

nyhart

***Retirement Plan for Employees
of the Town of West Warwick***

***Experience Study
July 1, 2006 - July 1, 2010***

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I. Objectives and Process

The primary objectives of this study are to measure the recent experience of the Retirement Plan for Employees of the Town of West Warwick, recommend a new set of actuarial assumptions to be used starting with the 7/1/2011 valuation, and measure the impact on the plan's liabilities of changing to this new set of assumptions.

We gathered data from valuations spanning 7/1/2006 through 7/1/2010. After gathering the five necessary census files, we measured the experience for each of the four years individually. For instance, we determined the withdrawal rates during the period 7/1/2006 – 7/1/2007 by simply checking to see which members on the 7/1/2006 active file did not appear on the 7/1/2007 active file.

Each of the assumptions analyzed could potentially vary by age or service. We initially looked to see if the structure of the current tables made sense. Did termination rates really differ by age? Did pay increases follow a more predictable pattern when broken down by age or by service? We ultimately concluded that the structures of the current tables were appropriate.

Once satisfied with the structure of the tables, we charted both the current assumption and the recent actual experience. Based on this analysis, we recommend making no changes to the current assumptions.

There are a few key points to note:

- **Past experience doesn't necessarily predict future outcomes.** This is most often seen or heard in the investment arena. Just because employees behave a certain way over the past, doesn't mean their behavior will continue unchanged. Outside factors often have a significant impact on behavior.

I. Objectives and Process - *Continued*

- **Only a small number of exposures were present in this study.** To obtain credible and valid conclusions from a study such as this, large amounts of exposures or lives are required. The Town of West Warwick does not contain enough exposures for the results of this study to be highly credible. Thus, these results should be viewed with a lens that still focuses very much on the expectation of the Town and not just solely on the results of this study.
- **Plan provisions remained unchanged.** None of the results of this study have any impact on the actual benefits that will be paid out to participants. This study only deals with the underlying actuarial assumptions and thus only affects the timing of the contributions to the plan.

The actual assumptions that were reviewed are in the following list:

- **Economic**
 - Investment return
 - Investment expenses
 - Annual pay increases
 - Annual rate of inflation
 - Annual cost of living adjustments (COLA)
- **Demographic**
 - Rates of retirement
 - Rates of withdrawal
 - Rates of disability
 - Rates of mortality
 - Percentage of participants married

Please note, that not every assumption in this list was examined historically. There are a variety of reasons for not doing so, including materiality in the valuation, lack of historical data, and/or lack of exposures for analysis.

II. Certification

This report is prepared for the primary purposes of measuring the recent experience of the Retirement Plan for Employees of the Town of West Warwick and recommending reasonable actuarial assumptions used in determining the annual funding requirements.

The information presented in this report is based on the the information furnished to us by the Plan Administrator. In our opinion, the assumptions recommended are reasonable and represent a reasonable expectation of future experience under the plan. All calculations have been made in accordance with generally accepted actuarial principles and practice.

To our knowledge there have been no significant events prior to the current year's measurement date or as of the date of this report which could materially affect the results contained herein.

Neither Nyhart nor any of its employees have any relationship with the plan or its sponsor which could impair or appear to impair the objectivity of this report.

Nyhart

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March 29, 2012

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III. Economic Assumptions

A. Investment Return

The assumption that has the largest impact on the measurement of pension liabilities is the interest rate used to discount benefit liabilities. The interest rate should be set at the expected long-term rate of return of the pension assets. Historical asset returns for the pension trust were not available to us at the time of this analysis. However, we took a broad look at the performance of other governmental plans over various periods of time. Those results are summarized below. These historical returns were obtained from Callan Associates.

The current interest rate assumption is 8.0%. This assumption was just lowered as of 7/1/2010, and we are not aware of any changes that would require it to be lowered again as of 7/1/2011. Based on the past experience of governmental plans in general, and future expectations of market returns, we are recommending that the interest rate assumption be unchanged at 8.0%.

Other Governmental Plans

Period	Market Value Return
5 Years	4.7%
10 Years	5.7%
20 Years	8.5%
25 Years	8.5%

III. Economic Assumptions - Continued

B. Investment Expenses

The current assumptions use a discount rate that is net of all expenses, both administrative and investment expenses. As such, there is no assumption for investment. Based on this current policy, there is no need for a historical analysis of the investment expenses. The plan will continue to operate using a net of expenses investment return assumption.

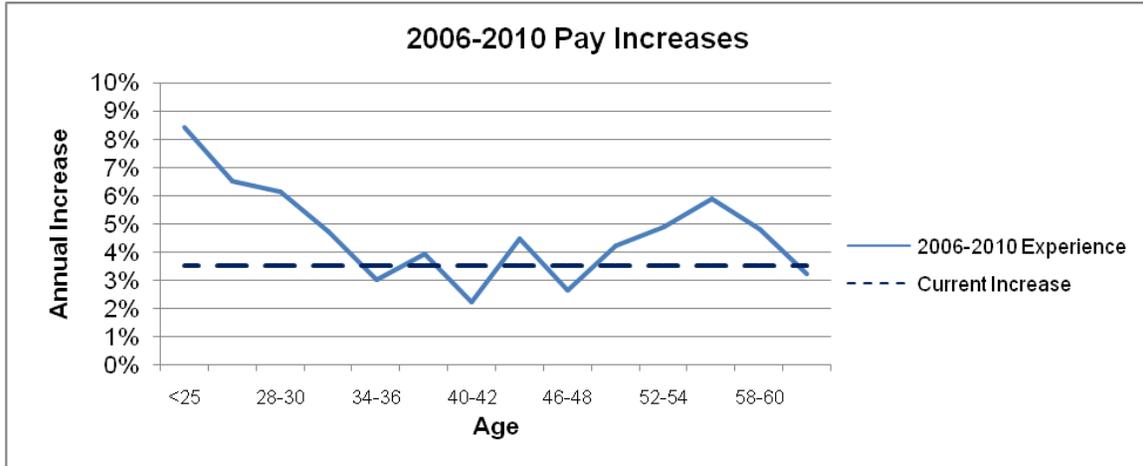
C. Annual Pay Increases

To examine the historical experience of pay increases, data from 2006 to 2010 was studied. Data was broken down between public safety and non public safety employees. However, the data indicated that there was no significant difference in those groups. Thus we aggregated the results to achieve higher credibility.

The data was charted separately for age and service. The current pay increase assumption is 3.5%, regardless of age or service. Based on the experience studied and future expectations, we are recommending that the pay increase assumption remain unchanged. The following two pages show the results of the pay increase analysis charted by age and service separately. Please see the Appendix for a detailed description of the data.

III. Economic Assumptions - Continued

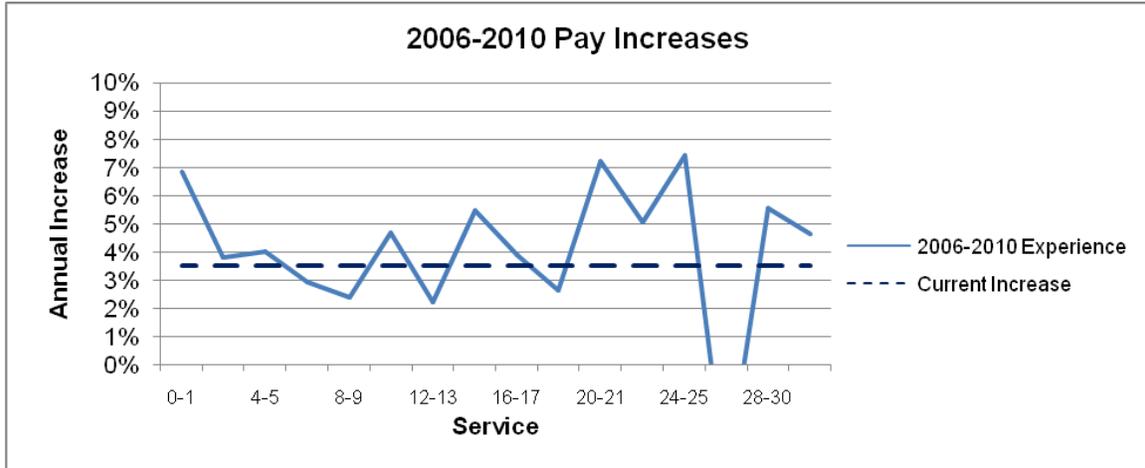
Pay Increases by Age



Age	2006-2010 Experience	Current Increase
<25	8.42%	3.50%
25-27	6.52%	3.50%
28-30	6.12%	3.50%
31-33	4.72%	3.50%
34-36	3.03%	3.50%
37-39	3.93%	3.50%
40-42	2.20%	3.50%
43-45	4.47%	3.50%
46-48	2.64%	3.50%
49-51	4.24%	3.50%
52-54	4.88%	3.50%
55-57	5.90%	3.50%
58-60	4.80%	3.50%
61+	3.22%	3.50%
Total	3.98%	3.50%

III. Economic Assumptions - Continued

Pay Increases by Service



Service	2006-2010 Experience	Current Increase
0-1	6.83%	3.50%
2-3	3.78%	3.50%
4-5	4.00%	3.50%
6-7	2.92%	3.50%
8-9	2.39%	3.50%
10-11	4.67%	3.50%
12-13	2.23%	3.50%
14-15	5.47%	3.50%
16-17	3.87%	3.50%
18-19	2.65%	3.50%
20-21	7.20%	3.50%
22-23	5.04%	3.50%
24-25	7.43%	3.50%
26-27	-4.15%	3.50%
28-30	5.56%	3.50%
31+	4.65%	3.50%
Total	3.98%	3.50%

III. Economic Assumptions - Continued

D. Annual Rate of Inflation

The annual rate of inflation assumption is not used directly in any of the actuarial valuation procedures. There is, however, an implied rate of inflation that is found in the assumed wage growth, expected return on assets, and the annual cost of living adjustment. As these rates are all remaining unchanged, the implied assumption for inflation will remain unchanged also. It is important to ensure that these assumptions all fit together and achieve the same implied inflation rate. At the proposed levels of these assumptions, the implied inflation rate is consistent.

E. Annual Cost of Living Adjustments (COLA)

The COLA assumption for retirement benefits is currently set at 2.25% which is the actual COLA applied as defined in the plan. There is an additional COLA assumption for participants eligible for a disability pension benefit. This assumption is set at 90% of the current pay increase assumption. Since the standard COLA does not vary from year to year, the assumption should match the actual COLA that will be received. As such, we are recommending that both COLA assumptions remain unchanged.

IV. Demographic Assumptions

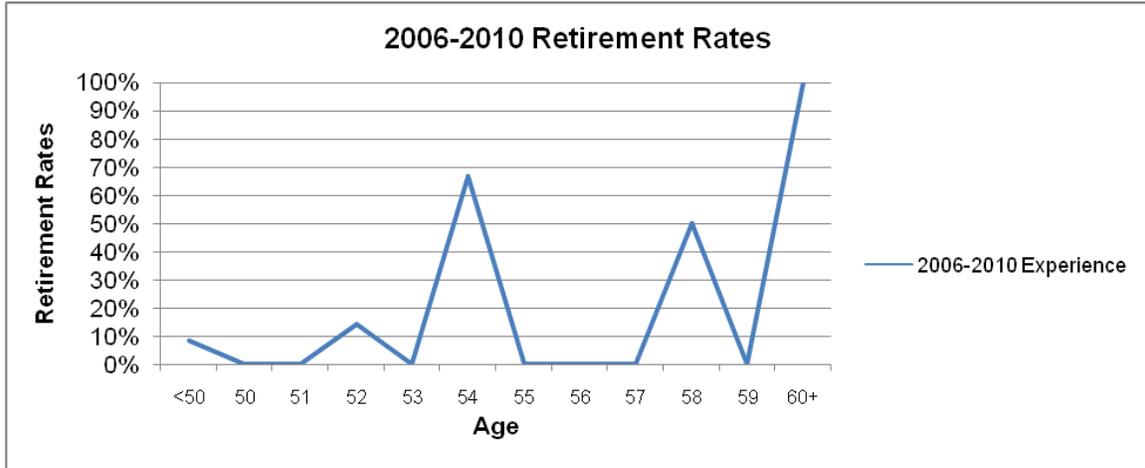
A. Rates of Retirement

Retirements over the period 2006-2010 were examined based on both age and service. Again, we looked at public safety employees and non public safety employees separately. After evaluating the data, there was not enough data to credibly determine retirement rates based on age or service.

The current retirement rates for public safety employees are based on service until age 62, at which point everyone is assumed to retire. The current retirement rates for non public safety employees are based on age. Due to the small number of exposures in the data, we do not recommend making any changes to the current retirement rates based on this analysis. The following four pages show the results of the retirement analysis for both public safety employees and non public safety employees. Both groups are charted by age and service separately.

IV. Demographic Assumptions - Continued

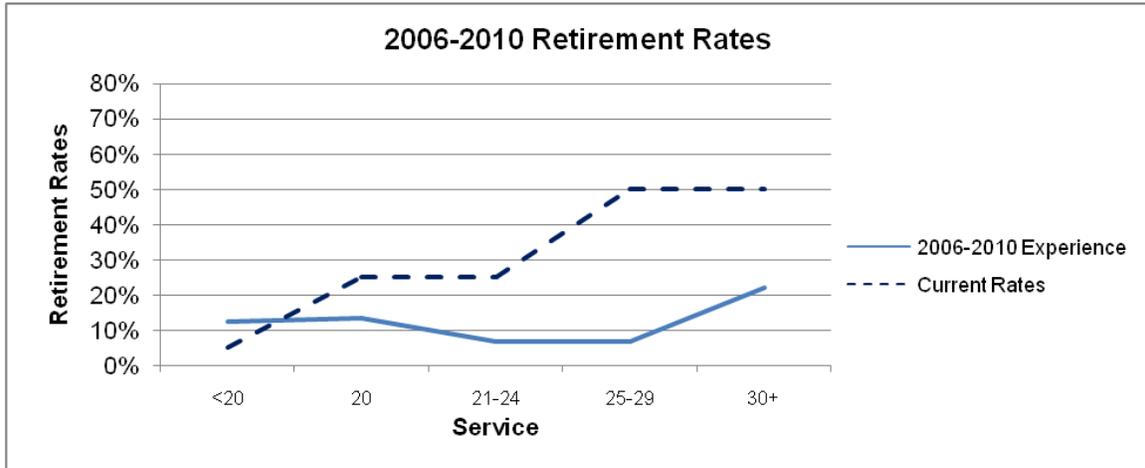
Public Safety - by Age



Age	2006-2010 Experience	Current Rates
<50	8.47%	N/A
50	0.00%	N/A
51	0.00%	N/A
52	14.29%	N/A
53	0.00%	N/A
54	66.67%	N/A
55	0.00%	N/A
56	0.00%	N/A
57	0.00%	N/A
58	50.00%	N/A
59	0.00%	N/A
60+	100.00%	N/A
Total	9.43%	N/A

IV. Demographic Assumptions - Continued

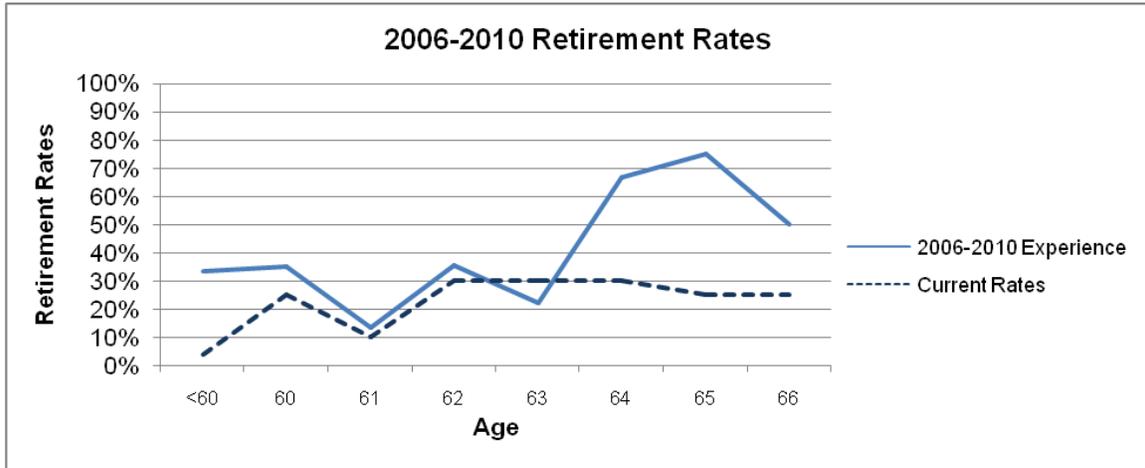
Public Safety - by Service



Service	2006-2010 Experience	Current Rates
<20	12.50%	5.00%
20	13.33%	25.00%
21-24	6.67%	25.00%
25-29	6.90%	50.00%
30+	22.22%	50.00%
Total	9.43%	N/A

IV. Demographic Assumptions - Continued

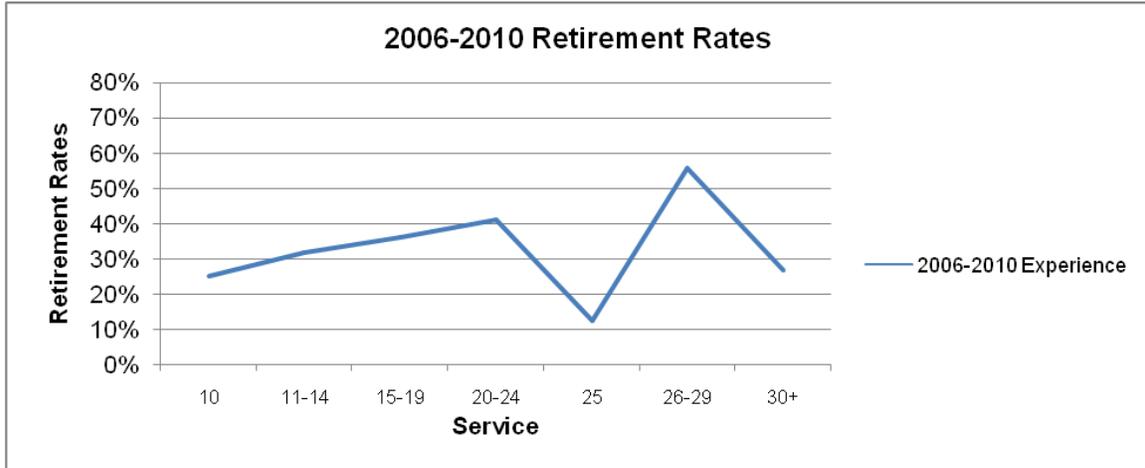
Non Public Safety - by Age



Age	2006-2010 Experience	Current Rates
<60	33.33%	4.00%
60	35.00%	25.00%
61	13.33%	10.00%
62	35.71%	30.00%
63	22.22%	30.00%
64	66.67%	30.00%
65	75.00%	25.00%
66	50.00%	25.00%
Total	34.02%	N/A

IV. Demographic Assumptions - Continued

Non Public Safety - by Service



Service	2006-2010 Experience	Current Rates
10	25.00%	N/A
11-14	31.58%	N/A
15-19	36.00%	N/A
20-24	41.18%	N/A
25	12.50%	N/A
26-29	55.56%	N/A
30+	26.67%	N/A
Total	34.02%	N/A

IV. Demographic Assumptions - *Continued*

B. Rates of Withdrawal

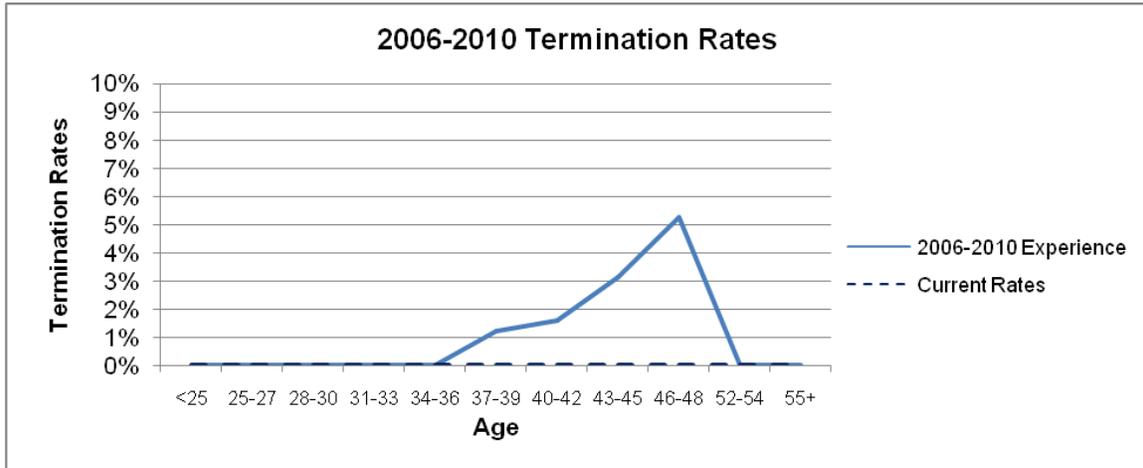
Withdrawal or termination rates were also studied. This assumption is applicable to people that are not yet eligible to retire. The assumption forecasts the rates at which people will leave prior to becoming eligible for retirement. Just like the retirement analysis, we kept public safety employees and non public safety employees separate. Again, data from 2006 to 2010 was studied. After evaluating the data for both employee groups, there were not enough exposures to credibly determine a pattern of termination rates based on either age or service.

The current termination rates vary by age of the participant for non public safety employees. The current termination rates for public safety employees are zero. The experience studied indicates public safety employees are terminating at a very low rate. This is consistent with our experience working with other public safety pension plans. Due to the small number of exposures in the data, we recommend making no changes to the current termination rates. The following four pages show the results of the withdrawal analysis for both public safety employees and non public safety employees. Both groups are charted by age and service separately.

Note that the current rates shown in both age-based tables are at the mid-point of each age band studied. For example, the 5.14% current rate shown for non public safety employees ages 25-27 is the current termination rate assumed for a 26-year-old.

IV. Demographic Assumptions - Continued

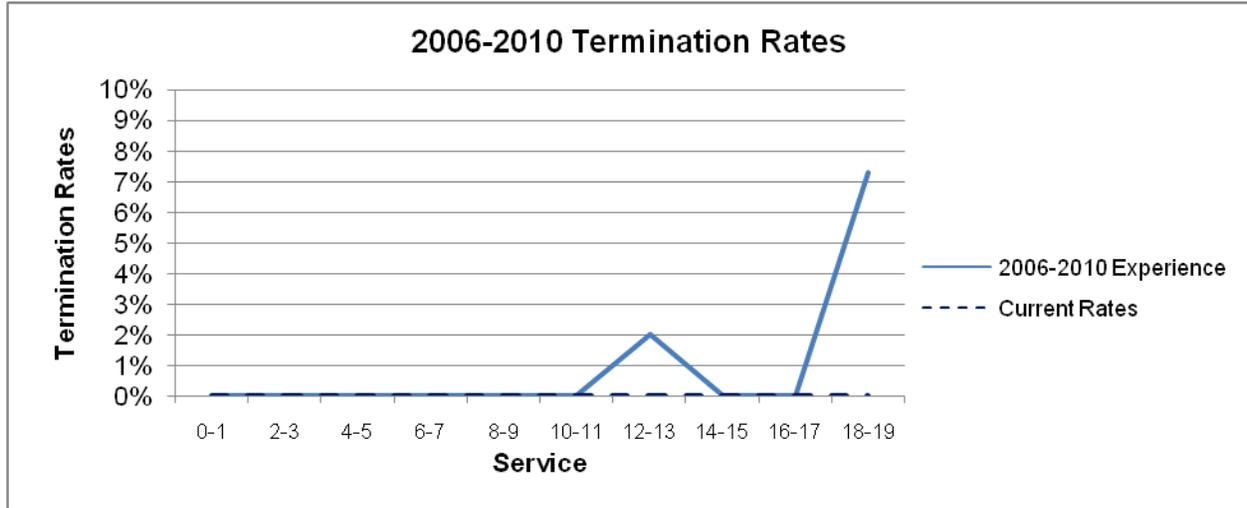
Public Safety - by Age



Age	2006-2010 Experience	Current Rates
<25	0.00%	0.00%
25-27	0.00%	0.00%
28-30	0.00%	0.00%
31-33	0.00%	0.00%
34-36	0.00%	0.00%
37-39	1.20%	0.00%
40-42	1.61%	0.00%
43-45	3.13%	0.00%
46-48	5.26%	0.00%
52-54	0.00%	0.00%
55+	0.00%	0.00%
Total	0.96%	0.00%

IV. Demographic Assumptions - Continued

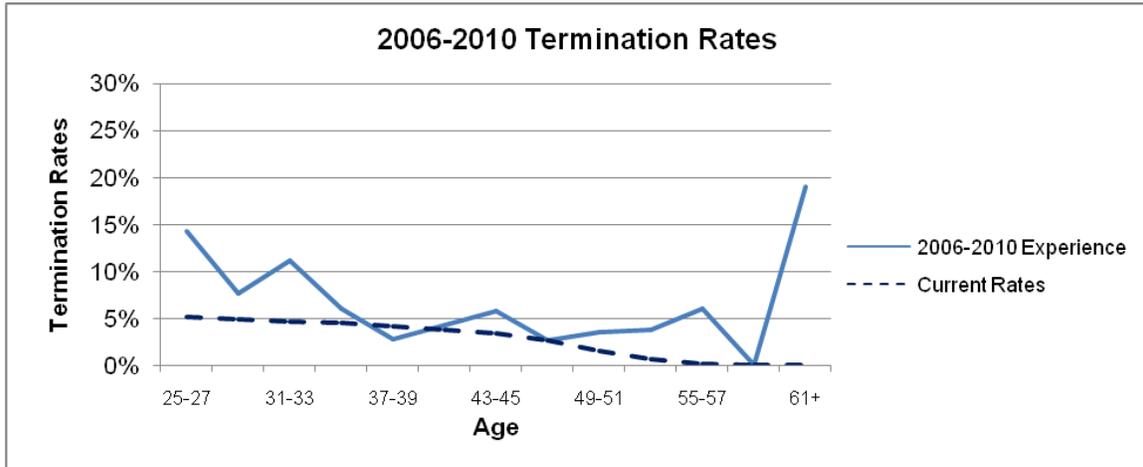
Public Safety - by Service



Service	2006-2010 Experience	Current Rates
0-1	0.00%	0.00%
2-3	0.00%	0.00%
4-5	0.00%	0.00%
6-7	0.00%	0.00%
8-9	0.00%	0.00%
10-11	0.00%	0.00%
12-13	2.00%	0.00%
14-15	0.00%	0.00%
16-17	0.00%	0.00%
18-19	7.32%	0.00%
Total	0.96%	0.00%

IV. Demographic Assumptions - Continued

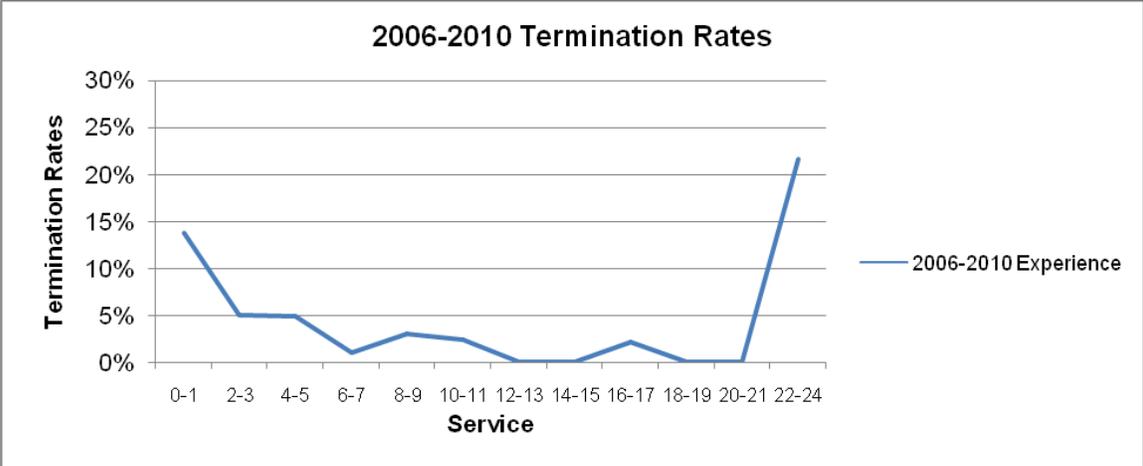
Non Public Safety - by Age



Age	2006-2010 Experience	Current Rates
<25	7.69%	>5.14%
25-27	14.29%	5.14%
28-30	7.69%	4.89%
31-33	11.11%	4.72%
34-36	6.00%	4.48%
37-39	2.74%	4.11%
40-42	4.26%	3.73%
43-45	5.83%	3.39%
46-48	2.73%	2.72%
49-51	3.57%	1.53%
52-54	3.74%	0.69%
55-57	6.10%	0.21%
58-60	0.00%	0.02%
61+	19.05%	0.00%
Total	4.91%	N/A

IV. Demographic Assumptions - Continued

Non Public Safety - by Service



Service	2006-2010 Experience	Current Rates
0-1	13.74%	N/A
2-3	5.00%	N/A
4-5	4.95%	N/A
6-7	1.09%	N/A
8-9	3.09%	N/A
10-11	2.47%	N/A
12-13	0.00%	N/A
14-15	0.00%	N/A
16-17	2.22%	N/A
18-19	0.00%	N/A
20-21	0.00%	N/A
22-24	21.62%	N/A
Total	4.91%	N/A

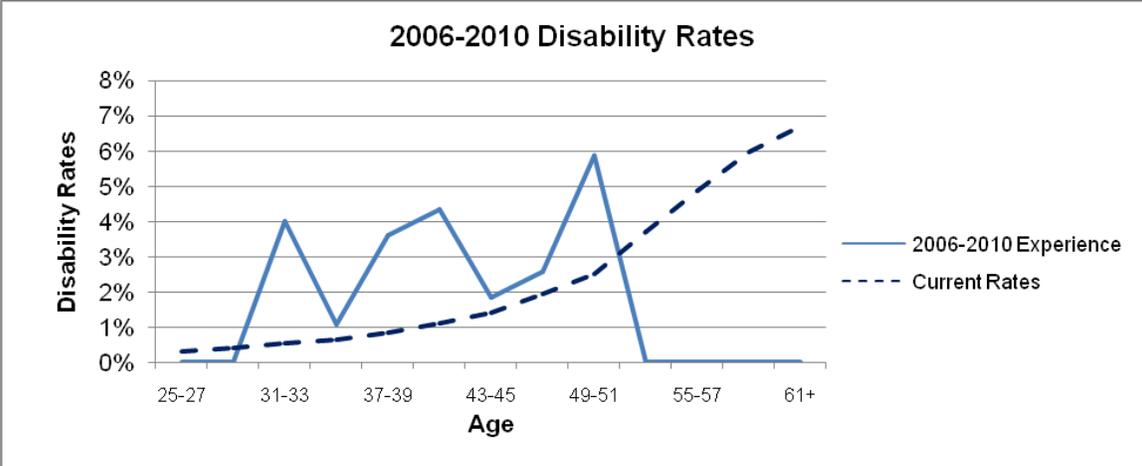
IV. Demographic Assumptions - *Continued*

C. Rates of Disability

The current disability rates come from the 1985 Pension Disability Table for non public safety employees through age 54. Beyond age 54, no disabilities are assumed to occur. The current disability rates for public safety employees are three times the rates found in the 1985 Pension Disability Table. Again, we looked at public safety employees and non public safety employees separately. After evaluating the data, there was not enough data to credibly determine disability rates based on age or service. Therefore, we recommend making no changes to the current rates of disability. The following four pages show the results of the disability analysis for both public safety employees and non public safety employees. Both groups are charted by age and service separately.

IV. Demographic Assumptions - Continued

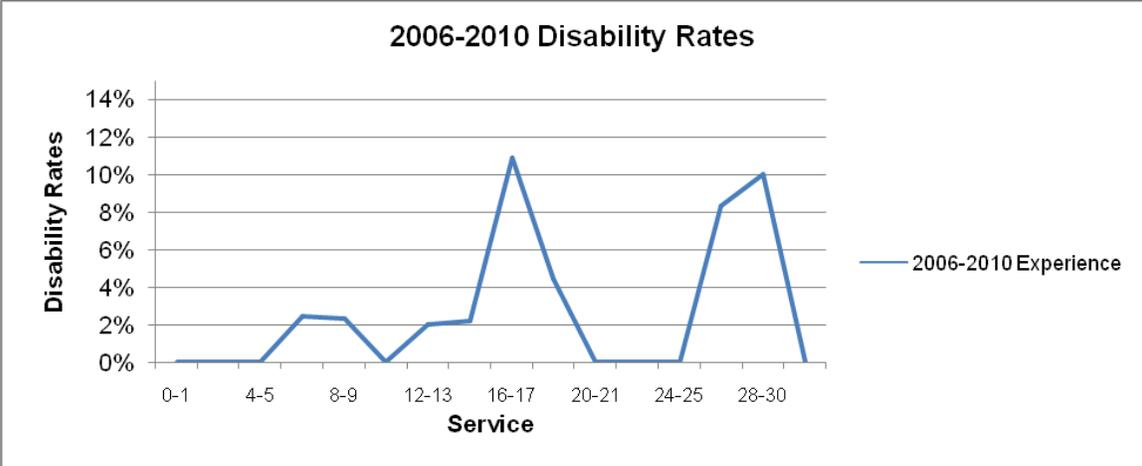
Public Safety - by Age



Age	2006-2010 Experience	Current Rates
<25	0.00%	<0.28%
25-27	0.00%	0.31%
28-30	0.00%	0.40%
31-33	4.00%	0.53%
34-36	1.06%	0.66%
37-39	3.61%	0.86%
40-42	4.35%	1.10%
43-45	1.85%	1.42%
46-48	2.56%	1.93%
49-51	5.88%	2.51%
52-54	0.00%	3.70%
55-57	0.00%	4.86%
58-60	0.00%	5.96%
61+	0.00%	6.69%
Total	2.48%	N/A

IV. Demographic Assumptions - Continued

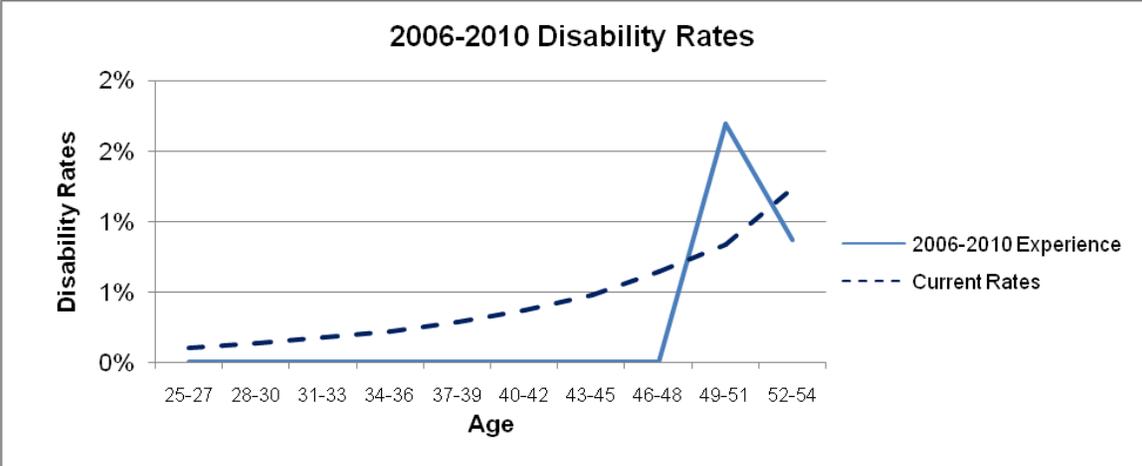
Public Safety - by Service



Service	2006-2010 Experience	Current Rates
0-1	0.00%	N/A
2-3	0.00%	N/A
4-5	0.00%	N/A
6-7	2.44%	N/A
8-9	2.33%	N/A
10-11	0.00%	N/A
12-13	2.00%	N/A
14-15	2.22%	N/A
16-17	10.87%	N/A
18-19	4.44%	N/A
20-21	0.00%	N/A
22-23	0.00%	N/A
24-25	0.00%	N/A
26-27	8.33%	N/A
28-30	10.00%	N/A
31+	0.00%	N/A
Total	2.48%	N/A

IV. Demographic Assumptions - Continued

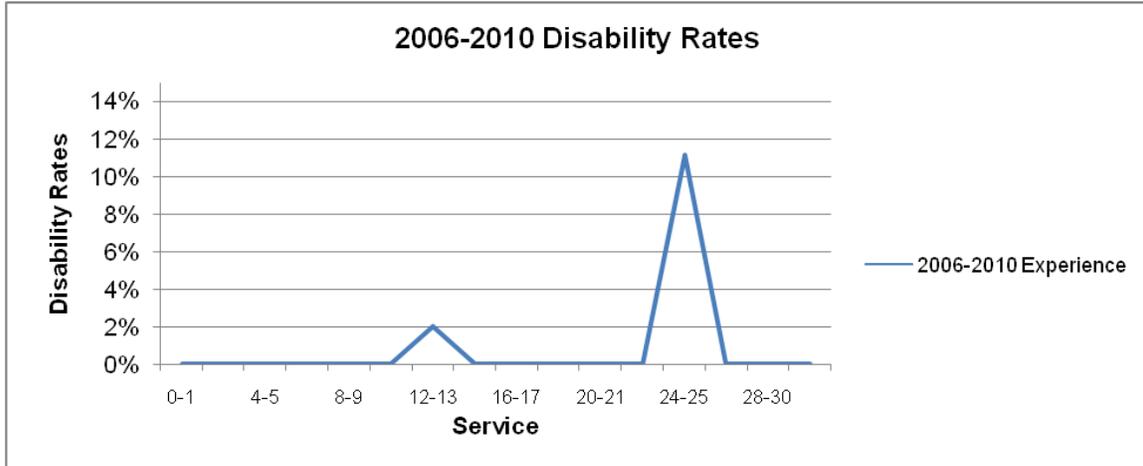
Non Public Safety - by Age



Age	2006-2010 Experience	Current Rates
<25	0.00%	<0.09%
25-27	0.00%	0.10%
28-30	0.00%	0.14%
31-33	0.00%	0.18%
34-36	0.00%	0.22%
37-39	0.00%	0.29%
40-42	0.00%	0.37%
43-45	0.00%	0.47%
46-48	0.00%	0.64%
49-51	1.69%	0.84%
52-54	0.87%	1.23%
Total	0.39%	N/A

IV. Demographic Assumptions - Continued

Non Public Safety - by Service



Service	2006-2010 Experience	Current Rates
0-1	0.00%	N/A
2-3	0.00%	N/A
4-5	0.00%	N/A
6-7	0.00%	N/A
8-9	0.00%	N/A
10-11	0.00%	N/A
12-13	2.00%	N/A
14-15	0.00%	N/A
16-17	0.00%	N/A
18-19	0.00%	N/A
20-21	0.00%	N/A
22-23	0.00%	N/A
24-25	11.11%	N/A
26-27	0.00%	N/A
28-30	0.00%	N/A
31+	0.00%	N/A
Total	0.39%	N/A

IV. Demographic Assumptions - *Continued*

D. Rates of Mortality

Mortality is one of the most important assumptions made in an actuarial valuation. It has a very large impact on the overall plan liability and the annual contribution requirements. In order to perform an actual experience study on mortality, an extremely large number of exposures is required. Only a select few plans have enough participants to be able to do such a study. The Town of West Warwick plan is not one of those plans. The current assumption for healthy individuals is RP-2000 Combined Healthy Mortality Table with generational projection per scale AA. The current assumption for disabled participants is RP-2000 Disabled Mortality Table with generational projection per Scale AA. As this is the most up to date mortality table available, we recommend making no changes to the rates of mortality.

E. Percentage of Participants Married

Typically, the percentage married assumption has little impact on the results of the valuation. When the normal form of benefit is determined as a life annuity, the liability is based on only the participant's lifetime. However, in the case of the employees for the Town of West Warwick, the normal form of payment is a 67.5% Joint and Survivor annuity. Thus, for married participants, the liability is based on both the participant and the spouse's lives. Currently, it is assumed that 80% of participants are married. We recommend making no changes to this assumption.

V. Liability Analysis

An important piece of an experience study is to determine the impact that the change of assumptions will have on both the accrued liability and the annual contribution requirements of the plan. However, in this case, we are recommending no changes to the current assumptions. We feel that the current assumptions do a good job of blending past experience with future expectations and are the best estimate for future plan experience. Since there are no changes to the assumptions, there is no impact on the liability or annual cost of the plan.

V. APPENDIX

Pay Increase Data

Age	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
<25	5.46%	18.12%	0.62%	7.06%	8.42%
25-27	17.47%	-3.24%	0.24%	10.41%	6.52%
28-30	16.03%	4.35%	4.81%	1.76%	6.12%
31-33	6.28%	4.42%	4.71%	2.20%	4.72%
34-36	6.44%	1.92%	1.17%	2.03%	3.03%
37-39	4.41%	3.22%	3.15%	4.83%	3.93%
40-42	3.75%	4.72%	1.00%	0.09%	2.20%
43-45	7.91%	3.81%	2.81%	3.15%	4.47%
46-48	6.51%	2.90%	-1.81%	3.49%	2.64%
49-51	4.81%	4.64%	2.94%	4.54%	4.24%
52-54	7.77%	5.10%	0.63%	6.23%	4.88%
55-57	8.86%	5.69%	6.93%	3.04%	5.90%
58-60	3.98%	11.37%	2.65%	0.50%	4.80%
61+	7.41%	4.37%	1.28%	-0.43%	3.22%
Total	6.60%	4.07%	2.06%	3.31%	3.98%

Service	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
0-1	8.34%	6.92%	5.53%	6.19%	6.83%
2-3	6.97%	1.34%	0.51%	7.92%	3.78%
4-5	8.15%	8.55%	1.13%	0.39%	4.00%
6-7	6.37%	3.09%	3.80%	-3.42%	2.92%
8-9	7.48%	0.37%	3.18%	-0.65%	2.39%
10-11	7.80%	4.59%	2.02%	3.60%	4.67%
12-13	4.92%	3.77%	-1.67%	3.84%	2.23%
14-15	8.08%	8.33%	1.30%	4.80%	5.47%
16-17	3.53%	6.78%	1.06%	2.47%	3.87%
18-19	5.81%	1.21%	3.07%	1.09%	2.65%
20-21	10.14%	-1.45%	1.67%	15.63%	7.20%
22-23	6.20%	4.97%	3.67%	5.39%	5.04%
24-25	9.52%	3.16%	10.26%	5.77%	7.43%
26-27	0.00%	2.98%	3.25%	-14.62%	-4.15%
28-30	-7.46%	65.89%	4.40%	8.01%	5.56%
31+	5.51%	6.19%	0.00%	0.00%	4.65%
Total	6.60%	4.07%	2.06%	3.31%	3.98%

Retirement Data - Public Safety

Age	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
<50	17.65%	14.29%	0.00%	0.00%	8.47%
50	0.00%	0.00%	0.00%	0.00%	0.00%
51	0.00%	0.00%	0.00%	0.00%	0.00%
52	0.00%	0.00%	0.00%	33.33%	14.29%
53	0.00%	0.00%	0.00%	0.00%	0.00%
54	0.00%	100.00%	100.00%	0.00%	66.67%
55	0.00%	0.00%	0.00%	0.00%	0.00%
56	0.00%	0.00%	0.00%	0.00%	0.00%
57	0.00%	0.00%	0.00%	0.00%	0.00%
58	0.00%	100.00%	0.00%	0.00%	50.00%
59	0.00%	0.00%	0.00%	0.00%	0.00%
60+	0.00%	100.00%	0.00%	0.00%	100.00%
Total	11.11%	18.52%	4.00%	3.70%	9.43%

Service	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
<20	0.00%	0.00%	50.00%	0.00%	12.50%
20	40.00%	0.00%	0.00%	0.00%	13.33%
21-24	8.33%	10.00%	0.00%	8.33%	6.67%
25-29	0.00%	22.22%	0.00%	0.00%	6.90%
30+	0.00%	66.67%	0.00%	0.00%	22.22%
Total	11.11%	18.52%	4.00%	3.70%	9.43%

Retirement Data - Non Public Safety

Age	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
<60	12.50%	44.44%	50.00%	25.00%	33.33%
60	14.29%	25.00%	33.33%	66.67%	35.00%
61	0.00%	0.00%	33.33%	50.00%	13.33%
62	0.00%	50.00%	50.00%	0.00%	35.71%
63	0.00%	50.00%	0.00%	33.33%	22.22%
64	0.00%	0.00%	0.00%	0.00%	66.67%
65	100.00%	0.00%	0.00%	0.00%	75.00%
66	100.00%	0.00%	0.00%	0.00%	50.00%
Total	16.00%	32.14%	43.48%	47.62%	34.02%

Service	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
10	0.00%	0.00%	0.00%	100.00%	25.00%
11-14	33.33%	20.00%	0.00%	80.00%	31.58%
15-19	0.00%	37.50%	80.00%	33.33%	36.00%
20-24	40.00%	25.00%	60.00%	33.33%	41.18%
25	0.00%	33.33%	0.00%	0.00%	12.50%
26-29	33.33%	100.00%	50.00%	50.00%	55.56%
30+	0.00%	20.00%	50.00%	50.00%	26.67%
Total	16.00%	32.14%	43.48%	47.62%	34.02%

Withdrawal Data - Public Safety

Age	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
<25	0.00%	0.00%	0.00%	0.00%	0.00%
25-27	0.00%	0.00%	0.00%	0.00%	0.00%
28-30	0.00%	0.00%	0.00%	0.00%	0.00%
31-33	0.00%	0.00%	0.00%	0.00%	0.00%
34-36	0.00%	0.00%	0.00%	0.00%	0.00%
37-39	0.00%	4.76%	0.00%	0.00%	1.20%
40-42	0.00%	0.00%	5.88%	0.00%	1.61%
43-45	0.00%	0.00%	0.00%	11.11%	3.13%
46-48	0.00%	25.00%	0.00%	0.00%	5.26%
52-54	0.00%	0.00%	0.00%	0.00%	0.00%
55+	0.00%	0.00%	0.00%	0.00%	0.00%
Total	0.00%	1.87%	0.95%	0.98%	0.96%

Service	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
0-1	0.00%	0.00%	0.00%	0.00%	0.00%
2-3	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	0.00%	0.00%	0.00%	0.00%	0.00%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	5.56%	0.00%	0.00%	2.00%
14-15	0.00%	0.00%	0.00%	0.00%	0.00%
16-17	0.00%	0.00%	0.00%	0.00%	0.00%
18-19	0.00%	12.50%	9.09%	7.69%	7.32%
Total	0.00%	1.87%	0.95%	0.98%	0.96%

Withdrawal Data - Non Public Safety

Age	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
<25	33.33%	0.00%	0.00%	0.00%	7.69%
25-27	14.29%	0.00%	33.33%	0.00%	14.29%
28-30	0.00%	14.29%	14.29%	0.00%	7.69%
31-33	10.00%	0.00%	20.00%	12.50%	11.11%
34-36	7.69%	0.00%	9.09%	8.33%	6.00%
37-39	0.00%	5.56%	0.00%	5.88%	2.74%
40-42	4.55%	0.00%	8.00%	3.85%	4.26%
43-45	0.00%	0.00%	6.67%	14.29%	5.83%
46-48	0.00%	3.33%	0.00%	8.33%	2.73%
49-51	3.03%	3.57%	0.00%	7.41%	3.57%
52-54	3.85%	0.00%	4.00%	6.67%	3.74%
55-57	5.56%	0.00%	8.70%	8.70%	6.10%
58-60	0.00%	0.00%	0.00%	0.00%	0.00%
61+	0.00%	20.00%	33.33%	14.29%	19.05%
Total	3.56%	2.33%	6.03%	7.59%	4.91%

Service	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
0-1	9.76%	3.85%	16.13%	24.24%	13.74%
2-3	6.90%	3.03%	8.33%	0.00%	5.00%
4-5	0.00%	5.56%	7.41%	6.45%	4.95%
6-7	0.00%	0.00%	0.00%	6.25%	1.09%
8-9	4.35%	5.00%	4.55%	0.00%	3.09%
10-11	0.00%	0.00%	0.00%	11.11%	2.47%
12-13	0.00%	0.00%	0.00%	0.00%	0.00%
14-15	0.00%	0.00%	0.00%	0.00%	0.00%
16-17	0.00%	0.00%	12.50%	0.00%	2.22%
18-19	0.00%	0.00%	0.00%	0.00%	0.00%
20-21	0.00%	0.00%	0.00%	0.00%	0.00%
22-24	11.11%	10.00%	25.00%	40.00%	21.62%
Total	3.56%	2.33%	6.03%	7.59%	4.91%

Disability Data - Public Safety

Age	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
<25	0.00%	0.00%	0.00%	0.00%	0.00%
25-27	0.00%	0.00%	0.00%	0.00%	0.00%
28-30	0.00%	0.00%	0.00%	0.00%	0.00%
31-33	0.00%	14.29%	0.00%	0.00%	4.00%
34-36	0.00%	3.70%	0.00%	0.00%	1.06%
37-39	0.00%	4.76%	0.00%	7.69%	3.61%
40-42	11.11%	6.25%	0.00%	0.00%	4.35%
43-45	7.69%	0.00%	0.00%	0.00%	1.85%
46-48	8.33%	0.00%	0.00%	0.00%	2.56%
49-51	0.00%	9.09%	11.11%	0.00%	5.88%
52-54	0.00%	0.00%	0.00%	0.00%	0.00%
55-57	0.00%	0.00%	0.00%	0.00%	0.00%
58-60	0.00%	0.00%	0.00%	0.00%	0.00%
61+	0.00%	0.00%	0.00%	0.00%	0.00%
Total	3.05%	4.48%	0.77%	1.55%	2.48%

Service	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
0-1	0.00%	0.00%	0.00%	0.00%	0.00%
2-3	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	0.00%	0.00%	0.00%	0.00%	0.00%
6-7	0.00%	10.00%	0.00%	0.00%	2.44%
8-9	0.00%	8.33%	0.00%	0.00%	2.33%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	0.00%	0.00%	0.00%	12.50%	2.00%
14-15	0.00%	12.50%	0.00%	0.00%	2.22%
16-17	14.29%	13.33%	0.00%	14.29%	10.87%
18-19	20.00%	0.00%	0.00%	0.00%	4.44%
20-21	0.00%	0.00%	0.00%	0.00%	0.00%
22-23	0.00%	0.00%	0.00%	0.00%	0.00%
24-25	0.00%	0.00%	0.00%	0.00%	0.00%
26-27	0.00%	0.00%	20.00%	0.00%	8.33%
28-30	0.00%	33.33%	0.00%	0.00%	10.00%
31+	0.00%	0.00%	0.00%	0.00%	0.00%
Total	3.05%	4.48%	0.77%	1.55%	2.48%

Disability Data - Non Public Safety

Age	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
<25	0.00%	0.00%	0.00%	0.00%	0.00%
25-27	0.00%	0.00%	0.00%	0.00%	0.00%
28-30	0.00%	0.00%	0.00%	0.00%	0.00%
31-33	0.00%	0.00%	0.00%	0.00%	0.00%
34-36	0.00%	0.00%	0.00%	0.00%	0.00%
37-39	0.00%	0.00%	0.00%	0.00%	0.00%
40-42	0.00%	0.00%	0.00%	0.00%	0.00%
43-45	0.00%	0.00%	0.00%	0.00%	0.00%
46-48	0.00%	0.00%	0.00%	0.00%	0.00%
49-51	5.71%	0.00%	0.00%	0.00%	1.69%
52-54	3.57%	0.00%	0.00%	0.00%	0.87%
Total	1.52%	0.00%	0.00%	0.00%	0.39%

Service	2006-2007 Experience	2007-2008 Experience	2008-2009 Experience	2009-2010 Experience	2006-2010 Total Experience
0-1	0.00%	0.00%	0.00%	0.00%	0.00%
2-3	0.00%	0.00%	0.00%	0.00%	0.00%
4-5	0.00%	0.00%	0.00%	0.00%	0.00%
6-7	0.00%	0.00%	0.00%	0.00%	0.00%
8-9	0.00%	0.00%	0.00%	0.00%	0.00%
10-11	0.00%	0.00%	0.00%	0.00%	0.00%
12-13	25.00%	0.00%	0.00%	0.00%	2.00%
14-15	0.00%	0.00%	0.00%	0.00%	0.00%
16-17	0.00%	0.00%	0.00%	0.00%	0.00%
18-19	0.00%	0.00%	0.00%	0.00%	0.00%
20-21	0.00%	0.00%	0.00%	0.00%	0.00%
22-23	0.00%	0.00%	0.00%	0.00%	0.00%
24-25	28.57%	0.00%	0.00%	0.00%	11.11%
26-27	0.00%	0.00%	0.00%	0.00%	0.00%
28-30	0.00%	0.00%	0.00%	0.00%	0.00%
31+	0.00%	0.00%	0.00%	0.00%	0.00%
Total	1.52%	0.00%	0.00%	0.00%	0.39%