Report to the
General Assembly and Governor of the
Commonwealth of Pennsylvania

SPECIAL STUDY OF COST-OF-LIVING POST RETIREMENT ADJUSTMENTS FOR MUNICIPAL POLICE OFFICERS AND MUNICIPAL FIREFIGHTERS

Prepared by the
Public Employee Retirement Study Commission
October, 1984

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COMMONWEALTH OF PENNSYLVANIA
PUBLIC EMPLOYEE RETIREMENT
STUDY COMMISSION
HARRISBURG
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Dear Members of the Pennsylvania General Assembly and Governor Thornburgh:

On April 11, 1984, the Public Employee Retirement Study Commission undertook a special study in response to a request by the Pennsylvania Fraternal Order of Police and the Pennsylvania State Firefighters' Association. The purpose of the study was to make information which is accessible at the state level available to all interested persons as a basis for deliberation of the provision of cost-of-living post retirement adjustments for retired municipal police officers and firefighters. The attached report responds to that objective by identifying the number of retirees and other benefit recipients, by presenting information on the amount of retirement benefits being received, and by presenting various alternative approaches to the implementation of cost-of-living post retirement adjustment programs.

On behalf of the Commission, I am pleased to transmit this information to you, and I trust it will be helpful to you in your consideration of the issue of cost-of-living post retirement adjustments for Pennsylvania's retired municipal police officers and firefighters.

Sincerely,

G. B. Seavers

Gilmore B. Seavers
Chairman

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INTRODUCTION

Early in 1984, representatives of the Pennsylvania Fraternal Order of Police and the Pennsylvania State Firefighters Association appeared before the Public Employee Retirement Study Commission and expressed concerns regarding the status of cost-of-living post retirement adjustment provisions for municipal police officers and municipal firefighters in the Commonwealth. The representatives indicated that the Fraternal Order of Police and the State Firefighters Association viewed responsive action on the issue of cost-of-living post retirement adjustments as necessary and, in the absence of such action, were unable to support the pending legislation formulated by the Commission to implement actuarial funding requirements for municipal pension plans.

On April 11, 1984, the Commission directed that a discussion group comprised of representatives of the police officers, the firefighters and the Commission be established to facilitate a full discussion of the issues and an examination of the options available to address the concerns of the representatives of municipal police officers and municipal firefighters. In response to the report of the discussion group on May 9, 1984, the Commission resolved to undertake a special study of the issue of provisions for cost-of-living post retirement adjustments for retirement municipal police officers and retired municipal firefighters. The study's objectives were:

1. To identify the number of retirees;

2. To provide information on the amount of retirement benefits being received;

3. To examine alternatives regarding the amount and design of cost-of-living post retirement adjustments and provide actuarial cost estimates and draft implementing legislation for each alternative; and

4. To identify the potential funding source or sources to finance cost-of-living post retirement adjustments.

The Commission resolved to transmit the report resulting from the study to the Governor and the General Assembly in October, 1984.

The following report on the Commission's special study of cost-of-living post retirement adjustments for retired municipal police officers and retired municipal firefighters includes a general discussion of the current legislative provisions governing the provision of post retirement adjustments, the study's methodology and the resulting data. In addition, the report presents the data obtained through the study in statistical summaries showing the number of retirees, the amount of retirement benefits paid and other information on current practices and conditions. The report also presents alternative approaches to the implementation of cost-of-living post retirement adjustment programs. The appendix to the report includes draft legislation implementing the various alternative post retirement adjustment approaches.

BACKGROUND

Current Legislative Provisions

There is no statewide legislation establishing uniform policy and procedural guidelines for the implementation of post retirement adjustments in the over 2,300 municipal pension plans in Pennsylvania. The practice of granting post retirement adjustments among the municipal pension plans in the Commonwealth has been varied. The authority of each type of municipality to grant a post retirement adjustment and the types of municipal employees to whom a post retirement adjustment can be granted varies and is frequently ambiguous. Some municipalities have granted cost-of-living post retirement adjustments without statutory authority, and in home rule municipalities the provisions for cost-of-living post retirement adjustments are a function of the home rule charters of the individual municipalities. The following summarizes the current legislative provisions for cost-of-living post retirement adjustments pension plans for municipal police officers and firefighters in municipalities which have not adopted home rule charters.

The Third Class City Code -

Police pension plans pursuant to Section 4303.1 of the Third Class City Code (53 P.S. §39303.1) may provide periodic ad hoc post retirement adjustments. The adjustment is granted at the discretion of the city upon the recommendation of the board of trustees of the police pension plan. It can be granted to any type of benefit recipient without any minimum period of receipt requirement. The ad hoc post retirement adjustments must be conformity with a uniform scale, may be based on the cost-of-living without specifying any particular index and may not cause the total benefit amount of any benefit recipient granted a post retirement adjustment to exceed one half of the current salary paid to top grade patrol officers.

Fire pension plans pursuant to Section 4322.1 of the Third Class City Code (53 P.S. §39322.1) may also provide periodic ad hoc post retirement adjustments. Like the situation in connection with the police pension plan, the adjustment is granted at the discretion of the city upon the recommendation of the board of trustees of the police pension plan and can be granted to any type of benefit recipient without the requirement of any minimum period of receipt. The ad hoc post retirement adjustments from the fire pension plan, like from the police pension plan, must be in conformity with a uniform scale, may be based on the cost-of-living without specifying any particular index, and may not cause the total benefit amount of any benefit recipient granted a post retirement adjustment to exceed one half of the current salary payable to the top grade firefighters.

The Borough Code -

Police pension plans in boroughs which employ a police force of less than three persons are governed by Sections 1131 - 1137 of the Borough Code (53 P.S. §46131 to 46137) which contains no provision authorizing the granting of cost-of-living post retirement adjustments. (See the summary of the Municipal Police Pension Law (following) for police pension plans in boroughs which employ 3 or more police officers).

Fire pension plans in boroughs are subject to minimal statutory regulations (53 P.S. §46202) which contain no provision authorizing the granting of cost-of-living post retirement adjustments.

The First Class Township Code -

Police pension plans in first class townships which employ a police force of less than three persons are governed by Sections 1409 - 1415 of the First Class Township Code (53 P.S. §56409 to 56415) which contains no provision authorizing the granting of cost-of-living post retirement adjustments. (See the summary of the Municipal Police Pension Law (following) for police pension plans in boroughs which employ 3 or more police officers).

Fire pension plans in first class townships are subject to minimal statutory regulations (53 P.S. §56502) which contain no provision authorizing the granting of cost-of-living post retirement adjustments.

The Second Class Township Code -

Police pension plans in second class townships which employ a police force of less than three persons are governed by Sections 595 - 599 of the Second Class Township Code (53 P.S. §65595 to 65599) which contains no provision authorizing the granting of cost-of-living post retirement adjustments. (See the summary of the Municipal Police Pension Law (following) for police pension plans in boroughs which employ 3 or more police officers).

Fire pension plans in second class townships are subject to minimal statutory regulations (53 P.S. §65713) which contain no provision authorizing the granting of cost-of-living post retirement adjustments.

Municipal Police Pension Law -

The police pension plans of boroughs, townships of the first class, townships of the second class and towns which employ a police force of three or more persons is governed by the Municipal Police Pension Law, Act 600 of 1955. Police pension plans pursuant to Section 5 of that enactment, as amended by Act 61 of 1974 (53 P.S. §771), may provide ad hoc or automatic post retirement adjustments for post retirement adequacy (cost-of-living) purposes. The adjustment may be granted at the discretion of the municipality to normal retirement benefit recipients, vested deferred retirement benefit recipients and disability benefit recipients without any specific minimum period of receipt requirement. The adjustment may not exceed the percentage increase in the Consumer Price Index from the year of last employment and it may not cause the total retirement benefit received to exceed 75 percent of the salary base used for computing benefits. The total percentage increase of any adjustment or adjustments may not exceed 30 percent. The post retirement adjustment also may not be granted if it would impair the actuarial soundness of the pension plan, although the basis for that determination is not specified. The provision governing the post retirement adjustment is required to be set forth in the ordinance or resolution establishing the police pension plan.

Study Methodology and Data

Obtaining the Data -

To identify the municipal pension plans providing retirement benefits to retired police officers and firefighters, the Commission extracted data from the 1982 reports submitted by municipalities pursuant to Act 293 of 1972, as amended. A review of the data identified 386 municipal pension plans for police officers and firefighters that had paid retirement benefits in the year preceding the valuation date of the reports. Because the payment of retirement benefits is not reflected on Act 293 reports where responsibility for the payments has been assumed by insurance companies or other agents, several municipal pension plans providing retirement benefits to retired police officers and firefighters could not be identified for inclusion in the study.

Data regarding the number of retirees, the amount of pensions payable and selected financial and actuarial factors for each of the 386 municipal pension plans making retirement benefit payments to retired police officers and firefighters was extracted from the 1982 Act 293 reports. Where the actuarial valuation report attached to the Act 293 reporting form evidenced that the benefit plan included automatic cost-of-living post retirement adjustments, an indication of the fact was included in the data presentation. The data information extracted from the 1982 Act 293 reports and presented in the following section of this report reflects the characteristics of the municipal pension plans in the survey as of various valuation dates occurring between January 1, 1982 and December 31, 1982.

To obtain information regarding the provision of cost-of-living post retirement adjustments in the 386 municipal pension plans included in the study, the Commission conducted a survey using mailed questionnaires. The questionnaires were transmitted to determine whether the individual municipal pension plans had previously provided cost-of-living post retirement adjustments and, if so, in which years the adjustments had been granted. Responses to the questionnaires totalled 313 representing 81% of the municipal pension plans included in the survey.

About the Data -

Assembling data for the 386 municipal pension plans included in the study and presenting that data is subject to potential typographical, arithmetical or transpositional errors. Care was taken to identify and correct those errors to the extent possible.

Information regarding the years of service rendered by retirees was not available on a statewide basis. The information was available for the several sample municipal pension plans actuarially evaluated in the course of the study. Access to the comprehensive

information on years of service at the state level would be beneficial in an evaluation of the eligibility for cost-of-living post retirement adjustments and in an assessment of the adequacy of the retirement benefits being received by individual retirees.

In extracting and presenting the information on the average amount of pension benefits being received, segregation of the pension payments to retirees and other benefit recipients was not possible. As a result, the average pension benefit amounts presented include survivor pension benefits, early retirement pension benefits, and disability pension benefits as well as normal retirement benefits, and the average benefit amounts may be somewhat smaller amounts than would be the case if only the normal retirement benefits were averaged. The presentation of the average pension benefits amounts for individual municipal plans is subject to both high and low distortions due to the limited number of benefit recipients occurring in many instances and the multiple factors which may affect individual retirement benefit amounts.

The data available at the state level for retirees of municipal pension plans does not include the dates of retirement and the pre-retirement salaries. The years since retirement and the pre-retirement salary are factors which would be beneficial in an assessment of the adequacy or inadequacy of retirement benefit amounts. Information on the retirement dates would also be useful in an assessment of the number of municipal pension plans which have not granted cost-of-living post retirement adjustments.

Information on the prior cost-of-living post retirement adjustments granted is presented as an indication of the instances and frequency of the adjustments implemented by municipalities between 1972 and 1984. Access to data on the amount of the adjustments previously granted would be beneficial in an assessment of the adequacy of prior cost-of-living post retirement adjustments, but the information is currently not available at the statewide level.

An indication of whether or not Social Security coverage is provided by the municipality is presented. In establishing policy on cost-of-living post retirement adjustments, access to information regarding pre-retirement employee contribution levels, post retirement income and the non-pension post retirement benefits provided would also be beneficial due to the equity and adequacy considerations involved.

PRESENTATION OF DATA ON CURRENT PRACTICE AND ACTUARIAL CONDITION

General

The Commonwealth of Pennsylvania with its large number of municipal pension plans has had a varied practice in providing post retirement adjustments to retired municipal police officers and paid firefighters and the average benefits payable to those benefit recipients are similarly varied.

This section of the report will set forth the most current information concerning the general past practice on the part of municipalities and municipal pension plans in providing post retirement adjustments for retired police officers and paid firefighters, including the presence of automatic post retirement adjustment mechanisms and the practice of prior ad hoc post retirement adjustments, the number of benefit recipients involved, the presence or absence of Social Security coverage as part of the total retirement coverage provided by the municipality, the average benefit amounts receivable by the various benefit recipients involved, and the broad actuarial condition of the municipal pension plans involved.

Past Practice Regarding Post Retirement Adjustments

A large number of persons receive benefits from municipal police or paid firefighters pension plans. Persons who receive benefits because of their active employment are generally referred to as retirees and they may receive benefits by virtue of the attainment of a designated age and the acquisition of a designated number of years of credited service or by virtue of the occurrence of a qualifying disability. Persons who receive benefits because of the active service rendered by another person are generally referred to as beneficiaries and they may receive benefits by virtue of the death of the active member or retiree in their status as surviving spouses or in their status as surviving child.

Table I set forth the total number of benefit recipients in municipal police and paid firefighters pension plans in 1982 and the number of retirees compared to beneficiaries in those plans.

TABLE I

NUMBER OF BENEFIT RECIPIENTS IN MUNICIPAL POLICE AND PAID FIREFIGHTERS PENSION PLANS STATEWIDE

Total Number of Retirees	11,001
Total Number of Beneficiaries	4,156
Total Number of Benefit Recipients	15,157

There are a number of ways in which the retirement benefits payable to retired municipal police or firefighters can be increased. A post retirement adjustments mechanism can be included as part of the benefit plan and is generally referred to as an automatic post retirement adjustments because it is payable in the event that one or more predetermined events occur to trigger it without the need for any additional decision by municipal or municipal pension plan authorities. A post retirement adjustments can occur purely at the discretion of the municipal or municipal pension plan authorities and is generally referred to as an ad hoc post retirement adjustments. Outside of the municipal pension plan, benefits can increase because Social Security coverage under the federal Old Age, Survivors, Disability and Health Insurance program had been provided to the benefit recipients during their years of active employment and Social Security coverage includes an automatic post retirement adjustments mechanism.

Table II sets forth the number of municipalities which have included an automatic post retirement adjustments mechanism as part of the retirement benefit plan of the municipal police or paid firefighters pension plan, the number of municipalities which have granted one or more post retirement adjustments through July, 1984, and the number of municipalities which have provided Social Security coverage as part of the total retirement benefit coverage.

TABLE II

MUNICIPAL POLICE AND PAID FIREFIGHTERS PENSION PLANS WITH COVERAGE BY SOME FORM OF POST RETIREMENT ADJUSTMENTS

Total Number and Percentage of Municipalities with Automatic Post Retirement Adjustment Mechanisms as Part of the Benefit Plan	48/386	12.44%
Total Number and Percentage Responding Municipalities Which Have Granted One or More Prior Post Retirement Adjustments	143/305	46.89%
Total Number and Percentage of Municipalities Providing Social Security Coverage	158/386	40.93%

Specific information summarized in Table I and Table II with respect to each municipality and municipal police and paid firefighters pension plan is provided in Data Tabulation I. The column heading utilized in Data Tabulation I are as follows:

"Co." indicates the name of the county in which the municipality and the municipal police or paid firefighters pension plan is located. The initial arrangement of the tabulation is alphabetical based on the three letter designation given to each county.

"Municipality" indicates the name of the municipality with the municipal police or paid firefighters pension plan. The secondary arrangement of the tabulation within each county is alphabetically by the name of the municipality or abbreviation of the municipal name.

"Fund Type" indicates the type of the benefit plan involved by the first single letter designation and the type of municipal employee covered by the municipal police or paid firefighters paid pension pan by the second single letter designation. The letter designation "A" indicates a defined contribution pension plan or a pension plan without any defined benefit structure and without any defined contribution amount or rate. The letter designation "B" indicates a defined benefit pension plan which is fully insured by an insurance carrier. The letter designation "C" indicates a defined benefit pension plan which is self insured in whole or in part by the respective municipality. A fuller explanation of the various types of pension plans can be found on pages 2-4 of the Act 293 Report: A Summary and Analysis of 1982 Municipal Pension Plan Data Submitted Pursuant to Act 293 of 1972, As Amended, issued by the Public Employee Retirement Study Commission in March, 1984. The additional letter designation "P" indicates that the municipal pension plan covers municipal police officers exclusively. The additional letter designation "F" indicates that the municipal pension plan covers municipal paid firefighters exclusively.

"No. of Retirees" indicates the number of persons who in 1982 were receiving benefits by virtue of their relationship with a deceased active or former active employee.

"Total Benefit Recipients" indicates the total number of retirees and beneficiaries.

"Social Security" indicates the presence (Y) or absence (N) of Social Security coverage as part of the total retirement coverage provided by the municipality in 1982. Authority for public employees to be included in Social Security coverage was not enacted by the federal Congress until the mid 1950's and would have been exercised by the applicable municipalities at some time subsequent.

"Prior Post Retirement Adjustments" indicates affirmatively (Y) or negatively (N) whether prior post retirement adjustments have been granted by the municipality. Absence of a response indicates that the municipality failed to respond to a special questionnaire on this topic sent to all municipalities by the Commission in July, 1984.

"Automatic Post Retirement Adjustments" indicates affirmatively (Y) or negatively (N) whether on the basis of the 1982 Act 293 filings with the Commission an automatic post retirement adjustments is a part of the benefit plan of the municipal police or paid firefighters pension plan.

DATA TABULATION I

NUMBER OF BENEFIT RECIPIENTS AND POST RETIREMENT ADJUSTMENT COVERAGE

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
ADA	Gettysburg	C	P	2	0	2	N	Y	N
ALL	Allegheny	C	P	40	11	51	N		N
ALL	Aspinwall	C	P	2	0	2	Y	N	N
ALL	Baldwin	C	P	2	0	2	Y	N	N
ALL	Ben Avon	C	P	1	0	1	N		N
ALL	Bethel Park	C	P	1	0	1	N	N	N
ALL	Blawnox	C	P	1	0	1	N	N	N
ALL	Braddock	C	F	2	0	2	N	N	N
ALL	Braddock	C	P	10	0	10	N	Y	N
ALL	Brentwood	C	P	2	0	2	Y		N
ALL	Bridgeville	C	P	1	0	1	N	N	N
ALL	Carnegie	C	P	2	0	2	N	N	N
ALL	Carnegie	C	F	4	1	5	Y	N	N
ALL	Castle Shannon	C	P	0	1	1	N	Y	N
ALL	Cheswick	C	P	2	0	2	N	N	N
ALL	Clairton	C	P	13	3	16	N	Y	N
ALL	Clairton	C	F	9	5	14	N	N	N
ALL	Collier	C	P	2	0	2	N	N	N
ALL	Crafton	C	P	2	0	2	Y	N	N
ALL	Dormont	C	P	5	1	6	N	N	N
ALL	Duquesne	C	P	12	6	18	N		N
ALL	Duquesne	C	F	8	1	9	N	N	N
ALL	E Deer	C	P	1	0	1	N	Y	N
ALL	E Pittsburgh	C	P	4	0	4	N		N
ALL	Edgewood	C	P	4	0	4	Y	N	N
ALL	Edgeworth	C	P	1	1	2	Y		N
ALL	Elizabeth	C	P	1	0	1	Y	N	N
ALL	Etna	C	P	2	0	2	N		Y
ALL	Findlay	C	P	1	0	1	Y	N	N
ALL	Fox Chapel	C	P	1	0	1	Y	N	N
ALL	Glassport	C	P	3	1	4	Y	N	N

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
ALL	Green Tree	C	P	2	0	2	Y	N	N
ALL	Hampton	C	P	3	0	3	N	Y	N
ALL	Harmar	C	P	1	0	1	Y	N	N
ALL	Harrison	C	P	5	0	5	N	Y	N
ALL	Homestead	C	P	12	1	13	N	N	N
ALL	Homestead	C	F	5	0	5	Y	N	N
ALL	Indiana	C	P	1	0	1	Y		N
ALL	Jefferson	C	P	2	0	2	Y		N
ALL	Leetsdale	C	P	2	0	2	Y	N	N
ALL	McKees Rocks	C	P	4	1	5	N	N	N
ALL	McKees Rocks	C	F	4	0	4	Y	N	N
ALL	McKeesport	C	P	46	12	58	N	N	N
ALL	McKeesport	C	F	36	10	46	N	N	N
ALL	Millvale	C	P	2	0	2	N	Y	N
ALL	Monroeville	C	P	2	0	2	Y	N	N
ALL	Moon	C	P	2	0	2	N	Y	N
ALL	Mt Lebanon	C	P	9	0	9	Y	N	N
ALL	Mt Lebanon	C	F	3	0	3	Y	N	N
ALL	Mt Oliver	C	P	2	1	3	Y	N	N
ALL	Munhall	C	P	3	0	3	N	N	N
ALL	N Braddock	C	P	5	0	5	N	Y	N
ALL	N Versailles	C	P	2	0	2	N	N	N
ALL	Neville	C	P	3	0	3	Y	N	N
ALL	O'Hara	C	P	2	0	2	Y	N	N
ALL	Penn Hills	C	P	3	0	3	N	N	N
ALL	Pittsburgh	C	P	725	341	1,066	N		N
ALL	Pittsburgh	C	F	617	379	996	N		N
ALL	Pleasant Hills	C	P	2	0	2	Y	N	N
ALL	Reserve	C	P	1	0	1	Y	N	N
ALL	Robinson	C	P	1	0	1	N		N
ALL	Ross	C	P	3	1	4	N	Y	N
ALL	S Fayette	C	P	0	1	1	N	N	N
ALL	Scott	C	P	2	0	2	N	N	N
ALL	Sewickley Hgts	C	P	3	0	3	Y	N	N

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
ALL	Shaler	C	P	3	1	4	N	N	N
ALL	Sharpsburg	C	P	1	0	1	Y	N	N
ALL	Stowe	C	P	3	0	3	Y	N	N
ALL	Swissvale	C	P	1	0	1	N	N	N
ALL	Tarentum	C	P	1	0	1	N	Y	N
ALL	Turtle Creek	C	P	2	0	2	Y	Y	N
ALL	U St Clair	C	P	2	0	2	Y	N	N
ALL	Verona	C	P	1	0	1	Y	N	N
ALL	W Deer	C	P	0	1	1	N	N	N
ALL	W Homestead	C	P	4	0	4	N		N
ALL	W Mifflin	C	P	4	0	4	Y	N	N
ALL	W View	C	P	2	1	3	N	Y	N
ALL	Whitehall	C	P	5	0	5	N	Y	N
ALL	Wilkinsburg	C	P	10	2	12	Y		N
ALL	Wilkinsburg	C	F	5	0	5	Y		N
ALL	Wilmerding	C	P	4	1	5	N		N
ARM	Ford City	C	P	3	0	3	Y	N	N
ARM	Kittanning	C	P	4	0	4	N	N	N
ARM	Leechburg	C	P	1	0	1	Y	N	N
ARM	Parks	C	P	1	0	1	Y		N
BEA	Aliquippa	C	P	16	1	17	N		N
BEA	Aliquippa	C	F	11	0	11	N		N
BEA	Ambridge	C	P	8	0	8	N	Y	N
BEA	Ambridge	C	F	3	0	3	Y	Y	N
BEA	Baden	C	P	3	0	3	Y	Y	N
BEA	Beaver Falls	C	P	13	2	15	N		N
BEA	Beaver Falls	C	F	9	1	10	N		N
BEA	Economy	C	P	4	0	4	Y	N	N
BEA	Freedom	B	P	0	0	0	Y	N	N
BEA	Hopewell	C	P	3	0	3	Y	N	N
BEA	Midland	C	P	6	1	7	N		N
BEA	Monaca	C	P	4	0	4	N	Y	N
BEA	New Brighton	C	P	1	0	1	N	N	N
BED	Everett	C	P	2	0	2	N	Y	N

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
BER	Boyertown	C	P	1	1	2	N	N	N
BER	Exeter	C	P	1	0	1	N	Y	N
BER	Kutztown	B	P		0		N	Y	N
BER	L Alsace	C	P	1	0	1	N	Y	Y
BER	Reading	C	P	100	18	118	N	N	N
BER	Reading	C	F	22	8	30	N	N	N
BER	W Reading	C	P	3	0	3	N	N	N
BER	Wyomissing	C	P	4	0	4	N		N
BER	Wyomssng Hlls	C	P	1	0	1	Y	N	N
BLA	Allegheny	C	P	1	0	1	Y		N
BLA	Altoona	C	P	43	11	54	N	N	N
BLA	Altoona	C	F	60	19	79	N	N	N
BLA	Greenfield	C	P	0	1	1	Y	Y	N
BRA	Sayre	C	P	2	1	3	N	Y	N
BRA	Towanda	C	P	3	0	3	N	Y	N
BRA	Troy	C	P	2	0	2	N	Y	N
BUC	Bensalem	C	P	1	1	2	Y	Y	N
BUC	Bristol	C	P	4	0	4	N		Y
BUC	Doylestown	A	P		0	5	Y		N
BUC	Falls	C	P	12	0	12	Y	N	N
BUC	Hilltown	C	P	1	0	1	Y	Y	N
BUC	Newtown	C	P	2	0	2	N		N
BUC	U Southampton	C	P	1	0	1	Y	Y	Y
BUC	Warminster	C	P	2	0	2	N		N
BUT	Butler	C	P	30	7	37	N	N	N
BUT	Butler	C	F	21	0	21	N	N	N
BUT	Butler	C	P	3	1	4	N	N	N
BUT	Slippery Rock	C	P	1	0	1	N	N	N
CAR	Jim Thorpe	C	P	1	0	1	Y	Y	N
CAR	Lansford	C	P	2	0	2	N	Y	N
CAR	Lehighton	C	P	2	2	4	Y	Y	N
CAR	Nesquehoning	C	P	1	0	1	N		N
CAR	Palmerton	C	P	2	0	2	N	Y	N
CEN	State College	C	P	1	0	1	Y	N	N

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
CHE	Coatesville	C	P	11	5	16	N	Y	N
CHE	Downingtown	C	P	1	1	2	Y	N	N
CHE	Easttown	C	P	2	0	2	Y	Y	N
CHE	Oxford	C	P	1	0	1	Y	N	N
CHE	Phoenixville	C	P	5	0	5	N	Y	N
CHE	Phoenixville	C	F	2	0	2	Y		N
CHE	Thornbury	A	P		0		N	N	N
CHE	W Chester	C	P	3	0	3	N	Y	N
CHE	W Goshen	C	P	1	0	1	N	N	N
CHE	Willistown	C	P	1	0	1	N	N	N
CLA	Clarion	C	P	2	0	2	Y	Y	N
CLA	Rimersburg	A	P		0		N		N
CLE	DuBois	C	P	5	6	11	Y	Y	Y
CLE	Osceola Mills	A	P		0		Y	Y	N
CLI	Lock Haven	C	P	4	2	6	N	Y	N
CMB	Johnstown	C	F	44	25	69	N	N	N
CMB	Johnstown	C	P	53	7	60	N	N	N
CMB	Nanty Glo	C	P	1	0	1	N	Y	N
CMB	Southmont	C	P	1	0	1	Y	N	N
COL	Berwick	C	P	3	1	4	N	Y	N
CRA	Meadville	C	P	13	2	15	N	N	N
CRA	Meadville	C	F	11	0	11	N	N	N
CRA	Titusville	C	P	7	1	8	N	N	N
CRA	Titusville	C	F	6	4	10	N	N	N
CUM	Camp Hill	C	P	1	0	1	Y	Y	N
CUM	Carlisle	C	P	4	0	4	N	Y	N
CUM	Carlisle	C	F	2	1	3	Y	Y	N
CUM	E Pennsboro	C	P	1	0	1	N	Y	Y
CUM	Mechanicsburg	C	P	2	2	4	N	Y	N
CUM	Mt Holly Spgs	C	P	1	0	1	Y	N	N
CUM	Shiremanstown	C	P	1	0	1	Y	Y	Y
DAU	Harrisburg	C	P 1	83	44	127	N	Y	N
DAU	Harrisburg	C	F 1	49	25	74	N	Y	N
DAU	Paxtang	C	P	1	0	1	Y	Y	Y

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
DAU	Penbrook	C	P	1	0	1	Y	Y	Y
DAU	Steelton	C	P	3	0	3	Y	Y	N
DAU	Susquehanna	C	P	2	0	2	Y	Y	N
DAU	Williamstown	A	P		0		Y	Y	N
DEL	Aldan	C	P	1	1	2	N	N	Y
DEL	Aston	C	P	2	0	2	Y	N	N
DEL	Chester	C	P	40	18	58	N	Y	N
DEL	Chester	C	F	7	0	7	Y	N	N
DEL	Clifton Heights	C	P	4	0	4	N	N	N
DEL	Collingdale	C	P	3	0	3	Y	Y	Y
DEL	Darby	C	P	4	0	4	Y	N	Y
DEL	Folcroft	C	P	1	0	1	Y	N	N
DEL	Haverford	C	P	11	0	11	N	N	Y
DEL	L Chichester	C	P	2	0	2	Y	Y	N
DEL	Lansdowne	C	P	1	0	1	N	Y	N
DEL	Marcus Hook	C	P	3	0	3	Y	Y	Y
DEL	Marple	C	P	5	0	5	N	N	N
DEL	Media	C	P	2	0	2	Y		Y
DEL	Millbourne	C	P	1	1	2	Y	Y	N
DEL	Nether Prvidnce	C	P	2	0	2	Y	N	N
DEL	Norwood	C	P	2	1	3	Y		N
DEL	Prospect Park	C	P	2	1	3	Y		Y
DEL	Radnor	C	P	5	1	6	Y		N
DEL	Ridley	C	P	5	0	5	Y	Y	Y
DEL	Ridley Park	C	P	1	0	1	N	N	N
DEL	Sharon Hill	C	P	1	1	2	Y		N
DEL	Swarthmore	C	P	1	0	1	Y	N	Y
DEL	Tinicum	C	P	3	0	3	Y	N	N
DEL	Trainer	C	P	0	1	1	Y	Y	N
DEL	U Chichester	C	P	0	1	1	N	N	Y
DEL	U Providence	C	P	2	0	2	Y	Y	N
DEL	Upper Darby	C	P	52	11	63	N	Y	N
DEL	Yeadon	C	P	5	0	5	Y	N	N
ELK	St Marys	C	P	1	0	1	N	Y	N

CO.	MUNICIPALITY	FUND TYPE		NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
ERI	Corry	C	P	6	1	7	N	N	N
ERI	Corry	C	F	2	2	4	N	N	N
ERI	Erie	C	P	117	35	152	N	Y	Y
ERI	Erie	C	F	106	31	137	N	Y	N
ERI	Girard	C	P	1	0	1	N	Y	Y
ERI	Lake City	C	P	1	0	1	Y	N	N
ERI	Lawrence Park	C	P	1	0	1	N	N	N
ERI	Millcreek	C	P	3	0	3	N		Y
ERI	North East	C	P	1	0	1	N	Y	Y
ERI	Union City	C	P	1	0	1	Y	Y	N
FAY	Connellsville	C	P	9	2	11	N		N
FAY	Connellsville	C	F	4	2	6	N		N
FAY	Masontown	C	P	1	0	1	Y	N	N
FAY	Smithfield	A	P		0		Y		N
FAY	Uniontown	C	P	10	2	12	N	N	N
FAY	Uniontown	C	F	3	3	6	N	N	N
FRA	Chambersburg	C	P	8	0	8	Y	N	N
FUL	McConnellsburg	A	P		0		Y	N	N
HUN	Huntingdon	C	P	2	1	3	Y	N	N
HUN	Mt Union	C	P	1	0	1	N	Y	N
IND	Indiana	C	P	3	1	4	Y	N	N
JEF	Brockway	C	P	1	0	1	N	Y	Y
JEF	Punxsutawney	C	P	2	0	2	N	Y	N
LAC	Carbondale	C	P	8	7	15	N	Y	N
LAC	Carbondale	C	F	2	2	4	N	N	N
LAC	Clarks Summit	B	P		0		N	N	N
LAC	Dickson City	C	P	2	0	2	N	N	N
LAC	Dunmore	C	P	1	3	4	N	N	N
LAC	Dunmore	C	F	3	0	3	Y	N	N
LAC	Old Forge	C	P	1	3	4	N	Y	N
LAC	Scranton	C	P	68	63	131	N		Y
LAC	Scranton	C	F	105	75	180	N		Y
LAC	Taylor	C	P	3	0	3	N	Y	N
LAN	Akron	C	P	1	0	1	Y		N

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
LAN	Ephrata	C	P	1	0	1	Y		N
LAN	Lancaster	C	P	43	17	60	N	N	N
LAN	Lancaster	C	F	49	13	62	N	N	N
LAN	Manheim	C	P	1	0	1	N	N	N
LAN	Quarryville	C	P	1	0	1	Y	N	N
LAW	Ellwood City	C	P	5	1	6	Y		N
LAW	Ellwood City	C	F	1	1	2	Y		N
LAW	New Castle	C	P	29	9	38	N		N
LAW	New Castle	C	F	28	11	39	N		N
LEB	Annville	C	P	1	1	2	Y	Y	N
LEB	Lebanon	C	P	33	6	39	N	N	N
LEB	Lebanon	C	F	6	4	10	N	N	N
LEB	Myerstown	C	P	2	0	2	N	N	N
LEB	Palmyra	C	P	1	0	1	Y	N	N
LEH	Allentown	C	P 1	75	11	86	N	Y	N
LEH	Allentown	C	F 1	55	28	83	N	Y	N
LEH	Fountain Hill	C	P	3	0	3	N	N	N
LEH	Whitehall	C	P	3	2	5	N		N
LUZ	Duryea	B	P		0		N		N
LUZ	Edwardsville	C	P	2	1	3	N		Y
LUZ	Exeter	C	P	2	0	2	N		N
LUZ	Freeland	C	P	1	0	1	N	Y	Y
LUZ	Hanover	C	P	6	0	6	N	Y	N
LUZ	Hazleton	C	P	32	3	35	N		N
LUZ	Hazleton	C	F	17	4	21	Y		N
LUZ	Kingston	C	P	7	0	7	N	N	N
LUZ	Kingston	C	F	3	1	4	Y	Y	N
LUZ	Larksville	C	F	1	0	1	Y	Y	N
LUZ	Nanticoke	C	P	7	1	8	N	Y	N
LUZ	Newport	C	P	2	0	2	N		Y
LUZ	Pittston	C	P	3	9	12	N		N
LUZ	Pittston	C	F	3	1	4	Y		N
LUZ	Plymouth	C	P	5	2	7	Y		N
LUZ	W Pittston	C	P	1	0	1	N	Y	N

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
LUZ	Wilkes Barre	C	P 1	60	26	86	N	Y	N
LUZ	Wilkes Barre	C	F 1	42	50	92	N	N	N
LUZ	Wilkes Barre	C	P	1	0	1	N	N	N
LYC	Jersey Shore	C	P	1	0	1	Y	Y	N
LYC	Montoursville	C	P	2	0	2	N	N	N
LYC	Williamsport	C	P	24	16	40	N	N	N
LYC	Williamsport	C	F 1	46	14	60	N	N	N
McK	Bradford	C	P	16	1	17	N	Y	N
McK	Bradford	C	F	14	3	17	N	Y	N
McK	Kane	C	P	1	0	1	Y		Y
MER	Farrell	C	P	10	0	10	N	Y	N
MER	Farrell	C	F	4	0	4	N	Y	N
MER	Greenville	C	P	2	0	2	N	Y	Y
MER	Hermitage	C	P	1	1	2	Y	Y	N
MER	Mercer	C	P	1	0	1	Y	Y	Y
MER	Sharon	C	P	20	4	24	N	Y	N
MER	Sharon	C	F	17	3	20	N	Y	N
MER	Sharpsville	C	P	1	0	1	Y	N	N
MIF	Burnham	C	P	1	1	2	Y	N	N
MIF	Lewistown	C	P	3	0	3	N	Y	N
MNR	E Stroudsburg	C	P	0	1	1	Y	N	N
MTG	Abington	C	P	16	0	16	N	Y	Y
MTG	Ambler	C	P	3	0	3	N	N	N
MTG	Cheltenham	C	P	9	0	9	Y	N	N
MTG	Conshohocken	C	P	4	0	4	Y	Y	N
MTG	Douglass	C	P	1	0	1	Y	Y	Y
MTG	E Norriton	C	P	2	0	2	Y	Y	N
MTG	Hatboro	C	P 2	1	0	1	N		N
MTG	Hatboro	C	P 1	1	0	1	N	Y	Y
MTG	Horsham	C	P	2	1	3	Y		N
MTG	L Gwynedd	C	P	1	1	2	N	Y	N
MTG	L Merion	C	P	49	0	49	Y	N	N
MTG	L Merion	C	F	7	1	8	Y	N	N
MTG	L Moreland	C	P	3	1	4	N	Y	Y

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
MTG	L Providence	C	P	1	0	1	Y	N	N
MTG	Lansdale	C	P	3	0	3	N	N	N
MTG	Narberth	C	P	3	0	3	Y		N
MTG	Norristown	C	P	36	0	36	N	Y	N
MTG	Norristown	C	F	1	0	1	Y	N	N
MTG	Plymouth	C	P	4	0	4	Y	N	N
MTG	Pottstown	C	F	4	0	4	Y	Y	N
MTG	Pottstown	C	P	9	0	9	N	Y	N
MTG	Rockledge	C	P	1	0	1	Y	Y	Y
MTG	Springfield	C	P	9	0	9	N		N
MTG	U Merion	C	P	4	0	4	N	Y	Y
MTG	U Moreland	C	P	3	0	3	Y	Y	N
MTG	Upper Dublin	C	P	4	1	5	N	Y	Y
MTG	W Conshohocken	C	P	1	0	1	N	Y	N
MTG	Whitemarsh	C	P	3	3	6	N	Y	N
MTG	Whitpain	C	P	1	0	1	N	N	N
MTR	Danville	C	P	2	0	2	N	N	N
NHP	Bangor	C	P	0	2	2	N	N	N
NHP	Bethlehem	C	P	44	12	56	N	Y	N
NHP	Bethlehem	C	F	44	10	54	N	Y	N
NHP	Easton	C	P 1	34	13	47	N	Y	N
NHP	Easton	C	F 1	29	15	44	N	Y	N
NHP	Hellertown	C	P	5	0	5	N	N	N
NHP	Nazareth	C	P	3	0	3	Y	Y	N
NHP	Wilson	C	F	1	0	1	Y	Y	N
NMB	Mt Carmel	C	P	1	0	1	Y	Y	Y
NMB	Northumberland	C	P	1	0	1	N	Y	N
NMB	Shamokin	C	P	10		10	N	Y	Y
NMB	Sunbury	C	P	5	0	5	N	Y	Y
PHI	Philadelphia	C	F	2,002	807	2,809	N	Y	N
PHI	Philadelphia	C	P	4,515	1,703	6,218	N	Y	N
PIK	Matamoras	C	P	1	0	1	N	N	N
SCH	Ashland	C	P	1	0	1	Y	N	N
SCH	Girardville	C	P	1	0	1	Y	Y	N

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
SCH	Mahanoy City	A	P		0		N	Y	N
SCH	Minersville	C	P	4	1	5	N		N
SCH	Pine Grove	C	P	1	0	1	Y	Y	Y
SCH	Pottsville	C	P	18	4	22	Y		N
SCH	Schuylkill Hvn	C	P	2	1	3	N	Y	N
SCH	Shenandoah	C	P	7	1	8	Y	Y	N
SCH	Tamaqua	C	P	5	2	7	N		N
SNY	Selinsgrove	C	P	1	0	1	N	Y	Y
SOM	Central City	B	P		0		Y	N	N
SOM	Somerset	C	P	1	0	1	N	N	N
SUS	Montrose	C	P	1	0	1	N	Y	N
SUS	Susquehanna Dep	C	P	1	0	1	N		N
TIO	Mansfield	C	P	1	0	1	Y	Y	N
TIO	Wellsboro	C	P	1	0	1	N	Y	N
VEN	Franklin	C	P	9	1	10	N	N	N
VEN	Franklin	C	F	12	2	14	N	N	N
VEN	Oil City	C	P	10	2	12	N	N	N
VEN	Oil City	C	F	18	0	18	Y	N	N
WAR	Warren	C	P	6	0	6	N	N	N
WAR	Warren	C	F	1	0	1	Y	N	N
WAR	Youngsville	C	P	1	0	1	N	N	N
WAS	Charleroi	C	P	4	2	6	N		N
WAS	Donora	C	P	5	1	6	Y	Y	N
WAS	Monongahela	C	P	5	2	7	Y		N
WAS	Washington	C	P	23	9	32	N	N	N
WAS	Washington	C	F	9	9	18	N	N	N
WAY	Hawley	C	P	2	0	2	Y	Y	N
WAY	Honesdale	C	P	1	1	2	N		Y
WES	Arnold	C	P	5	3	8	N	Y	N
WES	Greensburg	C	P	9	6	15	N		N
WES	Jeannette	C	P	11	0	11	N	Y	N
WES	Jeannette	C	F	2	0	2	Y	N	N
WES	L Burrell	C	P	1	1	2	N	N	N
WES	Latrobe	C	P	0	0	0	Y	N	N

CO.	MUNICIPALITY	FUND	TYPE	NUMBER OF RETIREES	NUMBER OF BENEFICIARIES	TOTAL BENEFIT RECIPIENTS	SOCIAL SECURITY	PRIOR POST RETIREMENT ADJUSTMENTS	AUTOMATIC POST RETIREMENT ADJUSTMENTS
WES	Ligonier	C	P	1	0	1	Y	N	N
WES	Manor	C	P	1	0	1	Y	Y	N
WES	Monessen	C	P	16	3	19	N	N	N
WES	Monessen	C	F	1	1	2	Y	N	N
WES	New Kensington	C	P	11	6	17	N	N	N
WES	New Kensington	C	F	2	3	5	N	N	N
WES	Scottdale	C	P	1	0	1	N	Y	Y
WES	Trafford	C	P	1	0	1	Y	N	N
WES	Youngwood	C	P	1	0	1	Y	Y	Y
YOR	Hanover	C	P	3	0	3	N	N	Y
YOR	Hanover	C	F	2	0	2	Y		N
YOR	N York Co Reg	C	P Jt	2	0	2	Y		N
YOR	Springettsbury	C	P	1	0	1	Y	N	N
YOR	York	C	P	64	17	81	N	Y	N
YOR	York	C	F	35	7	42	N	Y	N
				11,001	4,156	15,157			

With respect to the 305 municipal pension plans for which a response to the special Commission questionnaire of July, 1984, was received (79.02 percent of total number of municipal pension plans involved), detailed information was obtained about the number and frequency of prior post retirement adjustments, primarily ad hoc adjustments, which have been granted to retired municipal police and paid firefighters.

TABLE III

FREQUENCY OF PRIOR POST RETIREMENT ADJUSTMENTS AMONG MUNICIPAL POLICE AND PAID FIREFIGHTERS PENSION PLANS

Number of Municipalities Which Granted No Prior Post Retirement Adjustments	162/305	53.11%
Number of Municipalities Which Granted One Prior Post Retirement Adjustments	45/305	15.41%
Number of Municipalities Which Granted Two or More Prior Post Retirement Adjustments	96/305	31.48%

The detailed information summarized in Table III is provided in Data Tabulation II. The municipal pension plan information presented is limited to those municipalities which responded to the special Commission questionnaire of July, 1984. The column headings utilized in Data Tabulation II are as follows:

"Co.", "Municipality" and "Fund Type" are summarized in connection with Data Tabulation I.

"Prior Post Ret Adjmts" indicates affirmatively (Y) or negatively (N) whether any prior post retirement adjustments have been granted prior to July, 1984 to retired municipal police officers and paid firefighters of the respective municipal pension plan.

"Pre 1972 Adj." indicates affirmatively (Y) or negatively (N) whether any prior post retirement adjustments had been granted prior to January 1, 1972 to retired municipal police officers and paid firefighters of the respective municipal pension plan.

"19XX Adj." Indicates affirmatively (Y) for each applicable year whether any post retirement adjustments had been granted to retired municipal police officers and paid firefighters of the respective municipal pension plan.

DATA TABULATION II

OCCURRENCE OF PRIOR POST RETIREMENT ADJUSTMENTS

CO.	MUNICIPALITY	FUND TYPE		PRIOR POST RET ADJMTS	PRE 1972 ADJ.	1972 ADJ.	1973 ADJ.	1974 ADJ.	1975 ADJ.	1976 ADJ.	1977 ADJ.	1978 ADJ.	1979 ADJ.	1980 ADJ.	1981 ADJ.	1982 ADJ.	1983 ADJ.	1984 ADJ.
ADA	Gettysburg	C	P	Y										Y		Y		
ALL	Aspinwall	C	P	N														
ALL	Baldwin	C	P	N														
ALL	Bethel Park	C	P	N														
ALL	Blawnox	C	P	N														
ALL	Braddock	C	F	N														
ALL	Braddock	C	P	Y											Y			
ALL	Bridgeville	C	P	N														
ALL	Carnegie	C	P	N														
ALL	Carnegie	C	F	N														
ALL	Castle Shannon	C	P	Y									Y					
ALL	Cheswick	C	P	N														
ALL	Clairton	C	P	Y									Y					
ALL	Clairton	C	F	N														
ALL	Collier	C	P	N														
ALL	Crafton	C	P	N														
ALL	Dormont	C	P	N														
ALL	Duquesne	C	F	N														
ALL	E Deer	C	P	Y										Y		Y	Y	
ALL	Edgewood	C	P	N														
ALL	Elizabeth	C	P	N														
ALL	Findlay	C	P	N														
ALL	Fox Chapel	C	P	N														
ALL	Glassport	C	P	N														
ALL	Green Tree	C	P	N														
ALL	Hampton	C	P	Y						Y								
ALL	Harmar	C	P	N														
ALL	Harrison	C	P	Y							Y	Y	Y	Y	Y	Y	Y	Y
ALL	Homestead	C	P	N														
ALL	Homestead	C	F	N														
ALL	Leetsdale	C	P	N														
ALL	McKees Rocks	C	P	N														
ALL	McKees Rocks	C	F	N														
ALL	McKeesport	C	P	N														
ALL	McKeesport	C	F	N														

CO.	MUNICIPALITY	FUND TYPE	PRIOR POST RET ADJMTS	PRE 1972 ADJ.	1972 ADJ.	1973 ADJ.	1974 ADJ.	1975 ADJ.	1976 ADJ.	1977 ADJ.	1978 ADJ.	1979 ADJ.	1980 ADJ.	1981 ADJ.	1982 ADJ.	1983 ADJ.	1984 ADJ.
ALL	Millvale	C P	Y											Y			
ALL	Monroeville	C P	N														
ALL	Moon	C P	Y					Y							Y		
ALL	Mt Lebanon	C P	N														
ALL	Mt Lebanon	C F	N														
ALL	Mt Oliver	C P	N														
ALL	Munhall	C P	N														
ALL	N Braddock	C P	Y													Y	
ALL	N Versailles	C P	N														
ALL	Neville	C P	N														
ALL	O'Hara	C P	N														
ALL	Penn Hills	C P	N														
ALL	Pleasant Hills	C P	N														
ALL	Reserve	C P	N														
ALL	Ross	C P	Y							Y							
ALL	S Fayette	C P	N														
ALL	Scott	C P	N														
ALL	Sewickley Hgts	C P	N														
ALL	Shaler	C P	N														
ALL	Sharpsburg	C P	N														
ALL	Stowe	C P	N														
ALL	Swissvale	C P	N														
ALL	Tarentum	C P	Y										Y			Y	
ALL	Turtle Creek	C P	Y														Y
ALL	U St Clair	C P	N														
ALL	Verona	C P	N														
ALL	W Deer	C P	N														
ALL	W Mifflin	C P	N														
ALL	W View	C P	Y													Y	
ALL	Whitehall	C P	Y						Y	Y	Y	Y	Y	Y	Y	Y	Y
ARM	Ford City	C P	N														
ARM	Kittanning	C P	N														
ARM	Leechburg	C P	N														
BEA	Ambridge	C P	Y												Y	Y	Y
BEA	Ambridge	C F	Y												Y	Y	Y

CO.	MUNICIPALITY	FUND TYPE		PRIOR POST RET ADJMTS	PRE 1972 ADJ.	1972 ADJ.	1973 ADJ.	1974 ADJ.	1975 ADJ.	1976 ADJ.	1977 ADJ.	1978 ADJ.	1979 ADJ.	1980 ADJ.	1981 ADJ.	1982 ADJ.	1983 ADJ.	1984 ADJ.
BEA	Baden	C	P	Y												Y		
BEA	Economy	C	P	N														
BEA	Freedom	B	P	N														
BEA	Hopewell	C	P	N														
BEA	Monaca	C	P	Y								Y		Y		Y		Y
BEA	New Brighton	C	P	N														
BED	Everett	C	P	Y										Y	Y	Y	Y	
BER	Boyertown	C	P	N														
BER	Exeter	C	P	Y						Y				Y				
BER	Kutztown	B	P	Y						Y	Y	Y	Y	Y				
BER	L Alsace	C	P	Y										Y	Y	Y	Y	Y
BER	Reading	C	P	N														
BER	Reading	C	F	N														
BER	W Reading	C	P	N														
BER	Wyomssng Hlls	C	P	N														
BLA	Altoona	C	P	N														
BLA	Altoona	C	F	N														
BLA	Greenfield	C	P	Y										Y	Y	Y	Y	
BRA	Sayre	C	P	Y													Y	
BRA	Towanda	C	P	Y										Y				
BRA	Troy	C	P	Y	Y								Y				Y	
BUC	Bensalem	C	P	Y										Y		Y	Y	
BUC	Falls	C	P	N														
BUC	Hilltown	C	P	Y										Y		Y	Y	
BUC	U Southampton	C	P	Y									Y	Y	Y	Y	Y	Y
BUT	Butler	C	P	N														
BUT	Butler	C	F	N														
BUT	Butler	C	P	N														
BUT	Slippery Rock	C	P	N														
CAR	Jim Thorpe	C	P	Y												Y		
CAR	Lansford	C	P	Y								Y						
CAR	Lehighton	C	P	Y									Y					
CAR	Palmerton	C	P	Y												Y		
CEN	State College	C	P	N														
CHE	Coatesville	C	P	Y	Y													

CO.	MUNICIPALITY	FUND TYPE	PRIOR POST RET ADJMTS	PRE 1972 ADJ.	1972 ADJ.	1973 ADJ.	1974 ADJ.	1975 ADJ.	1976 ADJ.	1977 ADJ.	1978 ADJ.	1979 ADJ.	1980 ADJ.	1981 ADJ.	1982 ADJ.	1983 ADJ.	1984 ADJ.
CHE	Downingtown	C P	N														
CHE	Easttown	C P	Y										Y				
CHE	Oxford	C P	N														
CHE	Phoenixville	C P	Y	Y													
CHE	Thornbury	A P	N														
CHE	W Chester	C P	Y							Y	Y	Y	Y	Y	Y	Y	Y
CHE	W Goshen	C P	N														
CHE	Willistown	C P	N														
CLA	Clarion	C P	Y							Y	Y	Y	Y	Y			
CLE	DuBois	C P	Y								Y	Y	Y	Y	Y	Y	Y
CLE	Osceola Mills	A P	Y								Y						Y
CLI	Lock Haven	C P	Y							Y		Y					Y
CMB	Johnstown	C F	N														
CMB	Johnstown	C P	N														
CMB	Nanty Glo	C P	Y					Y			Y						
CMB	Southmont	C P	N														
COL	Berwick	C P	Y						Y						Y		Y
CRA	Meadville	C P	N														
CRA	Meadville	C F	N														
CRA	Titusville	C P	N														
CRA	Titusville	C F	N														
CUM	Camp Hill	C P	Y										Y		Y	Y	
CUM	Carlisle	C P	Y										Y				
CUM	Carlisle	C F	Y												Y		
CUM	E Pennsboro	C P	Y									Y	Y	Y	Y	Y	Y
CUM	Mechanicsburg	C P	Y								Y						
CUM	Mt Holly Spgs	C P	N														
CUM	Shiremanstown	C P	Y										Y	Y	Y	Y	Y
DAU	Harrisburg	C P 1	Y								Y						
DAU	Harrisburg	C F 1	Y								Y						
DAU	Paxtang	C P	Y					Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
DAU	Penbrook	C P	Y										Y	Y	Y	Y	Y
DAU	Steelton	C P	Y							Y							
DAU	Susquehanna	C P	Y										Y			Y	
DAU	Williamstown	A P	Y										Y	Y			

CO.	MUNICIPALITY	FUND TYPE	PRIOR POST RET ADJMTS	PRE 1972 ADJ.	1972 ADJ.	1973 ADJ.	1974 ADJ.	1975 ADJ.	1976 ADJ.	1977 ADJ.	1978 ADJ.	1979 ADJ.	1980 ADJ.	1981 ADJ.	1982 ADJ.	1983 ADJ.	1984 ADJ.
DEL	Aldan	C P	N														
DEL	Aston	C P	N														
DEL	Chester	C P	Y	Y		Y	Y			Y	Y				Y	Y	
DEL	Chester	C F	N														
DEL	Clifton Heights	C P	N														
DEL	Collingdale	C P	Y											Y	Y	Y	
DEL	Darby	C P	N														
DEL	Folcroft	C P	N														
DEL	Haverford	C P	N														
DEL	L Chichester	C P	Y												Y		
DEL	Lansdowne	C P	Y									Y	Y	Y	Y	Y	Y
DEL	Marcus Hook	C P	Y										Y	Y	Y	Y	Y
DEL	Marple	C P	N														
DEL	Millbourne	C P	Y											Y	Y	Y	Y
DEL	Nether Prvidnce	C P	N														
DEL	Ridley	C P	Y								Y	Y	Y	Y	Y		
DEL	Ridley Park	C P	N														
DEL	Swarthmore	C P	N														
DEL	Tinicum	C P	N														
DEL	Trainer	C P	Y										Y	Y	Y		
DEL	U Chichester	C P	N														
DEL	U Providence	C P	Y									Y	Y	Y			
DEL	Upper Darby	C P	Y							Y	Y	Y	Y	Y	Y	Y	Y
DEL	Yeadon	C P	N														
ELK	St Marys	C P	Y								Y						Y
ERI	Corry	C P	N														
ERI	Corry	C F	N														
ERI	Erie	C P	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
ERI	Erie	C F	Y			Y							Y	Y			
ERI	Girard	C P	Y												Y		Y
ERI	Lake City	C P	N														
ERI	Lawrence Park	C P	N														
ERI	North East	C P	Y													Y	Y
ERI	Union City	C P	Y													Y	
FAY	Masontown	C P	N														

CO.	MUNICIPALITY	FUND TYPE	PRIOR POST RET ADJMTS	PRE 1972 ADJ.	1972 ADJ.	1973 ADJ.	1974 ADJ.	1975 ADJ.	1976 ADJ.	1977 ADJ.	1978 ADJ.	1979 ADJ.	1980 ADJ.	1981 ADJ.	1982 ADJ.	1983 ADJ.	1984 ADJ.
FAY	Uniontown	C P	N														
FAY	Uniontown	C F	N														
FRA	Chambersburg	C P	N														
FUL	McConnellsburg	A P	N														
HUN	Huntingdon	C P	N														
HUN	Mt Union	C P	Y											Y	Y	Y	
IND	Indiana	C P	N														
JEF	Brockway	C P	Y							Y	Y	Y	Y	Y	Y	Y	Y
JEF	Punxsutawney	C P	Y						Y		Y		Y				
LAC	Carbondale	C P	Y				Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
LAC	Carbondale	C F	N														
LAC	Clarks Summit	B P	N														
LAC	Dickson City	C P	N														
LAC	Dunmore	C P	N														
LAC	Dunmore	C F	N														
LAC	Old Forge	C P	Y									Y		Y	Y	Y	
LAC	Taylor	C P	Y											Y	Y	Y	Y
LAN	Lancaster	C P	N														
LAN	Lancaster	C F	N														
LAN	Manheim	C P	N														
LAN	Quarryville	C P	N														
LEB	Annville	C P	Y										Y				
LEB	Lebanon	C P	N														
LEB	Lebanon	C F	N														
LEB	Myerstown	C P	N														
LEB	Palmyra	C P	N														
LEH	Allentown	C P 1	Y	Y	Y			Y									
LEH	Allentown	C F 1	Y	Y	Y			Y									
LEH	Fountain Hill	C P	N														
LUZ	Freeland	C P	Y							Y							
LUZ	Hanover	C P	Y						Y	Y	Y	Y	Y	Y	Y	Y	Y
LUZ	Kingston	C P	N														
LUZ	Kingston	C F	Y										Y				
LUZ	Larksville	C F	Y										Y	Y	Y	Y	
LUZ	Nanticoke	C P	Y									Y					

CO.	MUNICIPALITY	FUND TYPE	PRIOR POST RET ADJMTS	PRE 1972 ADJ.	1972 ADJ.	1973 ADJ.	1974 ADJ.	1975 ADJ.	1976 ADJ.	1977 ADJ.	1978 ADJ.	1979 ADJ.	1980 ADJ.	1981 ADJ.	1982 ADJ.	1983 ADJ.	1984 ADJ.
LUZ	W Pittston	C P	Y										Y	Y	Y	Y	
LUZ	Wilkes Barre	C P 1	Y	Y													
LUZ	Wilkes Barre	C F 1	N														
LUZ	Wilkes Barre	C P	N														
LYC	Jersey Shore	C P	Y									Y	Y	Y	Y	Y	Y
LYC	Montoursville	C P	N														
LYC	Williamsport	C P	N														
LYC	Williamsport	C F 1	N														
McK	Bradford	C P	Y					Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mck	Bradford	C F	Y					Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
MER	Farrell	C P	Y						Y								
MER	Farrell	C F	Y						Y				Y				
MER	Greenville	C P	Y									Y	Y	Y	Y	Y	Y
MER	Hermitage	C P	Y										Y	Y	Y	Y	
MER	Mercer	C P	Y										Y	Y	Y	Y	Y
MER	Sharon	C P	Y				Y	Y	Y			Y		Y			
MER	Sharon	C F	Y	Y			Y	Y				Y		Y			
MER	Sharpsville	C P	N														
MIF	Burnham	C P	N														
MIF	Lewistown	C P	Y												Y	Y	Y
MNR	E Stroudsburg	C P	N														
MTG	Abington	C P	Y														
MTG	Ambler	C P	N														
MTG	Cheltenham	C P	N														
MTG	Conshohocken	C P	Y					Y									
MTG	Douglass	C P	Y										Y	Y	Y	Y	Y
MTG	E Norriton	C P	Y					Y									
MTG	Hatboro	C P 1	Y							Y	Y	Y	Y	Y	Y	Y	Y
MTG	L Gwynedd	C P	Y											Y	Y	Y	Y
MTG	L Merion	C P	N														
MTG	L Merion	C F	N														
MTG	L Moreland	C P	Y												Y	Y	Y
MTG	L Providence	C P	N														
MTG	Lansdale	C P	N														
MTG	Norristown	C P	Y									Y					

CO.	MUNICIPALITY	FUND TYPE		PRIOR POST RET ADJMTS	PRE 1972 ADJ.	1972 ADJ.	1973 ADJ.	1974 ADJ.	1975 ADJ.	1976 ADJ.	1977 ADJ.	1978 ADJ.	1979 ADJ.	1980 ADJ.	1981 ADJ.	1982 ADJ.	1983 ADJ.	1984 ADJ.
MTG	Norristown	C	F	N														
MTG	Plymouth	C	P	N														
MTG	Pottstown	C	F	Y	Y											Y	Y	Y
MTG	Pottstown	C	P	Y										Y			Y	
MTG	Rockledge	C	P	Y												Y		Y
MTG	U Merion	C	P	Y					Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
MTG	U Moreland	C	P	Y														Y
MTG	Upper Dublin	C	P	Y												Y	Y	Y
MTG	W Conshohocken	C	P	Y										Y		Y	Y	
MTG	Whitemarsh	C	P	Y										Y				
MTG	Whitpain	C	P	N														
MTR	Danville	C	P	N														
NHP	Bangor	C	P	N														
NHP	Bethlehem	C	P	Y	Y				Y							Y		
NHP	Bethlehem	C	F	Y	Y				Y							Y		
NHP	Easton	C	P	1 Y			Y											
NHP	Easton	C	F	1 Y				Y										
NHP	Hellertown	C	P	N														
NHP	Nazareth	C	P	Y								Y						
NHP	Wilson	C	F	Y										Y	Y		Y	
NMB	Mt Carmel	C	P	Y										Y	Y	Y	Y	Y
NMB	Northumberland	C	P	Y										Y	Y	Y	Y	
NMB	Shamokin	C	P	Y				Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
NMB	Sunbury	C	P	Y				Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
PHI	Philadelphia	C	F	Y	Y		Y				Y	Y	Y		Y	Y		Y
PHI	Philadelphia	C	P	Y	Y		Y				Y	Y	Y		Y	Y		Y
PIK	Matamoras	C	P	N														
SCH	Ashland	C	P	N														
SCH	Girardville	C	P	Y												Y		
SCH	Mahanoy City	A	P	Y									Y					
SCH	Pine Grove	C	P	Y									Y	Y	Y	Y	Y	Y
SCH	Schuylkill Hvn	C	P	Y							Y							Y
SCH	Shenandoah	C	P	Y					Y									
SNY	Selinsgrove	C	P	Y					Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
SOM	Central City	B	P	N														

CO.	MUNICIPALITY	FUND TYPE		PRIOR POST RET ADJMTS	PRE 1972 ADJ.	1972 ADJ.	1973 ADJ.	1974 ADJ.	1975 ADJ.	1976 ADJ.	1977 ADJ.	1978 ADJ.	1979 ADJ.	1980 ADJ.	1981 ADJ.	1982 ADJ.	1983 ADJ.	1984 ADJ.
SOM	Somerset	C	P	N														
SUS	Montrose	C	P	Y													Y	
TIO	Mansfield	C	P	Y										Y		Y	Y	Y
TIO	Wellsboro	C	P	Y											Y	Y		
VEN	Franklin	C	P	N														
VEN	Franklin	C	F	N														
VEN	Oil City	C	P	N														
VEN	Oil City	C	F	N														
WAR	Warren	C	P	N														
WAR	Warren	C	F	N														
WAR	Youngsville	C	P	N														
WAS	Donora	C	P	Y				Y						Y			Y	
WAS	Washington	C	P	N														
WAS	Washington	C	F	N														
WAY	Hawley	C	P	Y											Y	Y	Y	
WES	Arnold	C	P	Y	Y						Y			Y			Y	
WES	Jeannette	C	P	Y									Y					
WES	Jeannette	C	F	N														
WES	L Burrell	C	P	N														
WES	Latrobe	C	P	N														
WES	Ligonier	C	P	N														
WES	Manor	C	P	Y										Y				
WES	Monessen	C	P	N														
WES	Monessen	C	F	N														
WES	New Kensington	C	P	N														
WES	New Kensington	C	F	N														
WES	Scottdale	C	P	Y										Y	Y	Y	Y	Y
WES	Trafford	C	P	N														
WES	Youngwood	C	P	Y						Y	Y	Y	Y	Y	Y	Y	Y	Y
YOR	Hanover	C	P	N														
YOR	Springettsbury	C	P	N														
YOR	York	C	P	Y			Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		Y
YOR	York	C	F	Y			Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		Y

Benefits Currently Payable to Retired Municipal Police and Firefighters

A part of the municipal pension plan reports filed during the 1982 filing period pursuant to Act 293 of 1972, the Commission obtained information on a substantial majority of retired municipal police officers and paid firefighters with respect to current age and average benefits. Both items varied considerably. The number of retired police officers and paid firefighters, their attained age range category and their average benefit amount are as of some date (varying between municipal pension plans) in 1982. The average benefit amounts would not reflect post retirement adjustments, if any, granted in 1983 or in 1984.

Table IV sets forth the number of benefit recipients in each attained age range category, the mean benefit received by recipients in that age category, the median benefit received by recipients in that age category, and the high and low average benefit paid by a municipal pension plan to one or more recipients in that age category.

TABLE IV

SELECTED COMPARATIVE DATA ON MUNICIPAL POLICE
AND PAID FIREFIGHTERS PENSION PLAN BENEFIT RECIPIENTS

AGE CATEGORY	NUMBER OF RECIPIENTS	MEAN BENEFIT	MEDIAN BENEFIT	RANGE IN AVERAGE BENEFIT	
				HIGH BENEFIT*	LOW BENEFIT**
Less than 30	15	$2,626.81	$2,669.88	$4,864.33	$ 569.88
30-34	15	5,754.51	5,066.17	8,752.68	1,800.00
35-39	36	7,524.36	7,490.45	15,900.00	1,595.00
40-44	736	7,267.50	8,164.50	17,097.00	1,215.84
45-49	894	9,309.06	7,596.00	18,253.00	750.24
50-54	1,712	9,104.66	7,855.90	17,931.00	600.00
55-59	2,285	8,533.52	7,421.16	16,781.82	900.00
60-64	2,115	7,181.06	6,668.15	22,000.00	701.62
65-69	2,414	5,904.92	5,000.63	12,750.00	350.18
70-74	2,012	4,657.86	3,617.15	8,613.96	480.00
75-79	1,261	4,028.52	3,041.82	8,679.84	240.00
80-84	806	3,482.04	2,886.84	7,079.64	239.00
Greater than 84	435	3,166.28	3,000.00	5,989.68	675.00

* High average benefit is an indication of highest average benefit amount paid by an individual municipality in the sample to recipient(s) in that age category.

** Low average benefit is an indication of lowest average benefit amount paid by an individual municipality in the sample to recipient(s) in that age category.

The information summarized in Table IV in detail for each municipality and municipal police and paid firefighters pension plan is provided in Data Tabulation III. The information is applicable to 14,736 of the 15,157 total benefit recipients of municipal police and paid firefighters pension plan (or 97.22 percent of the total number) for which the specific data as to age and benefit amount was provided by the actuary retained by the municipality to prepare the actuarial portion of the municipal pension plan report filed for the respective municipal pension plan pursuant to Act 293 of 1972. The column headings utilized in Data Tabulation III are as follows:

"Co.", "Municipality" and "Fund Type" are summarized in connection with Data Tabulation I.

"Benef LT 30" indicates the number of benefit recipients in each municipal police or paid firefighters pension plan who are less than 30 years of age in 1982.

"Average Benefit" indicates the respective mean benefit payable, which is calculated as the total benefit amounts payable to all benefit recipients in that age range category divided by the number of persons who are benefit recipients in the category.

""Benef XX-XX" indicates the number of benefit recipients in each municipal police or paid firefighters pension plan who attained as of 1982 an age in that designated age range.

"Benef GT 84" indicates the number of benefit recipients in each municipal police or paid firefighters pension plan who attained as of 1982 an age greater than 84 year of age.

"Total Benef" indicates the total number of benefit recipients as of 1982 in each municipal police or paid firefighters pension plan.

"Average Benefit" indicates the respective mean benefit payable, which is calculated as the total benefit amounts payable to the total number of benefit recipients in the municipal pension plan divided by the total number of persons who are benefit recipients.

Comparative Data on Municipal Police and Paid

CO.	MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
ADA	Gettysburg	C P	0		0		0		0		0		0	
ALL	Allegheny	C P	0		1	3,042.00	0		0		1	3,143.40	5	4,308.79
ALL	Aspinwall	C P	0		0		0		0		0		0	
ALL	Baldwin	C P	0		0		0		0		0		0	
ALL	Ben Avon	C P	0		0		0		0		0		0	
ALL	Bethel Park	C P	0		0		0		1	6,840.60	0		0	
ALL	Blawnox	C P	0		0		0		0		0		0	
ALL	Braddock	C F	0		0		0		0		1	750.24	0	
ALL	Braddock	C P	0		0		0		0		0		0	
ALL	Brentwood	C P	0		0		0		0		0		0	
ALL	Bridgeville	C P	0		0		0		0		0		0	
ALL	Carnegie	C P	0		0		0		0		0		0	
ALL	Carnegie	C F	0		0		0		0		0		1	600.00
ALL	Castle Shannon	C P	0		0		0		0		0		0	
ALL	Cheswick	C P	0		0		0		0		0		0	
ALL	Clairton	C P	0		0		0		1	5,869.00	2	6,132.00	2	7,222.50
ALL	Clairton	C F	0		0		0		0		2	5,442.00	2	4,251.00
ALL	Collier	C P	0		0		0		0		0		0	
ALL	Crafton	C P	0		0		0		0		0		0	
ALL	Dormont	C P	0		0		0		0		0		2	9,262.20
ALL	Duquesne	C P	0		0		0		0		0		1	11,321.64
ALL	Duquesne	C F	0		0		0		0		0		0	
ALL	E Deer	C P	0		0		0		0		0		0	
ALL	E Pittsburgh	C P	0		0		0		0		0		0	
ALL	Edgewood	C P	0		0		0		0		0		0	
ALL	Edgeworth	C P	0		0		0		0		0		0	
ALL	Elizabeth	C P	0		0		0		0		0		0	
ALL	Etna	C P	0		0		0		0		0		0	
ALL	Findlay	C P	0		0		0		0		0		0	
ALL	Fox Chapel	C P	0		0		0		0		0		0	
ALL	Glassport	C P	0		0		0		0		0		0	
ALL	Green Tree	C P	0		0		0		0		0		0	
ALL	Hampton	C P	0		0		0		0		0		0	
ALL	Harmar	C P	0		0		0		0		0		0	
ALL	Harrison	C P	0		0		0		0		0		0	

ATION III

Firefighters Pension Plan Benefit Recipients

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGE BENEFIT
0		1	7,057.00	0		1	4,971.00	0		0		0		2	6,014.00
8	3,248.39	3	3,321.92	3	4,703.08	19	2,741.54	0		0		0		40	3,247.03
0		0		1	1,172.16	1	2,794.08	0		0		0		2	1,983.12
1	7,640.28	1	3,197.52	0		0		0		0		0		2	5,418.90
0		0		1	3,745.32	0		0		0		0		1	3,745.32
0		0		0		0		0		0		0		1	6,840.60
0		0		1	6,642.00	0		0		0		0		1	6,642.00
1	2,232.72	0		0		0		0		0		0		2	1,491.48
1	5,638.56	2	4,228.32	2	4,827.48	2	4,852.80	2	2,767.74	1	2,205.24	0		10	4,119.65
0		3	0.00	3	0.00	0		0		0		0		6	0.00
0		0		0		0		1	2,904.36	0		0		1	2,904.36
0		2	5,434.02	0		0		0		0		0		2	5,434.02
1	3,000.00	0		0		2	2,550.00	0		0		1	1,440.00	5	2,028.00
0		0		1	4,387.00	0		0		0		0		1	4,387.00
0		0		0		2	7,161.66	0		0		0		2	7,161.66
2	4,476.50	2	3,941.00	4	3,196.25	2	3,600.00	1	5,455.00	0		0		16	4,678.31
2	6,065.00	0		3	6,311.00	2	2,175.00	2	2,742.00	1	3,504.00	0		14	4,556.21
0		1	6,185.16	0		1	4,064.04	0		0		0		2	5,124.60
1	7,248.00	0		1	2,259.60	0		0		0		0		2	4,753.80
1	12,162.84	2	8,687.82	0		0		1	5,005.56	0		0		6	8,844.74
3	3,966.76	3	4,709.40	10	3,884.03	0		1	1,374.24	0		0		18	4,320.26
1	8,137.32	2	10,136.46	2	8,738.04	0		1	2,400.00	1	1,800.00	2	675.00	9	5,715.15
1	9,670.20	0		0		0		0		0		0		1	9,670.20
3	4,952.67	0		1	6,044.00	0		0		0		0		4	5,225.50
0		1	6,510.00	1	7,047.00	2	2,114.50	0		0		0		4	4,446.50
0		0		1	4,135.00	1	1,900.00	0		0		0		2	3,017.50
0		0		0		1	4,843.20	0		0		0		1	4,843.20
0		0		0		0		0		2	3,894.54	0		2	3,894.54
0		0		1	3,880.08	0		0		0		0		1	3,880.08
0		1	1,984.92	0		0		0		0		0		1	1,984.92
0		0		1	9,804.00	2	2,530.50	0		0		0		3	4,940.00
0		1	7,431.96	0		1	2,840.52	0		0		0		2	5,136.24
1	8,462.40	1	6,733.32	0		1	5,195.28	0		0		0		3	6,797.00
1	10,462.00	0		0		0		0		0		0		1	10,462.00
0		2	0.00	1	0.00	1	0.00	0		0		0		4	0.00

CO. MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
ALL Homestead	C P	0		0		0		0		0		0	
ALL Homestead	C F	0		0		0		0		0		0	
ALL Indiana	C P	0		0		0		0		0		0	
ALL Jefferson	C P	0		0		0		0		0		0	
ALL Leetsdale	C P	0		0		0		0		0		0	
ALL McKees Rocks	C P	0		0		0		0		0		0	
ALL McKees Rocks	C F	0		0		0		0		0		0	
ALL McKeesport	C P	0		0		0		0		5	5,851.00	7	5,958.14
ALL McKeesport	C F	0		0		0		1	8,725.00	2	7,645.00	8	7,859.13
ALL Millvale	C P	0		0		0		0		0		0	
ALL Monroeville	C P	0		0		0		0		0		0	
ALL Moon	C P	0		0		0		0		0		0	
ALL Mt Lebanon	C P	0		0		0		0		0		1	9,535.56
ALL Mt Lebanon	C F	0		0		0		0		0		0	
ALL Mt Oliver	C P	0		0		0		0		0		0	
ALL Munhall	C P	0		0		0		0		0		0	
ALL N Braddock	C P	0		0		0		0		0		0	
ALL N Versailles	C P	0		0		0		0		0		0	
ALL Neville	C P	0		0		0		0		0		0	
ALL O'Hara	C P	0		0		0		0		0		0	
ALL Penn Hills	C P	0		0		0		0		0		1	12,079.68
ALL Pittsburgh	C P	3	4,864.33	3	4,767.33	10	7,504.90	25	7,110.28	24	5,369.96	99	6,947.51
ALL Pittsburgh	C F	0		4	7,592.75	5	8,589.20	7	9,136.00	16	8,364.94	90	8,476.17
ALL Pleasant Hills	C P	0		0		0		0		0		0	
ALL Reserve	C P	0		0		0		0		0		0	
ALL Robinson	C P	0		0		0		0		0		0	
ALL Ross	C P	0		0		0		0		0		0	
ALL S Fayette	C P	0		0		0		0		0		0	
ALL Scott	C P	0		0		0		0		0		0	
ALL Sewickley Hgts	C P	0		0		0		0		0		0	
ALL Shaler	C P	0		0		0		0		0		0	
ALL Sharpsburg	C P	0		0		0		0		0		0	
ALL Stowe	C P	0		0		0		0		0		0	
ALL Swissvale	C P	0		0		0		0		0		0	
ALL Tarentum	C P	0		0		0		0		0		0	
ALL Turtle Creek	C P	0		0		0		0		0		0	
ALL U St Clair	C P	0		0		0		0		0		0	
ALL Verona	C P	0		0		0		0		0		0	
ALL W Deer	C P	0		0		0		0		0		0	

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGE BENEFIT
1	8,347.00	2	7,217.50	3	5,590.67	5	2,660.40	0		0		0		11	4,805.09
0		0		1	522.00	4	1,010.00	0		0		0		5	912.40
0		1	5,541.84	0		0		0		0		0		1	5,541.84
0		4	9,575.00	0		0		0		0		0		4	9,575.00
0		0		0		2	1,504.50	0		0		0		2	1,504.50
0		0		3	5,644.56	1	1,432.08	1	3,145.80	0		0		5	4,302.31
0		0		0		0		0		0		0		0	
8	6,828.63	6	8,154.67	19	4,161.95	6	4,309.67	6	4,801.67	1	2,256.00	0		58	5,353.79
10	6,073.00	8	6,838.25	9	5,689.56	5	5,440.20	2	1,500.00	1	4,200.00	0		46	6,259.37
0		0		1	6,226.56	2	2,824.08	0		0		0		3	3,958.24
0		2	10,340.58	0		0		0		0		0		2	10,340.58
0		2	9,038.70	0		0		0		0		0		2	9,038.70
3	7,555.96	1	4,898.64	1	11,089.56	2	7,534.98	1	6,723.60	0		0		9	7,776.13
0		1	3,932.28	0		2	7,600.14	0		0		0		3	6,377.52
1	6,395.00	0		1	1,978.00	0		0		0		0		2	4,186.50
0		0		1	3,348.72	0		2	3,190.44	0		0		3	3,243.20
1	9,558.00	1	8,710.00	0		3	3,351.00	0		0		0		5	5,664.20
0		0		1	5,247.36	1	505.56	0		0		0		2	2,876.46
0		0		1	4,363.00	2	2,713.00	0		0		0		3	3,263.00
1	9,427.56	1	5,926.08	0		0		0		0		0		2	7,676.82
2	8,380.56	0		0		0		0		0		0		3	9,613.60
206	7,066.76	178	6,481.44	187	5,756.84	114	4,467.34	124	4,029.17	60	3,944.33	33	3,669.82	1066	5,770.19
111	8,192.84	114	7,947.76	113	7,461.51	76	5,938.30	41	5,392.02	15	4,959.73	25	4,795.20	617	7,389.34
0		2	4,718.82	0		0		0		0		0		2	4,718.82
0		1	3,139.32	0		0		0		0		0		1	3,139.32
0		0		1	10,430.88	0		0		0		0		1	10,430.88
1	7,857.72	0		1	3,770.88	1	4,065.96	0		0		0		3	5,231.52
0		1	6,590.00	0		0		0		0		0		1	6,590.00
0		0		2	8,756.04	0		0		0		0		2	8,756.04
0		1	3,321.00	2	6,324.00	0		0		0		0		3	5,323.00
3	6,170.60	0		1	8,006.16	0		0		0		0		4	6,629.49
0		1	5,193.12	0		0		0		0		0		1	5,193.12
0		1	4,626.00	1	1,618.00	2	1,589.50	0		0		0		4	2,355.75
0		0		1	2,480.88	0		0		0		0		1	2,480.88
0		0		0		0		1	2,138.16	0		0		1	2,138.16
0		1	8,585.00	1	8,042.00	0		0		0		0		2	8,313.50
1	4,613.88	1	9,194.40	0		0		0		0		0		2	6,904.14
0		1	3,164.40	0		0		0		0		0		1	3,164.40
1	4,207.68	0		0		0		0		0		0		1	4,207.68

CO. MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
ALL W Homestead	C P	0		0		0		0		0		0	
ALL W Mifflin	C P	0		0		0		0		0		0	
ALL W View	C P	0		0		0		0		0		0	
ALL Whitehall	C P	0		0		0		0		0		0	
ALL Wilkinsburg	C P	0		0		0		0		0		1	3,333.12
ALL Wilkinsburg	C F	0		0		0		0		0		0	
ALL Wilmerding	C P	0		0		0		0		0		1	6,423.00
ARM Ford City	C P	0		0		0		0		0		0	
ARM Kittanning	C P	0		0		0		0		0		1	4,566.00
ARM Leechburg	C P	0		0		0		0		0		0	
ARM Parks	C P	0		0		0		0		0		0	
BEA Aliquippa	C P	0		0		0		0		0		0	
BEA Aliquippa	C F	0		0		0		0		0		0	
BEA Ambridge	C P	0		0		0		0		0		0	
BEA Ambridge	C F	0		0		0		0		0		0	
BEA Baden	C P	0		0		0		0		0		0	
BEA Beaver Falls	C P	0		0		0		1	11,231.64	4	7,413.21	1	7,323.60
BEA Beaver Falls	C F	0		0		0		0		0		1	11,670.36
BEA Economy	C P	0		0		0		0		1	2,858.00	1	2,586.00
BEA Freedom	B P	0		0		0		0		0		0	
BEA Hopewell	C P	0		0		0		0		0		0	
BEA Midland	C P	0		0		0		0		0		1	7,080.00
BEA Monaca	C P	0		0		0		0		0		0	
BEA New Brighton	C P	0		0		0		0		0		0	
BED Everett	C P	0		0		0		0		0		0	
BER Boyertown	C P	0		0		0		0		0		0	
BER Exeter	C P	0		0		0		0		0		0	
BER Kutztown	B P	0		0		0		0		0		0	
BER L Alsace	C P	0		0		0		0		0		0	
BER Reading	C P	1	2,214.00	1	1,800.00	2	6,075.50	2	8,240.50	13	7,327.69	18	7,615.06
BER Reading	C F	0		0		2	5,959.50	0		0		4	5,370.50
BER W Reading	C P	0		0		0		0		0		0	
BER Wyomissing	C P	0		0		0		0		0		0	
BER Wyomssng Hlls	C P	0		0		0		0		0		0	
BLA Allegheny	C P	0		0		0		0		0		0	
BLA Altoona	C P	0		1	8,752.68	1	8,752.68	3	9,318.80	4	9,012.48	2	6,842.94
BLA Altoona	C F	0		0		0		0		0		3	10,278.08

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGE BENEFIT
0		0		3	7,343.00	1	4,720.00	0		0		0		4	6,687.25
0		1	7,825.20	2	3,949.98	0		1	1,456.32	0		0		4	4,295.37
1	6,301.68	1	6,102.12	1	3,415.08	0		0		0		0		3	5,272.96
1	11,322.48	2	7,046.64	0		1	5,838.48	1	3,432.60	0		0		5	6,937.37
2	4,403.64	2	7,429.44	3	5,360.52	4	4,627.14	0		0		0		12	5,132.45
0		0		0		1	2,046.00	1	1,122.36	1	1,151.04	2	1,080.78	5	1,296.19
1	4,024.00	1	7,596.00	0		1	1,680.48	1	3,545.04	0		0		5	4,653.80
1	10,626.36	1	10,860.96	0		0		0		1	2,066.76	0		3	7,851.36
0		0		1	6,938.04	1	6,506.64	0		1	3,664.80	0		4	5,418.87
0		0		1	6,017.88	0		0		0		0		1	6,017.88
1	6,145.00	0		0		0		0		0		0		1	6,145.00
0		6	7,689.02	6	4,625.18	2	4,271.94	1	3,425.04	1	3,137.16	1	2,713.92	17	5,394.42
0		6	7,266.52	3	5,654.04	0		2	2,929.32	0		0		11	6,038.17
2	8,094.50	2	5,655.50	1	3,950.00	3	2,779.33	0		0		0		8	4,973.50
1	9,127.00	0		1	959.00	1	1,699.00	0		0		0		3	3,928.33
1	8,733.12	0		1	5,297.40	1	3,863.76	0		0		0		3	5,964.76
3	7,899.16	2	9,138.06	2	6,976.80	0		1	3,033.84	0		1	4,803.72	15	7,464.86
4	6,751.62	1	5,176.20	3	3,684.32	0		1	2,802.72	0		0		10	5,770.87
0		1	9,421.00	1	3,873.00	0		0		0		0		4	4,684.50
1	8,237.40	1	7,968.00	0		0		0		0		0		2	8,102.70
0		0		3	7,729.20	0		0		0		0		3	7,729.20
5	9,724.20	0		0		1	3,826.00	0		0		0		7	8,503.86
0		0		1	6,590.40	3	4,839.80	0		0		0		4	5,277.45
0		1	4,377.48	0		0		0		0		0		1	4,377.48
0		2	4,603.80	0		0		0		0		0		2	4,603.80
1	6,282.00	0		0		0		0		0		0		1	6,282.00
0		0		0		1	1,200.00	0		0		0		1	1,200.00
0		0		0		0		0		0		0		0	
0		1	8,880.36	0		0		0		0		0		1	8,880.36
19	6,951.21	28	5,932.50	17	4,179.59	7	4,197.09	6	3,570.34	2	3,600.00	2	3,600.00	118	5,927.22
6	8,515.33	7	6,658.29	8	7,517.50	1	5,990.88	2	5,332.08	0		0		30	6,929.90
0		0		2	5,667.36	0		0		1	4,287.24	0		3	5,207.32
0		1	7,136.52	0		3	3,643.88	0		0		0		4	4,517.04
0		0		0		1	2,910.00	0		0		0		1	2,910.00
0		0		1	3,730.20	0		0		0		0		1	3,730.20
9	6,441.92	10	6,732.56	14	5,078.72	4	4,026.57	4	3,880.08	1	3,600.00	1	3,600.00	54	6,119.06
17	7,615.71	14	6,795.68	11	5,333.96	23	4,664.29	4	3,862.74	6	2,886.84	1	3,354.00	79	5,791.38

CO.	MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
BLA	Greenfield	C P	0		0		0		0		0		0	
BRA	Sayre	C P	0		0		0		0		0		0	
BRA	Towanda	C P	0		0		0		0		0		0	
BRA	Troy	C P	0		0		0		0		0		0	
BUC	Bensalem	C P	0		0		0		0		0		2	11,739.30
BUC	Bristol	C P	0		0		0		1	11,000.00	0		0	
BUC	Doylestown	A P	0		0		0		0		0		0	
BUC	Falls	C P	0		0		1	9,100.00	1	8,200.00	0		0	
BUC	Hilltown	C P	0		0		0		0		0		0	
BUC	Newtown	C P	0		0		0		0		0		0	
BUC	U Southampton	C P	0		0		0		0		0		1	3,780.96
BUC	Warminster	C P	0		0		0		0		0		1	11,500.00
BUT	Butler	C P	0		0		0		0		2	6,271.20	4	7,318.98
BUT	Butler	C F	0		0		0		0		2	9,541.92	2	5,778.78
BUT	Butler	C P	0		0		0		0		0		0	
BUT	Slippery Rock	C P	0		0		0		0		0		0	
CAR	Jim Thorpe	C P	0		0		0		0		0		0	
CAR	Lansford	C P	0		0		0		0		0		0	
CAR	Lehighton	C P	0		0		0		0		0		0	
CAR	Nesquehoning	C P	0		0		0		0		0		0	
CAR	Palmerton	C P	0		0		0		0		0		0	
CEN	State College	C P	0		0		0		0		0		0	
CHE	Coatesville	C P	0		0		0		0		0		2	8,802.00
CHE	Downingtown	C P	0		0		0		0		0		0	
CHE	Easttown	C P	0		0		0		0		0		0	
CHE	Oxford	C P	0		0		0		0		0		0	
CHE	Phoenixville	C P	0		0		0		0		0		0	
CHE	Phoenixville	C F	0		0		0		0		0		0	
CHE	Thornbury	A P	0		0		0		0		0		0	
CHE	W Chester	C P	0		0		0		0		0		0	
CHE	W Goshen	C P	0		0		0		0		0		0	
CHE	Willistown	C P	0		0		0		0		0		0	
CLA	Clarion	C P	0		0		0		0		0		0	
CLA	Rimersburg	A P	0		0		0		0		0		0	
CLE	DuBois	C P	0		0		1	1,595.00	0		1	2,217.00	0	
CLE	Osceola Mills	A P	0		0		0		0		0		0	
CLI	Lock Haven	C P	0		0		0		0		0		0	

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGE BENEFIT
1	1,631.76	0		0		0		0		0		0		1	1,631.76
0		0		3	3,704.67	0		0		0		0		3	3,704.67
1	2,446.00	0		1	2,956.00	1	3,777.00	0		0		0		3	3,059.67
0		0		1	3,802.00	1	3,485.00	0		0		0		2	3,643.50
0		0		0		0		0		0		0		2	11,739.30
1	11,100.00	1	22,000.00	1	6,300.00	0		0		0		0		4	12,600.00
0		0		0		0		0		0		0		0	
5	10,000.00	4	10,475.00	1	7,600.00	0		0		0		0		12	9,733.33
0		0		1	10,025.76	0		0		0		0		1	10,025.76
0		0		0		2	6,231.00	0		0		0		2	6,231.00
0		0		0		0		0		0		0		1	3,780.96
1	12,700.00	0		0		0		0		0		0		2	12,100.00
4	4,657.29	12	3,549.49	4	2,269.41	4	2,166.00	2	2,220.00	1	810.00	1	975.00	34	3,735.53
4	7,283.40	6	4,143.30	6	3,622.90	1	4,099.92	0		0		0		21	5,260.58
0		0		3	6,305.32	0		1	2,147.88	0		0		4	5,265.96
0		1	9,650.00	0		0		0		0		0		1	9,650.00
0		0		1	3,246.00	0		0		0		0		1	3,246.00
0		0		0		1	3,518.16	0		1	1,443.84	0		2	2,481.00
1	6,643.00	0		3	2,658.00	0		0		0		0		4	3,654.25
0		0		1	7,714.80	0		0		0		0		1	7,714.80
0		0		1	5,352.00	1	4,595.00	0		0		0		2	4,973.50
0		0		0		0		1	622.00	0		0		1	622.00
5	7,154.60	4	8,550.50	1	4,990.00	4	3,059.75	0		0		0		16	6,550.50
0		1	8,296.00	0		0		1	912.00	0		0		2	4,604.00
0		1	10,014.00	1	1,309.92	0		0		0		0		2	5,661.96
0		1	6,819.00	0		0		0		0		0		1	6,819.00
1	5,700.00	1	5,100.00	0		3	2,600.00	0		0		0		5	3,720.00
0		0		2	1,200.00	0		0		0		0		2	1,200.00
0		0		0		0		0		0		0		0	
0		0		1	7,072.00	1	6,144.00	0		0		1	2,549.00	3	5,379.67
0		0		0		1	8,186.40	0		0		0		1	8,186.40
0		1	10,128.00	0		0		0		0		0		1	10,128.00
0		0		1	4,000.56	0		0		0		0		1	4,000.56
0		0		0		0		0		0		0		0	
1	9,303.00	1	7,690.00	3	2,319.00	0		2	3,444.00	2	786.00	0		11	3,293.45
0		0		0		0		0		0		0		0	
0		0		2	4,344.00	2	6,598.86	0		2	2,774.10	0		6	4,572.33

CO.	MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
CMB	Johnstown	C F	3	569.88	0		0		0		0		6	8,943.84
CMB	Johnstown	C P	0		0		0		0		0		3	9,433.40
CMB	Nanty Glo	C P	0		0		0		0		0		0	
CMB	Southmont	C P	0		0		0		0		0		0	
COL	Berwick	C P	0		0		0		0		0		0	
CRA	Meadville	C P	0		1	3,591.96	0		0		0		0	
CRA	Meadville	C F	0		0		0		0		0		2	9,007.68
CRA	Titusville	C P	0		0		0		0		0		3	7,663.32
CRA	Titusville	C F	0		0		0		0		0		0	
CUM	Camp Hill	C P	0		0		0		0		0		0	
CUM	Carlisle	C P	0		0		0		0		0		0	
CUM	Carlisle	C F	0		0		0		0		0		0	
CUM	E Pennsboro	C P	0		0		0		0		0		0	
CUM	Mechanicsburg	C P	0		0		0		0		0		0	
CUM	Mt Holly Spgs	C P	0		0		0		0		0		0	
CUM	Shiremanstown	C P	0		0		0		0		0		0	
DAU	Harrisburg	C P 1	0		0		0		1	2,483.00	1	8,325.00	10	10,014.70
DAU	Harrisburg	C F 1	0		0		1	9,183.00	1	4,700.00	3	6,077.67	6	8,360.50
DAU	Paxtang	C P	0		0		0		0		0		0	
DAU	Penbrook	C P	0		0		0		0		0		0	
DAU	Steelton	C P	0		0		0		0		0		1	6,452.00
DAU	Susquehanna	C P	0		0		0		0		0		0	
DAU	Williamstown	A P	0		0		0		0		0		0	
DEL	Aldan	C P	0		0		0		0		1	12,339.00	1	7,127.00
DEL	Aston	C P	0		0		0		0		0		1	11,393.00
DEL	Chester	C P	0		0		1	12,751.00	0		0		4	10,904.25
DEL	Chester	C F	0		0		0		0		0		0	
DEL	Clifton Heights	C P	0		0		0		0		0		0	
DEL	Collingdale	C P	0		0		1	4,444.00	0		0		0	
DEL	Darby	C P	0		0		1	15,900.00	0		1	12,100.00	0	
DEL	Folcroft	C P	0		0		0		0		0		0	
DEL	Haverford	C P	0		0		2	6,930.00	2	13,629.00	0		0	
DEL	L Chichester	C P	0		0		0		0		0		1	9,432.00
DEL	Lansdowne	C P	0		0		0		0		0		0	
DEL	Marcus Hook	C P	0		0		0		0		0		0	
DEL	Marple	C P	0		0		0		1	11,447.00	1	9,772.00	0	
DEL	Media	C P	0		0		0		0		0		0	

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGE BENEFIT
11	7,687.17	7	7,968.12	18	6,616.63	15	4,195.92	6	3,156.40	2	2,445.00	1	2,418.00	69	5,854.97
13	5,587.92	19	5,212.64	9	5,380.76	8	3,366.42	6	2,341.26	1	4,218.00	1	1,071.00	60	4,911.30
0		0		1	4,190.00	0		0		0		0		1	4,190.00
1	8,382.00	0		0		0		0		0		0		1	8,382.00
0		2	5,160.00	0		1	3,907.00	0		1	2,947.92	0		4	4,293.75
3	5,766.56	3	3,570.08	4	5,265.36	3	3,854.20	1	2,586.60	0		0		15	4,454.17
1	7,421.16	2	8,884.80	2	3,737.16	2	3,240.96	1	3,931.92	1	3,346.92	0		11	5,858.29
1	4,992.00	2	4,303.50	1	2,670.00	1	1,069.56	0		0		0		8	5,041.07
1	2,317.44	1	5,814.48	2	3,797.40	4	2,428.41	1	240.00	0		1	943.92	10	2,662.43
0		0		1	5,513.52	0		0		0		0		1	5,513.52
0		1	4,492.00	0		2	2,760.68	1	3,068.64	0		0		4	3,270.50
0		1	1,473.00	2	4,032.00	0		0		0		0		3	3,179.00
0		1	11,279.04	0		0		0		0		0		1	11,279.04
0		0		2	3,772.50	1	1,227.20	1	3,049.80	0		0		4	2,955.50
0		1	3,834.00	0		0		0		0		0		1	3,834.00
0		0		1	6,114.00	0		0		0		0		1	6,114.00
16	8,004.63	21	5,468.76	18	4,990.39	25	3,617.15	13	3,661.73	15	2,806.24	7	2,114.31	127	5,028.54
14	7,225.00	5	8,322.60	16	5,325.00	17	4,667.83	5	3,796.08	4	4,000.08	2	4,000.08	74	5,845.58
0		0		1	9,687.60	0		0		0		0		1	9,678.60
0		1	6,231.48	0		0		0		0		0		1	6,231.48
0		0		1	779.00	0		0		1	337.00	0		3	2,522.67
0		0		0		0		1	4,038.96	0		0		1	4,038.96
0		1	1,500.00	0		0		0		0		0		1	1,500.00
0		0		0		0		0		0		0		2	9,733.00
0		0		1	4,894.00	0		0		0		0		2	8,143.50
9	6,004.44	11	8,604.00	10	6,528.20	13	4,944.67	7	4,562.11	2	2,283.18	1	4,345.20	58	6,473.41
0		0		5	3,144.00	2	3,144.00	0		0		0		7	3,144.00
2	16,781.82	1	11,317.20	0		1	3,368.76	0		0		0		4	12,062.40
0		1	12,419.00	0		1	3,475.00	0		0		0		3	6,779.33
0		0		1	5,400.00	1	5,900.00	0		0		0		4	9,825.00
0		1	998.32	1	7,730.04	0		0		0		0		2	4,364.18
2	9,195.00	4	8,432.00	0		1	4,714.00	0		0		0		11	8,904.55
0		0		1	3,266.00	0		0		0		0		2	6,349.00
0		1	11,654.00	0		0		0		0		0		1	11,654.00
0		1	8,264.88	0		1	4,589.64	1	2,890.44					3	5,248.32
1	15,019.00	1	7,644.00	0		1	4,287.00	0		0		0		5	9,633.80
1	9,040.40	1	10,546.56	0		0		0		0		0		2	9,793.48

CO.	MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
DEL	Millbourne	C P	0		0		0		0		0		0	
DEL	Nether Prvidnce	C P	0		0		0		0		0		0	
DEL	Norwood	C P	0		0		0		0		0		1	17,931.00
DEL	Prospect Park	C P	0		0		0		0		0		0	
DEL	Radnor	C P	0		0		0		1	14,076.00	1	13,924.00	0	
DEL	Ridley	C P	0		0		0		0		0		0	
DEL	Ridley Park	C P	0		0		0		0		0		1	10,555.00
DEL	Sharon Hill	C P	0		0		0		0		0		0	
DEL	Swarthmore	C P	0		0		0		0		0		0	
DEL	Tinicum	C P	0		0		0		1	3,200.00	0		0	
DEL	Trainer	C P	0		0		0		0		0		0	
DEL	U Chichester	C P	0		0		0		0		0		0	
DEL	U Providence	C P	0		0		0		0		0		0	
DEL	Upper Darby	C P	0		0		0		1	8,865.00	1	3,600.00	3	6,854.33
DEL	Yeadon	C P	0		0		0		2	17,097.00	1	18,253.00	0	
ELK	St Marys	C P	0		0		0		0		0		0	
ERI	Corry	C P	0		0		0		0		2	5,034.90	0	
ERI	Corry	C F	0		0		0		0		0		0	
ERI	Erie	C P	0		0		0		1	4,753.00	3	9,653.00	16	9,189.56
ERI	Erie	C F	0		0		0		1	9,018.00	2	6,473.50	4	6,833.00
ERI	Girard	C P	0		0		0		0		0		0	
ERI	Lake City	C P	0		0		0		0		0		1	5,808.36
ERI	Lawrence Park	C P	0		0		0		0		0		0	
ERI	Millcreek	C P	0		0		0		0		1	5,448.00	0	
ERI	North East	C P	0		0		0		0		0		0	
ERI	Union City	C P	0		0		0		0		0		0	
FAY	Connellsville	C P	0		0		0		0		2	8,323.74	4	5,586.66
FAY	Connellsville	C F	0		0		0		0		0		0	
FAY	Masontown	C P	0		0		0		0		0		0	
FAY	Smithfield	A P	0		0		0		0		0		0	
FAY	Uniontown	C P	0		0		0		0		0		0	
FAY	Uniontown	C F	0		0		0		0		0		0	
FRA	Chambersburg	C P	0		0		0		0		0		0	
FUL	McConnellsburg	A P	0		0		0		0		0		0	
HUN	Huntingdon	C P	0		0		0		0		0		0	
HUN	Mt Union	C P	0		0		0		0		0		0	
IND	Indiana	C P	0		0		0		0		0		0	

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGE BENEFIT
2	6,443.52	0		0		0		0		0		0		2	6,443.52
1	8,115.00	1	5,139.00	0		0		0		0		0		2	6,627.00
1	6,107.00	1	12,354.00	0		0		0		0		0		3	12,130.67
0		0		2	6,245.88	1	853.07	0		0		0		3	4,448.28
0		3	8,743.33	1	1,500.00	0		0		0		0		6	9,288.33
4	12,133.77	1	5,797.44	0		0		0		0		0		5	10,866.50
0		0		0		0		0		0		0		1	10,555.00
0		0		1	3,163.00	0		0		1	3,564.00	0		2	3,363.50
0		1	3,947.00	0		0		0		0		0		1	3,947.00
1	1,700.00	0		1	1,900.00	0		0		0		0		3	2,266.67
0		0		1	3,428.88	0		0		0		0		1	3,428.88
0		0		0		1	2,248.00	0		0		0		1	2,248.00
0		2	12,636.50	0		0		0		0		0		2	12,636.50
24	7,425.08	15	6,905.60	7	5,470.29	12	2,856.17	0		0		0		63	6,148.89
2	10,757.00	0		0		0		0		0		0		5	14,792.20
0		0		0		0		1	3,351.60	0		0		1	3,351.60
0		2	2,806.74	0		1	2,065.32	2	2,874.90	0		0		7	3,356.91
0		1	4,167.00	1	3,036.00	2	1,833.48	0		0		0		4	2,717.49
37	9,825.08	24	9,380.88	36	8,446.28	21	7,438.41	10	6,638.76	1	4,528.68	3	5,989.68	152	8,674.82
24	7,208.38	33	6,769.91	27	5,011.26	24	4,109.87	15	4,753.15	7	3,617.55	0		137	5,666.18
0		1	8,442.00	0		0		0		0		0		1	8,442.00
0		0		0		0		0		0		0		1	5,808.36
0		1	9,374.00	0		0		0		0		0		1	9,374.00
1	10,868.00	1	11,347.00	0		0		0		0		0		3	9,221.00
0		0		0		1	3,145.56	0		0		0		1	3,145.56
0		0		1	2,353.44	0		0		0		0		1	2,353.44
3	4,722.68	1	3,000.00	1	5,112.36	0		0		0		0		11	5,570.41
3	8,849.20	1	4,615.80	1	3,789.96	0		0		1	3,639.96	0		6	6,432.22
0		0		1	3,304.00	0		0		0		0		1	3,304.00
0		0		0		0		0		0		0		0	
1	2,165.00	2	8,705.00	5	6,392.00	2	5,791.50	0		0		0		10	6,311.80
0		1	7,406.00	2	8,073.50	0		0		0		0		3	7,851.00
0		0		0		0		0		0		0		0	
0		0		0		0		0		0		0		0	
0		0		0		3	3,474.28	0		0		0		3	3,474.28
0		0		0		1	3,051.00	0		0		0		1	3,051.00
2	6,014.88	1	7,487.40	0		1	1,851.12	0		0		0		4	5,342.07

CO.	MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
JEF	Brockway	C P	0		0		0		0		0		0	
JEF	Punxsutawney	C P	0		0		0		0		0		0	
LAC	Carbondale	C P	0		0		0		1	8,622.00	1	9,819.00	1	8,734.00
LAC	Carbondale	C F	0		0		0		0		0		0	
LAC	Clarks Summit	B P	0		0		0		0		0		0	
LAC	Dickson City	C P	0		0		0		0		0		0	
LAC	Dunmore	C P	0		0		0		0		0		0	
LAC	Dunmore	C F	0		0		0		0		0		0	
LAC	Old Forge	C P	0		0		0		0		0		1	3,313.00
LAC	Scranton	C P	0		0		1	8,557.00	0		3	9,455.00	3	6,914.33
LAC	Scranton	C F	0		1	4,445.00	1	4,982.00	4	6,524.50	9	6,626.11	11	6,948.91
LAC	Taylor	C P	0		0		0		0		0		0	
LAN	Akron	C P	0		0		0		0		0		0	
LAN	Ephrata	C P	0		0		0		0		0		0	
LAN	Lancaster	C P	0		0		0		0		0		3	8,790.00
LAN	Lancaster	C F	0		0		0		1	8,328.00	1	8,050.00	3	6,054.00
LAN	Manheim	C P	0		0		0		0		0		0	
LAN	Quarryville	C P	0		0		0		0		0		0	
LAW	Ellwood City	C P	0		0		0		0		0		1	3,344.88
LAW	Ellwood City	C F	0		0		0		0		0		1	5,752.92
LAW	New Castle	C P	0		0		0		0		1	11,267.52	3	11,205.60
LAW	New Castle	C F	0		0		2	8,127.12	2	8,430.96	0		5	6,869.66
LEB	Annville	C P	0		0		0		0		0		0	
LEB	Lebanon	C P	0		0		0		0		4	7,212.50	12	7,276.75
LEB	Lebanon	C F	0		0		0		0		2	5,660.50	1	6,480.00
LEB	Myerstown	C P	0		0		0		0		0		0	
LEB	Palmyra	C P	0		0		0		0		0		0	
LEH	Allentown	C P 1	0		0		1	3,731.00	0		0		8	5,206.63
LEH	Allentown	C F 1	1	2,877.00	0		0		0		1	3,667.00	3	6,079.67
LEH	Fountain Hill	C P	0		0		0		0		0		1	8,408.00
LEH	Whitehall	C P	0		0		0		0		0		0	
LUZ	Duryea	B P	0		0		0		0		0		0	
LUZ	Edwardsville	C P	0		0		0		0		1	4,237.00	0	
LUZ	Exeter	C P	0		0		0		0		0		0	
LUZ	Freeland	C P	0		0		0		0		0		0	
LUZ	Hanover	C P	0		0		0		0		0		0	
LUZ	Hazleton	C P	0		0		1	7,476.00	3	7,048.67	4	8,154.50	6	8,464.33

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGE BENEFIT
0		0		1	4,841.16	0		0		0		0		1	4,841.16
0		1	6,835.00	0		0		1	3,010.00	0		0		2	4,922.50
3	9,226.67	0		6	7,896.83	0		2	8,679.84	1	7,079.64	0		15	8,445.07
0		1	6,775.00	3	3,522.67	0		0		0		0		4	4,335.75
0		0		0		0		0		0		0		0	
0		0		1	3,838.00	1	3,516.00	0		0		0		2	3,677.00
0		1	4,183.00	1	8,148.00	0		0		2	1,471.50	0		4	3,818.50
1	1,800.00	0		1	1,800.00	0		2	1,800.00	0		0		4	1,800.00
0		1	7,571.00	0		2	1,262.50	0		0		0		4	3,352.25
9	5,933.78	14	7,206.79	22	7,947.59	30	7,068.84	19	5,769.32	18	3,557.12	8	4,019.31	127	6,336.02
13	8,161.38	27	7,610.44	33	6,417.12	29	4,639.83	29	3,228.38	13	2,125.07	10	2,222.59	180	5,405.40
1	4,782.00	0		1	8,309.00	1	3,400.00	0		0		0		3	5,497.00
0		1	897.30	0		0		0		0		0		1	897.30
1	5,814.00	0		0		0		0		0		0		1	5,814.00
16	7,696.38	16	5,885.50	11	3,318.55	3	2,443.59	6	1,161.64	4	884.37	1	1,339.92	60	4,989.35
16	1,794.88	13	6,900.08	16	4,748.13	4	2,534.79	7	2,377.77	1	2,337.48	0		62	5,775.00
1	3,917.00	0		0		0		0		0		0		1	3,917.00
0		0		1	6,600.00	0		0		0		0		1	6,600.00
1	4,137.12	0		2	7,537.68	1	4,691.04	1	2,799.24	0		0		6	5,007.94
0		0		0		0		1	1,467.72	0		0		2	3,610.32
11	7,645.71	5	5,557.56	6	3,927.16	7	4,399.22	2	3,900.00	0		3	3,800.00	38	6,061.38
6	7,861.86	6	8,543.66	1	8,336.64	3	5,587.60	4	5,126.34	4	3,475.59	6	2,625.52	39	6,183.54
0		2	5,339.50	0		0		0		0		0		2	5,339.50
8	6,504.63	5	4,329.00	4	5,231.50	0		3	3,256.40	1	3,150.00	2	3,150.00	39	5,897.36
0		0		3	4,069.33	3	4,134.67	1	1,056.00	0		0		10	4,346.90
1	7,688.00	1	4,991.00	0		0		0		0		0		2	6,339.50
0		0		0		1	2,108.16	0		0		0		1	2,108.16
33	3,809.42	20	3,325.80	15	2,535.00	3	1,279.17	0		3	1,846.08	3	1,846.08	86	3,378.48
7	4,304.57	11	3,861.09	15	2,992.47	32	2,330.07	11	2,611.15	2	1,998.54	0		83	3,006.70
1	6,461.00	0		0		0		0		1	2,861.00	0		3	5,776.67
1	10,492.00	1	6,678.00	0		2	4,263.02	0		1	3,495.96	0		5	5,838.40
0		0		0		0		0		0		0		0	
0		0		0		2	2,893.50			0		0		3	3,341.33
0		0		0		2	1,084.80	0		0		0		2	1,084.80
0		0		0		0		0		1	576.24	0		1	576.24
0		0		3	6,432.67	0		2	2,955.42	1	2,991.96	0		6	4,700.00
1	8,631.00	6	8,021.50	3	8,989.33	5	5,969.76	2	3,369.96	3	4,961.12	1	3,961.92	35	7,176.80

CO.	MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
LUZ	Hazleton	C F	0		0		0		0		0		2	6,814.00
LUZ	Kingston	C P	0		0		0		0		0		0	
LUZ	Kingston	C F	0		0		0		0		0		0	
LUZ	Larksville	C F	0		0		0		0		0		1	942.60
LUZ	Nanticoke	C P	0		0		0		0		0		0	
LUZ	Newport	C P	0		0		0		0		0		0	
LUZ	Pittston	C P	0		0		0		0		0		0	
LUZ	Pittston	C F	0		0		0		0		0		0	
LUZ	Plymouth	C P	0		0		0		0		0		0	
LUZ	W Pittston	C P	0		0		0		0		0		0	
LUZ	Wilkes Barre	C P 1	0		1	7,376.00	0		1	7,107.00	6	5,829.17	4	8,100.75
LUZ	Wilkes Barre	C F 1	0		0		0		1	8,413.00	1	10,354.00	3	8,374.33
LUZ	Wilkes Barre	C P	0		0		0		0		0		0	
LYC	Jersey Shore	C P	0		0		0		0		0		0	
LYC	Montoursville	C P	0		0		0		0		0		0	
LYC	Williamsport	C P	0		0		0		0		0		4	6,732.60
LYC	Williamsport	C F 1	0		0		0		1	6,244.32	1	4,662.84	8	8,136.29
McK	Bradford	C P	0		0		0		0		0		3	5,941.48
Mck	Bradford	C F	0		0		0		0		0		0	
McK	Kane	C P	0		0		0		0		0		0	
MER	Farrell	C P	0		0		0		1	4,215.48	0		1	9,781.08
MER	Farrell	C F	0		0		0		0		0		0	
MER	Greenville	C P	0		0		0		1	5,809.32	0		0	
MER	Hermitage	C P	0		0		0		0		0		0	
MER	Mercer	C P	0		0		0		0		0		0	
MER	Sharon	C P	0		0		0		0		1	9,319.00	3	8,269.00
MER	Sharon	C F	0		0		0		0		0		4	9,136.50
MER	Sharpsville	C P	0		0		0		0		0		0	
MIF	Burnham	C P	0		0		0		0		0		0	
MIF	Lewistown	C P	0		0		0		0		0		1	8,208.00
MNR	E Stroudsburg	C P	0		0		0		0		0		0	
MTG	Abington	C P	0		0		0		0		1	9,100.00	4	9,550.00
MTG	Ambler	C P	0		0		0		0		0		0	
MTG	Cheltenham	C P	0		1	7,272.00	0		0		1	10,795.00	0	
MTG	Conshohocken	C P	0		0		0		0		0		0	
MTG	Douglass	C P	0		0		0		0		0		0	
MTG	E Norriton	C P	0		0		0		0		0		0	

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGE BENEFIT
2	4,716.00	5	6,132.40	5	6,751.40	1	1,775.80	6	4,825.53	0		0		21	5,629.43
1	6,696.36	2	6,162.78	3	2,995.16	0		0		1	1,017.60	0		7	4,146.43
1	1,224.48	1	1,450.56	0		2	1,251.66	0		0		0		4	1,294.59
0		0		0		0		0		0		0		1	942.60
0		1	2,310.00	2	2,621.88	1	3,300.00	2	3,782.04	1	3,888.00	1	2,365.32	8	3,083.90
1	11,896.00	0		0		0		1	4,462.00	0		0		2	8,179.00
0		1	1,605.60	7	3,853.77	4	2,087.97	0		0		0		12	3,077.82
0		1	4,999.92	0		3	4,716.64	0		0		0		4	4,787.46
1	3,584.00	0		2	2,372.00	3	2,860.13	1	2,871.60	0		0		7	2,825.71
0		0		0		0		1	3,313.80	0		0		1	3,313.80
15	6,204.00	17	5,174.76	15	4,821.27	27	3,837.78	0		0		0		86	5,102.69
9	7,878.00	15	8,352.93	16	5,970.88	47	3,167.11	0		0		0		92	5,266.02
0		0		0		1	1,530.00	0		0		0		1	1,530.00
1	10,244.00	0		0		0		0		0		0		1	10,244.00
0		0		1	7,022.00	1	2,700.00	0		0		0		2	4,861.00
11	6,743.13	7	3,631.41	6	4,863.32	12	1,427.11	0		0		0		40	4,320.75
12	5,950.67	15	5,656.44	11	4,008.70	12	2,773.96	0		0		0		60	5,160.59
2	5,651.46	3	4,321.24	5	4,975.08	1	4,667.48	2	1,787.11	0		1	1,600.82	17	4,518.18
2	6,499.56	3	3,758.52	3	6,359.32	5	4,762.16	1	2,582.32	3	1,733.42	0		17	4,408.59
0		0		0		1	4,082.00	0		0		0		1	4,082.00
3	8,559.12	3	8,152.48	1	1,406.40	1	7,474.20	0		0		0		10	7,301.20
2	7,986.18	0		0		2	7,934.64	0		0		0		4	7,960.41
0		1	12,413.64	0		0		0		0		0		2	9,111.48
0		1	4,784.28	1	8,199.60	0		0		0		0		2	6,491.90
0		0		0		0		1	1,941.72	0		0		1	1,941.72
3	8,277.33	5	8,331.20	7	7,258.29	5	5,613.80	0		0		0		24	7,478.79
5	8,108.20	3	6,831.33	3	7,711.33	5	6,184.40	0		0		0		20	7,581.85
1	8,433.12	0		0		0		0		0		0		1	8,433.12
1	900.00	1	2,779.65	0		0		0		0		0		2	1,839.83
1	3,873.00	0		1	3,089.00	0		0		0		0		3	5,056.67
0		0		1	2,247.00	0		0		0		0		1	2,247.00
5	9,700.00	1	8,600.00	2	12,750.00	3	7,600.00	0		0		0		16	9,543.75
1	7,721.00	0		0		2	5,615.50	0		0		0		3	6,317.33
1	11,002.00	4	9,924.25	2	2,834.00	0		0		0		0		9	8,270.44
0		1	7,634.00	2	4,487.00	0		0		1	239.00	0		4	4,211.75
0		0		1	6,640.68	0		0		0		0		1	6,640.68
1	12,190.00	1	3,645.00	0		0		0		0		0		2	7,917.50

CO.	MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
MTG	Hatboro	C P 2	0		0		0		0		0		0	
MTG	Hatboro	C P 1	0		0		0		0		0		0	
MTG	Horsham	C P	0		0		0		0		0		0	
MTG	L Gwynedd	C P	0		0		0		0		0		0	
MTG	L Merion	C P	0		0		0		0		2	5,533.50	7	9,717.57
MTG	L Merion	C F	0		0		0		0		0		0	
MTG	L Moreland	C P	0		0		0		0		0		0	
MTG	L Providence	C P	0		0		0		0		0		0	
MTG	Lansdale	C P	0		0		0		0		0		1	12,837.00
MTG	Narberth	C P	0		0		0		0		0		0	
MTG	Norristown	C P	0		0		0		0		1	11,400.00	2	5,513.50
MTG	Norristown	C F	0		0		0		0		0		0	
MTG	Plymouth	C P	0		0		0		0		0		1	6,437.00
MTG	Pottstown	C F	0		0		0		0		0		0	
MTG	Pottstown	C P	0		0		0		0		0		0	
MTG	Rockledge	C P	0		0		0		0		0		0	
MTG	Springfield	C P	0		0		0		0		0		0	
MTG	U Merion	C P	0		0		0		0		0		1	10,692.00
MTG	U Moreland	C P	0		0		0		0		0		1	14,199.00
MTG	Upper Dublin	C P	0		0		0		0		0		3	8,731.33
MTG	W Conshohocken	C P	0		0		0		0		0		0	
MTG	Whitemarsh	C P	2	1,250.00	0		0		1	4,100.00	0		0	
MTG	Whitpain	C P	0		0		0		0		0		0	
MTR	Danville	C P	0		0		0		0		0		0	
NHP	Bangor	C P	0		0		0		0		0		0	
NHP	Bethlehem	C P	2	2,936.50	0		0		0		1	11,004.00	3	8,903.00
NHP	Bethlehem	C F	0		0		0		0		1	7,596.00	9	9,671.56
NHP	Easton	C P 1	0		1	5,365.00	0		0		1	5,593.00	5	8,047.60
NHP	Easton	C F 1	1	4,840.00	0		0		1	8,832.00	0		5	6,402.00
NHP	Hellertown	C P	0		0		0		0		0		0	
NHP	Nazareth	C P	0		0		0		0		0		0	
NHP	Wilson	C F	0		0		0		0		0		0	
NMB	Mt Carmel	C P	0		0		0		0		0		0	
NMB	Northumberland	C P	0		0		0		0		0		0	
NMB	Shamokin	C P	0		0		0		1	7,717.00	0		0	
NMB	Sunbury	C P	0		0		0		0		1	9,182.00	1	9,353.00
PHI	Philadelphia	C F	0		0		0		105	7,496.70	104	10,907.39	175	10,015.97

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGE BENEFIT
0		0		1	3,540.48	0		0		0		0		1	3,540.48
0		1	13,430.40	0		0		0		0		0		1	13,430.40
0		1	701.62	1	350.18	0		0		0		0		2	525.90
0		2	9,007.50	0		0		0		0		0		2	9,007.50
4	8,154.00	13	6,219.15	6	3,381.67	13	2,215.31	2	1,945.50	2	1,936.00	0		49	5,089.94
0		2	5,252.50	2	5,039.00	4	3,511.75	0		0		0		8	4,328.75
1	10,400.00	0		2	4,600.00	1	5,600.00	0		0		0		4	6,300.00
1	12,982.00	0		0		0		0		0		0		1	12,982.00
1	12,036.00	1	4,996.00	0		0		0		0		0		3	9,956.00
1	10,073.00	0		0		0		2	2,020.50	0		0		3	4,704.67
16	6,324.94	8	7,176.38	2	3,433.00	7	2,876.71	0		0		0		36	5,778.89
0		0		0		1	7,200.00	0		0		0		1	7,200.00
1	11,743.00	1	9,285.00	1	2,764.00	0		0		0		0		4	7,557.25
0		0		0		2	3,024.00	1	2,160.00	0		0		3	2,736.00
1	7,988.52	2	6,647.88	3	6,012.24	1	5,311.20	2	3,498.84	0		0		9	5,736.65
0		1	4,800.00	0		0		0		0		0		1	4,800.00
6	7,441.44	2	6,487.14	0		1	3,156.36	0		0		0		9	6,753.25
2	7,386.50	0		0		1	5,639.00	0		0		0		4	7,776.00
0		1	9,837.00	1	7,023.00	0		0		0		0		3	10,353.00
1	10,271.00	0		0		0		0		0		0		4	9,116.25
0		0		0		0		1	8,130.96	0		0		1	8,130.96
0		1	10,900.00	0		2	7,400.00	0		0		0		6	5,383.33
0		0		1	9,832.00	0		0		0		0		1	9,832.00
0		0		2	5,193.30	0		0		0		0		2	5,193.30
0		1	2,631.00	0		0		0		1	889.00	0		2	1,760.00
13	8,777.92	18	6,798.11	11	8,183.09	2	4,799.48	0		5	3,286.01	1	4,800.00	56	7,159.13
6	9,774.33	15	8,943.53	7	8,192.43	9	5,486.12	2	6,330.90	5	4,246.82	0		54	7,926.96
10	6,063.10	9	5,130.56	5	3,470.40	10	3,262.96	1	3,019.44	4	3,000.00	1	3,000.00	47	4,808.60
13	5,632.69	6	4,423.17	6	3,875.17	10	2,257.50	0		0		2	3,000.00	44	4,483.45
3	6,852.00	0		1	7,044.00	0		1	2,005.00	0		0		5	5,921.20
1	7,912.00	0		0		0		2	1,688.50	0		0		3	3,763.00
1	5,079.72	0		0		0		0		0		0		1	5,079.72
0		0		1	3,345.60	0		0		0		0		1	3,345.60
0		1	6,321.24	0		0		0		0		0		1	6,321.24
4	6,753.00	2	6,048.50	1	7,980.00	1	6,020.92	0		1	6,631.00	0		10	6,745.80
1	9,002.00	1	7,782.00	1	7,755.00	0		0		0		0		5	8,614.80
382	10,233.79	524	8,383.01	590	6,597.11	482	5,696.42	203	4,251.75	146	3,394.35	98	3,113.13	2809	7,218.96

CO.	MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
PHI	Philadelphia	C P	0		0		0		553	7,130.42	636	9,570.56	1015	9,643.97
PIK	Matamoras	C P	0		0		0		0		0		0	
SCH	Ashland	C P	0		0		0		0		0		0	
SCH	Girardville	C P	0		0		0		0		0		0	
SCH	Mahanoy City	A P	0		0		0		0		0		0	
SCH	Minersville	C P	0		0		0		0		0		1	5,438.00
SCH	Pine Grove	C P	0		0		0		0		0		0	
SCH	Pottsville	C P	0		0		0		0		1	4,283.73	0	
SCH	Schuylkill Hvn	C P	0		0		0		0		0		0	
SCH	Shenandoah	C P	0		0		0		0		1	6,227.00	4	6,016.50
SCH	Tamaqua	C P	0		0		0		0		0		0	
SNY	Selinsgrove	C P	0		0		0		0		0		0	
SOM	Central City	B P	0		0		0		0		0		0	
SOM	Somerset	C P	0		0		0		0		0		0	
SUS	Montrose	C P	0		0		0		0		0		0	
SUS	Susquehanna Dep	C P	0		0		0		0		0		0	
TIO	Mansfield	C P	0		0		0		0		0		0	
TIO	Wellsboro	C P	0		0		0		0		0		0	
VEN	Franklin	C P	1	2,669.88	0		0		0		1	6,640.92	1	3,975.00
VEN	Franklin	C F	0		0		0		0		0		4	4,751.58
VEN	Oil City	C P	0		0		0		0		0		5	7,855.90
VEN	Oil City	C F	0		0		0		0		0		2	4,767.24
WAR	Warren	C P	0		0		0		0		0		1	8,550.09
WAR	Warren	C F	0		0		0		0		0		1	4,684.00
WAR	Youngsville	C P	0		0		0		0		0		0	
WAS	Charleroi	C P	0		0		0		0		0		1	2,428.00
WAS	Donora	C P	0		0		0		0		0		0	
WAS	Monongahela	C P	0		0		0		0		0		1	8,242.00
WAS	Washington	C P	1	2,125.68	0		0		1	1,215.84	1	10,397.52	1	6,688.56
WAS	Washington	C F	0		0		0		0		0		1	8,809.56
WAY	Hawley	C P	0		0		0		0		0		0	
WAY	Honesdale	C P	0		0		0		0		0		0	
WES	Arnold	C P	0		0		0		0		0		0	
WES	Greensburg	C P	0		0		0		0		0		2	10,798.50
WES	Jeannette	C P	0		0		0		0		1	10,097.28	1	3,492.00
WES	Jeannette	C F	0		0		0		0		0		0	
WES	L Burrell	C P	0		0		0		0		0		1	9,812.00

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGE BENEFIT
880	9,420.09	529	7,072.57	757	5,703.09	593	4,426.99	624	4,043.15	427	3,629.66	204	3,060.49	6218	6,994.09
0		0		1	5,250.00	0		0		0		0		1	5,250.00
0		1	6,465.00	0		0		0		0		0		1	6,465.00
0		0		0		1	3,600.00	0		0		0		1	3,600.00
0		0		0		0		1	849.72	0		0		1	849.72
1	2,271.00	2	4,652.50	1	3,517.00	0		0		0		0		5	4,106.20
0		0		0		0		0		1	270.96	0		1	270.96
2	5,641.22	7	4,714.01	2	7,185.10	10	4,669.05	0		0		0		22	4,982.95
1	5,881.00	0		1	4,337.00	0		0		1	769.00	0		3	3,662.33
0		0		0		0		1	2,619.60	2	2,968.26	0		8	4,856.13
2	5,614.50	2	7,192.50	2	4,119.50	1	1,729.00	0		0		0		7	5,083.14
0		0		0		1	6,880.92	0		0		0		1	6,880.92
0		0		0		0		0		0		0		0	
1	6,166.00	0		0		0		0		0		0		1	6,166.00
0		0		0		0		0		1	2,812.00	0		1	2,812.00
0		0		1	6,066.00	0		0		0		0		1	6,066.00
0		0		1	7,394.04	0		0		0		0		1	7,394.04
0		1	10,629.00	0		0		0		0		0		1	10,629.00
3	5,421.08	1	4,006.80	1	2,680.56	1	2,402.16	1	3,094.44	0		0		10	4,173.30
0		3	1,252.80	3	2,969.92			2	1,921.08	1	990.00	1	990.00	14	2,678.33
4	6,730.71	2	3,471.54	0		1	1,794.72	0		0		0		12	6,245.01
3	8,164.48	3	5,651.68	5	4,978.30	1	2,748.48	2	3,555.48	2	2,517.78	0		18	5,042.75
0		2	10,837.32	1	7,154.40	2	5,694.84	0		0		0		6	8,128.14
0		0		0		0		0		0		0		1	4,684.00
0		0		0		1	3,062.00	0		0		0		1	3,062.00
1	7,871.00	2	6,428.50	2	4,927.50	0		0		0		0		6	5,501.83
0		2	6,699.84	2	4,544.70	1	730.92	0		0		1	1,975.56	6	4,199.26
1	9,945.00	0		3	5,630.00	2	6,817.00	0		0		0		7	6,958.57
6	4,357.20	9	3,677.71	3	2,738.12	4	3,086.82	3	2,797.56	2	1,578.90	1	2,731.32	32	3,578.55
3	4,721.32	5	4,474.97	3	2,779.00	1	480.00	3	2,178.32	0		2	765.00	18	3,457.24
0		0		1	0.00	1	0.00	0		0		0		2	0.00
0		0		1	7,163.00	1	3,321.00			0		0		2	5,242.00
1	8,938.80	3	7,975.28	0		3	4,089.12	0		0		1	3,559.68	8	6,086.46
1	9,102.00	7	5,853.43	0		3	2,610.07	2	2,112.90	0		0		15	5,581.93
2	12,034.62	2	11,837.34	4	6,553.08	1	4,287.48	0		0		0		11	8,348.45
1	9,915.24	0		1	12,270.48	0		0		0		0		2	11,092.86
1	6,678.00	0		0		0		0		0		0		2	8,245.00

CO. MUNICIPALITY	FUND TYPE	BENEF LT 30	AVERAGE BENEFIT	BENEF 30-34	AVERAGE BENEFIT	BENEF 35-39	AVERAGE BENEFIT	BENEF 40-44	AVERAGE BENEFIT	BENEF 45-49	AVERAGE BENEFIT	BENEF 50-54	AVERAGE BENEFIT
WES Latrobe	C P	0		0		0		0		0		0	
WES Ligonier	C P	0		0		0		0		0		0	
WES Manor	C P	0		0		0		0		1	6,108.84	0	
WES Monessen	C P	0		0		0		0		1	1,493.40	3	7,676.16
WES Monessen	C F	0		0		0		0		0		0	
WES New Kensington	C P	0		0		0		0		0		0	
WES New Kensington	C F	0		0		0		0		0		0	
WES Scottdale	C P	0		0		0		0		0		0	
WES Trafford	C P	0		0		0		0		0		0	
WES Youngwood	C P	0		0		0		0		0		0	
YOR Hanover	C P	0		0		0		0		0		0	
YOR Hanover	C F	0		0		0		0		0		0	
YOR N York Co Reg	C P Jt	0		0		0		2	8,880.18	0		0	
YOR Springettsbury	C P	0		0		0		0		0		0	
YOR York	C P	0		0		2	6,113.00	1	8,129.00	1	10,604.00	17	8,407.47
YOR York	C F	0		0		0		0		1	9,734.00	2	9,163.00

BENEF 55-59	AVERAGE BENEFIT	BENEF 60-64	AVERAGE BENEFIT	BENEF 65-69	AVERAGE BENEFIT	BENEF 70-74	AVERAGE BENEFIT	BENEF 75-79	AVERAGE BENEFIT	BENEF 80-84	AVERAGE BENEFIT	BENEF GT 84	AVERAGE BENEFIT	TOTAL BENEF	AVERAGI BENEFI
0		0		1	1,860.00	0		0		0		0		1	1,860.0(
0		0		1	3,364.00	0		0		0		0		1	3,364.0(
0		0		0		0		0		0		0		1	6,108.8(
1	8,620.68	2	4,477.32	4	9,411.69	9	4,780.01	0		0		0		20	6,138.2(
0		0		1	8,529.48	0		1	4,864.56	0		0		2	6,697.0(
2	3,988.68	3	6,036.44	5	5,451.12	1	8,613.96	4	3,235.83	2	4,109.76	0		17	4,889.3(
0		1	2,201.40	1	7,749.00	1	3,780.00	1	2,422.08	1	1,942.32	0		5	3,618.9(
0		0		0		1	4,735.20	0		0		0		1	4,735.2(
0		1	7,326.00	0		0		0		0		0		1	7,326.0(
0		0		0		1	3,039.24	0		0		0		1	3,039.24
0		2	7,562.00	1	5,120.00	0		0		0		0		3	6,748.0(
0		0		1	1,334.00	0		0		1	1,531.00	0		2	1,432.5(
0		0		0		0		0		0		0		2	8,880.18
0		1	10,505.00	0		0		0		0		0		1	10,505.0(
13	7,701.15	11	6,714.18	12	5,742.58	25	6,486.92	0		0		0		82	7,060.23
12	7,189.50	12	5,054.25	6	6,011.00	9	6,685.56	0		0		0		42	6,457.67

In addition to the mean benefit amount, median benefit amount, high average benefit amount and low benefit amount, the distribution of averages may provide some useful information. While dealing with averages obviously provides some distortion in a distribution when compared to one prepared using individual results for all persons involved, the distribution of averages is useful in evaluating the situation of very high and very low benefit amount. The use of averages in distributions will tend to have a levelling effect on numbers of individuals, and will tend to reduce the extremes. Consequently, any extremes remaining will be the result of the presence of single individuals for some categories in some municipal pension plans or a trend of very consistent practice at the extremes.

Table V sets forth the distribution of the number of municipal police and paid firefighters pension plans with one or more individuals in each particular age category and mean benefit amount category. Hence, for example, the table indicates in the right hand corner that there is one municipal police or paid firefighters pension plan which has one or more benefit recipients in the age range category in 1982 of less than 30 years of age and the mean benefit amount category of less than $1,000 per year.

TABLE V

DISTRIBUTION OF NUMBER OF MUNICIPAL PENSION PLANS
WITH BENEFIT RECIPIENT(S) IN VARIOUS MEAN BENEFIT CATEGORIES

AGE CATEGORY	Greater than $20,000 #	$15,000 $20,000 #	$12,500 $14,999 #	$10,000 $12,999 #	$9,000 $9,999 #	$8,000 $8,999 #	$7,000 $7,999 #	$6,000 $6,999 #	$5,000 $5,999 #	$4,000 $4,999 #	$3,000 $3,999 #	$2,000 $2,999 #	$1,000 $1,999 #	Less than $1,000 #
Less than 30										2		5	1	1
30-34						1	3		1	2	2		1	
35-39		1	1		2	4	2	3	1	2	1		1	
40-44		1	2	3	3	11	6	3	2	4	1	1	1	
45-49		1	1	11	11	5	5	8	9	3	3	2	1	1
50-54		1	2	14	15	20	11	18	10	6	6	2		2
55-59		2	2	21	17	24	28	29	14	15	8	5	5	1
60-64	1		2	19	12	23	28	32	24	26	19	5	6	3
65-69			1	4	4	14	24	27	30	29	40	20	11	4
70-74						2	10	10	17	39	35	35	21	4
75-79						2		3	6	10	29	27	13	4
80-84							1	1		9	20	16	12	10
Greater than 84									1	6	12	8	7	5

Table VI sets forth the distribution of the number of benefit recipients in each particular age category and mean benefit amount category. Thus, for example, the table indicates in the right hand corner that there are three benefit recipients in those municipal pension plans with benefit recipients in the age range category in 1982 of less than 30 years of age and in the mean benefit amount category of less than $1,000 per year.

TABLE VI

DISTRIBUTION OF NUMBER OF BENEFIT RECIPIENTS IN MUNICIPAL PENSION PLANS WITH BENEFIT RECIPIENT(S) IN VARIOUS MEAN BENEFIT CATEGORIES

AGE CATEGORY	Greater than $20,000 #	$15,000 $20,000 #	$12,500 $14,999 #	$10,000 $12,999 #	$9,000 $9,999 #	$8,000 $8,999 #	$7,000 $7,999 #	$6,000 $6,999 #	$5,000 $5,999 #	$4,000 $4,999 #	$3,000 $3,999 #	$2,000 $2,999 #	$1,000 $1,999 #	Less than $1,000 #
Less than 30										4		6	2	3
30-34						1	6		1	4	2		1	
35-39		1	1		2	9	11	6	2	2	1		1	
40-44		2	3	3	11	14	688	6	2	4	1	1	1	
45-49		1	1	114	654	24	24	21	45	3	3	2	1	1
50-54		1	2	206	1069	165	58	153	33	15	6	2		2
55-59		3	2	411	948	195	397	151	64	38	50	5	20	1
60-64	1		3	26	44	620	738	355	170	60	81	6	8	3
65-69			2	4	7	70	183	703	1107	149	107	66	12	4
70-74						2	66	49	598	915	168	167	43	4
75-79						3		13	68	988	101	60	24	4
80-84							1	1		33	685	52	20	14
Greater than 84									3	38	349	28	10	7

Actuarial Condition of the Various Municipal Police and Paid Firefighters Pension Plans

The relative actuarial condition of the various municipal police and paid firefighters pension plans will have a bearing on their ability to provide either ad hoc or automatic post retirement adjustments.

The actuarial condition of the various municipal police and paid firefighters pension plans with one or more benefit recipients in 1982 varies considerably. This variance is due in part to differences in benefit plans, differences in police or paid firefighters pension plan aid received from the Commonwealth, differences in municipal pension plan member contribution rates and differences in municipal pension plan funding policies adopted.

A general judgment on the actuarial condition of a municipal pension plan as favorable or unfavorable can be made from considering a number of items. These items are the extent of current unfunded accrued liabilities applicable to the municipal pension plan, the current minimum actuarial funding requirement of the municipal pension plan and the current total support of the municipal pension plan. An extensive procedure for determining relative financial distress among municipal pension plans has been developed by the Commission and can be found in the Commission's report Recommendation of Actuarial Funding Standards and a Recovery Program for Municipal Pension Systems issued in January, 1983.

Table VII provides an assessment of those municipal police and paid firefighters pension plans with indicators of relative actuarial health and those municipal police and paid firefighters pension plans with indicators of relative actuarial difficulty.

TABLE VII

RELATIVE ACTUARIAL CONDITION

MUNICIPAL PENSION PLANS WITH ACTUARIAL STRENGTH

Plans With No Unfunded Accrued Liability	210/386	54.50%
Plans With Minimum Actuarial Funding Requirement		
- Less than 10 Percent of Covered Payroll	76/386	19.69%
- Less than 15 Percent of Covered Payroll	142/386	36.79%
Plans With Total Support Greater Than Minimum Actuarial Funding Requirement	232/386	60.10%

MUNICIPAL PENSION PLANS LACKING ACTUARIAL STRENGTH

Plans With Unfunded Accrued Liability	176/386	45.60%
Plans With Unfunded Accrued Liability Greater Than Covered Payroll	109/386	28.24%

Plans With Minimum Actuarial Funding Requirement		
- Over 50 Percent of Covered Payroll	53/386	13.73%
- Over 40 Percent of Covered Payroll	72/386	18.65%
Plans With Total Support Less Than Minimum Actuarial Funding Requirement	148/386	38.34%

The indicators of relative actuarial condition summarized in Table VII is provided for each municipality and municipal police and paid firefighters pension plan in detail in Data Tabulation IV. The information is applicable for all 386 municipal police and paid firefighters pension plans which had benefit recipients in 1982. For more complete information on the actuarial condition of each municipal police or paid firefighters pension plan, please consult the Act 293 Report: A Summary and Analysis of 1982 Municipal Pension Plan Data Submitted Pursuant to Act 293 of 1972, as Amended issued by the Commission in March 1984. The column headings utilized in Data Tabulation IV are as follows:

"Co.," "Municipality" and "Fund Type" are summarized in connection with Data Tabulation I.

"Unfunded Accrued Liab. ($000)" refers to that portion of the accrued liability of the pension plan which exceeds the value of the assets of the pension plan, if any. An unfunded accrued liability represents pension costs which should have been funded in the past according to the actuarial cost method utilized, but were not, and consequently must be funded in the future. The reported number is rounded to the nearest full thousand dollars.

"Fund Ratio (%)" refers to the percentage result obtained by dividing the reported assets by the reported accrued liability. It expresses, in terms comparable with other pension plans, the relationship between the accumulated reserves of the pension plan and the accumulated pension liabilities of the pension plan.

"Act. Meth." refers to the actuarial cost method used to determine the accrued liability and normal cost requirement of the pension plan. The actuarial cost method is a mathematical model for predicting future liabilities on the basis of various identified probabilities and allocating the funding requirement for these future liabilities over time. Several different actuarial cost methods are utilized by municipal pension plans in the Commonwealth. The actuarial cost methods are identified by a character designation, which are as follows:

AAN = Attained Age Normal Actuarial Cost Method.
AGG = Aggregate Actuarial Cost Method.
EAN = Entry Age Normal Actuarial Cost Method.
ILP = Individual Level Premium Actuarial Cost Method.
UC = Unit Credit Actuarial Cost Method.
OTH = Other than the above indicated actuarial cost methods, including any hybrid of or variation on the above indicated actuarial cost methods.

"UAL As % Cov. Pay" refers to the percentage result obtained by dividing the reported unfunded accrued liability as a dollar amount by the reported covered payroll as a dollar amount. It indicates the magnitude of the unfunded accrued liability in relation to the current salaries payable to active members.

"Froz Def Financing ($000)(%)" refers to the funding requirement resulting from adding the normal cost requirement to the interest on the deficit requirement. The frozen deficit financing requirement is frequently considered in pension plan funding as the minimum amount of funding which should be provided to a pension plan. Total support at this level will avoid an increase in the unfunded accrued liability by virtue of lost investment income at the valuation interest rate. The amount of the frozen deficit financing requirement is first indicated as a dollar amount, with the reported number rounded to the nearest full thousand dollars. The amount of the frozen deficit financing requirement is indicated secondly as a percentage of covered payroll.

"Total Support ($000)(%)" refers to the total amount of support, other than investment income, received by the pension plan from member contributions, direct dedicated state support and municipal contributions during the twelve months preceding the reporting date. The amount of total contributions is first indicated as a dollar amount, with the reported number rounded to the nearest full thousand dollars. The amount of total contributions is indicated secondly as a percentage of reported covered payroll.

"Def From Froz Def. Fin. ($000)(%)" refers to the presence of a deficiency (positive number) or the presence of a surplus (negative number) when the total support is compared to the frozen deficit financing requirement. A deficiency from the frozen deficit financing requirement indicates that the total contributions from all sources exclusive of investment income during the preceding twelve month period was insufficient to pay the normal cost (regular annual pension cost) and the full interest on the unfunded accrued liability as calculated at the end of the twelve month period, thereby allowing the unfunded accrued liability to increase solely by virtue of inadequate support. The amount of any deficiency or surplus from the frozen deficit financing requirement is first indicated as a dollar amount, with the reported number rounded to the nearest full thousand dollars. The amount of any deficiency or surplus from the frozen deficit financing requirement is indicated secondly as a percentage of reported covered payroll.

"Benf. Pay ($000)" refers to the annual retirement benefits payable to benefit recipients of the pension plan for the twelve calendar months preceding the reporting date. The figure represents the current disbursements or "pay-as-you-go" requirement to which the total annual contributions can be compared. The reported number is rounded to the nearest full thousand dollars.

"No. of Bnft. Repts." refers to the number of persons receiving retirement benefits from the pension plan.

"OASDHI" indicates the presence (Y) or absence (N) of Social Security coverage as part of the total retirement coverage provided by the municipality in 1982

"Prior Post Ret. Adj." indicates affirmatively (Y) or negatively (N) whether prior post retirement adjustments have been granted by the municipality. Absence of a response indicates that the municipality failed to respond to a special questionnaire on this topic sent to all municipalities by the Commission in July, 1984.

"Auto. Post Ret. Adj." indicates affirmatively (Y) or negatively (N) whether on the basis of the 1982 Act 293 filings with the Commission an automatic post retirement adjustments is a part of the benefit plan of the municipal police or paid firefighters pension plan.

DATA TABULATION IV

RELATIVE ACTUARIAL CONDITION OF MUNICIPAL POLICE AND PAID FIREFIGHTERS PENSION PLANS

CO.	MUNICIPALITY	FUND TYPE	UNFUNDED ACCRUED LIAB. ($000)	FUND RATIO (%)	ACT. METH.	UAL AS % COV. PAY	FROZ DEF FINANCING ($000)	FROZ DEF FINANCING (%)	TOTAL SUPPORT ($000)	TOTAL SUPPORT (%)	DEF FROM FROZ DEF FIN. ($000)	DEF FROM FROZ DEF FIN. (%)	BENF. PAY ($000)	NO.OF BNFT. RCPTS.	OAS DHI	PRIOR POST RET. ADJ.	AUTO. POST RET. ADJ.
ADA	Gettysburg	C P	0	100.00	AGG	0.00	42	21.11	44	22.11	-2	-1.01	12	2	N	Y	N
ALL	Allegheny	C P	2,108	66.71	OTH	46.64	273	6.04	503	11.13	-230	-5.09	153	51	N		N
ALL	Aspinwall	C P	62	80.38	OTH	65.26	17	17.89	20	21.05	-3	-3.16	4	2	Y	N	N
ALL	Baldwin	C P	0	100.00	AGG	0.00	10	11.49	16	18.39	-6	-6.90	11	2	Y	N	N
ALL	Ben Avon	C P	97	64.60	OTH	118.29	15	18.29	15	18.29	0	0.00	4	1	N		N
ALL	Bethel Park	C P	612	73.37	OTH	73.82	158	19.06	193	23.28	-35	-4.22	7	1	N	N	N
ALL	Blawnox	C P	-20	112.14	EAN	-26.67	15	20.00	12	16.00	3	4.00	7	1	N	N	N
ALL	Braddock	C F	167	26.43	OTH	556.67	18	60.00	10	33.33	8	26.67	2	2	N	N	N
ALL	Braddock	C P	0	100.00	AGG	0.00	57	40.71	7	5.00	50	35.71	41	10	N	Y	N
ALL	Brentwood	C P	0	100.00	AGG	0.00	39	12.58	68	21.94	-29	-9.35	6	2	Y		N
ALL	Bridgeville	C P	134	77.85	OTH	68.02	42	21.32	38	19.29	4	2.03	3	1	N	N	N
ALL	Carnegie	C P	267	62.59	OTH	102.69	56	21.54	66	25.38	-10	-3.85	11	2	N	N	N
ALL	Carnegie	C F	0	100.00	AGG	0.00	1	1.67	22	36.67	-21	-35.00	10	5	Y	N	N
ALL	Castle Shannon	C P	21	97.03	EAN	10.50	34	17.00	58	29.00	-24	-12.00	4	1	N	Y	N
ALL	Cheswick	C P	49	77.21	OTH	79.03	13	20.97	17	27.42	-4	-6.45	14	2	N	N	N
ALL	Clairton	C P	1,675	32.57	OTH	479.94	223	63.90	76	21.78	147	42.12	75	16	N	Y	N
ALL	Clairton	C F	1,936	0.51	OTH	516.27	253	67.47	56	14.93	197	52.53	64	14	N	N	N
ALL	Collier	C P	0	100.00	OTH	0.00	31	12.45	36	14.46	-5	-2.01	10	2	N	N	N
ALL	Crafton	C P	0	100.00	AGG	0.00	25	13.59	39	21.20	-14	-7.61	10	2	Y	N	N
ALL	Dormont	C P	200	80.62	OTH	68.97	64	22.07	65	22.41	-1	-0.34	53	6	N	N	N
ALL	Duquesne	C P	2,366	12.53	OTH	518.86	250	54.82	79	17.32	171	37.50	78	18	N		N
ALL	Duquesne	C F	2,166	19.96	OTH	703.25	202	65.58	76	24.68	126	40.91	51	9	N	N	N
ALL	E Deer	C P	64	8.70	OTH	164.10	9	23.08	14	35.90	-5	-12.82	0	1	N	Y	N
ALL	E Pittsburgh	C P	318	59.07	EAN	327.84	47	48.45	17	17.53	30	30.93	21	4	N		N
ALL	Edgewood	C P	52	87.06	OTH	34.44	16	10.60	23	15.23	-7	-4.64	18	4	Y	N	N
ALL	Edgeworth	C P	-134	188.74	EAN	-118.58	3	2.65	12	10.62	-9	-7.96	6	2	Y		N
ALL	Elizabeth	C P	0	100.00	AGG	0.00	15	6.07	73	29.55	-58	-23.48	5	1	Y	N	N
ALL	Etna	C P	75	81.20	OTH	58.14	26	20.16	26	20.16	0	0.00	8	2	N		Y
ALL	Findlay	C P	0	100.00	AGG	0.00	2	3.08	20	30.77	-18	-27.69	4	1	Y	N	N
ALL	Fox Chapel	C P	209	75.89	OTH	75.45	53	19.13	56	20.22	-3	-1.08	2	1	Y	N	N
ALL	Glassport	C P	-47	108.82	EAN	-37.01	31	24.41	36	28.35	-5	-3.94	19	4	Y	N	N
ALL	Green Tree	C P	153	76.51	OTH	69.23	39	17.65	32	14.48	7	3.17	10	2	Y	N	N

CO.	MUNICIPALITY	FUND TYPE	UNFUNDED ACCRUED LIAB. ($000)	FUND RATIO (%)	ACT. METH.	UAL AS % COV. PAY	FROZ DEF FINANCING ($000)	FROZ DEF FINANCING (%)	TOTAL SUPPORT ($000)	TOTAL SUPPORT (%)	DEF FROM FROZ DEF FIN. ($000)	DEF FROM FROZ DEF FIN. (%)	BENF. PAY ($000)	NO.OF BNFT. RCPTS.	OAS DHI	PRIOR POST RET. ADJ.	AUTO. POST RET. ADJ.
ALL	Hampton	C P	339	73.58	OTH	78.29	86	19.86	90	20.79	-4	-0.92	20	3	N	Y	N
ALL	Harmar	C P	11	89.92	EAN	11.70	11	11.70	24	25.53	-13	-13.83	10	1	Y	N	N
ALL	Harrison	C P	57	88.76	OTH	18.45	53	17.15	75	24.27	-22	-7.12	2	5	N	Y	N
ALL	Homestead	C P	254	65.44	EAN	102.01	66	26.51	81	32.53	-15	-6.02	57	13	N	N	N
ALL	Homestead	C F	61	86.50	EAN	48.80	31	24.80	35	28.00	-4	-3.20	5	5	Y	N	N
ALL	Indiana	C P	177	69.11	OTH	112.74	33	21.02	39	24.84	-6	-3.82	6	1	Y		N
ALL	Jefferson	C P	0	100.00	OTH	0.00	41	15.24	49	18.22	-8	-2.97	21	2	Y		N
ALL	Leetsdale	C P	118	56.78	EAN	113.46	21	20.19	11	10.58	10	9.62	3	2	Y	N	N
ALL	McKees Rocks	C P	271	78.63	OTH	116.31	35	15.02	53	22.75	-18	-7.73	22	5	N	N	N
ALL	McKees Rocks	C F	-7	101.59	EAN	-4.90	16	11.19	39	27.27	-23	-16.08	22	4	Y	N	N
ALL	McKeesport	C P	5,147	11.46	OTH	494.90	567	54.52	211	20.29	356	34.23	311	58	N	N	N
ALL	McKeesport	C F	5,295	12.19	OTH	524.26	562	55.64	154	15.25	408	40.40	288	46	N	N	N
ALL	Millvale	C P	78	82.59	OTH	77.23	11	10.89	26	25.74	-15	-14.85	10	2	N	Y	N
ALL	Monroeville	C P	1,893	49.22	OTH	151.56	334	26.74	208	16.65	126	10.09	21	2	Y	N	N
ALL	Moon	C P	0	100.00	AGG	0.00	89	18.28	118	24.23	-29	-5.95	18	2	N	Y	N
ALL	Mt Lebanon	C P	1,453	64.82	OTH	121.39	256	21.39	287	23.98	-31	-2.59	70	9	Y	N	N
ALL	Mt Lebanon	C F	497	54.79	OTH	123.33	92	22.83	98	24.32	-6	-1.49	19	3	Y	N	N
ALL	Mt Oliver	C P	-23	109.24	EAN	-14.02	21	12.80	23	14.02	-2	-1.22	10	3	Y	N	N
ALL	Munhall	C P	413	76.77	OTH	87.13	93	19.62	116	24.47	-23	-4.85	10	3	N	N	N
ALL	N Braddock	C P	0	100.00	OTH	0.00	25	13.30	51	27.13	-26	-13.83	28	5	N	Y	N
ALL	N Versailles	C P	199	79.34	OTH	81.22	45	18.37	74	30.20	-29	-11.84	6	2	N	N	N
ALL	Neville	C P	-99	177.17	EAN	-87.61	14	12.39	10	8.85	4	3.54	10	3	Y	N	N
ALL	O'Hara	C P	0	100.00	AGG	0.00	28	11.43	48	19.59	-20	-8.16	15	2	Y	N	N
ALL	Penn Hills	C P	1,406	64.08	OTH	86.84	521	32.18	399	24.64	122	7.54	29	3	N	N	N
ALL	Pittsburgh	C P	147,716	0.09	EAN	507.74	16,557	56.91	6,471	22.24	10,086	34.67	6,151	1,066	N		N
ALL	Pittsburgh	C F	104,572	0.16	EAN	474.40	11,612	52.68	4,881	22.14	6,731	30.54	5,389	996	N		N
ALL	Pleasant Hills	C P	172	85.06	OTH	40.19	73	17.06	55	12.85	18	4.21	9	2	Y	N	N
ALL	Reserve	C P	-8	102.99	AGG	-11.59	1	1.45	21	30.43	-20	-28.99	3	1	Y	N	N
ALL	Robinson	C P	244	72.72	OTH	72.19	80	23.67	60	17.75	20	5.92	10	1	N		N
ALL	Ross	C P	534	82.90	OTH	61.88	159	18.42	202	23.41	-43	-4.98	16	4	N	Y	N
ALL	S Fayette	C P	71	83.25	EAN	33.33	73	34.27	45	21.13	28	13.15	7	1	N	N	N
ALL	Scott	C P	191	88.17	OTH	38.51	94	18.95	117	23.59	-23	-4.64	18	2	N	N	N

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ALL	Sewickley Hgts	C P	111	56.47	EAN	88.80	17	13.60	18	14.40	-1	-0.80	16	3	Y	N	N
ALL	Shaler	C P	579	77.10	OTH	84.03	154	22.35	185	26.85	-31	-4.50	27	4	N	N	N
ALL	Sharpsburg	C P	245	57.37	OTH	191.41	27	21.09	28	21.88	-1	-0.78	5	1	Y	N	N
ALL	Stowe	C P	-220	168.32	EAN	-157.14	16	11.43	47	33.57	-31	-22.14	9	3	Y	N	N
ALL	Swissvale	C P	339	65.96	OTH	97.41	71	20.40	72	20.69	-1	-0.29	2	1	N	N	N
ALL	Tarentum	C P	0	100.00	AGG	0.00	14	10.94	35	27.34	-21	-16.41	2	1	N	Y	N
ALL	Turtle Creek	C P	80	87.56	EAN	47.34	45	26.63	42	24.85	3	1.78	17	2	Y	Y	N
ALL	U St Clair	C P	72	92.33	OTH	12.06	56	9.38	104	17.42	-48	-8.04	14	2	Y	N	N
ALL	Verona	C P	0	100.00	AGG	0.00	5	5.21	18	18.75	-13	-13.54	3	1	Y	N	N
ALL	W Deer	C P	0	100.00	AGG	0.00	5	3.27	60	39.22	-55	-35.95	4	1	N	N	N
ALL	W Homestead	C P	-263	149.44	EAN	-129.56	43	21.18	43	21.18	0	0.00	27	4	N		N
ALL	W Mifflin	C P	5	99.72	OTH	0.68	78	10.64	138	18.83	-60	-8.19	17	4	Y	N	N
ALL	W View	C P	90	88.71	OTH	52.33	35	20.35	43	25.00	-8	-4.65	16	3	N	Y	N
ALL	Whitehall	C P	274	83.18	OTH	60.75	115	25.50	102	22.62	13	2.88	35	5	N	Y	N
ALL	Wilkinsburg	C P	854	72.15	OTH	101.30	174	20.64	155	18.39	19	2.25	62	12	Y		N
ALL	Wilkinsburg	C F	262	76.48	OTH	40.43	38	5.86	25	3.86	13	2.01	6	5	Y		N
ALL	Wilmerding	C P	21	94.20	EAN	123.53	2	11.76	15	88.24	-13	-76.47	23	5	N		N
ARM	Ford City	C P	136	72.30	OTH	121.43	39	34.82	24	21.43	15	13.39	24	3	Y	N	N
ARM	Kittanning	C P	235	65.39	OTH	127.72	40	21.74	47	25.54	-7	-3.80	22	4	N	N	N
ARM	Leechburg	C P	0	100.00	AGG	0.00	6	10.17	16	27.12	-10	-16.95	6	1	Y	N	N
ARM	Parks	C P	-134	329.31	UC	0.00	0	0.00	14	0.00	-14	0.00	6	1	Y		N
BEA	Aliquippa	C P	656	65.69	OTH	198.19	104	31.42	106	32.02	-2	-0.60	92	17	N		N
BEA	Aliquippa	C F	707	27.64	OTH	324.31	70	32.11	37	16.97	33	15.14	66	11	N		N
BEA	Ambridge	C P	266	62.55	EAN	92.04	77	26.64	59	20.42	18	6.23	40	8	N	Y	N
BEA	Ambridge	C F	104	50.48	EAN	104.00	19	19.00	26	26.00	-7	-7.00	12	3	Y	Y	N
BEA	Baden	C P	0	100.00	AGG	0.00	10	13.16	28	36.84	-18	-23.68	18	3	Y	Y	N
BEA	Beaver Falls	C P	1,390	30.64	OTH	366.75	260	68.60	91	24.01	169	44.59	112	15	N		N
BEA	Beaver Falls	C F	877	40.35	OTH	391.52	129	57.59	68	30.36	61	27.23	58	10	N		N
BEA	Economy	C P	-156	173.36	EAN	-136.84	10	8.77	44	38.60	-34	-29.82	19	4	Y	N	N
BEA	Freedom	B P		173.36		0.00	141	0.00	11	0.00	130	0.00	3	0	Y	N	N
BEA	Hopewell	C P	0	100.00	AGG	0.00	19	9.90	73	38.02	-54	-28.13	23	3	Y	N	N
BEA	Midland	C P	67	92.45	EAN	33.33	51	25.37	54	26.87	-3	-1.49	60	7	N		N

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BEA	Monaca	C P	-97	131.91	EAN	-111.49	16	18.39	38	43.68	-22	-25.29	21	4	N	Y	N
BEA	New Brighton	C P	0	100.00	AGG	0.00	11	9.48	39	33.62	-28	-24.14	4	1	N	N	N
BED	Everett	C P	75	17.78	OTH	153.06	9	18.37	11	22.45	-2	-4.08	0	2	N	Y	N
BER	Boyertown	C P	0	100.00	AGG	0.00	14	16.09	19	21.84	-5	-5.75	6	2	N	N	N
BER	Exeter	C P	0	100.00	AGG	0.00	35	14.29	70	28.57	-35	-14.29	1	1	N	Y	N
BER	Kutztown	B P				0.00	26	32.50	24	30.00	2	2.50	9		N	Y	N
BER	L Alsace	C P	0	100.00	AGG	0.00	10	10.53	23	24.21	-13	-13.68	9	1	N	Y	Y
BER	Reading	C P	14,613	13.30	EAN	422.10	1,774	51.24	1,140	32.93	634	18.31	699	118	N	N	N
BER	Reading	C F	5,661	24.67	EAN	283.19	834	41.72	611	30.57	223	11.16	208	30	N	N	N
BER	W Reading	C P	-44	111.56	OTH	-32.12	16	11.68	28	20.44	-12	-8.76	16	3	N	N	N
BER	Wyomissing	C P	0	100.00	AGG	0.00	18	7.83	44	19.13	-26	-11.30	18	4	N		N
BER	Wyomssng Hlls	C P	-66	238.30	EAN	-220.00	6	20.00	11	36.67	-5	-16.67	3	1	Y	N	N
BLA	Allegheny	C P	0	100.00	AGG	0.00	6	9.68	36	58.06	-30	-48.39	4	1	Y		N
BLA	Altoona	C P	6,235	31.21	EAN	420.72	688	46.42	571	38.53	117	7.89	330	54	N	N	N
BLA	Altoona	C F	8,965	12.24	EAN	520.62	878	50.99	340	19.74	538	31.24	458	79	N	N	N
BLA	Greenfield	C P	0	100.00	OTH	0.00	4	15.38	33	126.92	-29	-111.54	0	1	Y	Y	N
BRA	Sayre	C P	-200	156.86	EAN	-150.38	14	10.53	46	34.59	-32	-24.06	11	3	N	Y	N
BRA	Towanda	C P	84	76.54	OTH	84.85	13	13.13	20	20.20	-7	-7.07	9	3	N	Y	N
BRA	Troy	C P	0	100.00	AGG	0.00	1	3.57	9	32.14	-8	-28.57	7	2	N	Y	N
BUC	Bensalem	C P	0	100.00	OTH	0.00	417	20.77	308	15.34	109	5.43	0	2	Y	Y	N
BUC	Bristol	C P	0	100.00	AGG	0.00	75	26.22	67	23.43	8	2.80	51	4	N		Y
BUC	Doylestown	A P				0.00	0	0.00	50	15.02	-50	-15.02	8		Y		N
BUC	Falls	C P	0	100.00	AGG	0.00	229	23.80	207	21.52	22	2.29	109	12	Y	N	N
BUC	Hilltown	C P	0	100.00	OTH	0.00	26	15.57	50	29.94	-24	-14.37	0	1	Y	Y	N
BUC	Newtown	C P	-25	123.15	AGG	0.00	0	0.00	0	0.00	0	0.00	12	2	N		N
BUC	U Southampton	C P	0	100.00	OTH	0.00	112	20.40	101	18.40	11	2.00	0	1	Y	Y	Y
BUC	Warminster	C P	0	100.00	AGG	0.00	251	24.68	214	21.04	37	3.64	24	2	N		N
BUT	Butler	C P	2,194	18.68	OTH	410.86	345	64.61	120	22.47	225	42.13	127	37	N	N	N
BUT	Butler	C F	1,358	49.57	OTH	230.56	265	44.99	131	22.24	134	22.75	110	21	N	N	N
BUT	Butler	C P	101	92.47	OTH	27.67	59	16.16	101	27.67	-42	-11.51	21	4	N	N	N
BUT	Slippery Rock	C P	0	100.00	ILP	0.00	13	18.57	18	25.71	-5	-7.14	10	1	N	N	N
CAR	Jim Thorpe	C P	-261	422.22	EAN	-357.53	7	9.59	27	36.99	-20	-27.40	3	1	Y	Y	N

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CAR	Lansford	C P	-70	140.94	AGG	-109.38	6	9.38	25	39.06	-19	-29.69	5	2	N	Y	N
CAR	Lehighton	C P	0	100.00	AGG	0.00	10	9.80	36	35.29	-26	-25.49	15	4	Y	Y	N
CAR	Nesquehoning	C P	0	100.00	AGG	0.00	2	4.76	15	35.71	-13	-30.95	8	1	N		N
CAR	Palmerton	C P	-131	139.70	EAN	-121.30	19	17.59	26	24.07	-7	-6.48	10	2	N	Y	N
CEN	State College	C P	0	100.00	AGG	0.00	72	8.73	221	26.79	-149	-18.06	1	1	Y	N	N
CHE	Coatesville	C P	1,011	42.55	EAN	211.06	142	29.65	112	23.38	30	6.26	105	16	N	Y	N
CHE	Downingtown	C P	38	93.29	EAN	16.45	31	13.42	42	18.18	-11	-4.76	9	2	Y	N	N
CHE	Easttown	C P	0	100.00	AGG	0.00	65	19.94	70	21.47	-5	-1.53	11	2	Y	Y	N
CHE	Oxford	C P	0	100.00	AGG	0.00	14	10.69	20	15.27	-6	-4.58	7	1	Y	N	N
CHE	Phoenixville	C P	0	100.00	AGG	0.00	58	11.81	101	20.57	-43	-8.76	20	5	N	Y	N
CHE	Phoenixville	C F	-85	181.73	AGG	-73.91	0	0.00	15	13.04	-15	-13.04	3	2	Y		N
CHE	Thornbury	A P				0.00	0	0.00	6	18.18	-6	-18.18	7		N	N	N
CHE	W Chester	C P	21	98.63	OTH	2.50	96	11.44	122	14.54	-26	-3.10	16	3	N	Y	N
CHE	W Goshen	C P	0	100.00	AGG	0.00	27	7.18	95	25.27	-68	-18.09	8	1	N	N	N
CHE	Willistown	C P	0	100.00	AGG	0.00	49	18.28	49	18.28	0	0.00	10	1	N	N	N
CLA	Clarion	C P	0	100.00	AGG	0.00	34	22.82	29	19.46	5	3.36	4	2	Y	Y	N
CLA	Rimersburg	A P				0.00	7	41.18	5	29.41	2	11.76	5		N		N
CLE	DuBois	C P	251	70.75	OTH	138.67	50	27.62	55	30.39	-5	-2.76	36	11	Y	Y	Y
CLE	Osceola Mills	A P				0.00	3	25.00	7	58.33	-4	-33.33	8		Y	Y	N
CLI	Lock Haven	C P	313	73.06	EAN	136.09	66	28.70	58	25.22	8	3.48	27	6	N	Y	N
CMB	Johnstown	C F	6,044	27.67	OTH	558.08	581	53.65	321	29.64	260	24.01	404	69	N	N	N
CMB	Johnstown	C P	5,835	28.93	OTH	481.04	684	56.39	372	30.67	312	25.72	295	60	N	N	N
CMB	Nanty Glo	C P	0	100.00	AGG	0.00	3	6.38	20	42.55	-17	-36.17	4	1	N	Y	N
CMB	Southmont	C P	-50	134.01	ILP	-172.41	2	6.90	14	48.28	-12	-41.38	8	1	Y	N	N
COL	Berwick	C P	0	100.00	AGG	0.00	11	5.24	65	30.95	-54	-25.71	17	4	N	Y	N
CRA	Meadville	C P	792	70.12	OTH	182.49	155	35.71	144	33.18	11	2.53	67	15	N	N	N
CRA	Meadville	C F	1,437	33.07	OTH	456.19	184	58.41	95	30.16	89	28.25	64	11	N	N	N
CRA	Titusville	C P	529	50.09	OTH	230.00	101	43.91	55	23.91	46	20.00	40	8	N	N	N
CRA	Titusville	C F	645	31.78	OTH	507.87	120	94.49	38	29.92	82	64.57	27	10	N	N	N
CUM	Camp Hill	C P	0	100.00	OTH	0.00	48	18.32	53	20.23	-5	-1.91	0	1	Y	Y	N
CUM	Carlisle	C P	0	100.00	AGG	0.00	33	7.13	104	22.46	-71	-15.33	13	4	N	Y	N
CUM	Carlisle	C F	0	100.00	AGG	0.00	10	20.41	31	63.27	-21	-42.86	10	3	Y	Y	N

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CUM	E Pennsboro	C P	0	100.00	OTH	0.00	51	18.28	79	28.32	-28	-10.04	0	1	N	Y	Y
CUM	Mechanicsburg	C P	0	100.00	AGG	0.00	13	6.34	50	24.39	-37	-18.05	12	4	N	Y	N
CUM	Mt Holly Spgs	C P	-5	106.49	AGG	-17.86	0	0.00	9	32.14	-9	-32.14	4	1	Y	N	N
CUM	Shiremanstown	C P	0	100.00	OTH	0.00	4	11.43	9	25.71	-5	-14.29	0	1	Y	Y	Y
DAU	Harrisburg	C P 1	12,296	2.61	EAN	577.01	1,210	56.78	370	17.36	840	39.42	639	127	N	Y	N
DAU	Harrisburg	C F 1	8,821	6.54	EAN	597.22	840	56.87	207	14.01	633	42.86	433	74	N	Y	N
DAU	Paxtang	C P	29	23.68	OTH	56.86	10	19.61	9	17.65	1	1.96	0	1	Y	Y	Y
DAU	Penbrook	C P	0	100.00	OTH	0.00	15	23.08	10	15.38	5	7.69	0	1	Y	Y	Y
DAU	Steelton	C P	0	100.00	AGG	0.00	1	0.66	29	19.08	-28	-18.42	8	3	Y	Y	N
DAU	Susquehanna	C P	0	100.00	OTH	0.00	68	14.78	102	22.17	-34	-7.39	0	2	Y	Y	N
DAU	Williamstown	A P				0.00	2	14.29	7	50.00	-5	-35.71	3		Y	Y	N
DEL	Aldan	C P	77	82.66	EAN	53.47	35	24.31	29	20.14	6	4.17	19	2	N	N	Y
DEL	Aston	C P	0	100.00	OTH	0.00	69	16.51	78	18.66	-9	-2.15	16	2	Y	N	N
DEL	Chester	C P	9,314	15.43	EAN	373.46	1,137	45.59	376	15.08	761	30.51	375	58	N	Y	N
DEL	Chester	C F	1,036	54.45	EAN	105.71	252	25.71	151	15.41	101	10.31	22	7	Y	N	N
DEL	Clifton Heights	C P	110	88.24	EAN	37.29	51	17.29	69	23.39	-18	-6.10	48	4	N	N	N
DEL	Collingdale	C P	-2	100.38	EAN	-1.12	25	14.04	49	27.53	-24	-13.48	20	3	Y	Y	Y
DEL	Darby	C P	0	100.00	AGG	0.00	115	37.10	61	19.68	54	17.42	39	4	Y	N	Y
DEL	Folcroft	C P	0	100.00	AGG	0.00	42	14.95	48	17.08	-6	-2.14	9	1	Y	N	N
DEL	Haverford	C P	0	100.00	AGG	0.00	295	19.80	332	22.28	-37	-2.48	98	11	N	N	Y
DEL	L Chichester	C P	0	100.00	OTH	0.00	8	21.05	23	60.53	-15	-39.47	13	2	Y	Y	N
DEL	Lansdowne	C P	0	100.00	AGG	0.00	63	15.67	74	18.41	-11	-2.74	12	1	N	Y	N
DEL	Marcus Hook	C P	0	100.00	OTH	0.00	34	25.37	20	14.93	14	10.45	0	3	Y	Y	Y
DEL	Marple	C P	0	100.00	AGG	0.00	175	18.76	174	18.65	1	0.11	48	5	N	N	N
DEL	Media	C P	293	64.18	EAN	120.58	46	18.93	42	17.28	4	1.65	20	2	Y		Y
DEL	Millbourne	C P	0	100.00	OTH	0.00	5	9.43	21	39.62	-16	-30.19	13	2	Y	Y	N
DEL	Nether Prvidnce	C P	0	100.00	AGG	0.00	81	24.77	72	22.02	9	2.75	13	2	Y	N	N
DEL	Norwood	C P	321	54.26	EAN	191.07	53	31.55	36	21.43	17	10.12	36	3	Y		N
DEL	Prospect Park	C P	0	100.00	AGG	0.00	25	14.88	30	17.86	-5	-2.98	13	3	Y		Y
DEL	Radnor	C P	486	83.19	OTH	46.02	186	17.61	173	16.38	13	1.23	56	6	Y		N
DEL	Ridley	C P	0	100.00	AGG	0.00	210	20.15	187	17.95	23	2.21	55	5	Y	Y	Y
DEL	Ridley Park	C P	0	100.00	AGG	0.00	67	38.73	43	24.86	24	13.87	11	1	N	N	N

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DEL	Sharon Hill	C P	0	100.00	AGG	0.00	37	21.76	38	22.35	-1	-0.59	7	2	Y		N
DEL	Swarthmore	C P	0	100.00	AGG	0.00	8	3.72	36	16.74	-28	-13.02	4	1	Y	N	Y
DEL	Tinicum	C P	0	100.00	AGG	0.00	53	17.55	45	14.90	8	2.65	7	3	Y	N	N
DEL	Trainer	C P	30	53.13	OTH	31.91	17	18.09	15	15.96	2	2.13	0	1	Y	Y	N
DEL	U Chichester	C P	0	100.00	AGG	0.00	98	26.70	82	22.34	16	4.36	2	1	N	N	Y
DEL	U Providence	C P	0	100.00	AGG	0.00	42	15.73	44	16.48	-2	-0.75	26	2	Y	Y	N
DEL	Upper Darby	C P	0	100.00	AGG	0.00	633	21.81	706	24.33	-73	-2.52	387	63	N	Y	N
DEL	Yeadon	C P	1,256	26.25	EAN	331.40	144	37.99	68	17.94	76	20.05	74	5	Y	N	N
ELK	St Marys	C P	0	100.00	AGG	0.00	11	8.94	35	28.46	-24	-19.51	3	1	N	Y	N
ERI	Corry	C P	214	71.75	OTH	107.54	65	32.66	62	31.16	3	1.51	23	7	N	N	N
ERI	Corry	C F	178	57.96	OTH	219.75	24	29.63	28	34.57	-4	-4.94	11	4	N	N	N
ERI	Erie	C P	37,195	6.10	EAN	979.33	3,340	87.94	1,146	30.17	2,194	57.77	1,319	152	N	Y	Y
ERI	Erie	C F	20,564	4.78	EAN	543.59	1,954	51.65	924	24.43	1,030	27.23	776	137	N	Y	N
ERI	Girard	C P	0	100.00	AGG	0.00	18	22.50	19	23.75	-1	-1.25	8	1	N	Y	Y
ERI	Lake City	C P	0	100.00	AGG	0.00	5	11.36	12	27.27	-7	-15.91	6	1	Y	N	N
ERI	Lawrence Park	C P	48	91.28	OTH	41.38	6	5.17	26	22.41	-20	-17.24	9	1	N	N	N
ERI	Millcreek	C P	922	72.61	EAN	83.51	257	23.28	245	22.19	12	1.09	28	3	N		Y
ERI	North East	C P	83	81.80	OTH	79.05	34	32.38	35	33.33	-1	-0.95	3	1	N	Y	Y
ERI	Union City	C P	-116	195.08	EAN	-282.93	0	0.00	17	41.46	-17	-41.46	2	1	Y	Y	N
FAY	Connellsville	C P	663	49.12	OTH	227.05	118	40.41	65	22.26	53	18.15	61	11	N		N
FAY	Connellsville	C F	670	23.60	OTH	368.13	93	51.10	22	12.09	71	39.01	39	6	N		N
FAY	Masontown	C P	-27	113.07	EAN	-21.43	30	23.81	23	18.25	7	5.56	3	1	Y	N	N
FAY	Smithfield	A P				0.00	1	3.70	5	18.52	-4	-14.81	9		Y		N
FAY	Uniontown	C P	0	100.00	AGG	0.00	73	17.02	134	31.24	-61	-14.22	66	12	N	N	N
FAY	Uniontown	C F	0	100.00	AGG	0.00	75	29.18	58	22.57	17	6.61	34	6	N	N	N
FRA	Chambersburg	C P	82	91.95	OTH	16.37	39	7.78	87	17.37	-48	-9.58	26	8	Y	N	N
FUL	McConnellsburg	A P				0.00	1	3.33	5	16.67	-4	-13.33	36		Y	N	N
HUN	Huntingdon	C P	-11	103.56	EAN	-7.14	45	29.22	32	20.78	13	8.44	10	3	Y	N	N
HUN	Mt Union	C P	0	100.00	OTH	0.00	14	17.50	20	25.00	-6	-7.50	0	1	N	Y	N
IND	Indiana	C P	0	100.00	AGG	0.00	66	14.01	85	18.05	-19	-4.03	21	4	Y	N	N
JEF	Brockway	C P	20	73.68	OTH	37.04	9	16.67	14	25.93	-5	-9.26	0	1	N	Y	Y
JEF	Punxsutawney	C P	0	100.00	AGG	0.00	18	10.00	44	24.44	-26	-14.44	19	2	N	Y	N

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LAC	Carbondale	C P	1,841	11.11	EAN	803.93	179	78.17	8	3.49	171	74.67	127	15	N	Y	N
LAC	Carbondale	C F	296	28.16	EAN	279.25	40	37.74	3	2.83	37	34.91	17	4	N	N	N
LAC	Clarks Summit	B P				0.00	25	23.81	39	37.14	-14	-13.33	2		N	N	N
LAC	Dickson City	C P	-226	198.69	EAN	-156.94	20	13.89	39	27.08	-19	-13.19	7	2	N	N	N
LAC	Dunmore	C P	0	100.00	AGG	0.00	49	12.79	79	20.63	-30	-7.83	15	4	N	N	N
LAC	Dunmore	C F	0	100.00	AGG	0.00	6	1.59	13	3.44	-7	-1.85	5	3	Y	N	N
LAC	Old Forge	C P	-159	132.92	AGG	-151.43	7	6.67	43	40.95	-36	-34.29	13	4	N	Y	N
LAC	Scranton	C P	25,748	10.03	EAN	961.82	2,368	88.46	577	21.55	1,791	66.90	805	131	N		Y
LAC	Scranton	C F	36,840	0.08	EAN	1,001.90	3,137	85.31	391	10.63	2,746	74.68	973	180	N		Y
LAC	Taylor	C P	0	100.00	AGG	0.00	11	11.34	35	36.08	-24	-24.74	16	3	N	Y	N
LAN	Akron	C P	-74	196.10	EAN	-255.17	3	10.34	16	55.17	-13	-44.83	4	1	Y		N
LAN	Ephrata	C P	0	100.00	AGG	0.00	23	8.85	50	19.23	-27	-10.38	6	1	Y		N
LAN	Lancaster	C P	7,433	33.83	EAN	328.89	815	36.06	562	24.87	253	11.19	299	60	N	N	N
LAN	Lancaster	C F	8,835	25.05	EAN	418.32	816	38.64	541	25.62	275	13.02	358	62	N	N	N
LAN	Manheim	C P	0	100.00	AGG	0.00	5	4.85	28	27.18	-23	-22.33	4	1	N	N	N
LAN	Quarryville	C P	0	100.00	AGG	0.00	4	13.79	7	24.14	-3	-10.34	7	1	Y	N	N
LAW	Ellwood City	C P	52	95.11	OTH	17.16	54	17.82	60	19.80	-6	-1.98	30	6	Y		N
LAW	Ellwood City	C F	118	52.80	OTH	114.56	19	18.45	15	14.56	4	3.88	7	2	Y		N
LAW	New Castle	C P	5,752	14.48	OTH	633.48	484	53.30	233	25.66	251	27.64	230	38	N		N
LAW	New Castle	C F	6,286	4.71	OTH	778.93	673	83.40	239	29.62	434	53.78	241	39	N		N
LEB	Annville	C P	0	100.00	ILP	0.00	3	5.08	21	35.59	-18	-30.51	11	2	Y	Y	N
LEB	Lebanon	C P	4,679	9.29	EAN	588.55	450	56.60	223	28.05	227	28.55	230	39	N	N	N
LEB	Lebanon	C F	1,375	29.74	EAN	339.51	177	43.70	90	22.22	87	21.48	43	10	N	N	N
LEB	Myerstown	C P	0	100.00	AGG	0.00	5	7.58	20	30.30	-15	-22.73	13	2	N	N	N
LEB	Palmyra	C P	0	100.00	AGG	0.00	7	5.04	32	23.02	-25	-17.99	2	1	Y	N	N
LEH	Allentown	C P 1	6,925	51.04	EAN	278.11	901	36.18	737	29.60	164	6.59	630	86	N	Y	N
LEH	Allentown	C F 1	8,583	32.24	EAN	311.66	1,076	39.07	817	29.67	259	9.40	541	83	N	Y	N
LEH	Fountain Hill	C P	241	57.87	OTH	189.76	28	22.05	32	25.20	-4	-3.15	18	3	N	N	N
LEH	Whitehall	C P	0	100.00	AGG	0.00	86	14.53	127	21.45	-41	-6.93	29	5	N		N
LUZ	Duryea	B P				0.00	7	13.46	28	53.85	-21	-40.38	3		N		N
LUZ	Edwardsville	C P	-97	130.50	EAN	-107.78	14	15.56	34	37.78	-20	-22.22	10	3	N		Y
LUZ	Exeter	C P	-166	337.14	AGG	-2,075.00	0	0.00	25	312.50	-25	-312.50	2	2	N		N

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LUZ	Freeland	C	P	0	100.00	AGG	0.00	18	29.03	23	37.10	-5	-8.06	1	1	N	Y	Y
LUZ	Hanover	C	P	0	100.00	AGG	0.00	51	19.03	82	30.60	-31	-11.57	28	6	N	Y	N
LUZ	Hazleton	C	P	3,306	24.19	EAN	696.00	321	67.58	157	33.05	164	34.53	251	35	N		N
LUZ	Hazleton	C	F	3,372	2.43	EAN	562.00	327	54.50	80	13.33	247	41.17	118	21	Y		N
LUZ	Kingston	C	P	553	62.20	OTH	147.47	74	19.73	94	25.07	-20	-5.33	29	7	N	N	N
LUZ	Kingston	C	F	0	100.00	OTH	0.00	13	5.51	20	8.47	-7	-2.97	0	4	Y	Y	N
LUZ	Larksville	C	F	13	23.53	OTH	33.33	7	17.95	5	12.82	2	5.13	0	1	Y	Y	N
LUZ	Nanticoke	C	P	0	100.00	AGG	0.00	70	33.18	66	31.28	4	1.90	25	8	N	Y	N
LUZ	Newport	C	P	-134	141.61	AGG	-352.63	0	0.00	23	60.53	-23	-60.53	16	2	N		Y
LUZ	Pittston	C	P	0	100.00	OTH	0.00	12	9.52	51	40.48	-39	-30.95	37	12	N		N
LUZ	Pittston	C	F	0	100.00	OTH	0.00	73	68.87	23	21.70	50	47.17	19	4	Y		N
LUZ	Plymouth	C	P	0	100.00	AGG	0.00	4	7.14	38	67.86	-34	-60.71	20	7	Y		N
LUZ	W Pittston	C	P	-131	146.29	AGG	-177.03	0	0.00	32	43.24	-32	-43.24	3	1	N	Y	N
LUZ	Wilkes Barre	C	P 1	8,156	14.35	EAN	511.35	970	60.82	514	32.23	456	28.59	439	86	N	Y	N
LUZ	Wilkes Barre	C	F 1	10,138	5.39	EAN	576.02	1,168	66.36	444	25.23	724	41.14	484	92	N	N	N
LUZ	Wilkes Barre	C	P	0	100.00	AGG	0.00	14	7.91	27	15.25	-13	-7.34	2	1	N	N	N
LYC	Jersey Shore	C	P	0	100.00	AGG	0.00	14	15.73	21	23.60	-7	-7.87	10	1	Y	Y	N
LYC	Montoursville	C	P	0	100.00	AGG	0.00	1	1.52	24	36.36	-23	-34.85	10	2	N	N	N
LYC	Williamsport	C	P	2,001	50.31	OTH	214.93	387	41.57	273	29.32	114	12.24	173	40	N	N	N
LYC	Williamsport	C	F 1	4,002	11.89	OTH	678.31	539	91.36	349	59.15	190	32.20	310	60	N	N	N
McK	Bradford	C	P	0	100.00	AGG	0.00	146	43.20	105	31.07	41	12.13	77	17	N	Y	N
Mck	Bradford	C	F	0	100.00	AGG	0.00	149	42.94	104	29.97	45	12.97	75	17	N	Y	N
McK	Kane	C	P	-173	166.54	EAN	-182.11	12	12.63	23	24.21	-11	-11.58	4	1	Y		Y
MER	Farrell	C	P	842	54.11	OTH	234.54	129	35.93	79	22.01	50	13.93	73	10	N	Y	N
MER	Farrell	C	F	615	45.81	OTH	265.09	110	47.41	48	20.69	62	26.72	32	4	N	Y	N
MER	Greenville	C	P	0	100.00	OTH	0.00	47	18.58	67	26.48	-20	-7.91	0	2	N	Y	Y
MER	Hermitage	C	P	0	100.00	OTH	0.00	92	15.86	105	18.10	-13	-2.24	0	2	Y	Y	N
MER	Mercer	C	P	0	100.00	OTH	0.00	12	18.18	16	24.24	-4	-6.06	0	1	Y	Y	Y
MER	Sharon	C	P	676	80.60	AAN	114.00	167	28.16	186	31.37	-19	-3.20	179	24	N	Y	N
MER	Sharon	C	F	1,104	62.46	AAN	211.90	186	35.70	158	30.33	28	5.37	152	20	N	Y	N
MER	Sharpsville	C	P	0	100.00	AGG	0.00	21	15.91	28	21.21	-7	-5.30	8	1	Y	N	N
MIF	Burnham	C	P	0	100.00	AGG	0.00	5	11.90	13	30.95	-8	-19.05	4	2	Y	N	N

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MIF	Lewistown	C P	0	100.00	AGG	0.00	32	14.81	57	26.39	-25	-11.57	15	3	N	Y	N
MNR	E Stroudsburg	C P	0	100.00	OTH	0.00	21	11.17	45	23.94	-24	-12.77	2	1	Y	N	N
MTG	Abington	C P	0	100.00	OTH	0.00	54	2.75	364	18.53	-310	-15.78	153	16	N	Y	Y
MTG	Ambler	C P	0	100.00	AGG	0.00	49	18.28	40	14.93	9	3.36	19	3	N	N	N
MTG	Cheltenham	C P	0	100.00	AGG	0.00	164	9.10	224	12.42	-60	-3.33	74	9	Y	N	N
MTG	Conshohocken	C P	0	100.00	AGG	0.00	28	10.49	63	23.60	-35	-13.11	17	4	Y	Y	N
MTG	Douglass	C P	0	100.00	OTH	0.00	14	16.87	30	36.14	-16	-19.28	0	1	Y	Y	Y
MTG	E Norriton	C P	0	100.00	AGG	0.00	23	5.88	57	14.58	-34	-8.70	16	2	Y	Y	N
MTG	Hatboro	C P 2	-26	200.00	UC	0.00	0	0.00	0	0.00	0	0.00	4	1	N		N
MTG	Hatboro	C P 1	0	100.00	OTH	0.00	83	25.38	90	27.52	-7	-2.14	0	1	N	Y	Y
MTG	Horsham	C P	146	84.06	OTH	22.50	86	13.25	89	13.71	-3	-0.46	16	3	Y		N
MTG	L Gwynedd	C P	0	100.00	AGG	0.00	49	16.17	45	14.85	4	1.32	18	2	N	Y	N
MTG	L Merion	C P	1,839	79.33	EAN	56.02	547	16.66	639	19.46	-92	-2.80	249	49	Y	N	N
MTG	L Merion	C F	-665	176.00	AGG	-257.75	0	0.00	133	51.55	-133	-51.55	35	8	Y	N	N
MTG	L Moreland	C P	0	100.00	AGG	0.00	81	17.38	82	17.60	-1	-0.21	25	4	N	Y	Y
MTG	L Providence	C P	0	100.00	AGG	0.00	60	12.24	85	17.35	-25	-5.10	13	1	Y	N	N
MTG	Lansdale	C P	26	98.15	OTH	4.98	93	17.82	100	19.16	-7	-1.34	30	3	N	N	N
MTG	Narberth	C P	16	94.70	EAN	12.40	14	10.85	24	18.60	-10	-7.75	14	3	Y		N
MTG	Norristown	C P	0	100.00	AAN	0.00	208	13.61	227	14.86	-19	-1.24	208	36	N	Y	N
MTG	Norristown	C F	-262	162.83	AGG	-101.55	0	0.00	72	27.91	-72	-27.91	7	1	Y	N	N
MTG	Plymouth	C P	0	100.00	AGG	0.00	97	17.48	89	16.04	8	1.44	29	4	Y	N	N
MTG	Pottstown	C F	0	100.00	AGG	0.00	27	10.38	26	10.00	1	0.38	8	4	Y	Y	N
MTG	Pottstown	C P	144	90.36	OTH	15.84	142	15.62	163	17.93	-21	-2.31	0	9	N	Y	N
MTG	Rockledge	C P	0	100.00	AGG	0.00	8	10.39	12	15.58	-4	-5.19	5	1	Y	Y	Y
MTG	Springfield	C P	399	81.01	OTH	71.25	97	17.32	108	19.29	-11	-1.96	61	9	N		N
MTG	U Merion	C P	446	84.81	OTH	42.27	295	27.96	284	26.92	11	1.04	31	4	N	Y	Y
MTG	U Moreland	C P	0	100.00	AGG	0.00	88	11.08	130	16.37	-42	-5.29	31	3	Y	Y	N
MTG	Upper Dublin	C P	0	100.00	AGG	0.00	176	21.05	131	15.67	45	5.38	40	5	N	Y	Y
MTG	W Conshohocken	C P	47	39.74	OTH	72.31	13	20.00	11	16.92	2	3.08	0	1	N	Y	N
MTG	Whitemarsh	C P	0	100.00	AGG	0.00	48	8.92	96	17.84	-48	-8.92	36	6	N	Y	N
MTG	Whitpain	C P	0	100.00	AGG	0.00	69	16.71	68	16.46	1	0.24	10	1	N	N	N
MTR	Danville	C P	0	100.00	AGG	0.00	18	13.95	31	24.03	-13	-10.08	10	2	N	N	N

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NHP	Bangor	C P	-102	136.04	AGG	-124.39	0	0.00	25	30.49	-25	-30.49	4	2	N	N	N
NHP	Bethlehem	C P	7,434	39.65	EAN	291.64	937	36.76	610	23.93	327	12.83	401	56	N	Y	N
NHP	Bethlehem	C F	9,850	17.00	EAN	461.36	1,030	48.24	384	17.99	646	30.26	428	54	N	Y	N
NHP	Easton	C P 1	3,761	16.22	EAN	466.05	426	52.79	237	29.37	189	23.42	226	47	N	Y	N
NHP	Easton	C F 1	4,328	3.93	EAN	574.01	448	59.42	151	20.03	297	39.39	197	44	N	Y	N
NHP	Hellertown	C P	0	100.00	AGG	0.00	3	1.84	37	22.70	-34	-20.86	30	5	N	N	N
NHP	Nazareth	C P	0	100.00	AGG	0.00	0	0.00	45	32.85	-45	-32.85	11	3	Y	Y	N
NHP	Wilson	C F	35	53.95	OTH	28.93	14	11.57	14	11.57	0	0.00	0	1	Y	Y	N
NMB	Mt Carmel	C P	0	100.00	OTH	0.00	38	30.16	49	38.89	-11	-8.73	3	1	Y	Y	Y
NMB	Northumberland	C P	0	100.00	OTH	0.00	13	17.33	21	28.00	-8	-10.67	0	1	N	Y	N
NMB	Shamokin	C P	809	36.55	EAN	439.67	111	60.33	68	36.96	43	23.37	67	10	N	Y	Y
NMB	Sunbury	C P	919	49.67	EAN	346.79	180	67.92	67	25.28	113	42.64	43	5	N	Y	Y
PHI	Philadelphia	C F	212,640	32.06	UC	354.22	30,112	50.16	22,615	37.67	7,497	12.49	20,278	2,809	N	Y N	
PHI	Philadelphia	C P	516,759	32.06	UC	306.83	77,029	45.74	57,501	34.14	19,528	11.59	43,489	6,218	N	Y	N
PIK	Matamoras	C P	-18	117.82	AGG	-120.00	0	0.00	9	60.00	-9	-60.00	5	1	N	N	N
SCH	Ashland	C P	-26	106.52	AGG	-30.59	0	0.00	23	27.06	-23	-27.06	6	1	Y	N	N
SCH	Girardville	C P	-58	441.18	AGG	-580.00	0	0.00	10	100.00	-10	-100.00	4	1	Y	Y	N
SCH	Mahanoy City	A P				0.00	3	3.57	34	40.48	-31	-36.90	1		N	Y	N
SCH	Minersville	C P	0	100.00	AGG	0.00	15	19.74	29	38.16	-14	-18.42	21	5	N		N
SCH	Pine Grove	C P	0	100.00	OTH	0.00	7	18.42	13	34.21	-6	-15.79	0	1	Y	Y	Y
SCH	Pottsville	C P	0	100.00	OTH	0.00	131	24.95	159	30.29	-28	-5.33	110	22	Y		N
SCH	Schuylkill Hvn	C P	0	100.00	AGG	0.00	18	13.74	33	25.19	-15	-11.45	11	3	N	Y	N
SCH	Shenandoah	C P	0	100.00	AGG	0.00	31	25.62	34	28.10	-3	-2.48	39	8	Y	Y	N
SCH	Tamaqua	C P	0	100.00	ILP	0.00	40	25.32	51	32.28	-11	-6.96	36	7	N		N
SNY	Selinsgrove	C P	0	100.00	OTH	0.00	15	18.29	29	35.37	-14	-17.07	0	1	N	Y	Y
SOM	Central City	B P				0.00	5	19.23	8	30.77	-3	-11.54	3		Y	N	N
SOM	Somerset	C P	82	86.38	OTH	44.32	39	21.08	48	25.95	-9	-4.86	6	1	N	N	N
SUS	Montrose	C P	0	100.00	AGG	0.00	4	8.70	11	23.91	-7	-15.22	3	1	N	Y	N
SUS	Susquehanna Dep	C P	0	100.00	AGG	0.00	3	11.11	11	40.74	-8	-29.63	6	1	N		N
TIO	Mansfield	C P	0	100.00	AGG	0.00	10	14.71	18	26.47	-8	-11.76	7	1	Y	Y	N
TIO	Wellsboro	C P	0	100.00	ILP	0.00	21	26.58	22	27.85	-1	-1.27	11	1	N	Y	N
VEN	Franklin	C P	1,254	24.55	OTH	384.66	167	51.23	96	29.45	71	21.78	42	10	N	N	N

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VEN	Franklin	C F	1,175	18.12	OTH	573.17	130	63.41	58	28.29	72	35.12	37	14	N	N	N
VEN	Oil City	C P	1,088	49.11	OTH	306.48	159	44.79	84	23.66	75	21.13	75	12	N	N	N
VEN	Oil City	C F	2,213	11.69	OTH	603.00	225	61.31	147	40.05	78	21.25	91	18	Y	N	N
WAR	Warren	C P	126	88.28	OTH	29.10	58	13.39	73	16.86	-15	-3.46	49	6	N	N	N
WAR	Warren	C F	278	69.92	OTH	54.30	73	14.26	60	11.72	13	2.54	5	1	Y	N	N
WAR	Youngsville	C P	0	100.00	AGG	0.00	5	8.77	12	21.05	-7	-12.28	3	1	N	N	N
WAS	Charleroi	C P	376	62.96	OTH	149.80	85	33.86	52	20.72	33	13.15	33	6	N		N
WAS	Donora	C P	538	51.62	OTH	273.10	44	22.34	40	20.30	4	2.03	25	6	Y	Y	N
WAS	Monongahela	C P	435	51.18	OTH	219.70	60	30.30	40	20.20	20	10.10	49	7	Y		N
WAS	Washington	C P	2,823	17.17	OTH	564.60	282	56.40	204	40.80	78	15.60	115	32	N	N	N
WAS	Washington	C F	3,189	12.03	OTH	645.55	275	55.67	115	23.28	160	32.39	62	18	N	N	N
WAY	Hawley	C P	-53	581.82	EAN	-378.57	2	14.29	6	42.86	-4	-28.57	1	2	Y	Y	N
WAY	Honesdale	C P	0	100.00	AGG	0.00	52	42.28	24	19.51	28	22.76	10	2	N		Y
WES	Arnold	C P	1,421	20.97	OTH	703.47	121	59.90	62	30.69	59	29.21	49	8	N	Y	N
WES	Greensburg	C P	2,609	21.77	OTH	408.93	235	36.83	130	20.38	105	16.46	84	15	N		N
WES	Jeannette	C P	0	100.00	AGG	0.00	434	126.16	114	33.14	320	93.02	92	11	N	Y	N
WES	Jeannette	C F	0	100.00	AGG	0.00	86	140.98	23	37.70	63	103.28	22	2	Y	N	N
WES	L Burrell	C P	0	100.00	AGG	0.00	100	43.86	74	32.46	26	11.40	16	2	N	N	N
WES	Latrobe	C P	0	100.00	OTH	0.00	10	4.05	58	23.48	-48	-19.43	1	0	Y	N	N
WES	Ligonier	C P	0	100.00	OTH	0.00	3	10.71	35	125.00	-32	-114.29	3	1	Y	N	N
WES	Manor	C P	7	36.36	OTH	41.18	3	17.65	11	64.71	-8	-47.06	0	1	Y	Y	N
WES	Monessen	C P	478	61.91	OTH	165.40	105	36.33	77	26.64	28	9.69	123	19	N	N	N
WES	Monessen	C F	300	21.67	OTH	394.74	42	55.26	25	32.89	17	22.37	13	2	Y	N	N
WES	New Kensington	C P	2,571	32.04	OTH	483.27	287	53.95	151	28.38	136	25.56	83	17	N	N	N
WES	New Kensington	C F	366	45.45	OTH	348.57	57	54.29	44	41.90	13	12.38	18	5	N	N	N
WES	Scottdale	C P	0	100.00	OTH	0.00	29	19.33	34	22.67	-5	-3.33	0	1	N	Y	Y
WES	Trafford	C P	-84	152.50	EAN	-161.54	12	23.08	17	32.69	-5	-9.62	7	1	Y	N	N
WES	Youngwood	C P	0	100.00	OTH	0.00	14	17.95	23	29.49	-9	-11.54	0	1	Y	Y	Y
YOR	Hanover	C P	0	100.00	AGG	0.00	61	16.40	78	20.97	-17	-4.57	20	3	N	N	Y
YOR	Hanover	C F	0	100.00	AGG	0.00	22	7.80	33	11.70	-11	-3.90	3	2	Y		N
YOR	N York Co Reg	C P Jt	0	100.00	AGG	0.00	57	12.67	119	26.44	-62	-13.78	18	2	Y		N
YOR	Springettsbury	C P	0	100.00	AGG	0.00	64	15.06	88	20.71	-24	-5.65	11	1	Y	N	N

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YOR	York	C P	11,886	4.28	EAN	599.70	1,174	59.23	502	25.33	672	33.91	579	81	N	Y	N
YOR	York	C F	8,075	8.00	EAN	551.57	842	57.51	352	24.04	490	33.47	271	42	N	Y	N

GENERAL POLICY CONSIDERATIONS IN PROVIDING POST RETIREMENT ADJUSTMENTS

The Appropriateness of Providing Post Retirement Adjustments

The initial question which must be addressed when considering the subject of the provision of post retirement adjustments is the appropriateness of the type of benefit coverage as part of the public employee retirement benefit coverage package. While the fact that post retirement adjustments have been granted to various public pension benefit recipients in Pennsylvania in the past argues strongly that the benefit coverage was and remains appropriate, the question should formally be reviewed and resolved.

The resolution of the question of the appropriateness of providing the post retirement adjustments will vary depending upon the purpose for the post retirement adjustment. There are four purposes for which post retirement adjustments can be granted which can be summarized as follows:

1. Individual Need Purpose. A post retirement adjustment for the purpose of individual need is intended to ease the financial need of individual retirees living on a fixed income who find it difficult or impossible to purchase subsistence necessities. The question of the appropriateness of providing a post retirement adjustment for the purpose of individual need is, first, a factual question of whether or not the retirement benefits which are received are insufficient to purchase necessities and, second, a social welfare question of whether or not the public employee pension plan is the only source, and the best source, for this type of assistance. A post retirement adjustment for the purpose of individual need will most commonly be sought by the eldest benefit recipients and by those benefit recipients who only gained retirement coverage late in their working careers and have relatively short service. These benefit recipients rely on minimal retirement benefits and then find it difficult or impossible to purchase necessities. A post retirement adjustment provided for this purpose will either replace or augment other local, state and federal public assistance programs. As such, the purpose is not generally included in the commonly accepted goals for public retirement systems.

2. Equalization Purpose. A post retirement adjustment for the purpose of equalization is intended to equalize the retirement benefits of a certain class of benefit recipients with the retirement benefits subsequently received by another class of benefit recipients. The question of the appropriateness of providing a post retirement adjustment for the purpose of equalization is a question of equity based on whether or not the failure to include a group of benefit recipients in a benefit provision change has injured the omitted group of

benefit recipients to such a degree that a remedy must be provided. A post retirement adjustment for the purpose of equalization will most commonly be sought by persons who have retired just prior to a benefit improvement or major increase in compensation and who consequently have not benefitted from the improvement or increase. A post retirement adjustment provided for this purpose will redress this actual or perceived inequity. The purpose of providing relief for perceived or actual inequities resulting from salary disparities, service disparities or omitted benefit increases is not generally included in the commonly accepted goals for public retirement systems.

3. Inadequacy Correction Purpose. A post retirement adjustment for the purpose of inadequacy correction is intended to correct the situation of retirement benefits which were inadequate at the time of retirement by making them adequate at some point in time after retirement. The question of the appropriateness of providing a post retirement adjustment for the purpose of inadequacy correction is a question, first, of the appropriate measure of retirement benefit adequacy at the time of retirement, and second, of the adequacy of the applicable retirement benefits at the time when those benefits commenced. A post retirement adjustment for purposes of correcting a benefit inadequacy will most commonly be sought by persons who retired under a more restrictively designed retirement plan than is currently in force and where the retirement benefit received is inadequate by the commonly used measure of benefit adequacy, which is the replacement ratio of pre-retirement final salary. These benefit recipients will argue that since their retirement benefits were inadequate at the time of retirement, they should be substantially upgraded to make them adequate now. A post retirement adjustment provided for this purpose will translate the measure of retirement benefit adequacy into a determination of the amount of the required post retirement adjustment. This purpose for a post retirement adjustment reflects a commonly accepted goal for public retirement systems.

The most basic goal of a public retirement system is to provide a retirement benefit for career employees which is adequate at the time of retirement. Retirement benefit adequacy is a function of the measure selected and the relationship of the retirement benefit with other sources of income at and after retirement. There are two main measures of retirement benefit adequacy which have been explicitly or implicitly chosen for retirement systems. One main measure of retirement benefit adequacy is the percentage of the amount of final salary replaced by the retirement benefit. This measure of retirement benefit adequacy is chosen by retirement systems which utilize Social Security offset or integration plans, where the retirement system provides that portion of a set percentage of final salary or final average salary not provided by Social Security benefits. The other main measure of retirement benefit adequacy is chosen by retirement systems which utilize Social Security supplemental plans, where there is an assumption that Social Security

provides subsistence level retirement income and the retirement system is to provide a certain dollar amount or percentage of final salary or final average salary margin above the subsistence level retirement income. The first measure of retirement benefit adequacy can be termed the "replacement of salary" measure and is frequently chosen explicitly by private sector pension plans. The other measure of retirement benefit adequacy can be termed the "margin above subsistence" measure and is frequently chosen implicitly by public sector pension plans, which attempted to accommodate Social Security coverage when it was extended to public sector employees in the mid-1950's.

4. Post Retirement Adequacy Purpose. A post retirement adjustment for the purpose of post retirement adequacy is intended to insure that retirement benefits which were adequate at the time of retirement also remain adequate throughout the period of retirement. The question of the appropriateness of providing a post retirement adjustment for the purpose of post retirement adequacy is a question of the responsibility of the retirement system to maintain the adequacy of the retirement benefit after retirement through periods of inflation. A post retirement adjustment for purposes of post retirement adequacy (cost-of-living adjustment) will most commonly be sought by very recent retirees and current active members considering retirement. These benefit recipients will argue that this adjustment is consistent with the traditional goal of a retirement plan, which is to provide a retirement benefit which is adequate at the time of retirement. The contention would be that some sort of cost-of-living adjustment or adjustment mechanism must be granted or formulated to insure that the erosion of the benefit caused by inflation is replaced and the benefit remains adequate throughout retirement. A post retirement adjustment provided for this purpose will lead to an increase in retirement benefit levels determined by a formula based on a review of some appropriate measure of the cost-of-living. This purpose for a post retirement adjustment would represent an extension of a commonly accepted goal for public retirement systems.

Types of Post Retirement Adjustments

In the most basic differentiation, post retirement adjustments can be classified based on their frequency and separated broadly into two types, which are:

1. "ad hoc" post retirement adjustments, which are adjustments which are granted on a single occasion without being accompanied by a promise of any further adjustment; and

2. "automatic" post retirement adjustments, which are adjustments which are granted on a recurring or regular basis and are accompanied with at least an implied promise of further adjustments.

Ad hoc post retirement adjustments can range from the payment of an extra (or thirteenth) monthly benefit payment, or a one time lump sum bonus amount, to a single permanent percentage or dollar amount increase in the amount of the pension benefit. Automatic post retirement adjustments can range from a scheduled series of percentage or dollar amount increases to a mechanism which provides an increase upon the occurrence of a specified event (e.g. salary increase for active members) or the occurrence of a change in a specified economic indicator (e.g. increase in the Consumer Price Index).

The Commonwealth has utilized the ad hoc type of post retirement adjustments for retired state and public school employees and municipal governments, if post retirement adjustments have been granted at all, have utilized both types of post retirement adjustments.

The chief policy consideration present in selecting the type of post retirement adjustment to be granted is the question of whether the commitment to provide post retirement adjustments should be limited to the single occasion or should be ongoing and continuous. An ad hoc post retirement adjustment will, from a legal standpoint, be limited to the one occasion. An automatic post retirement adjustment is, from a legal standpoint, part of the benefit plan and an ongoing provisions. Beyond the legal standpoint however, ad hoc post retirement adjustments granted for some purposes can carry with them a political or equitable commitment of a long term nature. An ad hoc post retirement adjustment granted for post retirement adequacy purposes recognizes the legitimacy of the claim by benefit recipients that the pension system has the responsibility to restore all or a portion of the eroded purchasing power of the original retirement benefit resulting from inflation. It thereby establishes a precedent for future ad hoc post retirement adjustments and can functionally become an automatic post retirement adjustment mechanism.

Post Retirement Adjustment Coverage

There are a number of policy considerations present in specifying the groups of public pension plan benefit recipients for coverage by a post retirement adjustment.

With respect to the potential coverage of a post retirement adjustment, there are a large number of types of benefit recipients of a public employee retirement system. These include:

Retirement benefit

Normal retirement benefit recipients with long service.
Normal retirement benefit recipients with short service.
Early retirement benefit recipients.
Persons with vested rights to a deferred retirement benefit.

Disability benefit

Duty related permanent disability benefit recipients.
Duty related temporary disability benefit recipients.
Nonduty related permanent disability benefit recipients.
Nonduty related temporary disability benefit recipients.

Survivor benefit

Surviving spouse benefit recipients.
Surviving child benefit recipients.
Recipients of second half of joint and survivor optional annuity form of retirement benefit.

The appropriate benefit recipients for inclusion in the coverage of a post retirement adjustment should be considered in relation to the purpose for which the post retirement adjustment is provided taking into account the connection of the potential recipient to the pension plan, the connection between the potential recipient and the purpose for the post retirement adjustment and the cost of including the potential recipient in the post retirement adjustment.

A potential constraint on those groups of benefit recipients which may be included in a post retirement adjustment is a provision of the Pennsylvania Constitution, specifically Article III (Legislation), Section 26. That provision is as follows:

> Extra Compensation Prohibited; Claims Against the Commonwealth; Pensions
>
> Section 26. No bill shall be passed giving any extra compensation to any public officer, servant, employee, agent or contractor, after services shall have been rendered or contract made, nor providing for the payment of any claim against the Commonwealth without previous authority of the law: Provided, however, that nothing in this Constitution shall be construed to prohibit the General Assembly from authorizing the increase of retirement allowances or pensions of members

> of a retirement or pension system now in effect or hereafter legally constituted by the Commonwealth, its political subdivisions, agencies or instrumentalities, after the termination of the services of said member.

The prohibition on extra compensation portion of the provision was adopted in 1874, and the portion of the provision authorizing increases in retirement allowance and pensions was adopted in 1955. Prior to the 1955 adoption, the prohibition on extra compensation caused a number of provisions of various municipal codes and governing laws which authorized post retirement adjustments to be invalidated.

While the provision is not clear on the point and no reported case or opinion of the Attorney General clearly stands for the proposition, the conventional interpretation of this section has been to exclude survivor benefit recipients from the group of benefit recipients to whom a post retirement adjustment may be granted.

Minimum Qualification Requirements for a Post Retirement Adjustment

The use of minimum qualification requirements for post retirement adjustments ensures that the benefit coverage is targeted only to those persons whom are intended to receive the post retirement adjustment given the purpose for which it was granted.

There are a number of potential minimum qualification requirements which could be imposed to ensure that a post retirement adjustment is targeted. These include the following:

1. Time Interval Elapsed Since Retirement. A minimum time interval which has elapsed since retirement is a potential minimum qualification requirement which is most consistent with a post retirement adjustment for post retirement adequacy purposes. The intent of a post retirement adjustment for post retirement adequacy purposes is to replace lost purchasing power, resulting from inflation, where the retirement benefit was at least adequate at the time of retirement. Until at least a minimum period of time has elapsed, there is no potential for any lost purchasing power resulting from inflation. For post retirement adjustments for any other purpose, the adjustment is needed or desired for reasons which are unrelated to any elapsed time and this minimum qualification requirement would be unnecessary.

2. Attained Age. A minimum attained age is a potential minimum qualification requirement which is most consistent with a post retirement adjustment for post retirement adequacy purposes and serves to insure that the adjustments to replace any erosion in purchasing

power caused by inflation are not granted because the person retired at an unusually early age and thereby knowingly increased the exposure to potential inflation. A minimum attained age requirement may also be consistent with a post retirement adjustment granted for individual need purposes, reflecting an attitude that other self-help remedies exist for a person in need who retired at an unusually early age.

3. Accrued Service Prior to Retirement. A qualification requirement for a minimum accrued service prior to retirement may also be consistent with a post retirement adjustment for post retirement adequacy purposes reflecting a policy of directing the protection from inflation to longer service employees, where the public retirement benefit comprises all or a substantial portion of their retirement benefit coverage rather than supplemental benefit coverage.

4. Benefit Amount. A minimum benefit qualification requirement may be consistent with post retirement adjustments granted for various purposes. The requirement avoids the administrative problems connected with processing a post retirement adjustment for a pension benefit of a de minimis amount, where the cost of processing may equal or exceed the cost of the adjustment.

5. Salary Level Prior to Retirement. A qualification requirement of a minimum salary prior to retirement would serve a similar function in avoiding administrative cost resulting from adjustments to de minimis pension benefits and can be used to differentiate between full time and part time employees for purposes of eligibility for a post retirement adjustment should that distinction be desirable.

6. Residence. For a post retirement adjustment for the purpose of individual need, where the adjustment has the general effect of augmenting or replacing other forms of public assistance, a requirement that the benefit recipient be residing in the Commonwealth may insure that any resulting public welfare cost savings accrue to the Commonwealth. For a post retirement adjustment for the purpose of post retirement adequacy, which is based on inflationary erosion in the purchasing power of fixed benefits in this country, a requirement that the benefit recipient be residing in the United States of America may be appropriate. However, residence as a qualification requirement is potentially subject to successful legal attack as a restraint on the constitutionally guaranteed right of free travel.

7. Non-dependency Status. A qualification requirement of non dependency status may be particularly appropriate for post retirement adjustments for the purpose of individual need, where some or all of the argument concerning individual need would be offset by the existence of other sources of support.

8. Post Retirement Earnings. A minimum requirement that the benefit recipient have income of less than a specified amount from post retirement employment may be a desirable requirement in some instances. This would be roughly equivalent to the "retirement test" used by Social Security for benefit recipients of certain ages, where earnings from gainful employment are not allowed to exceed a specified level without a modification in the benefit. The requirement is most consistent for post retirement adjustments for post retirement adequacy purposes and for individual need purposes, where it insures that the benefit recipient is actually relying on the pension benefit which is either becoming inadequate through inflationary erosion or becoming insufficient to meet individual needs.

Size of and Limits to Post Retirement Adjustments.

The size of and the limits to, post retirement adjustments are a function of the purpose for which the post retirement adjustment is granted and the method of calculation which is utilized. Some methods of calculation are better suited to particular purposes for post retirement adjustments than are other methods of calculation.

Post retirement adjustments can be classified on the basis of their method of calculation and separated broadly into the following groups:

1. Proportional post retirement adjustments, where the amount of the adjustment is determined as a percentage of the benefit, and which can either include any previously granted post retirement adjustments (known as compounded adjustments) or be based solely on the original pension benefit granted without any prior post retirement adjustments (known as linear adjustments); or

2. Nonproportional post retirement adjustments, where the amount of the adjustment is set in one of a number of ways, including as an additional flat dollar amount which is then uniformly applied to all appropriate pension benefits, as a guarantee of a minimum pension benefit level where any deficient benefits are increased up to the level of the guarantee, or as a recalculation of pension benefits on the basis of the provisions of a previously granted benefit improvement.

For post retirement adjustments granted for the purpose of individual need, a nonproportional adjustment would likely be the most suitable. To the extent that individual need reflects a failure to meet subsistence levels of post retirement income, an adjustment which

provides a set amount of additional dollars or which provides a guaranteed minimum benefit would be most likely to approach subsistence.

For post retirement adjustments granted for the purpose of equalization, a nonproportional adjustment would also likely be the most suitable. Post retirement adjustments for this purpose reflect actual or perceived inequities which result between classes of benefit recipients from the normal progression of successive benefit plan improvements or salary increases. Because differences between the two classes are only rarely directly proportional, a nonproportional adjustment can more clearly redress the problem.

For post retirement adjustments granted for the purpose of inadequacy correction, a nonproportional adjustment also would likely be the most suitable. Since the question of retirement benefit adequacy can be decided either as a percentage of final salary or final average salary or as a margin above the subsistence level, the difference between the current level of benefits and a level perceived as adequate can vary, but is unlikely to be proportional over a group of any size.

Finally, for post retirement adjustments granted for the purpose of post retirement adequacy, a proportional adjustment would be the most suitable. Inflation, by whatever means it is measured, represents a proportional erosion in the purchasing power of the affected pension benefits. As such, a proportional adjustment is best designed to replace all or a portion of that lost purchasing power.

Cost-of-living post retirement adjustments are proportional post retirement adjustments for the purpose of post retirement adjustment adequacy. They are the most frequently requested and considered type of post retirement adjustment. The amount of each adjustment will be a function of the following items:

1. the measure of the change in the cost-of-living for benefit recipients;

2. the formula for determining the amount of the change in the cost-of-living which will be replaced by the adjustment;

3. the benefit base to which the formula will be applied; and

4. the adjustment or lack of adjustment resulting from any declines in the measure to the change in the cost-of-living.

The most widely used measure of the change in the cost-of-living for benefit recipients is the Consumer Price Index, issued monthly by the Bureau of Labor Statistics of the United States Department of Labor. It is one of a number of potential measures of the change in the cost-of-living, which include the gross national product deflator, the employer cost index covering compensation rates in the civilian nonfarm economy, the average increase in compensation paid to all active employees of the applicable employer or the increase in compensation paid to a particular employment position. The Consumer Price Index is a measure of the relative cost over time of a number of consumer goods, services and expenses. It has been criticized generally because of the mix and weighting of these items, the failure to include federal and state income taxes, the failure to consider changes in the quality of goods and services over time, and the failure to adequately respond to changing consumer consumption patterns. It has been criticized specifically because its range, mix and weighting of items does not reflect the cost-of-living realized by retirees. While these problems are recognized and there is a general belief that it overstates the effects of inflation, the Consumer Price Index remains the most viable average measure of the effects of increases in the cost-of-living. Since any measure of the increase in the cost-of-living will not apply perfectly to particular retirees who feel the impact of inflation in a variety of ways, an average measure is the best available.

The Consumer Price Index functions initially as a trigger for the granting of a cost-of-living post retirement increase, and secondly, as the basis for the formula for determining the amount of any adjustment. An alternative is to utilize an automatic proportional annual increase. This eliminates both functions of the measure of inflation and serves instead as a long term assumption as to future inflation for benefit recipients, granting predetermined adjustment on that basis. An automatic proportional annual increase will remove some of the uncertainty in the amount and timing of cost-of-living post retirement adjustments. It does, however, implicitly assume future inflation at some level and runs the risk of providing adjustments during periods of no inflation, or even deflation.

In setting the formula for determining the amount of the change in the cost-of-living which will be replaced by an adjustment, determinations must be made as to whether the full increase in the measure or only a portion of the increase in the measure will be replaced, whether the adjustment will or will not be subject to any caps or limits and whether the adjustment will or will not include any minimum adjustment. To replace only a portion of the increase in the inflation measure would reflect a belief that the measure of inflation overstates the effect of inflation on benefit recipients or a desire to protect the funding stability of the applicable retirement system. To impose caps on any adjustment similarly reflects a policy of protecting the funding stability of the affected retirement system. To utilize a minimum adjustment in the event of inflation would reflect a desire that the

measure err on the side of the benefit recipient if a minimum percentage is used or to provide a meaningful increase irrespective of the magnitude of the base benefit if a minimum dollar amount is used.

The benefit base to which any adjustment formula will be applied is also an important consideration. The benefit base may be the amount of the original benefit received, without taking into account any prior post retirement adjustments. In lieu of this linear adjustment, a compound adjustment could be used, where the benefit base is the amount of the pension benefit then payable. The following demonstrates the long term impact of a linear adjustment and a compound adjustment of five percent (benefits including increase in each year as a percentage of the benefit in the first year):

Year	Linear Adjustment	Compound Adjustment
1	1.0000	1.0000
2	1.0500	1.0500
3	1.1000	1.1025
4	1.1500	1.1576
5	1.2000	1.2155
10	1.4500	1.5513
15	1.7000	1.9799

The benefit base for adjustment may also be limited to an amount which does not exceed a specific dollar amount. While this will reduce the cost of providing a post retirement adjustment mechanism for post retirement adequacy purposes and will assist in moderating the public perception of the adjustment mechanism, a single annual benefit amount limit has the general effect of placing a limit on adjustment to long term employees while leaving the adjustment of shorter term employees with other benefit coverage unaffected.

The question of symmetry in any post retirement adjustment mechanism also needs consideration. During periods of deflation, the measure of inflation will indicate a negative number. If there is symmetry, the adjustment in this case will similarly be negative. Without symmetry, no adjustment downward would occur.

Modifying a Post Retirement Adjustment for Other Employment Benefit Coverage.

In considering post retirement adjustments for any one of the variety of purposes, the question of modifying the amount of any post retirement adjustment to account for other

employment benefits arises. A number of benefits gained by virtue of employment can function to reduce or eliminate the need for post retirement adjustments, especially in the case of post retirement adjustments sought for purposes of post retirement adequacy.

Among these employment benefits which can modify the amount of any post retirement adjustment or adjustment mechanism is the retirement benefit coverage itself. The retirement benefit coverage, in the amount of the final salary which it replaces or the margin above subsistence which it provides, may already have adjusted for the absence of a post retirement adjustment mechanism for post retirement adequacy purposes by providing a retirement benefit which at retirement is more than adequate. The margin of over adequacy following retirement, under this perspective, offsets the eventual margin of inadequacy caused by inflation.

Another major employment benefit which could modify or eliminate post retirement adjustments or a post retirement adjustment mechanism is the benefit coverage provided by the federal Old Age, Survivors, Disability and Health Insurance Program (OASDHI, or Social Security). In addition to the primary insurance amount, Social Security provides an automatic, immediately payable 50 percent survivor benefit, provides post retirement adjustments equal to the cost-of-living as measured by the Consumer Price Index (although delayed for six months by recent Congressional enactment) and provides broad medical coverage through the Health Insurance program (Medicare). If a significant portion of a benefit recipient's total benefit is comprised of Social Security benefits, with substantial medical care coverage provided through Medicare, careful assessment of the extent of post retirement adjustment coverage for the purpose of post retirement adequacy should be made.

A final major employment benefit which should be factored into any decision on the need for, and the design of, a post retirement adjustment is any health and related medical coverage provided to benefit recipients. A major cost-of-living item experienced by benefit recipients is the cost of health and medical insurance coverage and deductibles. If all or a substantial portion of this coverage is provided, and if that employment benefit increases with premium increases, then it can be argued that some modification in the post retirement adjustment should be made.

Funding Post Retirement Adjustments

When a post retirement adjustment is granted, the public employee pension fund will incur a liability to pay that adjustment for the period involved. The period can range from a single payment for a limited ad hoc post retirement adjustment to ever increasing payments

for the remaining lifetimes of the applicable benefit recipients for an automatic post retirement adjustment.

The funding for a post retirement adjustment should never be less than the current disbursements (or "pay-as-you-go") financing requirement. Under this funding procedure, as the payments of the adjustment come due and are paid, equal additional financing is provided to the fund. The goal is for the additional financing to equal the increase in the disbursements month to month and year to year. The cost of the post retirement adjustment is recognized over the entire period of the lifetime of the longest living beneficiary of the adjustment, with the amount of the financing decreasing annually depending on the mortalities of the beneficiaries of the adjustment. Numerous funding problems are associated with the use of a current disbursements (or "pay-as-you-go") method by pension plans historically. The practice is not acceptable for private sector pension plans regulated by the federal Employee Retirement Income Security Act of 1974 (ERISA). The practice is not viewed as optimal for public employee pension plans by most experts in this field, but is not precluded by any federal or Commonwealth enactment as of the time that this report was prepared. Even as a poor funding choice, current disbursements (or "pay-as-you-go") funding remains the minimum funding requirement to be met when determining the financial ability to adopt a post retirement increase.

The most appropriate funding for a post retirement adjustment is actuarial funding. Under this method, the liability for a post retirement adjustment is paid off like a long term debt over a period of years. Full actuarial funding for an ad hoc post retirement adjustment can occur by making a lump sum appropriation of the entire actuarial reserves for the adjustment immediately prior to the commencement of the adjustment or by funding the unfunded accrued liability attributable to the post retirement adjustment over a relatively short period which is likely not be exceed the retired lifetime of existing retirees. Full actuarial funding for an automatic post retirement adjustment can occur by including the ongoing cost of the post retirement adjustment in the calculation of the normal cost of the pension plan and by funding the initial unfunded accrued liability resulting from the establishment of the mechanism over a relatively short period not exceeding the expected retired lifetime of existing retirees.

PRESENTATION OF ALTERNATIVE COST-OF-LIVING POST RETIREMENT ADJUSTMENTS

To further consideration of the issue of post retirement adjustments for retired municipal police officers and retired municipal paid firefighters, four alternative post retirement adjustment designs were developed and estimates of the likely actuarial cost were obtained.

Four alternative post retirement adjustments were developed because they represent four major design possibilities for post retirement adjustments. The design possibilities represent broad differences in frequency of post retirement adjustments, broad differences in the number of potential benefit recipients assisted by the adjustment and broad differences in the extent of that assistance. The following summarizes these differences:

Alternative	Broad Design Type	Post Retirement Adjustment Frequency	Benefit Recipients Assisted	Extent of Assistance
Option A	Percentage (proportional) adjustment based on 1964-1984 increase in Consumer Price Index	Ad hoc single adjustment	All eligible retirees and disabilitants	Greatest in percentage amount to those recipients with longest time on retirement and greatest in dollar amount to those receiving largest current benefit amounts
Option B	Dollar Multiple (non-proportional) adjustment based on service (single weighted) and length on retirement (double weighted)	Ad hoc single adjustment	All eligible retirees disabilitants	Greatest in percentage amount to those receiving smallest current benefit amounts, and greatest in dollar amount to those recipients with longest time on retirement
Option C	Dollar (non-proportional) adjustment based on the difference between current benefit amount and minimum benefit dollar amount	Ad hoc single adjustment	Subgroup of all eligible retirees and disabilitants based on current benefit amount	Greatest in percentage amount and in dollar amount to those full career benefit recipients who have served a full career and are receiving the least current benefit amounts
Option D	Percentage (proportional) adjustment based on future increase in Consumer Price Index	Automatic recurring adjustment	All current eligible retirees and disabilitants and all current and future active members following retirement	Equal in percentage amount for all benefit recipients and greatest in dollar amount to those receiving largest benefit amounts currently or in the future

While the four alternative post retirement adjustments represent a broad range in general design possibilities, they do not represent the total range. Combinations of these broad alternatives or other alternatives crafted along other policy goals and considerations are definitely possible.

The four alternative post retirement adjustments developed and analyzed for their actuarial cost are presented for the purpose of providing a framework for discussion and dialogue between the policy makers at both the Commonwealth level and the municipal level and those individuals and organizations particularly interested in, and advocating action on, the topic. The broad policy goals as well as the specific aspects of the alternative post retirement adjustments should be reviewed by all concerned individuals so that enlightened and enlightening discussion, dialogue and debate on the topic can and will occur.

DESCRIPTION OF SPECIFIC ALTERNATIVES

The following are examples of four major alternative designs for post retirement adjustments for municipal police officers and municipal firefighters which may be implemented depending on the purpose which the post retirement adjustment is intended to serve and the financial resources available. A description of each of the four alternative post retirement adjustments is presented, including the eligibility requirements, the benefit formula, the actuarial funding requirements and the extent of proposed additional Commonwealth financing provided for this purpose. Also included are a summary of the actuarial cost estimate and a policy discussion applicable to each of the alternative post retirement adjustments. A complete presentation of the actuarial cost estimates for the four alternative post retirement adjustments is provided beginning on page 105. The draft legislation necessary to implement each of the alternatives as presented in the description is provided in the appendix to this report. The draft legislation is presented to provide a detailed rendition of each alternative developed and analyzed from an actuarial cost perspective and to provide persons interested in the topic with a basis on which to develop the specific legislation needed to address the problem from their perspective.

OPTION A

Mandated Ad Hoc Post Retirement Adjustment

Summary of Alternative

Description: Mandatory implementation of one time, ongoing increase in pension or retirement benefits payable to municipal police officers and municipal firefighters.

Eligibility: All members of municipal police and fire pension plans who have been retired three or more years.

Benefit: Initial benefit multiplied by one-half the average percentage increase in the Consumer Price Index from 1964 to 1984 multiplied by the years on retirement minus prior post retirement adjustments. Years on retirement are reduced by either the number of years retirement preceded age 55 or the number of years service is less than 25 years, whichever is greater.

Funding: Municipalities provide annual contributions to the pension fund sufficient to amortize the unfunded accrued liability attributable to the post retirement adjustment over a period of 10 years, but not less than an amount sufficient to satisfy the pay-as-you-go funding requirement for the post retirement adjustment. The state provides partial reimbursements of municipalities' pay-as-you-go funding requirements determined as follows:

Unfunded Liability As % of Pay	State Reimbursement Percentage
300 % or more	75%
200 - 299%	50%
100 - 199%	25%
0 - 99%	0%

State funding is provided through annual appropriations from domestic casualty and fire insurance premium tax receipts. Periodic redeterminations of state reimbursement percentage would be required.

The funding procedure is to be modified where the municipality files a distress declaration with the Commission and is determined to have a total

distress score of 500 or greater calculated under the distress determination procedure recommended by the Commission in January of 1983. Where a municipal distress declaration is filed and certified by the Commission, the post retirement adjustment amounts are modified to match the state reimbursement percentage and the funding is provided on a pay-as-you-go basis by the municipality with the state providing full reimbursements annually.

Summary of Statewide Actuarial Cost Estimate

Total Actuarial Liability	Annual Actuarial Cost	Commonwealth Share of Annual Cost
$150,000,000 - $200,000,000	$23,373,000 - $31,164,000	$14,396,700-$17,996,500

Policy Discussion

Option A is an ad hoc post retirement adjustment providing a proportional increase based on a portion of the average compound percentage rate of increase in the Consumer Price Index. An ad hoc post retirement adjustment can adequately address situations where the post retirement adjustment is intended to address a special need, such as a post retirement adjustment implemented for the purpose of individual need, benefit equalization or benefit inadequacy correction. Where the need for a post retirement adjustment is a function of broad economic forces and is likely to be recurring, such as a post retirement adjustment implemented for the purpose of post retirement adequacy, an ad hoc post retirement adjustment can adequately address the need which gives rise to the post retirement adjustment, but carries with it no commitment that the retirement benefit will continue to be kept adequate over time. A proportional adjustment is the most suitable for a post retirement adjustment granted for the purpose of post retirement adequacy, since inflation represents a proportional erosion in the purchasing power of the affected pension benefit. The post retirement adjustment is based on increases in the Consumer Price Index, which is considered to be the best currently available measure of the effect of inflation on the economy, and recognizes that there has been substantial inflation during the past two decades. Limiting the increase to one-half of the average compound percentage rate of increase in the Consumer Price Index maintains the affordability of the benefit increase and corrects in some measure for the likely overstatement of the effects of inflation contained in the Consumer Price Index.

Limiting the eligibility for the post retirement adjustment to retired members of the pension fund recognizes the conventional interpretation of Article III (Legislation), Section 26 of the Pennsylvania Constitution as excluding survivor benefit recipients from the group of benefit recipients to whom a post retirement adjustment may be granted. Limiting the eligibility for the post retirement adjustment to members who have been retired

for three or more years insures that the recipient of the post retirement adjustment has actually experienced the erosion of purchasing power through inflation which the post retirement adjustment is intended to replace. The post retirement adjustment provided in Option A is offset by any prior post retirement adjustments in order to avoid compensating more than once for the effect of inflation in municipalities which have already implemented cost-of-living increases. The reduction in the post retirement adjustment based on retirement preceding age 55 accrued service of or less than 25 years serves to insure that the adjustment to replace any erosion in purchasing power caused by inflation is not increased by virtue of the person retiring at an unusually early age thereby increasing the exposure to potential inflation and directs the protection from inflation to longer service employees where the public retirement benefit comprises all or a substantial portion of their retirement benefit coverage rather than supplemental benefit coverage.

The requirement for full actuarial funding reflects what is generally accepted as the most appropriate funding for a post retirement adjustment and is consistent with the general practice applicable in private sector pension plans. The requirement that the cost of the benefit increase be amortized over a period which does not exceed the expected retired lifetime of the benefit recipients and that annual contributions be at least equal to the pay-as-you-go funding requirement insures that the assets of the pension fund will not be depleted by virtue of the additional benefit payments.

The provision of partial state reimbursement of municipalities' costs of providing the post retirement adjustment recognizes the role which the state historically has taken in establishing benefit levels and in providing financing for municipal police pension plans and municipal firefighters pension plans. The establishment of the percentage of state reimbursement to be provided in relation to the amount of the pension plan's unfunded liability accommodates the broad range of actuarial condition of municipal pension plans in the Commonwealth and recognizes the relative ability of municipalities with no unfunded liabilities or modest unfunded liabilities and of municipalities with substantial unfunded liabilities to undertake responsibility for financing additional benefits. The use of the domestic casualty and fire insurance premium tax receipts as the source of the state reimbursement payments for the post retirement adjustment is consistent with the use of casualty and fire insurance premiums tax receipts as the traditional sources of state financing for municipal police and firefighters pension plans. The limitation of the liability incurred by a municipality determined to be financially distressed to the amount reimbursable by the state represents a policy determination that it would not be appropriate for the Commonwealth to impose additional pension fund liability on a municipality which demonstrated a substantial degree of financial distress based on an assessment of both the aggregated actuarial condition of the municipality's pension funds and the general financial condition of the municipality.

OPTION B

Mandated Ad Hoc Post Retirement Adjustment

Summary of Alternative

Description: Mandatory implementation of one time, ongoing increase in pension or retirement benefits payable to municipal police officers and municipal firefighters.

Eligibility: All members of municipal police and fire pension plans who have been retired three or more years.

Benefit: Initial benefit plus one dollar per year of service plus two dollars per year on retirement after reaching age fifty-five (55) minus prior post retirement adjustments.

Funding: Municipalities provide annual contributions to the pension fund sufficient to amortize the unfunded accrued liability attributable to the post retirement adjustment over a period of 10 years, but not less than an amount sufficient to satisfy the pay-as-you-go funding requirement for the post retirement adjustment. The state provides partial reimbursements of municipalities' pay-as-you-go funding requirements determined as follows:

Unfunded Liability As % of Pay	State Reimbursement Percentage
300 % or more	75%
200 - 299%	50%
100 - 199%	25%
0 - 99%	0%

State funding is provided through annual appropriations from domestic casualty and fire insurance premium tax receipts. Periodic redeterminations of state reimbursement percentage would be required.

The funding procedure is to be modified where the municipality files a distress declaration with the Commission and is determined to have a total distress score of 500 or greater calculated under the distress determination procedure recommended by the Commission in January of 1983. Where a

municipal distress declaration is filed and certified by the Commission, the post retirement adjustment amounts are modified to match the state reimbursement percentage and the funding is provided on a pay-as-you-go basis by the municipality with the state providing full reimbursements annually.

Summary of Statewide Actuarial Cost Estimate

Total Actuarial Liability	Annual Actuarial Cost	Commonwealth Share of Annual Cost
$50,000,000 - $80,000,000	$7,791,000 - $12,465,600	$5,758,900 - $8,638,300

Policy Discussion

Option B is an ad hoc post retirement adjustment providing a nonproportional, dollar multiple increase based on years of service and years on retirement, with each year spent on retirement weighted double when compared to each year of active service. This type of ad hoc nonproportional adjustment is most suitable for a post retirement adjustment implemented for the purpose of inadequacy correction. The post retirement adjustment provides the largest additional benefits to long retired and long service benefit recipients irrespective of the size of their current benefits. It provides the greatest percentage increases to those benefit recipients who receive the smallest current benefit amounts. As such, this type of post retirement adjustment goes beyond a simple total or partial replacement of the overall proportional eroding effect of inflation on fixed incomes and attempts to correct the situation of benefit recipients with small, potentially inadequate benefit amounts.

As with Option A, the limitation on eligibility for the post retirement adjustment to retired members of the pension fund recognizes the conventional interpretation of Article III (Legislation), Section 26 of the Pennsylvania Constitution as excluding survivor benefit recipients from the group of benefit recipients to whom a post retirement adjustment may be granted. The provision limiting eligibility for the post retirement adjustment to member who have been retired for three or more years and the provision limiting the number of years on retirement considered in the benefit formula to years after attaining age 55 are intended to insure that any post retirement adjustment is sufficiently targeted to benefit recipients who have received benefits long enough and have attained sufficient age to have a justifiable expectation for a post retirement adjustment. The offset for any prior post retirement adjustment takes into consideration past action by a number of municipalities to correct in some measure for benefit inadequacy or to compensate for the effect of inflation on retirement benefits.

The provisions requiring actuarial funding and providing for partial state reimbursement for municipal costs associated with implementation of the post retirement adjustment are identical to those provided in Option A and are based on the same policy considerations set forth in the policy discussion applicable to Option A.

OPTION C

Mandated Minimum Retirement Benefit

Summary of Alternative

Description: Mandatory implementation of ongoing minimum pension benefit for municipal police officers and municipal firefighters.

Eligibility: All members of municipal police and fire pension plans with 20 or more years of service.

Benefit: Adjustment equal to the difference between the current benefit and a minimum benefit amount equal to $6,000 plus $2,000 for each dependent not to exceed two dependents, minus the federal Social Security benefits of the member and dependents, the employer cost for post retirement health or life insurance and the income falling within the definition of "adjusted gross income" for federal income tax purposes.

Funding: Municipalities provide annual contributions to the pension fund sufficient to amortize the unfunded accrued liability attributable to the post retirement adjustment over a period of 10 years, but not less than an amount sufficient to satisfy the pay-as-you-go funding requirement for the post retirement adjustment. The state provides partial reimbursements of municipalities' pay-as-you-go funding requirements determined as follows:

Unfunded Liability As % of Pay	State Reimbursement Percentage
300 % or more	75%
200 - 299%	50%
100 - 199%	25%
0 - 99%	0%

State funding is provided through annual appropriations from domestic casualty and fire insurance premium tax receipts. Periodic redeterminations of state reimbursement percentage would be required.

The funding procedure is to be modified where the municipality files a distress declaration with the Commission and is determined to have a total

distress score of 500 or greater calculated under the distress determination procedure recommended by the Commission in January of 1983. Where a municipal distress declaration is filed and certified by the Commission, the post retirement adjustment amounts are modified to match the state reimbursement percentage and the funding is provided on a pay-as-you-go basis by the municipality with the state providing full reimbursements annually.

Summary of Statewide Actuarial Cost Estimate

Total Actuarial Liability	Annual Actuarial Cost	Commonwealth Share of Annual Cost
$50,000,000 - $80,000,000	$7,791,000 - $12,465,600	$5,758,900 - $8,638,300

Policy Discussion

Option C is an ad hoc, nonproportional post retirement adjustment establishing a minimum pension benefit for eligible retired municipal police officers and municipal firefighters. By providing a minimum guaranteed retirement benefit based on a margin above the subsistence level, the post retirement adjustment is most appropriate for the purpose of individual need or inadequacy correction.

Limiting eligibility for the post retirement adjustment to retired members of the pension fund recognizes the conventional interpretation of Article III (Legislation), Section 26 of the Pennsylvania Constitution as excluding survivor benefit recipients from the group of benefit recipients to whom a post retirement adjustment may be granted. The requirement that a member have 20 or more years of service in order to be entitled to the minimum pension benefit is intended to target the benefit to longer service employees where the public retirement benefit comprises all or a substantial portion of their retirement benefit coverage rather than supplemental benefit coverage. The base amount of the minimum benefit established in Option C represents approximately 120 percent of the poverty level as established in 1984 by the United State Department of Health and Human Services and is consistent with the intent to provide a retirement benefit which is adequate based on a margin above subsistence measure of adequacy. Modifying the amount of the post retirement adjustment by offsetting the amount of federal social security benefits received by the member and dependents, the amount of any employee paid cost for post retirement health or life insurance and the amount of post retirement earnings insures that the amount of the post retirement adjustment provided will bear a direct relationship to the degree to which the benefit recipient relies on the retirement benefit as a primary source of subsistence level post retirement income.

The provisions requiring actuarial funding and providing for partial state reimbursement for municipal costs associated with implementation of the post retirement adjustment are identical to those provided in Option A and are based on the same policy considerations set forth in the policy discussion applicable to Option A.

OPTION D

Optional Automatic Post Retirement Adjustment

Summary of Alternative

Description: Optional implementation of automatic, ongoing Consumer Price Index indexed increases in future pension or retirement benefits payable to municipal police officers and municipal firefighters.

Eligibility: All members of municipal police and fire pension plans who have been retired for three or more years and who are fifty-five (55) years of age or older.

Benefit: Annual adjustment equal to the current benefit times one-half of the percentage increase in the national Consumer Price Index, or four percent, whichever is less. In the event the annual adjustment percentage is less than 1%, payment of the adjustment will be deferred until the compounded annual adjustment percentage equals or exceeds 1%.

The annual adjustment will be reduced by one-half the employer cost of providing post retirement health and life insurance and by the amount of any annual increase payable under an automatic post retirement adjustment program currently in effect.

Funding: Normal cost is funded through equal contributions by the state, municipality and employees. The unfunded liabilities are amortized over a ten year period on a level dollar basis through state and municipal contributions determined as follows:

Unfunded Liability As % of Pay	State Share	Municipal Share
200 % or more	100%	0%
100 - 199%	50%	50%
100% or less	0%	100%

State funding is provided as reimbursements to municipalities through annual appropriations from domestic casualty and fire insurance premium tax receipts. State normal cost contributions are not payable when the funding ratio of recipient municipal pension funds equals or exceeds 150%.

The funding procedure is premised on the imposition of a mandatory actuarial funding standard for municipal pension plans participating in the program.

Summary of Statewide Actuarial Cost Estimate

Total Actuarial Liability	Annual Actuarial Cost		Commonwealth Share of Annual Cost	
$662,138,900	Normal Cost	$ 26,196,200	Normal Cost	$ 8,382,000
	Amortization	82,842,100	Amortization	81,868,000
	Total	$109,038,300	Total	$90,250,000

Policy Discussion

Option D establishes a mechanism for the implementation by municipalities of automatic, proportional post retirement adjustments based on a portion of the increase in the Consumer Price Index. An automatic proportional post retirement adjustment is suitable for the purpose of post retirement adequacy since the need which gives rise to adjustments for that purpose is a function of broad economic forces and is likely to be recurring and since inflation represents a proportional erosion in the purchasing power of the affected pension benefit. The post retirement adjustment is based on annual changes in the Consumer Price Index which is considered to be the best currently available measure of the effect of inflation in the economy. The limit on the amount of the increase to one-half of the annual increase in the Consumer Price Index and the establishment of a maximum increase of four percent function to maintain the affordability of the benefit increase and to correct in some measure for the likely overstatement of the effects of inflation contained in the Consumer Price Index. The deferral of an annual adjustment percentage of less than one percent until a compounded annual adjustment percentage equals one percent is intended to avoid the administrative problems associated with processing a de minimis benefit change.

Limiting the eligibility for the post retirement adjustment to retired members of the pension fund recognizes the conventional interpretation of Article III (Legislation), Section 26 of the Pennsylvania Constitution as excluding survivor benefit recipients from the group of benefit recipients to whom a post retirement adjustment may be granted. Limiting the eligibility for the post retirement adjustment to members who have been retired for three or more years insures that the recipient of the post retirement adjustment has actually experienced the erosion of purchasing power through inflation which the post retirement adjustment is intended to replace. Deferral of eligibility for the post retirement adjustment until attainment of age 55 serves to insure that the adjustments to replace any erosion in purchasing power are not granted in the period prior to normal retirement age

during which a person who retired unusually early has knowingly increased the exposure to potential inflation and during which the retirement benefit is likely to be a supplemental rather than primary source of income. Modifying the adjustment amount by a portion of the employer cost for non-retirement plan, non-Social Security, employment related benefit coverage will counteract disparities in post retirement benefit coverage among benefit recipients as well as increasing affordability. The offset for prior automatic post retirement adjustments takes into consideration past action by some municipalities to compensate retirees for the effect of inflation by implementing automatic post retirement adjustment mechanisms and allows those municipalities to implement the post retirement adjustment mechanism provided for in Option D to the extent that it exceeds the adjustment currently in effect.

The requirement for full actuarial funding reflects what is generally accepted as the most appropriate funding for a post retirement adjustment and is consistent with the general practice applicable in private sector pension plans. Specification of an actuarial funding standard recognizes the need to finance the total actuarial liabilities of the pension plans in a consistent manner and ensures uniform calculation of the actuarial costs attributable to the additional benefits for which partial state reimbursement is provided. Requiring the unfunded accrued liabilities attributable to the additional benefit to be amortized over periods not to exceed the expected retired and working lifetimes of retired and active members respectively ensures that the existing assets of the pension funds will not be depleted to finance the additional benefit payments. Requiring the normal cost of the additional benefits to be funded annually ensures that the liabilities attributable to the additional benefits are financed as the service is being rendered and fully funded when retirement occurs.

The provision of partial state reimbursement of municipalities' costs of providing the post retirement adjustment recognizes the role which the state historically has taken in establishing benefit levels and in providing financing for municipal police pension plans and municipal firefighters pension plans. In implementing additional benefits for both active and retired members, the costs are comprised of both amortization of unfunded accrued liabilities and normal or ongoing costs. As a result, the state reimbursements will have corresponding components. Funding the normal cost component through equal contributions by the state, the municipalities and the employees recognizes the shared responsibility for financing the ongoing cost of providing the additional benefits. Eliminating state responsibility to share in funding the normal cost component where current pension fund assets substantially exceed the pension plan's accrued liability recognizes the appropriateness of using tax revenues efficiently. Funding the amortization of the unfunded accrued liabilities component of the cost of the additional benefits through state and municipal contributions recognizes that active members have no direct responsibility to share in the financing of the additional benefits provided to retired members. The establishment of the percentage

of state reimbursement to be provided in relation to the amount of the pension plan's unfunded liability accommodates the broad range of the actuarial condition of municipal pension plans in the Commonwealth and recognizes the relative ability of municipalities with no unfunded liabilities or modest unfunded liabilities and of municipalities with substantial unfunded liabilities to undertake responsibility for financing additional benefits. The use of the domestic casualty and fire insurance premium tax receipts as the source of both components of the state reimbursement payments for the post retirement adjustment is consistent with the use of casualty and fire insurance premiums tax receipts as the traditional source of state financing for municipal police and firefighters pension plans.

ACTUARIAL COST OF VARIOUS POST RETIREMENT ADJUSTMENT ALTERNATIVES

A critical element in considering the topic of providing ad hoc or automatic post retirement adjustments is the actuarial cost of any proposed post retirement adjustment. The Commission has been able to obtain a general assessment of the likely actuarial cost of the four post retirement adjustment alternatives for retired municipal police officers and municipal paid firefighters. The likely actuarial cost is set forth in the following pages.

Sample Characteristics

The likely actuarial cost is based on obtaining actuarial cost estimates for the four post retirement adjustment alternatives with respect to a sampling of police and paid firefighters pension plans and extrapolating those sample actuarial cost estimates to obtain statewide actuarial cost estimates. The actuarial cost estimates were prepared by Mr. Stanley R, Freilich, FSA, Vice President, Towers, Perrin, Forster and Crosby (Philadelphia), one of the consulting actuaries retained by the Commission. Mr. Freilich also suggested the procedure for the actuarial cost extrapolation. Mr. Freilich cautions that there are a large number of variables operating when considering a benefit increase of this type which is applicable statewide for a large number of pension plans. As a consequence, the statewide actuarial costs presented here are subject to a considerable range.

The sampling of police and paid firefighters pension plans was selected by the Commission staff and was comprised of ten pension plans. The ten pension plans consisted of three paid firefighters pension plans and seven police pension plans. They also consisted of four city pension plans, three borough pension plans and two township pension plans. The ten pension plans were selected to be broadly reflective of the 1,027 municipal police and paid firefighters pension plans in the Commonwealth and the subgroup of 386 municipal police and paid firefighters pension plans in the Commonwealth which have one or more benefit recipients.

The Commission staff selected a sampling of pension plans which closely reflects the total number of police and paid firefighters pension plans in the Commonwealth. The following sets forth the broad characteristics of the 1,027 municipal police and paid firefighters pension plans in the Commonwealth and its comparison with the sampling of ten pension plans used for the actuarial cost estimation:

	All Plans		Sample		Sample All/Plans
Accrued Liability	$2,135,932,000		$55,465,000		2.60%
Assets	760,981,000		18,733,000		2.46%
Unfunded Accrued Liability	$1,374,951,000		$36,732,000		2.67%
Fund Ratio	35.63%		33.77%		
Normal Cost	$ 84,504,000	16.76%	$2,490,000	17.92%	2.95%
Interest on Deficit	120,065,000	23.18	2,562,000	18.43	2.13%
Frozen Deficit Financing	$204,569,000	40.57%	$5,052,000	36.35%	2.47%
Total Contributions	$144,811,000	28.72%	$3,383,000	24.34%	2.34%
Deficiency from Frozen Deficit Financing	$59,758,000	11.85%	$1,669,000	12.01%	2.79%
Active Members	24,187		637		2.63%
Benefit Recipients	15,416		318		2.06%
Total Members	39,603		955		2.41%
Covered Payroll	$504,199,000		$13,897,000		2.76%
Benefits Payable	$98,382,000		$1,882,000		1.91%

The sampling of ten plans is also broadly reflective of the demographic characteristics of the benefit recipients of the 386 municipal police and paid firefighters pension plans which have benefit recipients. The following set forth the general demographic characteristics of the total group of municipal police and paid firefighters pension plans and its comparison with the sampling of municipal pension plans used for the actuarial cost estimation:

	All Plans		Sample	
Benefit Recipients	Number	% of Total	Number	% of Total
Age 54 and Under	3,408	23.12%	62	19.49%
Age 55 to Age 69	6,814	46.24%	179	56.29%
Age 70 and Above	4,514	30.63%	77	24.12%

Additionally, the average age for the benefit recipients of the total group of plans is between age 64 and age 65, as is the average age for the sampling.

Actuarial Cost Estimate

1. Post Retirement Adjustment Option A.

Option A is an ad hoc percentage post retirement adjustment based on one half of the average compound percentage increase in the federal Consumer Price Index.

The following sets forth the current actuarial condition, the estimated increase in actuarial cost and the resulting actuarial condition attributable to this option initially for the sampling of pension plans and then extrapolated for all pension plans:

OPTION A

Actuarial Cost Estimate - Sample

	Current		Estimated Increase	Resulting Totals	
Accrued Liability	$55,465,000		$5,569,100	$61,034,100	
Assets	18,733,000		-	18,733,000	
Unfunded Accrued Liability	$36,732,000		$5,569,100	$42,301,100	
Funding Ratio	33.77%			30.69%	
Covered Payroll	$13,897,000		-	$13,897,000	
Annual Benefits	$ 1,882,000		$ 686,600	$ 2,568,600	
Normal Cost	$2,490,000	17.92%	-	$2,490,000	17.92%
Interest on Deficit	2,562,000	18.43	$389,800	2,951,800	21.24
Frozen Deficit Financing	$5,052,000	36.35%	$389,800	$5,441,800	39.16%
Normal Cost	$2,490,000	17.92%	-	$2,490,000	17.92%
Amortization	2,960,000	21.30	$792,900	3,752,900	27.00
Full Amortization	$5,450,000	39.22%	$792,900	$6,242,900	44.92%

OPTION A

Actuarial Cost Estimate - Statewide

	Current		Estimated Increase	Resulting Totals	
Accrued Liability	$2,135,932,000		$150,000,000 - $200,000,000	$2,285,932,000 - $2,335,932,000	
Assets	760,981,000		-	760,981,000 - 760,981,000	
Unfunded Accrued Liability	$1,374,951,000		$150,000,000 - $200,000,000	$1,524,951,000 - $1,574,951,000	
Funding Ratio	35.63%		-	33.29%	32.58%
Covered Payroll	$504,199,000		-	$504,199,000	
Annual Benefits	$98,382,000		$19,676,400 - $24,595,500	$118,058,400 - $122,977,500	
Normal Cost	$ 84,504,000	16.76%	-	$ 84,504,000 16.76% - $ 84,504,000	16.76%
Interest on Deficit	120,065,000	23.81	$13,063,000 - $17,428,200	133,128,000 26.40 - 137,493,200	27.27
Frozen Deficit Financing	$204,569,000	40.57%	$13,063,000 - $17,428,000	$217,632,000 43.16%	$221,997,000 44.03%
Normal Cost	$ 84,504,000	16.76%	-	$ 84,504,000 16.76% - $ 84,504,000	16.76%
Amortization	133,832,700	26.54	$23,373,000 - $31,164,000	157,205,700 31.18 - 164,996,700	32.72
Full Amortization	$218,336,700	43.30%	$23,373,000 - $31,164,000	$241,709,700 47.94%	$249,500,700 49.48%

2. Post Retirement Adjustment Option B.

Option B is an ad hoc set dollar amount post retirement adjustment based on years of service and years on retirement, with a double weighting of the adjustment based on years on retirement.

The following sets forth the current actuarial condition, the estimated increase in the actuarial cost and the resulting actuarial condition attributable to this option initially for the sampling of pension plans and then extrapolated for all pension plans:

OPTION B

Actuarial Cost Estimate - Sample

	Current		Estimated Increase	Resulting Totals	
Accrued Liability	$55,465,000		$1,355,700	$56,820,700	
Assets	18,733,000		-	18,733,000	
Unfunded Accrued Liability	$36,732,000		$1,355,700	$38,087,700	
Funding Ratio	33.77%			32.97%	
Covered Payroll	$13,897,000		-	$13,897,000	
Annual Benefits	$ 1,882,000		$ 167,000	$ 2,049,000	
Normal Cost	$2,490,000	17.92%	-	$2,490,000	17.92%
Interest on Deficit	2,562,000	18.43	$ 94,900	2,746,900	19.76
Frozen Deficit Financing	$5,052,000	36.35%	$ 94,900	$5,236,900	37.68%
Normal Cost	$2,490,000	17.92%	-	$2,490,000	17.92%
Amortization	2,960,000	21.30	193,000	3,153,000	22.69
Full Amortization	$5,450,000	39.22%	$193,000	$5,643,000	40.61%

OPTION B

Actuarial Cost Estimate - Statewide

	Current		Estimated Increase	Resulting Totals	
Accrued Liability	$2,135,932,000		$50,000,000 - $80,000,000	$2,184,932,000 - $2,215,932,000	
Assets	760,981,000			760,981,000 - 760,981,000	
Unfunded Accrued Liability	$1,374,951,000		$50,000,000 - $80,000,000	$1,423,951,000 - $1,454,951,000	
Funding Ratio	35.63%		-	34.83% - 34.34%	
Covered Payroll	$504,199,000		-	$504,199,000	
Annual Benefits	$98,382,000		$7,870,600 - $11,805,800	$106,252,600 - $110,187,800	
Normal Cost	$ 84,504,000	16.76%	-	$ 84,504,000 16.76%	- $ 84,504,000 16.76%
Interest on Deficit	120,065,000	23.81	$4,365,000 - $6,984,000	124,430,000 24.68	- 127,049,000 25.20
Frozen Deficit Financing	$204,569,000	40.57%	$4,365,000 - $6,984,000	$208,934,000 41.44%	- $211,553,000 41.96%
Normal Cost	$ 84,504,000	16.76%	-	$84,504,000 16.76%	- $84,504,000 16.76%
Amortization	133,832,700	26.54	7,791,000 - 12,465,600	141,623,700 28.09	- 146,297,700 29.02
Full Amortization	$218,336,700	43.30%	$7,791,000 $12,465,600	$226,127,700 44.85%	$230,801,700 45.78%

3. Post Retirement Adjustment Option C.

Option C is an ad hoc post retirement adjustment based on the difference between the current benefit amount and a minimum benefit amount approximately equal 120 percent of the federal poverty income level for single persons, persons with one dependent or persons with two dependents, as applicable.

The following sets forth the current actuarial condition, the estimated increase in the actuarial cost and the resulting actuarial condition attributable to this option initially for the sampling of pension plans and then extrapolated for all pension plans:

OPTION C

Actuarial Cost Estimate - Sample

	Current		Estimated Increase	Resulting Totals	
Accrued Liability	$55,465,000		$835,800	$56,300,800	
Assets	18,733,000		-	18,733,000	
Unfunded Accrued Liability	$36,732,000		$835,800	$37,567,800	
Funding Ratio	33.77%		-	33.27%	
Covered Payroll	$13,897,000		-	$13,897,000	
Annual Benefits	$ 1,882,000		$177,600	$ 2,059,600	
Normal Cost	$2,490,000	17.92%	-	$2,490,000	17.92%
Interest on Deficit	2,562,000	18.43	58,500	2,620,500	18.85
Frozen Deficit Financing	$5,052,000	36.35%	$58,500	$5,110,500	36.77%
Normal Cost	$2,490,000	17.92%	-	$2,490,000	17.92%
Amortization	2,960,000	21.30	119,000	3,079,000	22.15
Full Amortization	$5,450,000	39.22%	$119,000	$5,569,000	40.07%

OPTION C

Actuarial Cost Estimate - Statewide

	Current		Estimated Increase	Resulting Totals	
Accrued Liability	$2,135,932,000		$50,000,000 - $80,000,000	$2,184,932,000 - $2,215,932,000	
Assets	760,981,000			760,981,000 - 760,981,000	
Unfunded Accrued Liability	$1,374,951,000		$50,000,000 - $80,000,000	$1,423,951,000 - $1,454,951,000	
Funding Ratio	35.63%		-	34.83%	34.34%
Covered Payroll	$504,199,000		-	$504,199,000	
Annual Benefits	$98,382,000		$7,870,600 - $11,805,800	$106,252,600 - $110,187,800	
Normal Cost	$ 84,504,000	16.76%	-	$ 84,504,000	16.76% - $ 84,504,000 16.76%
Interest on Deficit	120,065,000	23.81	$4,365,000 - $6,984,000	124,430,000	24.68 - 127,049,000 25.20
Frozen Deficit Financing	$204,569,000	40.57%	$4,365,000 - $6,984,000	$208,934,000	41.44% - $211,553,000 41.96%
Normal Cost	$ 84,504,000	16.76%	-	$84,504,000	16.76% - $84,504,000 16.76%
Amortization	133,832,700	26.54	7,791,000 - 12,465,600	141,623,700	28.09 - 146,297,700 29.02
Full Amortization	$218,336,700	43.30%	$7,791,000 $12,465,600	$226,127,700	44.85% $230,801,700 45.78%

4. Post Retirement Adjustment Option D.

Option D is an automatic post retirement adjustment mechanism based on one half of the increase in the federal Consumer Price Index, with a maximum increase of 4 percent per year.

The following sets forth the current actuarial condition, the estimated increase in the actuarial cost and the resulting actuarial condition attributable to this option initially for the sampling of pension plans and then extrapolated for all pension plans, assuming a six percent average annual increase in the federal Consumer Price Index:

OPTION D

Actuarial Cost Estimate - Sample

	Current		Estimated Increase		Resulting Totals	
Accrued Liability	$55,465,000		$16,969,100		$72,434,100	
Assets	18,733,000		-		18,733,000	
Unfunded Accrued Liability	$36,732,000		$16,969,100		$53,701,100	
Funding Ratio	33.77%		-		25.93%	
Covered Payroll	$13,897,000		-		$13,897,000	
Annual Benefits	$ 1,882,000		$ 56,600		$ 1,938,600	
Normal Cost	$2,490,000	17.92%	$ 668,300		$3,158,300	22.73%
Interest on Deficit	2,562,000	18.43	1,187,800		3,749,800	26.98
Frozen Deficit Financing	$5,052,000	36.35%	$1,856,100		$6,908,100	49.71%
Normal Cost	$2,490,000	17.92%	$ 668,300		$3,158,300	22.73%
Amortization	2,960,000	21.30	1,733,000		4,693,000	33.77
Full Amortization	$5,450,000	39.22%	$2,401,300		$7,851,300	56.50%

OPTION D

Actuarial Cost Estimate - Statewide

	Current		Estimated Increase	Resulting Totals	
Accrued Liability	$2,135,932,000		$662,138,900	$2,798,070,900	
Assets	760,981,000		-	760,981,000	
Unfunded Accrued Liability	$1,374,951,000		$662,138,900	$2,037,089,900	
Funding Ratio	35.63%		-	27.20%	
Covered Payroll	$504,199,000		-	$504,199,000	
Annual Benefits	$98,382,000		$2,951,500	$101,333,500	
Normal Cost	$ 84,504,000	16.76%	$26,196,200	$110,700,200	21.96%
Interest on Deficit	120,065,000	23.81	57,804,700	177,869,700	35.27
Frozen Deficit Financing	$204,569,000	40.57%	$84,000,900	$288,569,900	57.23%
Normal Cost	$ 84,504,000	16.76%	$ 26,196,200	$110,700,200	21.96%
Amortization	133,832,700	26.54	82,842,100	216,674,800	42.97
Full Amortization	$218,336,700	43.30%	$109,038,300	$327,375,000	64.93%

Commonwealth Financial Obligation

The four post retirement adjustment options include the provision of additional Commonwealth financial support to municipal police and paid firefighters pension plans to meet a portion of the actuarial cost undertaken as a result of the post retirement adjustment.

For post retirement adjustment options A, B and C, which are ad hoc post retirement adjustments, the additional Commonwealth financial support to be provided would be the reimbursement (after the fact payment) of a portion of the current disbursements (pay-as-you-go) cost incurred as a result of the adjustment. The following sets forth the range of additional annual Commonwealth financial support likely to result from each of the ad hoc post retirement adjustment options:

Post Retirement Adjustment Option	Annual Actuarial Cost	Current Disbursements Cost	Municipal Share*	Commonwealth Share**
Option A	$23,373,000 - $31,164,000	$19,676,400 - $24,595,500	$8,976,300 - $13,167,500	$14,396,700 - $17,996,500
Option B	$ 7,791,000 - $12,465,600	$ 7,870,600 - $11,805,800	$2,111,700 - $ 3,827,300	$ 5,758,900 - $ 8,638,300
Option C	$ 7,791,000 - $12,465,600	$ 7,870,600 - $11,805,800	$2,111,700 - $ 3,827,300	$ 5,758,900 - $ 8,638,300

* Municipal share is based on 10 year amortization requirement and represents level annual cost for 10 year period.

** Commonwealth share is based on reimbursement of current disbursements cost and represents declining annual cost for duration of benefit recipients.

For post retirement adjustment option D, which is an automatic post retirement mechanism, the additional Commonwealth financial support to be provided would be a portion of the normal cost attributable to the mechanism and a portion of the amortization requirement attributable to the mechanism. The following sets forth the additional annual Commonwealth financial support likely to result from automatic post retirement adjustment mechanism Option D.

Option D	Annual Actuarial Cost	Member Contribution*	Municipal Share**	Commonwealth Share***
Normal Cost	$ 26,196,200	$8,732,000	$ 9,082,200	$ 8,382,000
Amortization	82,842,100	0	974,100	81,868,000
Total	$109,038,300	$8,732,000	$10,056,300	$90,250,000

* On average, member contribution increase would be 1.73 percent of covered payroll and would continue for the duration of active membership in the pension plan, hence increasing as a dollar amount over time.

** The majority of the municipal share would be attributable to a normal cost contribution set as a percentage of covered payroll and would continue for the duration of active membership in the pension plan, hence generally increasing as a dollar amount over time.

*** The majority of the Commonwealth share would be attributable to amortization contributions set as a level annual dollar amount. The share would initially stay substantially level, decreasing after the 10 year amortization period for the unfunded accrued liability attributable to retired members concluded and decreasing again after the 20 year amortization period for the unfunded accrued liability attributable to active members concluded. Consequently, after 20 years, the funding from all three sources would be essentially equivalent.

Impact of Modifications in the Various Post Retirement Adjustment Options.

The actuarial cost estimates and Commonwealth financial support estimates presented here are based on the alternative post retirement adjustment options summarized in the preceding section and presented in detail in the form of draft legislation in the appendix. Modifications or alterations in those alternative post retirement adjustment designs will have an impact on the actuarial cost estimates and Commonwealth financial support estimates.

While no precise indication of the impact of any specific modification in an alternative is possible, some general indications of the magnitude of the impact for certain modifications would be possible.

Any increase in the number or magnitude of the eligibility requirements for receipt of the post retirement adjustment will tend to reduce the likely actuarial cost of the alternative post retirement adjustment and consequently the likely Commonwealth financial support required. Any reduction in the reimbursement procedures for Commonwealth financial support in options A, B and C and any modification in the actuarial reporting requirement or applicable share of Commonwealth financial support in option D will have a direct effect on the extent of likely Commonwealth support and a proportionate change in the extent of municipal support.

Any reduction or elimination in the number or magnitude of the eligibility requirements for receipt of the post retirement adjustment and any reduction or elimination of any post retirement adjustment amount modification requirement will tend to increase the likely actuarial cost of the alternative post retirement adjustment and consequently the likely Commonwealth financial support required. A combination of any of the ad hoc post retirement adjustment alternatives and the automatic post retirement adjustment alternative will have a likely actuarial cost which is the sum of the likely actuarial cost for each. A combination other than in the alternative of any of the ad hoc post retirement adjustment alternatives would also have a likely actuarial cost which is the sum of the individual cost estimates, while a combination in the alternative would result in a total cost of something less than the sum of the two or more individual cost estimates involved.

Since alternative post retirement adjustment options A and B are each essentially a unit approach, an increase in the adjustment amount specified would cause a proportionate increase in the likely actuarial cost and consequently the likely Commonwealth financial support required. An increase in the minimum benefit amount used to calculate the

adjustment in Option C cannot be readily adapted from the likely actuarial cost figures presented. An increase in the adjustment amount in Option D would also bring a proportional increase in the likely actuarial cost, which would be based on the ratio between the increase in the adjustment percentage and three percent (the amount used by the consulting actuary for the computation of the likely actuarial cost presented).

Specific concern has been raised in connection with post retirement adjustment amount modification requirements relating to employer paid post retirement medical insurance coverage in Options C and D and to Social Security benefits in Option C. If the policy decision is made to remove those modification requirements, the impact on the estimates of likely actuarial cost would not be substantial. With respect to employer paid post retirement medical insurance coverage, the practice of this benefit being applicable to retired police officers and firefighters is sufficiently rare that the consulting actuary preparing the actuarial cost estimates for the sample of pension plans did not assume its presence with respect to any of the plans and its elimination consequently would not impact on the actuarial cost estimate. With respect to Social Security benefit amounts, the sample of pension plans is substantially unrepresentative of the totality of municipal police and fire plans in this aspect, with the occurrence of Social Security coverage equal to only 20 percent in the sample and equal to 40.93 percent in the total number of municipal police and paid fire pension plans. Consequently the impact on the likely actuarial cost resulting from the elimination of this modification requirement should not be substantial.

Appendix

DRAFT LEGISLATION

Option A

An Act

Providing for an ad hoc post retirement adjustment for certain retired members of municipal police and firefighters pension plans.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Short Title.

This act shall be known and may be cited as the Special Ad Hoc Municipal Police and Firefighters Post Retirement Adjustment Act.

Section 2. Definitions.

Unless clearly indicated otherwise by the context in which it is used, each of the following terms shall have the meaning ascribed to it as follows:

(1) "Active employment" means the situation of a person other than an independent contractor who performs for compensation regular services for a municipality on active duty in the municipal fire department or municipal police department and who is regularly entered on the payroll of the municipality.

(2) "Municipal pension plan" means any relationship between a municipality and a municipal employee with respect to the provision of benefits in the event of retirement from active employment, whether established pursuant to state law, municipal ordinance or resolution or instrument or instruments to which the municipality is a party on behalf of its municipal employees.

(3) "Municipality" means any city, borough, incorporated town, township or home rule municipality.

(4) "Paid firefighter" means a person who is engaged in the duties of firefighting, who holds a position or office in the fire department of a municipality and who has retirement coverage provided by a pension plan to which an allocation of the proceeds of the

foreign fire insurance premium tax pursuant to the Act of June 28, 1895 (P.L. 408, No. 289) is ultimately payable.

(5) "Police officer" means a person who is engaged in the duties of protecting the safety and property of others with the exception of duties performed by a paid firefighter, who has the power to arrest by warrant pursuant to state law and who has retirement coverage provided by a pension plan to which an allocation of the proceeds of the foreign casualty insurance premium tax pursuant to the act of May 12, 1943 (P.L. 259, No. 120) is ultimately payable.

(6) "Post retirement adjustment" means any increase in or change in the amount of any retirement annuity, retirement benefit, disability benefit or service pension granted or effective after the date on which active employment ceases.

Section 3. Special ad hoc municipal police and firefighters post retirement adjustments.

(a) Entitlement. -- Any person who:

(1) has terminated active employment with a municipality as a police officer or a paid firefighter,

(2) is receiving a retirement annuity, retirement benefit, service pension or disability benefit from a municipal police or paid firefighters pension plan on the basis of that active employment, and

(3) has commenced receipt of that annuity, pension or benefit on or prior to December 31, 1981

shall be entitled to receive a special ad hoc municipal police and firefighters post retirement adjustment from the municipal pension plan calculated pursuant to subsection (b) and modified pursuant to subsection (c).

(b) Amount of post retirement adjustment. -- The amount of the special ad hoc municipal police and firefighters post retirement adjustment shall be an amount equal to the number of full years during which the person has received an annuity, pension or benefit from the municipal police or paid firefighters pension plan multiplied by 3.125 percent and applied to the annuity, pension or benefit amount initially payable upon retirement. If the person is receiving a benefit other than a disability benefit and began receipt of that benefit at an age earlier than the age of 55 years or had credit for less than 25 years of

active service at the time of retirement, the number of full years for use in calculating the amount of the post retirement adjustment shall be reduced by the number of years by which the person was under the age of 55 years at the time of retirement or by the number of years by which the active service to the credit of the person is less than 25 years, whichever number of years is greater.

(c) Modification in amount of post retirement adjustment. -- If a person entitled to receive a special ad hoc municipal police and firefighters post retirement adjustment has, prior to the date of enactment of this adjustment, received a post retirement adjustment from the applicable municipal police or paid firefighters pension plan, the amount of the special ad hoc post retirement adjustment shall be reduced by the total amount of any post retirement adjustment or post retirement adjustments previously granted. Nothing in this section shall be construed to reduce the amount of any annuity, benefit or pension payable immediately prior to the date of enactment of this adjustment.

(d) Payment of special ad hoc post retirement adjustment. -- The special ad hoc post retirement adjustment shall be effective as of the date of payment of the annuity, benefit or pension next following the effective date of this adjustment and shall be payable as soon as practicable thereafter. The initial payment of the special ad hoc post retirement adjustment shall include any omitted payments payable between the effective date of the ad hoc post retirement adjustment and the date of initial payment.

Section 4. Funding of special ad hoc post retirement adjustment.

(a) Municipal obligation. -- Annually, the municipality shall provide in its budget and shall pay to the applicable municipal pension plan an amount equal to the required contribution to amortize the liability attributable to the special ad hoc post retirement adjustment on a level dollar basis over a ten year period from the effective date of the adjustment or the total amount of the special ad hoc post retirement adjustment anticipated as payable to entitled recipients during the following 12 month period; whichever is greater. The municipal obligation shall be payable on January 1 annually and shall be made from the revenue of the municipality. Any amount of the municipal obligation which remains unpaid after January 1 of the year in which the municipal obligation is due shall remain payable with interest from January 1 of the year in which the municipal obligation was first due until the date the payment is paid at a rate equal to the interest assumption used in connection with the most recent actuarial valuation report of the applicable pension plan or the discount rate applicable to treasury bills issued by the Treasury Department of the United States with a six-month maturity in effect as of the last business day in December of the year preceding the year in which the obligation was due, whichever rate is greater, and expressed as a monthly rate and compounded monthly.

(b) Commonwealth reimbursement in certain cases. --

(1) A municipality may qualify to receive reimbursement from the Commonwealth for a portion of the annual special ad hoc post retirement adjustment payments for the preceding year if the unfunded accrued actuarial liability of the municipal pension plan for pension plan benefits other than the special ad hoc post retirement adjustment is equal to or greater than the annual covered payroll of plan participants, with the applicable Commonwealth share percentage as follows:

Unfunded Accrued Actuarial Liability as Percent of Covered Payroll	Applicable Commonwealth Share Percentage
300 percent or greater	75 percent
200 percent to 299 percent	50 percent
100 percent to 199 percent	25 percent

The initial determination of the applicable Commonwealth share percentage, and periodic redeterminations which shall occur every four years thereafter, shall be based on the then most recent municipal pension plan actuarial valuation report filed with the Commonwealth pursuant to law.

(2) The special ad hoc municipal police and firefighters post retirement adjustment reimbursement program shall be funded from the required portion of the proceeds of the tax on domestic casualty insurance premiums and the proceeds of the tax on domestic fire insurance premiums in proportion to the relationship that the proceeds of each tax bear to the total proceeds of both taxes. Annually, the Department of the Auditor General shall certify to the General Assembly the applicable Commonwealth share percentage for each eligible municipality and for all eligible municipalities in total, which shall be based on certifications by the applicable municipalities of the annual amount of special ad hoc municipal police and firefighters post retirement adjustments actually paid during the preceding calendar year. The reimbursement shall be made on the first business day in August. The Department of the Auditor General is hereby authorized and directed to issue rules and regulations specifying the form and contents of certifications provided by municipalities.

(3) If a municipality is financially distressed, the funding procedure and the amount of the special ad hoc post retirement adjustment shall be modified. A municipality is financially distressed if it files with the Public Employee Retirement Study Commission a municipal resolution stating that conclusion and providing sufficient substantiation for that conclusion and if the Commission certifies its determination

that the municipality would have a distress score of 500 or greater calculated pursuant to the distress determination procedure recommended by the Commission in January, 1983, in a report entitled "Report to the General Assembly and the Governor of the Commonwealth of Pennsylvania; Recommendation of Actuarial Funding Standards and a Recovery Program for Municipal Pension Systems", pages 93 to 100. The amount of the special ad hoc municipal police and firefighters post retirement adjustment shall be further modified to bear the same relationship to the total adjustment calculated and modified pursuant to section 3 that the amount of the applicable Commonwealth share percentage bears to the total amount of the special ad hoc post retirement adjustment which is potentially payable. The Commonwealth reimbursement amount payable to the municipality shall be determined on the basis of the total annual adjustment calculated and modified pursuant to Section 3.

Section 5. Effective date.

(a) In general -- Except as provided in subsection (b), this act is effective on January 1, of the calendar year next following the date of enactment.

(b) Section 3 -- If a municipality files a resolution of financial distress with the Commission pursuant to Section 4, the effective date for Section 3 shall be the January 1 first occurring 270 days following the date of enactment.

DRAFT LEGISLATION

Option B

An Act

Providing for an ad hoc post retirement adjustment for certain retired members of municipal police and firefighters pension plans.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Short Title.

This act shall be known and may be cited as the Special Ad Hoc Municipal Police and Firefighters Post Retirement Adjustment Act.

Section 2. Definitions.

Unless clearly indicated otherwise by the context in which it is used, each of the following terms shall have the meaning ascribed to it as follows:

(1) "Active employment" means the situation of a person other than an independent contractor who performs for compensation regular services for a municipality on active duty in the municipal fire department or municipal police department and who is regularly entered on the payroll of the municipality.

(2) "Municipal pension plan" means any relationship between a municipality and a municipal employee with respect to the provision of benefits in the event of retirement from active employment, whether established pursuant to state law, municipal ordinance or resolution or instrument or instruments to which the municipality is a party on behalf of its municipal employees.

(3) "Municipality" means any city, borough, incorporated town, township or home rule municipality.

(4) "Paid firefighter" means a person who is engaged in the duties of firefighting, who holds a position or office in the fire department of a municipality and who has retirement coverage provided by a pension plan to which an allocation of the proceeds of the

foreign fire insurance premium tax pursuant to the Act of June 28, 1895 (P.L. 408, No. 289) is ultimately payable.

(5) "Police officer" means a person who is engaged in the duties of protecting the safety and property of others with the exception of duties performed by a paid firefighter, who has the power to arrest by warrant pursuant to state law and who has retirement coverage provided by a pension plan to which an allocation of the proceeds of the foreign casualty insurance premium tax pursuant to the act of May 12, 1943 (P.L. 259, No. 120) is ultimately payable.

(6) "Post retirement adjustment" means any increase in or change in the amount of any retirement annuity, retirement benefit, disability benefit or service pension granted or effective after the date on which active employment ceases.

(7) "Years of active service" means the number of full years of service as an active member of the municipal police pension plan or municipal firefighters pension plan, whichever is applicable, to the credit of the person, which years of service need not have been continuous.

(8) "Years on retirement" means the number of full years as of the effective date of this adjustment which have elapsed since the later of (i) the date on which the person commenced receipt of the annuity, benefit or pension from the applicable municipal police pension plan or municipal firefighters pension plan following termination of active employment with the municipality or (ii) the date on which the person attains the age of 55 years.

Section 3. Special ad hoc municipal police and firefighters post retirement adjustments.

(a) Entitlement. -- Any person who:

(1) has terminated active employment with a municipality as a police officer or a paid firefighter,

(2) had credit for ten or more years of active service at the time of the termination of active employment,

(3) is receiving a retirement annuity, retirement benefit, service pension or disability benefit from a municipal police or paid firefighters pension plan on the basis of that active employment, and

(4) has commenced receipt of that annuity, pension or benefit on or prior to December 31, 1981

shall be entitled to receive a special ad hoc municipal police and firefighters post retirement adjustment from the municipal pension plan calculated pursuant to subsection (b) and modified pursuant to subsection (c).

(b) Amount of post retirement adjustment. -- The amount of the special ad hoc municipal police and firefighters post retirement adjustment shall be an amount equal to the total of the following:

(1) one dollar per month multiplied by the number of years of active service, and

(2) two dollars per month multiplied by the number of years on retirement.

The special ad hoc post retirement adjustment shall be added to the amount of the annuity, pension or benefit payable to the person as of the regular date for payment of the annuity, pension or benefit which occurred immediately preceding the effective date of this adjustment.

(c) Modification in amount of post retirement adjustment. -- If a person entitled pursuant to the enactment to receive a special ad hoc municipal police and firefighters post retirement adjustment has, prior to the date of effective date of this adjustment, received a post retirement adjustment from the applicable municipal police or paid firefighters pension plan, the amount of the special ad hoc post retirement adjustment shall be reduced by the total amount of any post retirement adjustment or post retirement adjustments previously granted. Nothing in this section shall be construed to reduce the amount of any annuity, benefit or pension payable immediately prior to the effective date of this adjustment.

(d) Payment of special ad hoc post retirement adjustment. -- The special ad hoc post retirement adjustment shall be effective as of the date of payment of the annuity, benefit or pension next following the effective date of this adjustment and shall be payable as soon as practicable thereafter. The initial payment of the special ad hoc post retirement adjustment shall include any omitted payments payable between the effective date of the ad hoc post retirement adjustment and the date of initial payment.

Section 4. Funding of special ad hoc post retirement adjustment.

(a) Municipal obligation. -- Annually, the municipality shall provide in its budget and shall pay to the applicable municipal pension plan an amount equal to the required contribution to amortize the liability attributable to the special ad hoc post retirement adjustment on a level dollar basis over a ten year period from the effective date of the adjustment or the total amount of the special ad hoc post retirement adjustment anticipated as payable to entitled recipients during the following 12 month period. The municipal obligation shall be payable on January 1 annually and shall be made from the revenue of the municipality. Any amount of the municipal obligation which remains unpaid after January 1 of the year in which the municipal obligation is due shall remain payable with interest from January 1 of the year in which the municipal obligation was first due until the date the payment is paid at a rate equal to the interest assumption used in connection with the most recent actuarial valuation report of the applicable pension plan or the discount rate applicable to treasury bills issued by the Treasury Department of the United States with a six-month maturity in effect as of the last business day in December of the year preceding the year in which the obligation was due, whichever rate is greater, and expressed as a monthly rate and compounded monthly.

(b) Commonwealth reimbursement in certain cases. --

(1) A municipality may qualify to receive reimbursement from the Commonwealth for a portion of the annual special ad hoc post retirement adjustment payments for the preceding year if the unfunded accrued actuarial liability of the municipal pension plan for pension plan benefits other than the special ad hoc post retirement adjustment is equal to or greater than the annual covered payroll of plan participants, with the applicable Commonwealth share percentage as follows:

Unfunded Accrued Actuarial Liability as Percent of Covered Payroll	Applicable Commonwealth Share Percentage
300 percent or greater	75 percent
200 percent to 299 percent	50 percent
100 percent to 199 percent	25 percent

The initial determination of the applicable Commonwealth share percentage, and periodic redeterminations which shall occur every four years thereafter, shall be based on the then most recent municipal pension plan actuarial valuation report filed with the Commonwealth pursuant to law.

(2) The special ad hoc municipal police and firefighters post retirement adjustment reimbursement program shall be funded from the required portion of the proceeds of the tax on domestic casualty insurance premiums and the proceeds of the tax on domestic fire insurance premiums in proportion to the relationship that the proceeds of each tax bear to the total proceeds of both taxes. Annually, the Department of the Auditor General shall certify to the General Assembly the applicable Commonwealth share percentage for each eligible municipality and for all eligible municipalities in total, which shall be based on certifications by the applicable municipalities of the annual amount of special ad hoc municipal police and firefighters post retirement adjustments actually paid during the preceding calendar year. The reimbursement shall be made on the first business day in August. The Department of the Auditor General is hereby authorized and directed to issue rules and regulations specifying the form and contents of certifications provided by municipalities.

(3) If a municipality is financially distressed, the funding procedure and the amount of the special ad hoc post retirement adjustment shall be modified. A municipality is financially distressed if it files with the Public Employee Retirement Study Commission a municipal resolution stating that conclusion and providing sufficient substantiation for that conclusion and if the Commission certifies its determination that the municipality would have a distress score of 500 or greater calculated pursuant to the distress determination procedure recommended by the Commission in January, 1983, in a report entitled "Report to the General Assembly and the Governor of the Commonwealth of Pennsylvania; Recommendation of Actuarial Funding Standards and a Recovery Program for Municipal Pension Systems", pages 93 to 100. The amount of the special ad hoc municipal police and firefighters post retirement adjustment shall be further modified to bear the same relationship to the total adjustment calculated and modified pursuant to section 3 that the amount of the applicable Commonwealth share percentage bears to the total amount of the special ad hoc post retirement adjustment which is potentially payable. The Commonwealth reimbursement amount payable to the municipality shall be determined on the basis of the total annual adjustment calculated and modified pursuant to Section 3.

Section 5. Effective date.

(a) In general -- Except as provided in subsection (b), this act is effective on January 1, of the calendar year next following the date of enactment.

(b) Section 3 -- If a municipality files a resolution of financial distress with the Commission pursuant to Section 4, the effective date for Section 3 shall be the January 1 first occurring 270 days following the date of enactment.

Option C

An Act

Providing for an ad hoc post retirement adjustment for certain retired members of municipal police and firefighters pension plans.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Short Title.

This act shall be known and may be cited as the Special Ad Hoc Municipal Police and Firefighters Post Retirement Adjustment Act.

Section 2. Definitions.

Unless clearly indicated otherwise by the context in which it is used, each of the following terms shall have the meaning ascribed to it as follows:

(1) "Active employment" means the situation of a person other than an independent contractor who performs for compensation regular services for a municipality on active duty in the municipal fire department or municipal police department and who is regularly entered on the payroll of the municipality.

(2) "Dependent" means the legally married spouse of the person or the minor child of the person if the spouse or child resides with the person and if the spouse or child relies on the person for a minimum of one half of total support.

(3) "Municipal pension plan" means any relationship between a municipality and a municipal employee with respect to the provision of benefits in the event of retirement from active employment, whether established pursuant to state law, municipal ordinance or resolution or instrument or instruments to which the municipality is a party on behalf of its municipal employees.

(4) "Municipality" means any city, borough, incorporated town, township or home rule municipality.

(5) "Paid firefighter" means a person who is engaged in the duties of firefighting, who holds a position or office in the fire department of a municipality and who has retirement coverage provided by a pension plan to which an allocation of the proceeds of the foreign fire insurance premium tax pursuant to the Act of June 28, 1895 (P.L. 408, No. 289) is ultimately payable.

(6) "Police officer" means a person who is engaged in the duties of protecting the safety and property of others with the exception of duties performed by a paid firefighter, who has the power to arrest by warrant pursuant to state law and who has retirement coverage provided by a pension plan to which an allocation of the proceeds of the foreign casualty insurance premium tax pursuant to the act of May 12, 1943 (P.L. 259, No. 120) is ultimately payable.

(7) "Post retirement adjustment" means any increase in or change in the amount of any retirement annuity, retirement benefit, disability benefit or service pension granted or effective after the date on which active employment ceases.

Section 3. Special ad hoc municipal police and firefighters post retirement adjustments.

(a) Entitlement. -- Any person who:

(1) has terminated active employment with a municipality as a police officer or a paid firefighter,

(2) has credit for 20 or more years of active service based on that active employment,

(3) is receiving a retirement annuity, retirement benefit, service pension or disability benefit from a municipal police or paid firefighters pension plan on the basis of that active employment, and

(4) has commenced receipt of that annuity, pension or benefit on or prior to December 31, 1981

shall be entitled to receive a special ad hoc municipal police and firefighters post retirement adjustment from the municipal pension plan calculated pursuant to subsection (b) and modified pursuant to subsection (c).

(b) Amount of post retirement adjustment. -- The amount of the special ad hoc municipal police and firefighters post retirement adjustment shall be an amount equal to the difference between the monthly benefit, annuity or pension which the person is then currently receiving and $500.00 per month if the person has no dependents, $666.67 per month if the person has one dependent or $833.33 per month if the person has two or more dependents.

(c) Modification in amount of post retirement adjustment. -- If a person entitled pursuant to this enactment to receive a special ad hoc municipal police and firefighters post retirement adjustment:

(1) is currently entitled to receive or is receiving an old age insurance or disability benefit, including the amount of any husband's or wife's benefits or child's benefits, from the federal old age, survivors, disability and health insurance program,

(2) is currently covered by any post retirement health, medical or life insurance financed in whole or in part by the applicable municipality, or

(3) has current income within the meaning of the term "adjusted gross income" as defined in section 62 of the federal internal revenue code of 1954, as amended through the date of enactment of this act, which is not otherwise included in clauses (1) or (2),

the amount of the special ad hoc post retirement adjustment shall be reduced by the amounts received or receivable from the sources described in clauses (1) or (3) and by the amount received or receivable from the source described in clause (2) to the extent of the monthly amount of the premium paid by the municipality. Nothing in this section shall be construed to reduce the amount of any annuity, benefit or pension payable immediately prior to the date of enactment of this adjustment.

(d) Payment of special ad hoc post retirement adjustment. -- The special ad hoc post retirement adjustment shall be effective as of the date of payment of the annuity, benefit or pension next following the effective date of this adjustment and shall be payable as soon as practicable thereafter. The initial payment of the special ad hoc post retirement adjustment shall include any omitted payments payable between the effective date of the ad hoc post retirement adjustment and the date of initial payment.

Section 4. Documentation of various income sources

The person entitled pursuant to this enactment to receive a special ad hoc municipal police and firefighters post retirement adjustment shall, at the request of the chief administrative officer or official of the municipal pension plan, but no less frequently than annually, provide the municipal pension plan with whatever reasonable documentation of various income sources applicable to the person which the chief administrative officer or officials of the municipal pension plan shall require.

Section 5. Funding of special ad hoc post retirement adjustment.

(a) Municipal obligation. -- Annually, the municipality shall provide in its budget and shall pay to the applicable municipal pension plan an amount equal to the required contribution to amortize the liability attributable to the special ad hoc post retirement adjustment on a level dollar basis over a ten year period from the effective date of the adjustment or the total amount of the special ad hoc post retirement adjustment anticipated as payable to entitled recipients during the following 12 month period. The municipal obligation shall be payable on January 1 annually and shall be made from the revenue of the municipality. Any amount of the municipal obligation which remains unpaid after January 1 of the year in which the municipal obligation is due shall remain payable with interest from January 1 of the year in which the municipal obligation was first due until the date the payment is paid at a rate equal to the interest assumption used in connection with the most recent actuarial valuation report of the applicable pension plan or the discount rate applicable to treasury bills issued by the Treasury Department of the United States with a six-month maturity in effect as of the last business day in December of the year preceding the year in which the obligation was due, whichever rate is greater, and expressed as a monthly rate and compounded monthly.

(b) Commonwealth reimbursement in certain cases. --

(1) A municipality may qualify to receive reimbursement from the Commonwealth for a portion of the annual special ad hoc post retirement adjustment payments for the preceding year if the unfunded accrued actuarial liability of the municipal pension plan for pension plan benefits other than the special ad hoc post retirement adjustment is equal to or greater than the annual covered payroll of plan participants, with the applicable Commonwealth share percentage as follows:

Unfunded Accrued Actuarial Liability as Percent of Covered Payroll	Applicable Commonwealth Share Percentage
300 percent or greater	75 percent
200 percent to 299 percent	50 percent
100 percent to 199 percent	25 percent

The initial determination of the applicable Commonwealth share percentage, and periodic redeterminations which shall occur every four years thereafter, shall be based on the then most recent municipal pension plan actuarial valuation report filed with the Commonwealth pursuant to law.

(2) The special ad hoc municipal police and firefighters post retirement adjustment reimbursement program shall be funded from the required portion of the proceeds of the tax on domestic casualty insurance premiums and the proceeds of the tax on domestic fire insurance premiums in proportion to the relationship that the proceeds of each tax bear to the total proceeds of both taxes. Annually, the Department of the Auditor General shall certify to the General Assembly the applicable Commonwealth share percentage for each eligible municipality and for all eligible municipalities in total, which shall be based on certifications by the applicable municipalities of the annual amount of special ad hoc municipal police and firefighters post retirement adjustments actually paid during the preceding calendar year. The reimbursement shall be made on the first business day in August. The Department of the Auditor General is hereby authorized and directed to issue rules and regulations specifying the form and contents of certifications provided by municipalities.

(3) If a municipality is financially distressed, the funding procedure and the amount of the special ad hoc post retirement adjustment shall be modified. A municipality is financially distressed if it files with the Public Employee Retirement Study Commission a municipal resolution stating that conclusion and providing sufficient substantiation for that conclusion and if the Commission certifies its determination that the municipality would have a distress score of 500 or greater calculated pursuant to the distress determination procedure recommended by the Commission in January, 1983, in a report entitled "Report to the General Assembly and the Governor of the Commonwealth of Pennsylvania; Recommendation of Actuarial Funding Standards and a Recovery Program for Municipal Pension Systems", pages 93 to 100. The amount of the special ad hoc municipal police and firefighters post retirement adjustment shall be further modified to bear the same

relationship to the total adjustment calculated and modified pursuant to section 3 that the amount of the applicable Commonwealth share percentage bears to the total amount of the special ad hoc post retirement adjustment which is potentially payable. The Commonwealth reimbursement amount payable to the municipality shall be determined on the basis of the total annual adjustment calculated and modified pursuant to Section 3.

Section 5. Effective date.

(a) In general -- Except as provided in subsection (b), this act is effective on January 1, of the calendar year next following the date of enactment.

(b) Section 3 -- If a municipality files a resolution of financial distress with the Commission pursuant to Section 4, the effective date for Section 3 shall be the January 1 first occurring 270 days following the date of enactment.

DRAFT LEGISLATION

Option D

An Act

Authorizing municipal pension plans to adopt automatic post retirement adjustment mechanism applicable to active and retired members of municipal police and firefighters pension plans.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Short Title.

This act shall be known and may be cited as the Special Automatic Municipal Police and Firefighters Post Retirement Adjustment Mechanism Act.

Section 2. Definitions.

Unless clearly indicated otherwise by the context in which it is used, each of the following terms shall have the meaning ascribed to it as follows:

(1) "Active employment." The situation of a person other than an independent contractor who performs for compensation regular services for a municipality on active duty in the municipal fire department or municipal police department and who is regularly entered on the payroll of the municipality.

(2) "Approved actuary." A person who has at least five years of actuarial experience with public pension plans and who is either enrolled as a member of the American Academy of Actuaries or enrolled as an actuary pursuant to the Federal Employee Retirement Income Security Act of 1974.

(3) "Benefit plan." That portion of a pension plan which deals specifically with the retirement annuity and benefit coverage provided by the pension plan, including, but not limited to, the types of coverage, the eligibility for and entitlement to retirement annuities and benefits, and the amount of retirement annuities and benefits.

(4) "Chief administrative officer." The person who has primary responsibility for the execution of the administrative affairs of the municipalities in the case of a municipality, or of the pension plan in the case of a pension plan, or the designee of that person.

(5) "Consumer price index." The consumer price index for urban consumers nationally covering all items as published by the Bureau of Labor Statistics of the United States Department of Labor.

(6) "Municipal pension plan" means any relationship between a municipality and a municipal employee with respect to the provision of benefits in the event of retirement from active employment, whether established pursuant to state law, municipal ordinance or resolution or instrument or instruments to which the municipality is a party on behalf of its municipal employees.

(7) "Municipality" means any city, borough, incorporated town, township or home rule municipality.

(8) "Paid firefighter" means a person who is engaged in the duties of firefighting, who holds a position or office in the fire department of a municipality and who has retirement coverage provided by a pension plan to which an allocation of the proceeds of the foreign fire insurance premium tax pursuant to the Act of June 28, 1895 (P.L. 408, No. 289) is ultimately payable.

(9) "Police officer" means a person who is engaged in the duties of protecting the safety and property of others other than duties performed by a paid firefighter, who has the power to arrest by warrant pursuant to state law and who has retirement coverage provided by a pension plan to which an allocation of the proceeds of the foreign casualty insurance premium tax pursuant to the Act of May 12, 1943 (P.L. 259, No. 120) is ultimately payable.

(10) "Post retirement adjustment" means any increase in or change in the amount of any retirement annuity, retirement benefit, disability benefit or service pension granted or effective after the date on which active employment ceases.

Section 3. Special automatic municipal police and firefighters post retirement adjustment mechanism.

(a) Authorization. -- Any municipality, by ordinance, may adopt a special automatic municipal police and firefighters post retirement adjustment mechanism. The special automatic post retirement adjustment mechanism shall be as provided for in this act. Prior to final action on the special automatic post retirement adjustment mechanism, the municipality shall comply with the requirements of Section 5. Subsequent to adoption of the special automatic post retirement adjustment mechanism, the municipality shall comply with the requirements of Sections 6 and 7.

(b) Persons eligible for coverage by mechanism. -- Any person who:

(1) as of the effective date of the adoption of the ordinance implementing the special automatic post retirement adjustment mechanism, has terminated active employment by the municipality as a police officer or a paid firefighter, whichever is applicable, is receiving a retirement annuity, retirement benefit, service pension or disability benefit from a municipal police or paid firefighters pension plan on the basis of that active employment, has attained the age of at least 55 years of age and commenced receipt of that annuity, pension or benefit at least three years prior to the effective date of the adoption of the ordinance; or

(2) on or after the effective date of the adoption of the ordinance implementing the special automatic post retirement adjustment mechanism, is engaged in or commences active employment by the municipality as a police officer or a paid firefighter, whichever is applicable, obtains sufficient service, attains sufficient years of age and meets any other requirements to become entitled to receive, and commences receipt of, a retirement annuity, retirement benefit, disability benefit or service pension, continues receipt of that annuity, pension or benefit for a minimum of three years, and has attained the age of at least 55 years;

shall be eligible for coverage by the special automatic municipal police and firefighters post retirement adjustment mechanism adopted by the municipality.

(c) Amount of special automatic post retirement adjustment mechanism. --

(1) An automatic post retirement adjustment shall be payable to all eligible persons as of January 1 of each year if there has been an increase of at least two percent in the consumer price index since the later of the January 1 next following the date of the commencement of the receipt of the retirement annuity, retirement benefit, disability benefit or service pension or the date of the most recent automatic post retirement adjustment previously payable pursuant to this act. The amount of the automatic post retirement adjustment shall be calculated pursuant to clause (2) and modified pursuant to clause (3).

(2) The amount of any automatic post retirement adjustment payable shall be equal to one half of the percentage increase in the consumer price index during the applicable period specified in clause (1), but not to exceed in any event four percent, and applied to the annuity, benefit or pension payable during the December immediately prior to the calculation of the adjustment.

(3) The amount of any automatic post retirement adjustment calculated pursuant to Clause (2) shall be modified by subtracting from it the amount of any other automatic post retirement adjustment paid or payable or the amount of the premiums for any post retirement health, medical or life insurance paid by the municipality, if applicable, during the applicable period specified in Clause (1). Nothing in this section shall be construed to reduce the amount of any annuity, benefit or pension payable immediately prior to the date of the calculation of the adjustment.

(d) Calculation and payment of special automatic post retirement adjustment. -- A determination of whether or not an automatic post retirement adjustment is payable and the amount of any automatic post retirement adjustment pursuant to this act shall be made by the chief administrative officer or official of the pension plan as soon as is practicable following January 1 of each year occurring after the adoption of the municipal ordinance implementing the post retirement adjustment mechanism pursuant to section 3. Any adjustment is payable as of January 1 and shall be included in the monthly annuity, benefit or pension as soon as is practicable thereafter. The initial payment of the adjustment shall include any omitted payments payable from January 1 through the date of the initial payment.

Section 4. Funding of special automatic post retirement adjustment mechanism.

(a) Member contributions. -- If a municipal ordinance implementing an automatic post retirement adjustment mechanism has been adopted, there shall be implemented an increase in member contributions as soon as is practicable thereafter. The increase in member contributions shall be equal to one third of the increase in the normal cost attributable to the benefit increase. The increased member contribution shall be initially set based on the actuarial cost estimate provided in connection with consideration of the automatic post retirement adjustment mechanism pursuant to section 5. The increased member contribution shall be ultimately set based on the actuarial report next required pursuant to section 6 or pursuant to any applicable comprehensive municipal pension plan actuarial reporting law. The increased member contribution shall be payable at the same times and in the same manner as any member contribution payable or provided for law prior to the establishment of the automatic post retirement adjustment mechanism.

(b) Municipal contributions. -- If a municipal ordinance implementing an automatic post retirement adjustment mechanism has been adopted, the municipality shall increase its contributions to the pension plan to equal that portion of the increase in normal cost of the pension plan not paid by the increase in member contributions and any additional Commonwealth aid pursuant to subsection (c), clause (1), and shall increase its contributions to the pension plan to equal that portion of the increase in the amortization requirement of

the pension plan not met by any additional Commonwealth aid pursuant to subsection (c), clause (2). The municipal contributions shall be made pursuant to section 7.

(c) Commonwealth aid in connection with automatic post retirement adjustments. -- If a municipal ordinance implementing an automatic post retirement adjustment mechanism has been adopted, the Commonwealth shall provide additional financial support in certain cases.

(1) If the percentage funding ratio of the actuarial value of assets to the accrued actuarial liability of the municipal pension plan is less than 150 percent, the Commonwealth shall provide additional financial support equal to one third of the increase in the normal cost attributable to the benefit increase. The additional financial support for normal cost shall initially be equal to the increase in member contributions pursuant to subsection (a) and shall ultimately be based on the actuarial report next required pursuant to section 6 or pursuant to any applicable comprehensive municipal pension plan actuarial reporting law.

(2) If the unfunded accrued liability of the municipal pension plan for pension plan benefits other than the special automatic post retirement adjustment mechanism is equal to or greater than the annual covered payroll of plan participants, the Commonwealth shall provide additional financial support to amortize the unfunded accrued actuarial liability attributable to the special automatic post retirement adjustment mechanism on a ten year period level annual dollar amortization basis in the following percentage of the total amortization cost of the special automatic post retirement adjustment mechanism:

Unfunded Accrued Actuarial Liability as Percent of Covered Payroll	Applicable Commonwealth Share Percentage
200 percent or more	100 percent
100 percent to 199 percent	50 percent

The initial determination of the applicable Commonwealth share percentage, and periodic redeterminations which shall occur every four years thereafter, shall be based on the then most recent municipal pension plan actuarial valuation report filed with the Commonwealth pursuant to law.

(3) Any Commonwealth additional financial support pursuant to this section shall be funded from the required portion of the proceeds of the tax on domestic casualty insurance premiums and the proceeds of the tax on domestic fire insurance premiums in proportion to the relationship that the proceeds of each tax bear to the total proceeds

of both taxes. Annually, the Department of the Auditor General shall certify to the General Assembly the applicable estimated amount of additional financial support for each eligible municipality and for all eligible municipalities in total. Payment of the additional financial support shall be made on the first business day in September annually, and the appropriation should be deposited in a special account for this purpose on the last business day in August. The Department of the Auditor General is hereby authorized and directed to issue rules and regulations specifying the form and contents of necessary certifications provided by municipalities.

Section 5. Actuarial cost estimate required for adoption of automatic post retirement adjustment mechanism.

Prior to adoption of an automatic post retirement adjustment mechanism, the chief administrative officer of the applicable pension plan shall provide to the governing body of the municipality a cost estimate of the effect of the proposed benefit plan modification. The cost estimate shall be prepared by an approved actuary and shall be an estimate of the expected actuarial impact attributable to the proposed benefit plan modification. The cost estimate of the effect of the proposed benefit plan modification shall be complete and accurate and shall be presented in a way reasonably calculated to disclose to the average person comprising the membership of the governing body of the municipality, the impact of the proposed benefit plan, modification on the future financial requirements of the pension plan and the future minimum obligation of the municipality with respect to the pension plan.

Section 6. Actuarial reporting by certain municipal pension plans.

(a) Any municipal police or firefighters pension plan to which the automatic post retirement adjustment mechanism provided for in this act applies shall cause an actuarial valuation report to be made biennially.

(b) Filing date for actuarial valuation report. -- The biennial actuarial valuation report required pursuant to subsection (a) shall be made as of the beginning of each plan year occurring in an odd-numbered calendar year and shall be filed with the executive director of the Public Employee Retirement Study Commission no later than the last business day of March occurring in the following calendar year. For the initial filing pursuant to this chapter, the actuarial valuation report shall be made as of the beginning of the plan year occurring in calendar year 1985.

(c) Responsibility for preparation and filing of report. -- The actuarial valuation report required pursuant to subsection (a) shall be prepared under the supervision and at the direction of the chief administrative officer of the municipality, who shall also be responsible for the filing of the document. The actuarial valuation report shall be signed

by the chief administrative officer, indicating that to the extent of the understanding and knowledge of the officer, the report or investigation represents a true and accurate portrayal of the actuarial, financial and demographic condition of the pension plan of the municipality.

(d) Actuarial valuation report as public record. -- Each actuarial valuation report filed pursuant to this act is a public record. The chief administrative officer of the municipality to which the municipal pension plan is associated shall take whatever steps are deemed necessary to ensure that the information contained in the actuarial valuation report or experience investigation is made available to active members or benefit recipients of the pension plan.

(e) Contents of actuarial valuation report. --

(1) The actuarial valuation report shall be prepared and certified by an approved actuary.

(2) The actuarial valuation report shall be prepared in accordance with the entry age normal actuarial cost method with entry age established as the actual entry age for all plan members. The actuarial cost method shall be used to value all aspects of the benefit plan or plans of the pension plan. The actuarial exhibits shall use actuarial assumptions which are, in the judgment of the actuary and the governing body of the plan, the best available estimate of future occurrences in the case of each assumption. With respect to economic actuarial assumptions, the assumptions shall either be seven percent for future investment income and six percent for future salary increases or as chosen by the actuary with full documentation explaining and justifying the choice of assumptions. The actuarial exhibits shall measure all aspects of the benefit plan or plans of the pension plan in accordance with modifications in the benefit plan or plans, if any, and salaries which as of the valuation date are known or can reasonably be expected to be in force during the ensuing plan year. The actuarial valuation report shall contain the following actuarial exhibits:

(i) an exhibit of the normal cost of the benefits provided by the benefit plan as of the date of the actuarial valuation, expressed as a percentage of the future covered payroll of the active membership of the pension plan as of the date of the actuarial valuation.

(ii) an exhibit of the actuarial accrued liability of the benefit plan as of the date of the actuarial valuation in total, the actuarial present value of all projected benefits provided by the benefit plan, the actuarial present value of

future normal costs, and the actuarial present values for the various pension plan benefits.

(iii) an exhibit of the unfunded actuarial accrued liability of the pension plan in total, which shall be the actuarial accrued liability of the pension plan calculated pursuant to paragraph (2) less the actuarial value of assets of the pension plan in total and by its particular components. The initial determination of the unfunded actuarial accrued liability attributable to a modification in the benefit plan governing the pension plan or to a modification in the actuarial assumptions used to calculate the actuarial accrued liability of the pension plan shall be made by calculating the unfunded actuarial accrued liability of the pension plan in accordance with the benefit plan provisions and actuarial assumptions which were in effect prior to the modification and by calculating the unfunded actuarial accrued liability of the pension plan in accordance with the modification in the provisions of the benefit plan governing the pension plan or the actuarial assumptions used to calculate the actuarial accrued liability of the pension plan, whichever is applicable, and the remaining benefit plan provisions and actuarial assumptions. The initial determination of the unfunded actuarial accrued liability attributable to an actuarial loss shall be made in conjunction with the analysis of increases or decreases in the unfunded actuarial accrued liability of the pension plan required pursuant to paragraph (vi).

(iv) an exhibit of any additional funding costs associated with the amortization of any unfunded actuarial accrued liability of the pension plan, indicating for each increment of unfunded actuarial accrued liability, the level annual dollar contribution required to pay an amount equal to the actuarial assumption as to investment earnings applied to the principal amount of the remaining balance of the increment of unfunded actuarial accrued liability and to retire by the applicable amortization target date specified in this paragraph the principal amount of the remaining balance of the increment of unfunded actuarial accrued liability. The amortization target date applicable for each type of increment of unfunded actuarial accrued liability shall be as follows:

(A) unfunded actuarial accrued liability in existence as of the beginning of the plan year occurring in calendar year 1985, at the end of the plan year occurring in calendar year 2015.

(B) increment or decrement of net unfunded actuarial accrued liability attributable to a change in actuarial assumptions, at the end of the plan year occurring 20 years after the calendar year in which actuarial assumption modification was effective.

(C) increment of net unfunded actuarial accrued liability attributable to a modification in the benefit plan applicable to active members, at the end of the plan year occurring 20 years after the calendar year in which the benefit plan modification was effective.

(D) increment of unfunded actuarial accrued liability attributable to a modification in the benefit plan applicable to retired members and other benefit recipients, at the end of the plan year occurring 10 years after the calendar year in which the benefit plan modification was effective.

(E) increment or decrement of net unfunded actuarial accrued liability attributable to an actuarial experience loss or gain, at the end of plan year occurring 15 years after the calendar year in which the actuarial experience loss or gain was recognized.

The exhibit shall also indicate the plan year in which any unfunded actuarial accrued liability of the pension plan would be fully amortized if the total annual additional funding cost calculated pursuant to this paragraph were met continuously without increase or decrease in amount until the total unfunded actuarial accrued liability currently existing was fully amortized. In calculating the additional funding costs associated with the amortization of any unfunded actuarial accrued liability of the pension plan in any plan year, any amortization contribution made in the interval since the last actuarial valuation report shall be allocated to each type of increment of unfunded actuarial accrued liability in proportion to the remaining dollar amount of each type.

(v) an exhibit of the total administrative cost of the pension plan for the plan year occurring immediately prior to the plan year for which the actuarial valuation report is made.

(vi) an exhibit containing an analysis of the increase or decrease in the unfunded actuarial accrued liability of the pension plan since the most recent prior actuarial valuation report. The analysis shall be based on the best professional judgment of the approved actuary reached after preparing the various applicable actuarial exhibits of the actuarial valuation report.

(vii) an exhibit summarizing the economic and demographic actuarial assumptions used in the preparation of the actuarial exhibits.

(viii) a summary of the principal provisions of the benefit plan of the pension plan upon which the actuarial exhibits are based.

Section 7. Minimum funding standard.

(a) Application. -- Notwithstanding any provision of law, municipal ordinance, municipal resolution, municipal charter, pension plan agreement or pension plan contract to the contrary, the applicable provisions of this section shall apply to any municipality that adopts a special automatic post retirement adjustment mechanism and to the respective municipal pension plans.

(b) Financial requirements of the pension plan. --

(1) Annually, the chief administrative officer of the pension plan shall determine the financial requirements of the pension plan for the following plan year. The financial requirements of the pension plan for the following plan year shall be based on the most recent actuarial valuation report of the pension plan prepared by law. Unless the assets of the pension plan equal the present value of future benefits, the financial requirements of the pension plan shall be the normal cost and administrative expense requirements for the following plan year and, if the pension plan has an unfunded actuarial accrued liability pursuant to the most recent actuarial valuation report, the amortization contribution requirement for the following plan year. The financial requirements of the pension plan, however, shall at least be equal to the annual amount of retirement and other benefit anticipated to be payable from the pension plan for the following plan year less the market value of the assets of the pension plan as of the date on which the financial requirements of the pension plan are determined.

(2) The normal cost and administrative expense requirements for the following plan years shall be expressed as a dollar amount and shall be determined by applying the normal cost of the benefit plan and the administrative expense payable from the assets attributable to the benefit plan, as reported in the actuarial valuation report of the pension plan and expressed as a percentage of covered payroll, to the estimated covered payroll of the active membership of the pension plan including any projected increase in active membership for the following year.

(3) The amortization contribution requirement for the following plan year shall be expressed as a dollar amount and shall be the additional amount reported in the actuarial valuation report of the pension plan as sufficient to amortize on a level dollar basis the various increments of the unfunded actuarial accrued liability of the benefit plan by the applicable amortization target dates as established in section 202(b)(4).

(c) Minimum obligation of the municipality. -- Annually, the chief administrative officer of the pension plan shall determine the minimum obligation of the municipality with respect to the pension plan for the following plan year. The minimum obligation of the municipality with respect to the pension plan shall be equal to the financial requirements of the pension plan reduced by the following amounts:

(1) the amount of any moneys from the Commonwealth anticipated as receivable by the municipality and to be allocated to the pension plan for the following plan year.

(2) the amount of any member contributions anticipated as receivable for the following year.

(3) if the actuarial value of the assets of the pension plan exceed the actuarial accrued liability of the pension plan, an amount equal to one-tenth of the amount by which the actuarial value exceeds the actuarial accrued liability.

(d) Payment of minimum municipal obligation. -- Annually the municipality shall provide for the full amount of the minimum obligation of the municipality in the budget of the municipality. The minimum obligation of the municipality shall be payable to the pension plan from the revenue of the municipality. Payment of the minimum obligation of the municipality shall be made by the municipality and if made during the month of January, shall be payable without an interest, and if made subsequent to the month of January but prior to December 31, shall be payable with interest for the period since January 1 at a rate equal to the interest assumption used for the actuarial valuation report, expressed on a monthly basis.

(e) Interest penalty on omitted municipal contributions. -- Any amount of the minimum obligation of the municipality which remains unpaid as of December 31 of the year in which the minimum obligation is due shall be added to the minimum obligation of the municipality for the following year, with interest from January 1 of the year in which the minimum obligation was first due until the date the payment is paid at a rate equal to the interest assumption used for the actuarial valuation report or the discount rate applicable to treasury bills issued by the Department of the Treasury of the United States with a six month maturity as of the last business day in December of the plan year in which the obligation was due, whichever is greater, expressed as a monthly rate and compounded monthly.

(f) The chief administrative officer of each pension plan shall submit the financial requirements of the pension plan and the minimum obligation of the municipality with respect to the pension plan, with appropriate documenting detail, to the governing body of the municipality on or before the last business day in September, annually, the submission shall

include a certification by the chief administrative officer as to the accuracy of the calculations and their conformance with the applicable provisions of this chapter.

Section 8. Effective date.

This act is effective on January 1, of the calendar year next following the date of enactment.