	<b>GROUP C</b>	<b>GROUP D</b>	<b>GROUP F</b> <i>Hired before 7/1/08</i>	<b>GROUP F</b> <i>Hired on or after 7/1/08</i>												
<b>Employee Contributions</b>	6.40% of gross salary	8.28% of gross salary	6.40% of gross salary	6.40% of gross salary	Same												
<b>Employer Contributions</b>	17.11% of gross salary	17.11% of gross salary	17.11% of gross salary	17.11% of gross salary	Same												
<b>Average Final Compensation (AFC)</b>	Highest 3 consecutive years, including unused annual leave payoff	Highest 2 consecutive years, including unused annual leave payoff	Final salary at retirement	Highest 3 consecutive years, excluding unused annual leave payoff	Same												
<b>Benefit Formula</b>	1.67% x creditable service	2.5% x creditable service	3.33% x creditable service (after 12 years in Group D)	1.25% x service prior to 12/31/90 + 1.67% x service after 1/1/91	Same												
<b>Maximum Benefit Payable</b>	100% of AFC	50% of AFC	100% of Final Salary	50% of AFC	60% of AFC												
<b>Normal Retirement (no reduction)</b>	Age 65 or 62 with 20 years of service	Age 55 (mandatory)	Age 62	Age 62 or with 30 years of service	Age 65 or a combination of age & service credit that equals 87												
<b>Post-Retirement COLA</b>	Full CPI, from a minimum of 1% up to a maximum of 5%, after 12 months of retirement	Full CPI, from a minimum of 1% up to a maximum of 5%, after 12 months of retirement	Full CPI, from a minimum of 1% up to a maximum of 5%, after 12 months of retirement	50% CPI until 1/1/2014; 100% of CPI thereafter, from a minimum of 1% up to a maximum of 5%, after reaching age 62, or (if retired after June 30, 1997) 30 years service	50% CPI until 1/1/2014; 100% of CPI thereafter, from a minimum of 1% up to a maximum of 5%, after reaching age 65 or age and service to equal 87												
<b>Early Retirement Eligibility</b>	Age 55 with 5 years of service or 30 years of service (any age)	Age 50 with 20 years of service	Age 55 with 5 years of service	Age 55 with 5 years of service	Same												
<b>Early Retirement Reduction</b>	Actuarially reduced benefit if under 30 years of service	No reduction	3% per year from age 62	6% per year from age 62	<table border="1"> <thead> <tr> <th><u>Ser. Years</u></th> <th><u>Monthly Red.</u></th> </tr> </thead> <tbody> <tr> <td>35+</td> <td>1/8<sup>th</sup> of 1%</td> </tr> <tr> <td>30-34</td> <td>1/4<sup>th</sup> of 1%</td> </tr> <tr> <td>25-29</td> <td>1/3<sup>rd</sup> of 1%</td> </tr> <tr> <td>20-24</td> <td>5/12<sup>th</sup> of 1%</td> </tr> <tr> <td>&lt; 20</td> <td>5/9<sup>th</sup> of 1%</td> </tr> </tbody> </table>	<u>Ser. Years</u>	<u>Monthly Red.</u>	35+	1/8 <sup>th</sup> of 1%	30-34	1/4 <sup>th</sup> of 1%	25-29	1/3 <sup>rd</sup> of 1%	20-24	5/12 <sup>th</sup> of 1%	< 20	5/9 <sup>th</sup> of 1%
<u>Ser. Years</u>	<u>Monthly Red.</u>																
35+	1/8 <sup>th</sup> of 1%																
30-34	1/4 <sup>th</sup> of 1%																
25-29	1/3 <sup>rd</sup> of 1%																
20-24	5/12 <sup>th</sup> of 1%																
< 20	5/9 <sup>th</sup> of 1%																
<b>Post-Retirement Survivorship Options</b>	100% and 50% (with or without pop-ups), all actuarially reduced based on age of beneficiary	70% spousal survivorship with no reduction in retiree's benefit	100% and 50% (with or without pop-ups), all actuarially reduced based on age of beneficiary	100% and 50% (with or without pop-ups), all actuarially reduced based on age of beneficiary	Same												

<b>Benefit Eligibility - Other (Vested Rights, Disability, Death-in-Service)</b>	5 years of service (vested and disability) 10 years of service, or age 55 with 5 years (death-in-service)	5 years of service (vested and disability) 10 years of service (death-in-service)	5 years of service (vested and disability) 12 years of service, or age 55 with 5 years (death-in-service)	5 years of service (vested and disability) 10 years of service, or age 55 with 5 years (death-in-service)	Same
<b>Disability Benefit</b>	Unreduced, accrued benefit with minimum of 25% of AFC	Unreduced, accrued benefit with minimum of 25% of AFC, with children's benefit of 10% of AFC to maximum of 3 concurrently	Unreduced, accrued benefit with minimum of 25% of AFC	Unreduced, accrued benefit with minimum of 25% of AFC	Same
<b>Death-in-Service Benefit</b>	Disability benefit or early retirement benefit, whichever is greater, with 100% survivorship factor applied plus children's benefits up to maximum of three concurrently	70% of accrued benefit with no actuarial reduction applied, plus children's benefit	Disability benefit or early retirement benefit, whichever is greater, with 100% survivorship factor applied plus children's benefits up to maximum of three concurrently	Disability benefit or early retirement benefit, whichever is greater, with 100% survivorship factor applied plus children's benefits up to maximum of three concurrently	Same
<b>Medical Benefits</b>	80% of total premium	80% of total premium	80% of total premium	80% of total premium	The amount the State pays toward your medical coverage is based on your years of service at retirement as follows:  5-9 yrs Buy-in 10-14 yrs 40% State pays 15-20 yrs 60% State pays 20+ yrs 80% State pays  Also, with 20 yrs. service, you may recapture (access) subsidized health insurance at 80% upon initiation of retirement benefits comparable to regular retirement, even if you terminated prior to your early retirement date.
<b>Plan Description</b>	<a href="#">Group A</a>	<a href="#">Group C</a>	<a href="#">Group D</a>	<a href="#">Group F</a>	<a href="#">Group F</a>