



**Orange County Local Agency Formation Commission**  
**Employer Contribution Rates**  
**Effective Pay Period 15, June 26, 2026**

| Rate Group | Plan      | Rate         |               |
|------------|-----------|--------------|---------------|
| #2         | I & J **  | Normal       | 15.29%        |
|            |           | UAAL         | <u>25.96%</u> |
|            |           | <b>Total</b> | <b>41.25%</b> |
| #2         | P         | Normal       | 6.68%         |
|            |           | UAAL         | <u>25.96%</u> |
|            |           | <b>Total</b> | <b>32.64%</b> |
| #2         | T - PEPRA | Normal       | 7.37%         |
|            |           | UAAL         | <u>25.96%</u> |
|            |           | <b>Total</b> | <b>33.33%</b> |

**\*\* Reverse Pickups:**

Orange County LAFCO bargaining units under the 2.7% at 55 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the employer and employee bargaining units. The reverse pickup rate schedule is available online at:

<https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf>



**Orange County Local Agency Formation Commission  
Employee Contribution Rates  
Effective Pay Period 15, June 26, 2026**

| Entry Age | Plan I      | Plan J      | Plan P       | PEPRA<br>Plan T |
|-----------|-------------|-------------|--------------|-----------------|
|           | (2.7% @ 55) | (2.7% @ 55) | (1.62% @ 65) | (1.62% @ 65)    |
| 16        | 10.25%      | 9.88%       | 6.39%        | 5.16%           |
| 17        | 10.44%      | 10.06%      | 6.51%        | 5.26%           |
| 18        | 10.63%      | 10.24%      | 6.63%        | 5.35%           |
| 19        | 10.82%      | 10.43%      | 6.75%        | 5.45%           |
| 20        | 11.02%      | 10.62%      | 6.88%        | 5.56%           |
| 21        | 11.23%      | 10.82%      | 7.00%        | 5.66%           |
| 22        | 11.44%      | 11.02%      | 7.13%        | 5.76%           |
| 23        | 11.65%      | 11.22%      | 7.26%        | 5.87%           |
| 24        | 11.86%      | 11.43%      | 7.40%        | 5.98%           |
| 25        | 12.08%      | 11.64%      | 7.53%        | 6.09%           |
| 26        | 12.31%      | 11.85%      | 7.67%        | 6.20%           |
| 27        | 12.54%      | 12.07%      | 7.81%        | 6.32%           |
| 28        | 12.77%      | 12.30%      | 7.96%        | 6.43%           |
| 29        | 13.01%      | 12.53%      | 8.10%        | 6.55%           |
| 30        | 13.26%      | 12.76%      | 8.25%        | 6.67%           |
| 31        | 13.51%      | 13.00%      | 8.41%        | 6.80%           |
| 32        | 13.77%      | 13.25%      | 8.56%        | 6.92%           |
| 33        | 14.03%      | 13.51%      | 8.72%        | 7.05%           |
| 34        | 14.31%      | 13.76%      | 8.88%        | 7.19%           |
| 35        | 14.59%      | 14.01%      | 9.05%        | 7.32%           |
| 36        | 14.86%      | 14.26%      | 9.22%        | 7.46%           |
| 37        | 15.14%      | 14.52%      | 9.40%        | 7.61%           |
| 38        | 15.42%      | 14.77%      | 9.58%        | 7.75%           |
| 39        | 15.69%      | 15.03%      | 9.76%        | 7.90%           |
| 40        | 15.98%      | 15.29%      | 9.94%        | 8.05%           |
| 41        | 16.28%      | 15.56%      | 10.11%       | 8.20%           |
| 42        | 16.57%      | 15.82%      | 10.29%       | 8.34%           |
| 43        | 16.87%      | 16.08%      | 10.47%       | 8.49%           |
| 44        | 17.18%      | 16.33%      | 10.66%       | 8.65%           |
| 45        | 17.48%      | 16.55%      | 10.84%       | 8.80%           |
| 46        | 17.79%      | 16.73%      | 11.03%       | 8.96%           |
| 47        | 18.00%      | 16.85%      | 11.22%       | 9.11%           |
| 48        | 18.20%      | 16.91%      | 11.40%       | 9.27%           |
| 49        | 18.32%      | 16.86%      | 11.58%       | 9.42%           |
| 50        | 18.35%      | 16.71%      | 11.74%       | 9.56%           |
| 51        | 18.24%      | 16.44%      | 11.86%       | 9.68%           |
| 52        | 17.99%      | 16.16%      | 11.95%       | 9.76%           |
| 53        | 17.58%      | 16.69%      | 11.99%       | 9.81%           |



**Orange County Local Agency Formation Commission  
Employee Contribution Rates  
Effective Pay Period 15, June 26, 2026  
(continued)**

| <b>Entry Age</b>     | <b>Plan I</b>      | <b>Plan J</b>      | <b>Plan P</b>       | <b>PEPRA<br/>Plan T</b> |
|----------------------|--------------------|--------------------|---------------------|-------------------------|
|                      | <b>(2.7% @ 55)</b> | <b>(2.7% @ 55)</b> | <b>(1.62% @ 65)</b> | <b>(1.62% @ 65)</b>     |
| 54                   | 17.25%             | 17.25%             | 11.96%              | 9.81%                   |
| 55                   | 17.25%             | 17.25%             | 11.85%              | 9.75%                   |
| 56                   | 17.25%             | 17.25%             | 11.65%              | 9.63%                   |
| 57                   | 17.25%             | 17.25%             | 11.46%              | 9.54%                   |
| 58                   | 17.25%             | 17.25%             | 11.83%              | 9.85%                   |
| 59                   | 17.25%             | 17.25%             | 12.23%              | 10.18%                  |
| 60                   | 17.25%             | 17.25%             | 12.23%              | 10.18%                  |
| 61                   | 17.25%             | 17.25%             | 12.23%              | 10.18%                  |
| 62                   | 17.25%             | 17.25%             | 12.23%              | 10.18%                  |
| 63                   | 17.25%             | 17.25%             | 12.23%              | 10.18%                  |
| 64                   | 17.25%             | 17.25%             | 12.23%              | 10.18%                  |
| 65                   | 17.25%             | 17.25%             | 12.23%              | 10.18%                  |
| 66 and<br>thereafter | 17.25%             | 17.25%             | 12.23%              | 10.18%                  |

Average entry age and discounted percentages applicable to employee contributions paid under Section 31581.1 are:

| <b>Rate Group</b> | <b>Plan</b>      | <b>Discounted Percentage</b> | <b>Average Entry Age</b> |
|-------------------|------------------|------------------------------|--------------------------|
| #2                | Plan I (General) | 100.00%                      | 38                       |
| #2                | Plan J (General) | 99.50%                       | 38                       |
| #2                | Plan P (General) | 99.18%                       | 38                       |



**Orange County Local Agency Formation Commission**  
**Employer Contribution Rates**  
**Effective Pay Period 15, June 27, 2025**

| <b>Rate Group</b> | <b>Plan</b>         | <b>Rate</b>   |               |
|-------------------|---------------------|---------------|---------------|
| <b>#2</b>         | <b>I &amp; J **</b> | <b>Normal</b> | 15.29%        |
|                   |                     | <b>UAAL</b>   | <u>26.78%</u> |
|                   |                     | <b>Total</b>  | <b>42.07%</b> |
| <b>#2</b>         | <b>P</b>            | <b>Normal</b> | 6.54%         |
|                   |                     | <b>UAAL</b>   | <u>26.78%</u> |
|                   |                     | <b>Total</b>  | <b>33.32%</b> |
| <b>#2</b>         | <b>T - PEPRA</b>    | <b>Normal</b> | 7.34%         |
|                   |                     | <b>UAAL</b>   | <u>26.78%</u> |
|                   |                     | <b>Total</b>  | <b>34.12%</b> |

**\*\* Reverse Pickups:**

Orange County LAFCO bargaining units under the 2.7% at 55 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the employer and employee bargaining units. The reverse pickup rate schedule is available online at:

<https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf>



**Orange County Local Agency Formation Commission  
Employee Contribution Rates  
Effective Pay Period 15, June 27, 2025**

| Entry Age | Plan I      | Plan J      | Plan P       | PEPRA<br>Plan T |
|-----------|-------------|-------------|--------------|-----------------|
|           | (2.7% @ 55) | (2.7% @ 55) | (1.62% @ 65) | (1.62% @ 65)    |
| 16        | 10.24%      | 9.87%       | 6.37%        | 5.13%           |
| 17        | 10.43%      | 10.05%      | 6.48%        | 5.23%           |
| 18        | 10.62%      | 10.23%      | 6.60%        | 5.33%           |
| 19        | 10.81%      | 10.42%      | 6.73%        | 5.42%           |
| 20        | 11.01%      | 10.61%      | 6.85%        | 5.52%           |
| 21        | 11.22%      | 10.81%      | 6.98%        | 5.63%           |
| 22        | 11.42%      | 11.01%      | 7.11%        | 5.73%           |
| 23        | 11.63%      | 11.21%      | 7.24%        | 5.84%           |
| 24        | 11.85%      | 11.42%      | 7.37%        | 5.94%           |
| 25        | 12.07%      | 11.63%      | 7.51%        | 6.05%           |
| 26        | 12.29%      | 11.84%      | 7.64%        | 6.17%           |
| 27        | 12.52%      | 12.06%      | 7.78%        | 6.28%           |
| 28        | 12.76%      | 12.29%      | 7.93%        | 6.40%           |
| 29        | 13.00%      | 12.52%      | 8.07%        | 6.52%           |
| 30        | 13.24%      | 12.75%      | 8.22%        | 6.64%           |
| 31        | 13.49%      | 12.99%      | 8.37%        | 6.76%           |
| 32        | 13.75%      | 13.24%      | 8.53%        | 6.89%           |
| 33        | 14.02%      | 13.49%      | 8.69%        | 7.02%           |
| 34        | 14.29%      | 13.75%      | 8.85%        | 7.15%           |
| 35        | 14.58%      | 14.00%      | 9.02%        | 7.28%           |
| 36        | 14.85%      | 14.25%      | 9.19%        | 7.42%           |
| 37        | 15.12%      | 14.50%      | 9.36%        | 7.56%           |
| 38        | 15.40%      | 14.76%      | 9.54%        | 7.71%           |
| 39        | 15.68%      | 15.02%      | 9.72%        | 7.86%           |
| 40        | 15.96%      | 15.28%      | 9.90%        | 8.01%           |
| 41        | 16.26%      | 15.54%      | 10.08%       | 8.15%           |
| 42        | 16.56%      | 15.80%      | 10.26%       | 8.30%           |
| 43        | 16.86%      | 16.06%      | 10.44%       | 8.45%           |
| 44        | 17.17%      | 16.32%      | 10.62%       | 8.60%           |
| 45        | 17.47%      | 16.53%      | 10.80%       | 8.75%           |
| 46        | 17.77%      | 16.71%      | 10.99%       | 8.91%           |
| 47        | 17.98%      | 16.83%      | 11.18%       | 9.06%           |
| 48        | 18.18%      | 16.89%      | 11.36%       | 9.22%           |
| 49        | 18.30%      | 16.85%      | 11.54%       | 9.37%           |
| 50        | 18.33%      | 16.69%      | 11.69%       | 9.51%           |
| 51        | 18.23%      | 16.42%      | 11.82%       | 9.62%           |
| 52        | 17.98%      | 16.14%      | 11.91%       | 9.70%           |
| 53        | 17.57%      | 16.67%      | 11.94%       | 9.75%           |



**Orange County Local Agency Formation Commission  
 Employee Contribution Rates  
 Effective Pay Period 15, June 27, 2025  
 (continued)**

| <b>Entry Age</b>     | <b>Plan I</b>      | <b>Plan J</b>      | <b>Plan P</b>       | <b>PEPRA<br/>Plan T</b> |
|----------------------|--------------------|--------------------|---------------------|-------------------------|
|                      | <b>(2.7% @ 55)</b> | <b>(2.7% @ 55)</b> | <b>(1.62% @ 65)</b> | <b>(1.62% @ 65)</b>     |
| 54                   | 17.23%             | 17.23%             | 11.91%              | 9.75%                   |
| 55                   | 17.23%             | 17.23%             | 11.81%              | 9.69%                   |
| 56                   | 17.23%             | 17.23%             | 11.61%              | 9.58%                   |
| 57                   | 17.23%             | 17.23%             | 11.42%              | 9.49%                   |
| 58                   | 17.23%             | 17.23%             | 11.79%              | 9.80%                   |
| 59                   | 17.23%             | 17.23%             | 12.19%              | 10.13%                  |
| 60                   | 17.23%             | 17.23%             | 12.19%              | 10.13%                  |
| 61                   | 17.23%             | 17.23%             | 12.19%              | 10.13%                  |
| 62                   | 17.23%             | 17.23%             | 12.19%              | 10.13%                  |
| 63                   | 17.23%             | 17.23%             | 12.19%              | 10.13%                  |
| 64                   | 17.23%             | 17.23%             | 12.19%              | 10.13%                  |
| 65                   | 17.23%             | 17.23%             | 12.19%              | 10.13%                  |
| 66 and<br>thereafter | 17.23%             | 17.23%             | 12.19%              | 10.13%                  |

Average entry age and discounted percentages applicable to employee contributions paid under Section 31581.1 are:

| <b>Rate Group</b> | <b>Plan</b>      | <b>Discounted Percentage</b> | <b>Average Entry Age</b> |
|-------------------|------------------|------------------------------|--------------------------|
| #2                | Plan I (General) | 100.00%                      | 38                       |
| #2                | Plan J (General) | 99.46%                       | 38                       |
| #2                | Plan P (General) | 99.09%                       | 38                       |



**Orange County Local Agency Formation Commission**  
**Employer Contribution Rates**  
**Effective Pay Period 15, June 28, 2024**

| Rate Group | Plan      | Rate         |               |
|------------|-----------|--------------|---------------|
| #2         | I & J **  | Normal       | 14.57%        |
|            |           | UAAL         | <u>27.14%</u> |
|            |           | <b>Total</b> | <b>41.71%</b> |
| #2         | P         | Normal       | 6.17%         |
|            |           | UAAL         | <u>27.14%</u> |
|            |           | <b>Total</b> | <b>33.31%</b> |
| #2         | T - PEPRA | Normal       | 7.29%         |
|            |           | UAAL         | <u>27.14%</u> |
|            |           | <b>Total</b> | <b>34.43%</b> |

**\*\* Reverse Pickups:**

Orange County LAFCO bargaining units under the 2.7% at 55 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the plan sponsors and employee bargaining units. The reverse pickup rate schedule is available online at:

<https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf>



**Orange County Local Agency Formation Commission  
Employee Contribution Rates  
Effective Pay Period 15, June 28, 2024**

| Entry Age | Plan I      | Plan J      | Plan P       | PEPRA<br>Plan T |
|-----------|-------------|-------------|--------------|-----------------|
|           | (2.7% @ 55) | (2.7% @ 55) | (1.62% @ 65) | (1.62% @ 65)    |
| 15        | 10.37%      | 9.96%       | 6.45%        | 5.15%           |
| 16        | 10.37%      | 9.96%       | 6.45%        | 5.15%           |
| 17        | 10.56%      | 10.14%      | 6.56%        | 5.24%           |
| 18        | 10.74%      | 10.31%      | 6.68%        | 5.33%           |
| 19        | 10.93%      | 10.50%      | 6.80%        | 5.43%           |
| 20        | 11.12%      | 10.68%      | 6.92%        | 5.53%           |
| 21        | 11.32%      | 10.87%      | 7.04%        | 5.62%           |
| 22        | 11.52%      | 11.06%      | 7.16%        | 5.72%           |
| 23        | 11.72%      | 11.25%      | 7.29%        | 5.82%           |
| 24        | 11.93%      | 11.45%      | 7.42%        | 5.93%           |
| 25        | 12.14%      | 11.65%      | 7.55%        | 6.03%           |
| 26        | 12.36%      | 11.86%      | 7.68%        | 6.14%           |
| 27        | 12.58%      | 12.07%      | 7.81%        | 6.25%           |
| 28        | 12.80%      | 12.28%      | 7.95%        | 6.36%           |
| 29        | 13.03%      | 12.50%      | 8.09%        | 6.47%           |
| 30        | 13.26%      | 12.72%      | 8.23%        | 6.58%           |
| 31        | 13.50%      | 12.95%      | 8.38%        | 6.70%           |
| 32        | 13.75%      | 13.19%      | 8.53%        | 6.82%           |
| 33        | 14.00%      | 13.43%      | 8.68%        | 6.94%           |
| 34        | 14.26%      | 13.67%      | 8.83%        | 7.07%           |
| 35        | 14.53%      | 13.93%      | 8.99%        | 7.19%           |
| 36        | 14.80%      | 14.19%      | 9.15%        | 7.32%           |
| 37        | 15.09%      | 14.45%      | 9.32%        | 7.46%           |
| 38        | 15.39%      | 14.71%      | 9.49%        | 7.59%           |
| 39        | 15.66%      | 14.96%      | 9.66%        | 7.74%           |
| 40        | 15.95%      | 15.20%      | 9.84%        | 7.88%           |
| 41        | 16.21%      | 15.44%      | 10.03%       | 8.03%           |
| 42        | 16.48%      | 15.69%      | 10.21%       | 8.18%           |
| 43        | 16.76%      | 15.94%      | 10.39%       | 8.33%           |
| 44        | 17.05%      | 16.20%      | 10.57%       | 8.47%           |
| 45        | 17.36%      | 16.44%      | 10.74%       | 8.62%           |
| 46        | 17.69%      | 16.65%      | 10.91%       | 8.76%           |
| 47        | 17.93%      | 16.80%      | 11.09%       | 8.90%           |
| 48        | 18.17%      | 16.89%      | 11.26%       | 9.05%           |
| 49        | 18.32%      | 16.88%      | 11.45%       | 9.21%           |
| 50        | 18.39%      | 16.77%      | 11.62%       | 9.35%           |
| 51        | 18.34%      | 16.53%      | 11.77%       | 9.48%           |
| 52        | 18.16%      | 16.17%      | 11.87%       | 9.58%           |
| 53        | 17.83%      | 16.70%      | 11.93%       | 9.64%           |



**Orange County Local Agency Formation Commission  
 Employee Contribution Rates  
 Effective Pay Period 15, June 28, 2024  
 (continued)**

| <b>Entry Age</b>     | <b>Plan I</b>      | <b>Plan J</b>      | <b>Plan P</b>       | <b>PEPRA<br/>Plan T</b> |
|----------------------|--------------------|--------------------|---------------------|-------------------------|
|                      | <b>(2.7% @ 55)</b> | <b>(2.7% @ 55)</b> | <b>(1.62% @ 65)</b> | <b>(1.62% @ 65)</b>     |
| 54                   | 17.25%             | 17.25%             | 11.93%              | 9.66%                   |
| 55                   | 17.25%             | 17.25%             | 11.85%              | 9.62%                   |
| 56                   | 17.25%             | 17.25%             | 11.68%              | 9.53%                   |
| 57                   | 17.25%             | 17.25%             | 11.43%              | 9.38%                   |
| 58                   | 17.25%             | 17.25%             | 11.80%              | 9.69%                   |
| 59                   | 17.25%             | 17.25%             | 12.19%              | 10.01%                  |
| 60                   | 17.25%             | 17.25%             | 12.19%              | 10.01%                  |
| 61                   | 17.25%             | 17.25%             | 12.19%              | 10.01%                  |
| 62                   | 17.25%             | 17.25%             | 12.19%              | 10.01%                  |
| 63                   | 17.25%             | 17.25%             | 12.19%              | 10.01%                  |
| 64                   | 17.25%             | 17.25%             | 12.19%              | 10.01%                  |
| 65                   | 17.25%             | 17.25%             | 12.19%              | 10.01%                  |
| 66 and<br>thereafter | 17.25%             | 17.25%             | 12.19%              | 10.01%                  |

Average entry age and discounted percentages applicable to employee contributions paid under Section 31581.1 are:

| <b>Rate Group</b> | <b>Plan</b>      | <b>Discounted Percentage</b> | <b>Average Entry Age</b> |
|-------------------|------------------|------------------------------|--------------------------|
| #2                | Plan I (General) | 100.00%                      | 38                       |
| #2                | Plan J (General) | 99.06%                       | 38                       |
| #2                | Plan P (General) | 98.52%                       | 38                       |



**\*\* Revised 2/21/23 \*\***  
**Orange County Local Agency Formation Commission**  
**Employer Contribution Rates**  
**Effective Pay Period 15, June 30, 2023**

| <b>Rate Group</b> | <b>Plan</b>         | <b>Rate</b>   |               |
|-------------------|---------------------|---------------|---------------|
| <b>#2</b>         | <b>I &amp; J **</b> | <b>Normal</b> | 14.67%        |
|                   |                     | <b>UAAL</b>   | <u>26.14%</u> |
|                   |                     | <b>Total</b>  | <b>40.81%</b> |
| <b>#2</b>         | <b>P</b>            | <b>Normal</b> | 6.22%         |
|                   |                     | <b>UAAL</b>   | <u>26.14%</u> |
|                   |                     | <b>Total</b>  | <b>32.36%</b> |
| <b>#2</b>         | <b>T - PEPRA</b>    | <b>Normal</b> | 7.09%         |
|                   |                     | <b>UAAL</b>   | <u>26.14%</u> |
|                   |                     | <b>Total</b>  | <b>33.23%</b> |

**\*\* Reverse Pickups:**

Orange County LAFCO bargaining units under the 2.7% at 55 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the plan sponsors and employee bargaining units. The reverse pickup rate schedule is available online at:

<https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf>



**\*\* Revised 2/21/23 \*\***

**Orange County Local Agency Formation Commission  
 Employee Contribution Rates  
 Effective Pay Period 15, June 30, 2023**

| Entry Age | Plan I      | Plan J      | Plan P       | PEPRA                  |
|-----------|-------------|-------------|--------------|------------------------|
|           | (2.7% @ 55) | (2.7% @ 55) | (1.62% @ 65) | Plan T<br>(1.62% @ 65) |
| 15        | 10.39%      | 9.98%       | 6.45%        | 5.04%                  |
| 16        | 10.39%      | 9.98%       | 6.45%        | 5.04%                  |
| 17        | 10.57%      | 10.15%      | 6.57%        | 5.13%                  |
| 18        | 10.76%      | 10.33%      | 6.68%        | 5.22%                  |
| 19        | 10.95%      | 10.51%      | 6.80%        | 5.32%                  |
| 20        | 11.14%      | 10.70%      | 6.92%        | 5.41%                  |
| 21        | 11.34%      | 10.89%      | 7.04%        | 5.51%                  |
| 22        | 11.54%      | 11.08%      | 7.17%        | 5.60%                  |
| 23        | 11.74%      | 11.27%      | 7.29%        | 5.70%                  |
| 24        | 11.95%      | 11.47%      | 7.42%        | 5.80%                  |
| 25        | 12.16%      | 11.67%      | 7.55%        | 5.91%                  |
| 26        | 12.38%      | 11.88%      | 7.69%        | 6.01%                  |
| 27        | 12.60%      | 12.09%      | 7.82%        | 6.12%                  |
| 28        | 12.82%      | 12.30%      | 7.96%        | 6.22%                  |
| 29        | 13.05%      | 12.52%      | 8.10%        | 6.33%                  |
| 30        | 13.29%      | 12.75%      | 8.24%        | 6.45%                  |
| 31        | 13.53%      | 12.98%      | 8.39%        | 6.56%                  |
| 32        | 13.77%      | 13.21%      | 8.53%        | 6.68%                  |
| 33        | 14.02%      | 13.45%      | 8.69%        | 6.80%                  |
| 34        | 14.28%      | 13.70%      | 8.84%        | 6.92%                  |
| 35        | 14.55%      | 13.95%      | 9.00%        | 7.04%                  |
| 36        | 14.83%      | 14.21%      | 9.16%        | 7.17%                  |
| 37        | 15.12%      | 14.48%      | 9.33%        | 7.30%                  |
| 38        | 15.41%      | 14.73%      | 9.49%        | 7.44%                  |
| 39        | 15.69%      | 14.98%      | 9.67%        | 7.57%                  |
| 40        | 15.97%      | 15.23%      | 9.85%        | 7.72%                  |
| 41        | 16.24%      | 15.47%      | 10.03%       | 7.86%                  |
| 42        | 16.51%      | 15.72%      | 10.22%       | 8.01%                  |
| 43        | 16.79%      | 15.97%      | 10.40%       | 8.16%                  |
| 44        | 17.08%      | 16.23%      | 10.58%       | 8.30%                  |
| 45        | 17.39%      | 16.47%      | 10.75%       | 8.44%                  |
| 46        | 17.72%      | 16.68%      | 10.92%       | 8.57%                  |
| 47        | 17.96%      | 16.83%      | 11.09%       | 8.72%                  |
| 48        | 18.20%      | 16.92%      | 11.27%       | 8.86%                  |
| 49        | 18.35%      | 16.91%      | 11.46%       | 9.01%                  |
| 50        | 18.42%      | 16.80%      | 11.63%       | 9.15%                  |
| 51        | 18.37%      | 16.56%      | 11.77%       | 9.28%                  |
| 52        | 18.19%      | 16.20%      | 11.88%       | 9.38%                  |
| 53        | 17.86%      | 16.73%      | 11.94%       | 9.44%                  |



**\*\* Revised 2/21/23 \*\***

**Orange County Local Agency Formation Commission  
 Employee Contribution Rates  
 Effective Pay Period 15, June 30, 2023  
 (continued)**

| <b>Entry Age</b>     | <b>Plan I</b>      | <b>Plan J</b>      | <b>Plan P</b>       | <b>PEPRA</b>                   |
|----------------------|--------------------|--------------------|---------------------|--------------------------------|
|                      | <b>(2.7% @ 55)</b> | <b>(2.7% @ 55)</b> | <b>(1.62% @ 65)</b> | <b>Plan T<br/>(1.62% @ 65)</b> |
| 54                   | 17.28%             | 17.28%             | 11.94%              | 9.46%                          |
| 55                   | 17.28%             | 17.28%             | 11.86%              | 9.42%                          |
| 56                   | 17.28%             | 17.28%             | 11.69%              | 9.33%                          |
| 57                   | 17.28%             | 17.28%             | 11.44%              | 9.19%                          |
| 58                   | 17.28%             | 17.28%             | 11.81%              | 9.49%                          |
| 59                   | 17.28%             | 17.28%             | 12.20%              | 9.80%                          |
| 60                   | 17.28%             | 17.28%             | 12.20%              | 9.80%                          |
| 61                   | 17.28%             | 17.28%             | 12.20%              | 9.80%                          |
| 62                   | 17.28%             | 17.28%             | 12.20%              | 9.80%                          |
| 63                   | 17.28%             | 17.28%             | 12.20%              | 9.80%                          |
| 64                   | 17.28%             | 17.28%             | 12.20%              | 9.80%                          |
| 65                   | 17.28%             | 17.28%             | 12.20%              | 9.80%                          |
| 66 and<br>thereafter | 17.28%             | 17.28%             | 12.20%              | 9.80%                          |

Average entry age and discounted percentages applicable to employee contributions paid under Section 31581.1 are:

| <b>Rate Group</b> | <b>Plan</b>             | <b>Discounted Percentage</b> | <b>Average Entry Age</b> |
|-------------------|-------------------------|------------------------------|--------------------------|
| <b>#2</b>         | <b>Plan I (General)</b> | 99.43%                       | 38                       |
| <b>#2</b>         | <b>Plan J (General)</b> | 99.01%                       | 38                       |
| <b>#2</b>         | <b>Plan P (General)</b> | 98.41%                       | 38                       |



**Orange County Local Agency Formation Commission  
 Employer Contribution Rates  
 Effective Pay Period 15, July 1, 2022**

| <b>Rate Group</b> | <b>Plan</b>         | <b>Rate</b>   |               |
|-------------------|---------------------|---------------|---------------|
| <b>#2</b>         | <b>I &amp; J **</b> | <b>Normal</b> | 14.69%        |
|                   |                     | <b>UAAL</b>   | <u>28.97%</u> |
|                   |                     | <b>Total</b>  | <b>43.66%</b> |
| <b>#2</b>         | <b>P</b>            | <b>Normal</b> | 6.26%         |
|                   |                     | <b>UAAL</b>   | <u>28.97%</u> |
|                   |                     | <b>Total</b>  | <b>35.23%</b> |
| <b>#2</b>         | <b>T - PEPRA</b>    | <b>Normal</b> | 7.06%         |
|                   |                     | <b>UAAL</b>   | <u>28.97%</u> |
|                   |                     | <b>Total</b>  | <b>36.03%</b> |

**\*\* Reverse Pickups:**

Orange County LAFCO bargaining units under the 2.7% at 55 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the plan sponsors and employee bargaining units. The reverse pickup rate schedule is available online at:

<https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf>



**Orange County Local Agency Formation Commission  
 Employee Contribution Rates  
 Effective Pay Period 15, July 1, 2022**

| Entry Age | Plan I      | Plan J      | Plan P       | PEPRA<br>Plan T |
|-----------|-------------|-------------|--------------|-----------------|
|           | (2.7% @ 55) | (2.7% @ 55) | (1.62% @ 65) | (1.62% @ 65)    |
| 15        | 10.34%      | 9.93%       | 6.39%        | 5.02%           |
| 16        | 10.34%      | 9.93%       | 6.39%        | 5.02%           |
| 17        | 10.53%      | 10.11%      | 6.50%        | 5.11%           |
| 18        | 10.71%      | 10.28%      | 6.62%        | 5.20%           |
| 19        | 10.90%      | 10.47%      | 6.74%        | 5.29%           |
| 20        | 11.09%      | 10.65%      | 6.86%        | 5.39%           |
| 21        | 11.29%      | 10.84%      | 6.98%        | 5.48%           |
| 22        | 11.49%      | 11.03%      | 7.10%        | 5.58%           |
| 23        | 11.69%      | 11.22%      | 7.23%        | 5.68%           |
| 24        | 11.90%      | 11.42%      | 7.35%        | 5.78%           |
| 25        | 12.11%      | 11.62%      | 7.48%        | 5.88%           |
| 26        | 12.32%      | 11.82%      | 7.61%        | 5.98%           |
| 27        | 12.54%      | 12.03%      | 7.75%        | 6.09%           |
| 28        | 12.76%      | 12.25%      | 7.88%        | 6.20%           |
| 29        | 12.99%      | 12.46%      | 8.02%        | 6.31%           |
| 30        | 13.22%      | 12.69%      | 8.16%        | 6.42%           |
| 31        | 13.46%      | 12.91%      | 8.31%        | 6.53%           |
| 32        | 13.71%      | 13.15%      | 8.45%        | 6.65%           |
| 33        | 13.96%      | 13.39%      | 8.60%        | 6.77%           |
| 34        | 14.22%      | 13.63%      | 8.76%        | 6.89%           |
| 35        | 14.48%      | 13.89%      | 8.91%        | 7.01%           |
| 36        | 14.76%      | 14.15%      | 9.07%        | 7.14%           |
| 37        | 15.04%      | 14.41%      | 9.24%        | 7.27%           |
| 38        | 15.34%      | 14.67%      | 9.41%        | 7.40%           |
| 39        | 15.61%      | 14.91%      | 9.58%        | 7.54%           |
| 40        | 15.90%      | 15.16%      | 9.76%        | 7.68%           |
| 41        | 16.16%      | 15.40%      | 9.94%        | 7.83%           |
| 42        | 16.44%      | 15.64%      | 10.12%       | 7.98%           |
| 43        | 16.71%      | 15.89%      | 10.30%       | 8.12%           |
| 44        | 17.01%      | 16.15%      | 10.48%       | 8.26%           |
| 45        | 17.31%      | 16.39%      | 10.65%       | 8.40%           |
| 46        | 17.64%      | 16.60%      | 10.82%       | 8.54%           |
| 47        | 17.88%      | 16.75%      | 10.99%       | 8.68%           |
| 48        | 18.11%      | 16.84%      | 11.17%       | 8.82%           |
| 49        | 18.27%      | 16.83%      | 11.35%       | 8.97%           |
| 50        | 18.34%      | 16.72%      | 11.52%       | 9.11%           |
| 51        | 18.29%      | 16.49%      | 11.66%       | 9.24%           |
| 52        | 18.11%      | 16.13%      | 11.77%       | 9.34%           |
| 53        | 17.77%      | 16.65%      | 11.83%       | 9.40%           |



**Orange County Local Agency Formation Commission  
 Employee Contribution Rates  
 Effective Pay Period 15, July 1, 2022  
 (continued)**

| <b>Entry Age</b>     | <b>Plan I</b>      | <b>Plan J</b>      | <b>Plan P</b>       | <b>PEPRA<br/>Plan T</b> |
|----------------------|--------------------|--------------------|---------------------|-------------------------|
|                      | <b>(2.7% @ 55)</b> | <b>(2.7% @ 55)</b> | <b>(1.62% @ 65)</b> | <b>(1.62% @ 65)</b>     |
| 54                   | 17.20%             | 17.20%             | 11.82%              | 9.42%                   |
| 55                   | 17.20%             | 17.20%             | 11.75%              | 9.38%                   |
| 56                   | 17.20%             | 17.20%             | 11.58%              | 9.29%                   |
| 57                   | 17.20%             | 17.20%             | 11.33%              | 9.15%                   |
| 58                   | 17.20%             | 17.20%             | 11.70%              | 9.45%                   |
| 59                   | 17.20%             | 17.20%             | 12.09%              | 9.76%                   |
| 60                   | 17.20%             | 17.20%             | 12.09%              | 9.76%                   |
| 61                   | 17.20%             | 17.20%             | 12.09%              | 9.76%                   |
| 62                   | 17.20%             | 17.20%             | 12.09%              | 9.76%                   |
| 63                   | 17.20%             | 17.20%             | 12.09%              | 9.76%                   |
| 64                   | 17.20%             | 17.20%             | 12.09%              | 9.76%                   |
| 65                   | 17.20%             | 17.20%             | 12.09%              | 9.76%                   |
| 66 and<br>thereafter | 17.20%             | 17.20%             | 12.09%              | 9.76%                   |

Average entry age and discounted percentages applicable to employee contributions paid under Section 31581.1 are:

| <b>Rate Group</b> | <b>Plan</b>      | <b>Discounted Percentage</b> | <b>Average Entry Age</b> |
|-------------------|------------------|------------------------------|--------------------------|
| #2                | Plan I (General) | 99.38%                       | 38                       |
| #2                | Plan J (General) | 98.95%                       | 38                       |
| #2                | Plan P (General) | 98.28%                       | 38                       |



**Orange County Local Agency Formation Commission  
Employer Contribution Rates  
Effective Pay Period 15, July 2, 2021**

| <b>Rate Group</b> | <b>Plan</b>      | <b>Rate</b>   |               |
|-------------------|------------------|---------------|---------------|
| <b>#2</b>         | <b>J **</b>      | <b>Normal</b> | 14.34%        |
|                   |                  | <b>UAAL *</b> | <u>27.38%</u> |
|                   |                  | <b>Total</b>  | <b>41.72%</b> |
| <b>#2</b>         | <b>T - PEPRA</b> | <b>Normal</b> | 7.14%         |
|                   |                  | <b>UAAL *</b> | <u>27.38%</u> |
|                   |                  | <b>Total</b>  | <b>34.52%</b> |

**\*\* Reverse Pickups:**

Orange County LAFCO bargaining units under the 2.5% at 55 and 2.5% at 67 plans are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the employer and employee bargaining units. The reverse pickup rate schedule is available online at:

<https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf>



**Orange County Local Agency Formation Commission  
 Employee Contribution Rates  
 Effective Pay Period 15, July 2, 2021**

| Entry Age | Plan J<br>(2.7% @ 55) | PEPRA                  |
|-----------|-----------------------|------------------------|
|           |                       | Plan T<br>(1.62% @ 65) |
| 15        | 10.07%                | 5.24%                  |
| 16        | 10.07%                | 5.24%                  |
| 17        | 10.23%                | 5.33%                  |
| 18        | 10.40%                | 5.41%                  |
| 19        | 10.56%                | 5.50%                  |
| 20        | 10.73%                | 5.59%                  |
| 21        | 10.90%                | 5.68%                  |
| 22        | 11.08%                | 5.77%                  |
| 23        | 11.26%                | 5.86%                  |
| 24        | 11.44%                | 5.96%                  |
| 25        | 11.62%                | 6.05%                  |
| 26        | 11.81%                | 6.15%                  |
| 27        | 12.00%                | 6.25%                  |
| 28        | 12.19%                | 6.35%                  |
| 29        | 12.39%                | 6.45%                  |
| 30        | 12.59%                | 6.56%                  |
| 31        | 12.80%                | 6.66%                  |
| 32        | 13.01%                | 6.77%                  |
| 33        | 13.23%                | 6.88%                  |
| 34        | 13.46%                | 6.99%                  |
| 35        | 13.69%                | 7.11%                  |
| 36        | 13.92%                | 7.23%                  |
| 37        | 14.15%                | 7.35%                  |
| 38        | 14.36%                | 7.47%                  |
| 39        | 14.56%                | 7.60%                  |
| 40        | 14.76%                | 7.73%                  |
| 41        | 14.97%                | 7.87%                  |
| 42        | 15.20%                | 8.00%                  |
| 43        | 15.43%                | 8.12%                  |
| 44        | 15.67%                | 8.24%                  |
| 45        | 15.89%                | 8.35%                  |
| 46        | 16.09%                | 8.48%                  |
| 47        | 16.23%                | 8.61%                  |
| 48        | 16.31%                | 8.75%                  |
| 49        | 16.30%                | 8.89%                  |
| 50        | 16.20%                | 9.02%                  |
| 51        | 15.98%                | 9.14%                  |
| 52        | 15.59%                | 9.23%                  |
| 53        | 16.10%                | 9.30%                  |



**Orange County Local Agency Formation Commission  
 Employee Contribution Rates  
 Effective Pay Period 15, July 2, 2021  
 (continued)**

| <b>Entry Age</b>     | <b>Plan J<br/>(2.7% @ 55)</b> | <b>PEPRA</b>                   |
|----------------------|-------------------------------|--------------------------------|
|                      |                               | <b>Plan T<br/>(1.62% @ 65)</b> |
| 54                   | 16.63%                        | 9.31%                          |
| 55                   | 16.63%                        | 9.28%                          |
| 56                   | 16.63%                        | 9.19%                          |
| 57                   | 16.63%                        | 9.03%                          |
| 58                   | 16.63%                        | 9.32%                          |
| 59                   | 16.63%                        | 9.63%                          |
| 60                   | 16.63%                        | 9.63%                          |
| 61                   | 16.63%                        | 9.63%                          |
| 62                   | 16.63%                        | 9.63%                          |
| 63                   | 16.63%                        | 9.63%                          |
| 64                   | 16.63%                        | 9.63%                          |
| 65                   | 16.63%                        | 9.63%                          |
| 66 and<br>thereafter | 16.63%                        | 9.63%                          |

Average entry age and discounted percentages applicable to employee contributions paid under Section 31581.1 are:

| <b>Rate Group</b> | <b>Plan</b>      | <b>Discounted Percentage</b> | <b>Average Entry Age</b> |
|-------------------|------------------|------------------------------|--------------------------|
| #2                | Plan J (General) | 98.52%                       | 38                       |



**Orange County Local Agency Formation Commission  
Employer Contribution Rates  
Effective Pay Period 15, July 3, 2020**

| Rate Group | Plan      | Rate         |               |
|------------|-----------|--------------|---------------|
| #2         | J **      | Normal       | 14.36%        |
|            |           | UAAL *       | <u>25.05%</u> |
|            |           | <b>Total</b> | <b>39.41%</b> |
|            |           |              |               |
| #2         | T - PEPRA | Normal       | 7.12%         |
|            |           | UAAL *       | <u>25.05%</u> |
|            |           | <b>Total</b> | <b>32.17%</b> |

**\* UAAL Rate Adjustment for Future Service Only:**

For Orange County Local Agency Formation Commission (LAFCO), there is no adjustment to the December 31, 2018 UAAL rate for future service only benefit improvements under 2.7% at 55. This is as a result of a data correction made by OCERS to reflect that the sole active employee covered under 2.7% at 55 and assumed in prior actuarial valuations to receive future service only improvement should instead be valued as an all service improvement because the member has paid some contributions to upgrade the past service.

**\*\* Reverse Pickups:**

Orange County LAFCO bargaining units under the 2.5% at 55 plan are subject to an employee-paid reverse pickup which has not been accounted for in the employer rate above. Any reverse pickup arrangements are between the plan sponsors and employee bargaining units. The reverse pickup rate schedule is available online at:

<https://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf>



**Orange County Local Agency Formation Commission  
 Employee Contribution Rates  
 Effective Pay Period 15, July 3, 2020**

| <b>Entry Age</b> | <b>Plan J</b>      | <b>PEPRA</b>                   |
|------------------|--------------------|--------------------------------|
|                  | <b>(2.7% @ 55)</b> | <b>Plan T<br/>(1.62% @ 65)</b> |
| 15               | 10.07%             | 5.22%                          |
| 16               | 10.07%             | 5.22%                          |
| 17               | 10.23%             | 5.30%                          |
| 18               | 10.39%             | 5.39%                          |
| 19               | 10.56%             | 5.47%                          |
| 20               | 10.73%             | 5.56%                          |
| 21               | 10.90%             | 5.65%                          |
| 22               | 11.07%             | 5.74%                          |
| 23               | 11.25%             | 5.84%                          |
| 24               | 11.43%             | 5.93%                          |
| 25               | 11.62%             | 6.02%                          |
| 26               | 11.80%             | 6.12%                          |
| 27               | 11.99%             | 6.22%                          |
| 28               | 12.19%             | 6.32%                          |
| 29               | 12.39%             | 6.42%                          |
| 30               | 12.59%             | 6.53%                          |
| 31               | 12.79%             | 6.63%                          |
| 32               | 13.01%             | 6.74%                          |
| 33               | 13.22%             | 6.85%                          |
| 34               | 13.45%             | 6.96%                          |
| 35               | 13.68%             | 7.08%                          |
| 36               | 13.92%             | 7.19%                          |
| 37               | 14.14%             | 7.31%                          |
| 38               | 14.35%             | 7.44%                          |
| 39               | 14.55%             | 7.57%                          |
| 40               | 14.75%             | 7.70%                          |
| 41               | 14.97%             | 7.83%                          |
| 42               | 15.19%             | 7.96%                          |
| 43               | 15.42%             | 8.08%                          |
| 44               | 15.66%             | 8.20%                          |
| 45               | 15.88%             | 8.31%                          |
| 46               | 16.08%             | 8.44%                          |
| 47               | 16.22%             | 8.57%                          |
| 48               | 16.30%             | 8.71%                          |
| 49               | 16.29%             | 8.85%                          |
| 50               | 16.19%             | 8.98%                          |
| 51               | 15.97%             | 9.10%                          |
| 52               | 15.59%             | 9.19%                          |
| 53               | 16.09%             | 9.25%                          |



**Orange County Local Agency Formation Commission  
 Employee Contribution Rates  
 Effective Pay Period 15, July 3, 2020  
 (continued)**

| <b>Entry Age</b>     | <b>Plan J<br/>(2.7% @ 55)</b> | <b>PEPRA</b>                   |
|----------------------|-------------------------------|--------------------------------|
|                      |                               | <b>Plan T<br/>(1.62% @ 65)</b> |
| 54                   | 16.62%                        | 9.27%                          |
| 55                   | 16.62%                        | 9.24%                          |
| 56                   | 16.62%                        | 9.15%                          |
| 57                   | 16.62%                        | 8.98%                          |
| 58                   | 16.62%                        | 9.27%                          |
| 59                   | 16.62%                        | 9.58%                          |
| 60                   | 16.62%                        | 9.58%                          |
| 61                   | 16.62%                        | 9.58%                          |
| 62                   | 16.62%                        | 9.58%                          |
| 63                   | 16.62%                        | 9.58%                          |
| 64                   | 16.62%                        | 9.58%                          |
| 65                   | 16.62%                        | 9.58%                          |
| 66 and<br>thereafter | 16.62%                        | 9.58%                          |

Average entry age and discounted percentages applicable to employee contributions paid under Section 31581.1 are:

| <b>Rate Group</b> | <b>Plan</b>             | <b>Discounted Percentage</b> | <b>Average Entry Age</b> |
|-------------------|-------------------------|------------------------------|--------------------------|
| <b>#2</b>         | <b>Plan J (General)</b> | 98.45%                       | 38                       |



**Orange County Local Agency Formation Commission  
Employer / Employee Contribution Rates  
Effective Pay Period 15, July 5, 2019**

**Employer Contribution Rates**

| <b>Rate Group</b> | <b>Plan</b>                          | <b>Rate</b>   |               |
|-------------------|--------------------------------------|---------------|---------------|
| <b>#2</b>         | <b>I &amp; J (Future Service) **</b> | <b>Normal</b> | 14.39%        |
|                   |                                      | <b>UAAL*</b>  | <u>21.06%</u> |
|                   |                                      | <b>Total</b>  | <b>35.45%</b> |
| <b>#2</b>         | <b>O &amp; P (Future Service)</b>    | <b>Normal</b> | 6.21%         |
|                   |                                      | <b>UAAL*</b>  | <u>21.06%</u> |
|                   |                                      | <b>Total</b>  | <b>27.27%</b> |
| <b>#2</b>         | <b>T – PEPRA (Future Service)</b>    | <b>Normal</b> | 7.11%         |
|                   |                                      | <b>UAAL*</b>  | <u>21.06%</u> |
|                   |                                      | <b>Total</b>  | <b>28.17%</b> |

**\*UAAL Rate Adjustment for Future Service Only:**

General employers with the Rate Group #2 future service only benefit improvement are subject to the UAAL rate adjustment of 1.61%. The UAAL rate is calculated as follows: 22.67% (original rate) – 1.61% (future service adjustment) = 21.06%.

**\*\*Reverse Pickups:**

LAFCO Bargaining Units under the 2.7% at 55 plans are subject to an Employee-paid Reverse Pickup, which has not been accounted for in the Employer rate above. Any Reverse Pickup arrangements are between the Plan Sponsors and Employee Bargaining Units. The reverse pickup rates schedule is available online at:

[www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf](http://www.ocers.org/sites/main/files/file-attachments/reversepickups.pdf)

**Employee Contribution Rates**

| <b>Entry Age</b> | <b>PLAN I (2.7% @ 55)</b> | <b>PLAN J (2.7% @ 55)</b> | <b>PLAN P<br/>(1.62% @ 65)</b> | <b>PLAN T<br/>(1.62% @ 65) PEPRA</b> |
|------------------|---------------------------|---------------------------|--------------------------------|--------------------------------------|
| 15               | 10.51%                    | 10.06%                    | 6.63%                          | 5.20%                                |
| 16               | 10.51%                    | 10.06%                    | 6.63%                          | 5.20%                                |
| 17               | 10.68%                    | 10.22%                    | 6.74%                          | 5.28%                                |
| 18               | 10.85%                    | 10.39%                    | 6.85%                          | 5.37%                                |
| 19               | 11.03%                    | 10.55%                    | 9.96%                          | 5.46%                                |
| 20               | 11.21%                    | 10.72%                    | 7.07%                          | 5.54%                                |
| 21               | 11.39%                    | 10.89%                    | 7.18%                          | 5.63%                                |
| 22               | 11.57%                    | 11.07%                    | 7.30%                          | 5.72%                                |
| 23               | 11.75%                    | 11.25%                    | 7.41%                          | 5.81%                                |
| 24               | 11.94%                    | 11.43%                    | 7.53%                          | 5.91%                                |
| 25               | 12.14%                    | 11.61%                    | 7.65%                          | 6.00%                                |
| 26               | 12.33%                    | 11.80%                    | 7.77%                          | 6.10%                                |
| 27               | 12.53%                    | 11.99%                    | 7.90%                          | 6.20%                                |
| 28               | 12.74%                    | 12.18%                    | 8.03%                          | 6.30%                                |
| 29               | 12.94%                    | 12.38%                    | 8.15%                          | 6.40%                                |
| 30               | 13.16%                    | 12.58%                    | 8.29%                          | 6.50%                                |
| 31               | 13.38%                    | 12.79%                    | 8.42%                          | 6.61%                                |
| 32               | 13.60%                    | 13.00%                    | 8.55%                          | 6.72%                                |
| 33               | 13.83%                    | 13.22%                    | 8.69%                          | 6.82%                                |
| 34               | 14.06%                    | 13.44%                    | 8.83%                          | 6.94%                                |
| 35               | 14.31%                    | 13.67%                    | 8.98%                          | 7.05%                                |

| <u>Entry Age</u>  | <u>PLAN I (2.7% @ 55)</u> | <u>PLAN J (2.7% @ 55)</u> | <u>PLAN P (1.62% @ 65)</u> | <u>PLAN T (1.62% @ 65) PEPR</u> |
|-------------------|---------------------------|---------------------------|----------------------------|---------------------------------|
| 36                | 14.56%                    | 13.91%                    | 9.13%                      | 7.17%                           |
| 37                | 14.82%                    | 14.14%                    | 9.28%                      | 7.29%                           |
| 38                | 15.09%                    | 14.35%                    | 9.43%                      | 7.41%                           |
| 39                | 15.30%                    | 14.54%                    | 9.59%                      | 7.54%                           |
| 40                | 15.52%                    | 14.75%                    | 9.76%                      | 7.67%                           |
| 41                | 15.75%                    | 14.96%                    | 9.93%                      | 7.81%                           |
| 42                | 15.99%                    | 15.18%                    | 10.09%                     | 7.93%                           |
| 43                | 16.24%                    | 15.42%                    | 10.24%                     | 8.05%                           |
| 44                | 16.51%                    | 15.65%                    | 10.38%                     | 8.17%                           |
| 45                | 16.81%                    | 15.88%                    | 10.52%                     | 8.29%                           |
| 46                | 17.09%                    | 16.07%                    | 10.68%                     | 8.41%                           |
| 47                | 17.33%                    | 16.21%                    | 10.83%                     | 8.54%                           |
| 48                | 17.57%                    | 16.29%                    | 11.00%                     | 8.68%                           |
| 49                | 17.68%                    | 16.29%                    | 11.17%                     | 8.82%                           |
| 50                | 17.76%                    | 16.19%                    | 11.33%                     | 8.95%                           |
| 51                | 17.73%                    | 15.96%                    | 11.47%                     | 9.07%                           |
| 52                | 17.57%                    | 15.58%                    | 11.57%                     | 9.16%                           |
| 53                | 17.26%                    | 16.08%                    | 11.63%                     | 9.22%                           |
| 54                | 16.61%                    | 16.61%                    | 11.62%                     | 9.23%                           |
| 55                | 16.61%                    | 16.61%                    | 11.55%                     | 9.20%                           |
| 56                | 16.61%                    | 16.61%                    | 11.39%                     | 9.11%                           |
| 57                | 16.61%                    | 16.61%                    | 11.12%                     | 8.95%                           |
| 58                | 16.61%                    | 16.61%                    | 11.48%                     | 9.24%                           |
| 59                | 16.61%                    | 16.61%                    | 11.86%                     | 9.55%                           |
| 60                | 16.61%                    | 16.61%                    | 11.86%                     | 9.55%                           |
| 61                | 16.61%                    | 16.61%                    | 11.86%                     | 9.55%                           |
| 62                | 16.61%                    | 16.61%                    | 11.86%                     | 9.55%                           |
| 63                | 16.61%                    | 16.61%                    | 11.86%                     | 9.55%                           |
| 64                | 16.61%                    | 16.61%                    | 11.86%                     | 9.55%                           |
| 65                | 16.61%                    | 16.61%                    | 11.86%                     | 9.55%                           |
| 66 and thereafter | 16.61%                    | 16.61%                    | 11.86%                     | 9.55%                           |

Average entry age and discount percentages applicable to employee contributions paid under Section 31581.1 are:

| <u>Rate Group</u> | <u>Plan</u>      | <u>Discount %</u> | <u>Average Entry Age</u> |
|-------------------|------------------|-------------------|--------------------------|
| #2                | Plan I (General) | 99.37%            | 38                       |
| #2                | Plan J (General) | 98.38%            | 38                       |
| #2                | Plan O (General) | N/A               | N/A                      |
| #2                | Plan P (General) | 97.33%            | 38                       |