CONNECTICUT STATE EMPLOYEES RETIREMENT SYSTEM

EXPERIENCE STUDY

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MILLIMAN & ROBERTSON, INC.
CONSULTING ACTUARIES

THREE CORPORATE PLACE
BLOOMFIELD, CONNECTICUT 06002
203/243-1138

ARTHUR V. ANDERSON, A.S.A.
DOUGLAS J. BENNETT, A.S.A.
AUDREY H. BRISSE, A.S.A.
DOUGLAS M. GEUDER, F.S.A.
JAMES A. GOBES, F.S.A.
LESLIE E. KORPER, II, F.S.A.
ROBERT A. MILLER, III, F.C.A.S.
WILLIAM C. PROUTY, F.S.A.
WALTER S. RUGLAND, F.S.A.
ALTHEA A. SCHWARTZ, F.S.A.

WENDELL MILLIMAN, F.S.A. (1976)
STUART A. ROBERTSON, F.S.A.
CHAIRMAN EMERITUS

August 18, 1987

State of Connecticut
State Employees Retirement Commission
30 Trinity Street
Hartford, CT 06106

Ladies and Gentlemen:

This report contains the results of an Experience Study for the State Employees Retirement System, conducted in accordance with the requirements of Sec. 5-156b of the General Statutes of the State of Connecticut.

The objective of the study was to review the actuarial assumptions used in generating pension costs and, where indicated by the study, to recommend changes to improve the reliability of the annual cost calculations.

The following actuarial assumptions were reviewed:

- Mortality
- Investment Return
- Salary Scale
- Disability
- Rate of Retirement
- Turnover

The following pages describe each of the current assumptions and the assumptions we propose based on the study of actual SERS experience.

But for the change in mortality, the proposed changes are generally offsetting and would in fact lead to a slight (1-2%) decrease in cost. However, the proposed change in mortality reflects the continuing pattern of improving life expectancy. As a result the total cost impact including mortality is an increase in costs of approximately 2% ($6 million).

We recommend that the Retirement Commission adopt the proposed set of assumptions.

Sincerely,

James A. Gobes

James A. Gobes

JAG/sf

SUMMARY OF ASSUMPTIONS

	Current	Proposed
Mortality:	1971 Group Annuity Mortality Table with ages set back 6 years for females.	1983 Group Annuity Mortality Table with ages set back 4 years for females.

Estimated Cost Impact: +4%

Investment Return:	7½%	8½%
	Adjusted yield rate based on spreading remaining unadjusted gains and losses over five years, subject to 20% corridor.	Adjusted yield rate based on spreading recognition of gains and losses over five years, subject to 20% corridor.

Estimated Cost Impact: -13%

Salary Scale:

Age	Annual Rate of Increase	Annual Rate of Increase
20	6.34%	10.2%
25	6.26	9.2
30	6.10	8.1
35	5.90	7.1
40	5.58	6.5
45	5.22	6.0
50	4.95	6.0
55	4.83	6.0
60	4.66	6.0

Estimated Cost Impact: +12%

SUMMARY OF ASSUMPTIONS

Disability:

Age	Current: Annual Rate of Disability (Per 1000 Lives)	Proposed: Annual Rate of Disability (Per 1000 Lives)
20	0.60	0.75
25	0.90	0.85
30	1.10	0.97
35	1.50	1.21
40	2.20	1.70
45	3.60	2.79
50	6.10	5.09
55	10.10	9.25
60	13.80	14.42

Estimated Cost Impact: +1%

Retirement Ages: Hazardous Duty:

Tier I: Age 53 and 25 years of service.

Tier II: 25 years of service.

Age	Select	Ultimate
47-50	50%	10%
51	48	10
52	46	10
53	44	10
54	42	10
55	40	10
56	38	10
57	36	10
58	34	10
59	30	10
60	50	30
61	50	30
62-70	100	100

All Others:

Tier I: Age 61 and 10 years of service.

Tier II: Age 65 and 10 years of service or age 70 and 5 years of service.

Age	Select	Ultimate
55-60	20	5
61	40	5
62	40	30
63	40	30
64	60	30
65	80	60
66	80	60
67	80	60
68	80	60
69	80	60
70	100	100

Estimated Cost Impact: -1%

SUMMARY OF ASSUMPTIONS

	Current	Proposed
Turnover:	Estimated by excluding participants with less than one year of service and assuming that all other employees terminate at the following rates:	Five year select and ultimate rates (shown below).

Age	Annual Rate of Withdrawal
20	5.44%
25	5.29
30	5.07
35	4.70
40	4.19
45	3.54
50	2.47
55	.94
60	-

Proposed Turnover Table

Years of Participation

Age	0	1	2	3	4	5 & Over
20	50%	45%	30%	25%	20%	15%
25	45	35	30	25	20	10
30	40	30	25	20	15	8
35	35	28	20	15	10	6
40	30	20	10	8	6	4
45	20	10	8	6	4	2
50	10	8	6	4	2	0
55	10	7	5	2	0	0
60	10	0	0	0	0	0

Estimated Cost Impact:

Tier I :	+3%
Tier II :	-15%
Combined:	0%

DETAILED DISCUSSION

SALARY SCALE STUDY

Study Period:

12/31/83 to 7/1/86

Data:

The data for 12/31/83 and 12/31/84 is annualized payroll results for the preceding 9/30 payroll period. For 7/1/85 and 7/1/86 the data represents earnings for the prior 12 month period.

Salaries of participants input to the valuation were used. Consequently, participants with less than one year of service have been excluded.

Data on participants under age 20 and over age 65 were excluded due to lack of credibility.

Method:

All tiers were combined. Results were determined separately for hazardous duty and non-hazardous duty participants. Within each of these groups, salary growth was analyzed. Average salaries were determined for each five year age group from 20-24 to 60-64; see Exhibit I. No adjustment was made due to differences in salary data - '83 and '84 data on a "snapshot" basis versus '85 and '86 data over a 12 month period.

DETAILED DISCUSSION

Exhibit II shows the change in average salary from year to year for each age group. The '83-'84 change represents salary growth from 9/30/83 to 9/30/84; '84-'85 is the growth from 9/30/84 to 6/30/85, annualized; '85-'86 is the growth from 6/30/85 to 6/30/86. The last column shows the annualized change from 9/30/83 to 6/30/86.

When looking at the results shown in Exhibit II, the following points should be considered:

1) Year to year age groups include different individuals as employees move to higher age groups and are replaced.

2) Since the data used for 1983 and 1984 is based on a "snapshot" (payroll data as of the preceding 9/30), there may be some distortion when comparing '83 to '84 if, for instance, the incidence of overtime is not the same for each payroll. Also, the growth rate for '84-'85 compares data on different bases (snapshot versus 12 month period). As a result, the growth rate for '85-'86 yields the most meaningful information.

Exhibit III shows the annualized change in average salary from one age group to the next higher age group (within the same year). This exhibit displays the promotional aspect of salary growth.

Exhibit IV shows the annualized average change in salary for a typical person during the period. For example, a non-hazardous duty member age 30 on 7/1/86 experienced average growth in salary of 9.3% for each year from 12/31/83 (9/30/83) to 6/30/86 and a growth of 11.5% over the 6/30/85 to 6/30/86 year.

Observations:

Most observations are based on the salary data for 1985 and 1986 since the data prior to 1985 is not comparable.

- As expected, average salaries are higher for older employees than they are for younger employees (see Exhibit I).

DETAILED DISCUSSION

- The '85-'86 growth rate exceeds cost-of-living for all age groups but is relatively flat among the age groups (see Exhibit II).

- The annualized change in average salary from one age group to the next higher group within the same year (promotional growth) shows the expected trend. That is, the rate of salary growth slows down as age increases (see Exhibit III).

- Hazardous duty average growth rate over all age groups from '83 to '84 was in excess of 18%. This surprising result demonstrates the inconsistencies that may arise when using pay period data for study purposes. If, for example, there was an unusual amount of overtime pay included in the 9/30/84 pay period, the "normal" growth in salaries from '83 to '84 could be considerably lower than 18%.

Recommendations and Conclusions:

Considerable judgement is required in interpreting the study results due to the incompatibility of the data (payroll data before 6/30/85) and the problems inherent in using payroll data for study purposes (for instance, annualizing payroll data for a pay period with an unusual level of overtime and comparing it to annualized payroll data from another period without overtime).

The study shows considerable growth in salaries. For the '85-'86 period, the overall non-hazardous duty growth rate was 8.3% with the hazardous duty rate at 12.8%. (During this period the CPI was less than 4%).

We do not feel it is reasonable to expect growth at these levels over the next thirty years (the valuation time frame). Nor do we expect that the difference between growth rates for hazardous duty versus non-hazardous duty participants is typical.

However, we recommend incorporating the trends shown in the study into a new salary scale table. This table was developed by blending a promotional salary growth rate by age (as indicated in Exhibit III) with a level 6% inflation component.

Annual Rate of Increase

Age	Current	Proposed
20	6.34%	10.2%
25	6.26	9.2
30	6.10	8.1
35	5.90	7.1
40	5.58	6.5
45	5.22	6.0
50	4.95	6.0
55	4.83	6.0
60	4.66	6.0

Under the proposed table, the salary growth rates are significantly higher for younger participants than those currently being used, (10.2% versus 6.34% at age 20). However, we expect that the cost impact of this change will be cushioned by the high turnover assumption at the younger ages.

DETAILED DISCUSSION

INVESTMENT RETURN ANALYSIS

Study Period:

Fiscal year 1977 through fiscal year 1986.

Data:

State Employees Retirement Fund Balance Sheets as of June 30 for each year.

Method:

An unadjusted yield rate was determined using year end market values and assuming all transactions (contributions, disbursements) occur midway through the year.

An "adjusted" yield rate was determined by spreading the recognition of gains and losses over five years. This adjusted method is similar to that which has been used for the valuation; however, we feel that it is better in that recognition is complete after five years. (The current method of adjustments spreads remaining unadjusted gains and losses over five years).

We also determined the unadjusted average yield rate over three, five and ten years.

The data and results are detailed in Exhibit V.

Observations:

- The unadjusted yield has been very volatile over the ten year period, 1977 through 1986. The extremes over the period were a low of 2.41% in 1978 and a high of 32.44% in 1983.

DETAILED DISCUSSION

- On an adjusted basis, yield rates exhibit a generally increasing pattern from 1981 through 1986, but, as expected, a much smoother pattern.

Recommendations and Conclusions:

The current investment return assumption is 7½%. The adjusted yield rates since 1983 are significantly higher than 7½% and we expect that to continue at least over the short term. Therefore, we feel it is appropriate to increase the current assumption. However, adjusted yields for 1983-1986 are high because of large market value gains in 1983, 1985 and 1986. It is not prudent to "plan" on such gains in setting a long term investment return assumption.

One approach would be to employ a varying investment return assumption. Then we could reflect current yields over the short term, grading off to an expected long term rate. A reasonable stream of rates would be 10% to 12% currently, leveling off at 7% to 9% after five years. However, this is roughly equivalent to assuming 8% to 8½% over the entire period and using a single rate does have administrative advantages.

Therefore, we recommend that the current investment return assumption be increased to 8½%.

By assuming a higher investment return, we are implying a higher ongoing rate of inflation since the "real" interest rate (aggregate return reduced by rate of inflation) should remain relatively constant. This same inflation rate will be reflected in the salary scale assumption, which is similarly tied to the rate of inflation.

DETAILED DISCUSSION

RETIRED MORTALITY STUDY

Study Period:

October 1, 1983 to July 1, 1986

Data:

Retired data file used for each valuation in the study period.

Method:

- Deaths were identified by comparing prior year retired data to current year retired data.

- If death occurred, it was assumed to have taken place halfway through the period.

- Analysis was done on an aggregate basis only (without considering the number of years since retirement).

- Results were reported in five-year age groups by sex and by retirement type: Service, Service Disability, Non-Service Disability, Hazardous Duty Retirement, and All Other (Beneficiaries).

- Actual results were compared to expected results using the following valuation assumptions as the basis for "expected":

Retirement Type	Mortality Table
Service Retirement	71GAM*
Service Disability	65RR
Non-Service Disability	65RR
Hazardous Duty Retirement	71GAM*
All Others (Beneficiaries)	71GAM*

* females set back six years

DETAILED DISCUSSION

- Exhibit VI shows, in five-year age groups, the exposure, actual rate of mortality, expected rate of mortality, and the ratio of actual to expected for each retirement type.

Observations:

- The Service Disability-Male, Service Disability-Female, and Hazardous Duty-Female groups are too small to yield credible results.

- For the two largest groups, Service Retirement-Males and Service Retirement-Females, the valuation assumptions overstate the incidence of death (actual rate of mortality is less than the expected rate) and thereby understate costs. These two groups account for about 85% of the total exposure over the study period.

- Valuation assumptions also overstate mortality rates (and understate costs) for the Hazardous Duty-Males.

- For the remaining groups, the actual rates of mortality exceed the expected rates and thereby overstate system costs. However, since these groups only constitute about 12% of the total exposure over the study period, their results are much less credible.

Recommendations and Conclusions:

The current mortality assumption for "healthy" retirees is the 1971 GAM table with a 6 year age set back for females. Because there has been considerable improvement in mortality since the 1971 GAM table was published, we recommend updating the valuation mortality assumption. Although the 1983 GAM table was intended to be used as an interim table pending the development of a new table, we believe that it is the most appropriate published table at this time. Therefore, we recommend switching to the 1983 GAM table.

DETAILED DISCUSSION

We repeated the retired mortality study using the 1983 GAM table as the basis for "expected" results (see Exhibit VII). Generally, the current assumptions (1971 GAM) overstate the rate of mortality (and thereby, understate costs), while the opposite is true using the 1983 GAM table. That is, the actual experience currently lies between the expected results using the 1971 table and the 1983 table.

With continued mortality improvements expected, we feel that the 1983 GAM table is appropriate for the periods for which costs are being projected. However, the 1983 table for females is significantly lower than actual experience. Therefore, we recommend that the 1983 table for males be used with a 4 year setback for females.

For the disabled retirees, we do not feel that there is sufficient data to warrant changing the current assumption. Therefore, we recommend that we continue using the 1965 Railroad Retirement Disability table for these participants.

DETAILED DISCUSSION

ACTIVE LIFE DECREMENT STUDY

Study Period:

10/1/83 to 6/30/85 and 7/1/85 to 6/30/86

Data:

Active life data reported for annual valuations was used. However, since the data used for valuations prior to 7/85 is not compatible with that used for 7/85 and 7/86, we studied the periods separately.

The data files were edited to remove records with incomplete data (i.e., missing date of birth, date of hire, etc.) and records with obvious data errors (such as a date of birth later than a date of hire).

Method:

- We compared the prior year active file with the current year active file. Any record in the prior year but not in the current year is an "exit".

- We then compared the "exits" with the corresponding retired data file to determine if the participant "exited" due to retirement or disability.

- The "exits" not found on the appropriate retired data file were treated as a withdrawal or a death. The data does not allow us to identify deaths separately from withdrawals.

- We encountered several anomalies when going through this matching process. In many instances, participants were included in both the active data and the retired data for the same period. We made reasonable assumptions in dealing with these participants.

DETAILED DISCUSSION

Format of Study:

The active decrement results are separated into two study periods: 10/1/83 to 6/30/85 and 7/1/85 to 6/30/86. Within each study period, results are shown separately for each decrement: disability, withdrawal (including death), and retirement. Within each decrement, results are shown separately by hazardous duty/non-hazardous duty, and by sex. Within these groups, results are shown by eligibility classes: non-retirable, early retirable and normal retirable. Finally, results are shown by individual ages and summarized in five-year age intervals.

The disability results are shown on an aggregate basis. For the withdrawal and death study, we used five year select and ultimate, with results also on an aggregate basis. The retirement study is on a first-eligible and ultimate basis, again also shown on an aggregate basis.

Some groupings are too small to generate meaningful results, e.g. female hazardous duty. For groups with meaningful data, Exhibit VIII shows the results in five year age intervals. (We can provide you with the results for all groups on an individual age basis upon request).

Exhibit VIII shows the exposure for each group, the actual versus expected number of group members decremented during the period, and the ratio of actual to expected. The expected rates are based on valuation assumptions. Since the data does not allow us to identify deaths separately from withdrawals, the "expected" for the withdrawal and death study is a combination of the withdrawal and mortality tables used in the valuation. The valuation assumptions are shown in the Summary.

DETAILED DISCUSSION

Observations:

- It is apparent from the low first year rate of withdrawal and the low number of first year withdrawals that first year exposure and terminations are understated. This is particularly true in the 10/83 - 6/85 period.

- The valuation withdrawal assumptions appear to be adequate only for "ultimate" periods (i.e., beyond five years) and well understated during the select period.

- The female withdrawal rate is higher than the male (our current withdrawal assumption is unisex).

- Withdrawal rates are higher over the 7/85 - 6/86 period than over the 10/83 - 6/85 period.

- Although fairly low (3-5%), there is a measurable group electing early retirement.

- Those electing to retire early do so at ages 55-59.

- Only 10-20% retire when they are first eligible for normal retirement.

- Ages 62 and 65 are the most common retirement age for most non-hazardous duty groups.

DETAILED DISCUSSION

Recommendations and Conclusions:

Disability Segment

For both study periods (10/1/83 - 6/30/85 and 7/1/85 - 6/30/86) actual rates of disability are much lower than expected. This is especially prevalent for the non-hazardous duty group where the exposure base is larger and, hence, the results should be more credible.

The following limitations should be considered when analyzing the disability results:

- All active participants are included in the exposure base.

- Actual disabilities are not coded by cause (service connected versus non-service connected).

Since there is a five year eligibility requirement for non-service disabilities, an adjustment should be made to the exposure base, especially for the non-hazardous duty group where we expect that most disabilities are non-service connected. An adjustment to reflect the five year eligibility requirement roughly doubles the actual rates of disability (see Exhibit IX).

Even though we do not feel that there is sufficient data to warrant changing the current disability table based on study results, it is appropriate to update the disability table to reflect current industry experience.

We recommend using the following table which was proposed recently by a Society of Actuaries committee responsible for developing new disability tables. The table is based on industry experience from 1976 to 1980.

Annual Rate of Disability (per 1000 lives)

Age	Current	Proposed
20	.60	.75
25	.90	.85
30	1.10	.97
35	1.50	1.21
40	2.20	1.70
45	3.60	2.79
50	6.10	5.09
55	10.10	9.25
60	13.80	14.42

The proposed rates are lower than the current rates for all except the youngest ages. The difference at the younger ages will have very little impact, since there is a five year eligibility requirement for non-service disabilities.

Although changing to the proposed table does not significantly impact costs, the new table will be a better valuation basis since it reflects recent industry trends.

Withdrawal and Death Segment

The study revealed that the actual rates of withdrawal are considerably higher than the expected rates based on the current valuation turnover assumptions.

Instead of simply increasing the current rates to bring them in line with actual experience, we feel it is appropriate to also change the current table from an aggregate basis to a select and ultimate table. By doing so, we can reflect the number of years of employment as well as age, since employees at all ages are more likely to terminate during the first few years of employment.

Also, study results indicate that the female withdrawal rates are about 10% higher than those for males.

The actual rate of turnover for the hazardous duty group is about 50% of the rate for the non-hazardous duty group.

DETAILED DISCUSSION

We recommend using the following select and ultimate table as the basis for the turnover assumption:

	Current	Proposed					
		Years of Participation					
Age	All	0	1	2	3	4	5 & Over
20	5.44%	50%	45%	30%	25%	20%	15%
25	5.29	45	35	30	25	20	10
30	5.07	40	30	25	20	15	8
35	4.70	35	28	20	15	10	6
40	4.19	30	20	10	8	6	4
45	3.54	20	10	8	6	4	2
50	2.47	10	8	6	4	2	0
55	.94	10	7	5	2	0	0
60	-	10	0	0	0	0	0

The proposed table would be used "as is" for non-hazardous duty males. For females, we would increase the values in the table by 10% and for hazardous duty participants, the values would be reduced by 50%.

Although the proposed select and ultimate table is quite different from the current aggregate table, the cost impact of changing this assumption is minor.

One immediate result of using a select and ultimate table will be a better allocation of costs between Tier I and Tier II. Tier I is a closed group and should therefore have a very different turnover pattern from a group with many new entrants, such as Tier II.

We were unable to study preretirement mortality because the data does not allow us to identify death separately from withdrawal. However, we recommend changing from the 1971 GAM mortality table to the 1983 GAM table for consistency with the proposed retired mortality assumption.

DETAILED DISCUSSION

Rate of Retirement Segment

Our current retirement assumptions, as summarized below, roughly anticipate that all participants will retire when they are first eligible to do so:

Group	Eligibility (age/service)	Current Assumptions
Tier I Hazardous Duty	47/20	53/25
Tier II Hazardous Duty	25 yrs	25 yrs
Tier I all others	55/25 or 60/10 or 70	61/10
Tier II all others	65/10 or 70/5	65/10 or 70/5

Since only 10-20% actually retire when first eligible, we feel that a select and ultimate rate of retirement table, based on actual eligibility and age thereafter, would more accurately reflect expected behavior than the current assumptions. We therefore recommend the following rates for non-hazardous duty participants:

Age	Select Rate	Ultimate Rate
55	20%	5%
56	20	5
57	20	5
58	20	5
59	20	5
60	20	5
61	20	5
62	40	30
63	40	30
64	40	30
65	60	60
66	80	60
67	80	60
68	80	60
69	80	60
70	100	100

The select rate reflects the tendency at higher ages to retire when first eligible.

DETAILED DISCUSSION

The normal retirement age for hazardous duty participants is generally based on service rather than age. This introduces an additional factor in setting retirement assumptions: opportunity to retire from State service with full pension and begin a new career. This creates a bulge in the data for those first eligible to retire below age 50. Thereafter, the data generally follows the pattern for non-hazardous duty participants, although most hazardous duty participants have retired by age 62.

We therefore recommend the following rates for hazardous duty, again based on actual eligibility and age thereafter:

Age	Select Rate	Ultimate Rate
47-50	50%	10%
51	48	10
52	46	10
53	44	10
54	42	10
55	40	10
56	38	10
57	36	10
58	34	10
59	30	10
60	50	30
61	50	30
62	100	100

EXHIBITS

Exhibit	I	Average Salary by Age Group
	II	Change in Average Salary - Year to Year
	III	Change in Average Salary - Age to Age
	IV	Annualized Average Change in Salary over Study Period
	V	Investment Return Analysis
	VI	Retired Mortality Study - Current Assumptions
	VII	Retired Mortality Study - Proposed Assumptions
	VIII	Active Decrement Study
	IX	Adjusted Rates of Disability

State of Connecticut Salary Scale Analysis
Average Salary by Age Group.

Hazardous Duty

Age Group	12-31-83	12-31-84	7-1-85	7-1-86
20 TO 24	15,699	20,602	18,151	21,418
25 TO 29	20,163	23,625	23,489	25,853
30 TO 34	20,980	25,294	26,257	29,753
35 TO 39	24,006	26,201	29,158	32,370
40 TO 44	25,581	27,641	30,556	34,633
45 TO 49	24,556	29,456	31,556	35,424
50 TO 54	21,950	28,961	30,551	35,093
55 TO 59	18,865	28,278	30,272	33,486
60 TO 64	17,099	26,665	29,542	33,982
TOTAL	22,123	26,231	27,862	31,425

Non Hazardous Duty

Age Group	12-31-83	12-31-84	7-1-85	7-1-86
20 TO 24	13,674	14,564	12,889	14,536
25 TO 29	16,443	17,852	17,469	18,898
30 TO 34	19,594	20,443	21,014	22,495
35 TO 39	22,032	23,155	23,828	26,014
40 TO 44	22,481	23,917	25,046	27,115
45 TO 49	23,641	24,560	26,013	27,747
50 TO 54	23,061	24,466	26,139	28,338
55 TO 59	22,925	24,408	26,108	28,188
60 TO 64	22,416	24,349	25,951	27,378
TOTAL	20,975	22,259	23,112	25,020

Exhibit I

State of Connecticut Salary Scale Analysis
Change in average salary from year to year for each age group
(year to year age groups include different individuals as
employees move to higher age groups and are replaced).

Hazardous Duty

Age Group	'83-'84	'84-'85	'85-'86	Average
20 TO 24	1.312	0.845	1.180	1.112
25 TO 29	1.172	0.992	1.101	1.088
30 TO 34	1.206	1.051	1.133	1.130
35 TO 39	1.091	1.153	1.110	1.118
40 TO 44	1.081	1.143	1.133	1.119
45 TO 49	1.200	1.096	1.123	1.139
50 TO 54	1.319	1.074	1.149	1.181
55 TO 59	1.499	1.095	1.106	1.233
60 TO 64	1.559	1.146	1.150	1.285
TOTAL	1.186	1.084	1.128	1.132

Non Hazardous Duty

Age Group	'83-'84	'84-'85	'85-'86	Average
20 TO 24	1.065	0.850	1.128	1.014
25 TO 29	1.086	0.971	1.082	1.046
30 TO 34	1.043	1.037	1.071	1.050
35 TO 39	1.051	1.039	1.092	1.061
40 TO 44	1.064	1.063	1.083	1.070
45 TO 49	1.039	1.080	1.067	1.062
50 TO 54	1.061	1.092	1.084	1.079
55 TO 59	1.065	1.094	1.080	1.079
60 TO 64	1.086	1.089	1.055	1.077
TOTAL	1.061	1.051	1.083	1.065

Exhibit II

State of Connecticut Salary Scale Analysis
Change in average salary (annualized) from one age group to the next higher age group (within the same year).

Hazardous Duty

Age Group	12-31-83	12-31-84	7-1-85	7-1-86	Average
20 TO 24	1.051	1.028	1.053	1.038	1.043
25 TO 29	1.008	1.014	1.023	1.029	1.018
30 TO 34	1.027	1.007	1.021	1.017	1.018
35 TO 39	1.013	1.011	1.009	1.014	1.012
40 TO 44	0.992	1.013	1.006	1.005	1.004
45 TO 49	0.978	0.997	0.994	0.998	0.992
50 TO 54	0.970	0.995	0.998	0.991	0.989
55 TO 59	0.981	0.988	0.995	1.003	0.992

Non Hazardous Duty

Age Group	12-31-83	12-31-84	7-1-85	7-1-86	Average
20 TO 24	1.038	1.042	1.063	1.054	1.049
25 TO 29	1.036	1.027	1.038	1.035	1.034
30 TO 34	1.024	1.025	1.025	1.029	1.026
35 TO 39	1.004	1.007	1.010	1.008	1.007
40 TO 44	1.010	1.005	1.008	1.005	1.007
45 TO 49	0.995	0.999	1.001	1.004	1.000
50 TO 54	0.999	1.000	1.000	0.999	0.999
55 TO 59	0.996	1.000	0.999	0.994	0.997

Exhibit III

State of Connecticut Salary Scale Analysis
Average change in salary (annualized) for an average individual during the period.

Hazardous Duty

AGE @ 7-1-86	12-31-83 - 7-1-86	7-1-85 - 7-1-86
25	1.167	1.192
30	1.129	1.145
35	1.157	1.143
40	1.131	1.135
45	1.122	1.134
50	1.140	1.131
55	1.174	1.121
60	1.236	1.127

Non Hazardous Duty

AGE @ 7-1-86	12-31-83 - 7-1-86	7-1-85 - 7-1-86
25	1.083	1.169
30	1.093	1.115
35	1.085	1.111
40	1.072	1.097
45	1.076	1.081
50	1.065	1.078
55	1.077	1.081
60	1.071	1.064

Exhibit IV

STATE OF CONNECTICUT

INVESTMENT RETURN ANALYSIS

($s in millions)

Fiscal Year	Unadjusted Market Value	Unadjusted Investment Income	Unadjusted Yield Rate	Adjusted Market Value	Adjusted Investment Income	Adjusted Yield Rate
1977	$137	$ 9.2	7.67%	NA	NA	NA
1978	164	3.6	2.41	NA	NA	NA
1979	226	18.4	9.88	NA	NA	NA
1980	310	26.7	10.48	$308	NA	NA
1981	396	13.0	3.73	409	$27.2	7.89%
1982	491	15.4	3.52	524	36.0	8.03
1983	744	172.3	32.44	677	72.5	12.85
1984	897	54.5	6.87	855	79.6	10.97
1985	1,201	179.7	18.74	1,088	108.9	11.88
1986	1,639	279.8	21.86	1,410	163.4	14.00

Unadjusted Average Yield Rate

Fiscal Year	Three Years	Five Years	Ten Years
1979	6.61%		
1980	7.53		
1981	7.99	6.78%	
1982	5.86	5.95	
1983	12.46	11.54	
1984	13.58	10.92	
1985	18.89	12.53	
1986	15.64	16.22	11.40%

Exhibit V

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 71QA A 1 M&R

DIST CODE=SERVICE
SEX=MALES

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
45-49	1.17	0		.00	
50-54	162.35	1	.0062	1.25	.8000
55-59	1851.39	17	.0092	19.22	.8845
60-64	3449.07	52	.0151	56.97	.9128
65-69	4924.99	127	.0258	133.36	.9523
70-74	4406.22	174	.0395	194.57	.8938
75-79	2795.12	165	.0590	188.51	.8753
80-84	1443.55	124	.0859	153.92	.8055
85-89	551.37	77	.1397	86.62	.8889
90-94	201.60	39	.1935	43.59	.8947
95-99	19.64	5	.2546	5.58	.8961
TOTAL	19806.45	781	.0394	883.69	.8838

Exhibit VI

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 7106 A 1 M&R

DIST CODE=SERVICE
SEX=FEMALES

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
50-54	83.31	0		.34	
55-59	1369.77	14	.0102	8.42	1.6627
60-64	3256.02	29	.0089	31.22	.9289
65-69	5175.49	70	.0135	76.08	.9201
70-74	4423.49	96	.0217	105.40	.9108
75-79	2989.52	113	.0378	119.85	.9428
80-84	1776.31	100	.0563	109.22	.9156
85-89	871.05	96	.1102	84.74	1.1329
90-94	225.49	25	.1109	32.49	.7695
95-99	39.15	8	.2043	7.57	1.0568
OTAL	20209.60	551	.0273	575.33	.9577

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QI 65RR A T MLR

DIST CODE=$VC. DIS
$EX=MALE$

AGGREGATE

AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
30-34	12.42	0		.00	
35-39	35.50	1	.0282	.03	33.3333
40-44	70.07	2	.0285	.12	16.6667
45-49	88.32	1	.0113	.29	3.4483
50-54	105.99	1	.0094	.80	1.2500
55-59	123.27	2	.0162	1.64	1.2195
60-64	91.41	3	.0328	3.62	.8287
65-69	97.85	1	.0102	4.14	.2415
70-74	86.33	3	.0348	3.65	.8219
75-79	41.56	5	.1203	1.75	2.8571
80-84	11.33	1	.0883	.48	2.0833
85-89	7.50	1	.1333	.32	3.1250
90-94	4.50	0		.18	
95-99	.50	0		.02	
TOTAL	776.55	21	.0270	17.04	1.2324

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QI 66RR A T M&R

DIST CODE=SVC. DIS
SEX=FEMALES

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
20-24	1.33	0		.00	
25-29	4.67	1	.2141	.00	
30-34	7.33	0		.00	
35-39	21.67	2	.0923	.01	200.0
40-44	23.42	1	.0427	.03	33.3333
45-49	33.58	1	.0298	.12	8.3333
50-54	54.15	0		.42	
55-59	55.94	0		.75	
60-64	63.82	1	.0157	2.51	.3984
65-69	75.32	2	.0262	3.24	.6173
70-74	36.09	1	.0277	1.53	.6536
75-79	44.75	0		1.90	
80-84	21.32	2	.0938	.90	2.2222
85-89	5.01	1	.1996	.21	4.7619
90-94	2.08	0		.08	
TOTAL	451.46	12	.0266	11.70	1.0256

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QI 65RR A T M1R

DIST CODE=NONSVC DIS
SEX=MALES

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
30-34	5.33	1	.1875	.00	
35-39	13.01	1	.0769	.01	100.0
40-44	49.75	2	.0402	.07	28.5714
45-49	85.11	1	.0117	.27	3.7037
50-54	201.50	6	.0298	1.55	3.8462
55-59	227.31	15	.0704	3.11	5.1447
60-64	314.57	24	.0763	12.51	1.9185
65-69	215.65	17	.0788	9.13	1.8620
70-74	255.28	23	.0867	11.23	2.0481
75-79	183.27	23	.1255	7.77	2.9601
80-84	105.55	21	.1988	4.47	4.6980
85-89	27.57	6	.2175	1.17	5.1282
90-94	5.41	3	.5545	.23	13.0435
95-99	4.75	0		.20	
TOTAL	1704.17	144	.0845	51.73	2.7837

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QI 65RR A T M&R

DIST CODE=NONSVC DIS
SEX=FEMALES

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
30-34	4.75	0		.00	
35-39	.58	0		.00	
40-44	16.42	1	.0609	.03	33.3333
45-49	41.07	1	.0243	.14	7.1429
50-54	106.80	1	.0094	.85	1.1765
55-59	219.25	7	.0319	2.98	2.3490
60-64	272.58	11	.0404	10.75	1.0233
65-69	234.25	8	.0342	9.93	.8056
70-74	184.38	12	.0651	7.81	1.5365
75-79	193.67	16	.0826	8.22	1.9465
80-84	89.07	9	.1010	3.78	2.3810
85-89	18.65	1	.0536	.79	1.2658
90-94	2.75	0		.11	
TOTAL	1384.22	67	.0484	45.39	1.4761

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 71GA A 1 M1R

DIST CODE=HAZRD DUTY
SEX=MALES

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
45-49	105.18	0		.46	
50-54	267.47	0		1.74	
55-59	353.77	1	.0028	3.63	.2755
60-64	324.12	2	.0062	5.21	.3839
65-69	182.05	1	.0055	4.69	.2132
70-74	89.20	7	.0785	3.97	1.7632
75-79	56.58	8	.1414	3.79	2.1108
80-84	10.16	3	.2953	1.08	2.7778
TOTAL	1388.53	22	.0158	24.57	.8954

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 71Q6 A 1 MLR

DIST CODE=HAZRD DUTY
SEX=FEMALES

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
55-59	5.00	0		.04	
60-64	4.76	0		.04	
65-69	5.33	0		.08	
70-74	3.33	0		.10	
75-79	2.17	0		.08	
TOTAL	20.59	0		.34	

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 71GA A 1 M&R

DIST CODE=ALL OTHERS
SEX=MALES

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
35-39	2.75	0		.00	
45-49	4.00	0		.02	
50-54	74.60	1	.0134	.56	1.7857
55-59	308.87	9	.0291	3.05	2.9508
60-64	233.76	4	.0171	3.87	1.0335
65-69	195.83	12	.0613	4.89	2.4540
70-74	95.86	16	.1669	4.25	3.7647
75-79	59.33	13	.2191	4.04	3.2178
80-84	83.25	3	.0902	3.52	.8523
85-89	24.42	7	.2867	3.84	1.8229
90-94	4.92	2	.4065	.99	2.0202
95-99	2.25	1	.4444	.65	1.5385
TOTAL	1039.83	68	.0654	29.68	2.2911

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 7106 A 1 M&R

DIST CODE=ALL OTHERS
SEX=FEMALES

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
40-44	1.00	0		.00	
45-49	1.75	0		.00	
50-54	22.09	0		.09	
55-59	172.85	1	.0058	1.00	1.0000
60-64	99.56	3	.0301	.92	3.2609
65-69	87.89	8	.0910	1.30	6.1538
70-74	127.05	7	.0551	3.04	2.3026
75-79	156.94	14	.0892	6.27	2.2329
80-84	93.28	9	.0965	5.84	1.5411
85-89	51.61	12	.2326	4.88	2.4590
90-94	31.15	4	.1284	4.56	.8772
95-99	3.67	0		.72	
TOTAL	848.84	58	.0683	28.62	2.0266

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 83GA A 1 M&R

DIST CODE=SERVICE
SEX=MALES

AGGREGATE

AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
45-49	1.17	0		.00	
50-54	162.33	1	.0062	.89	1.1236
55-59	1851.39	17	.0092	13.63	1.2472
60-64	3449.07	52	.0151	40.29	1.2906
65-69	4924.99	127	.0258	100.15	1.2681
70-74	4406.22	174	.0395	148.90	1.1686
75-79	2795.12	165	.0590	155.00	1.0645
80-84	1443.55	124	.0859	131.40	.9437
85-89	551.37	77	.1397	77.19	.9975
90-94	201.60	39	.1935	40.70	.9582
95-99	19.64	5	.2546	5.40	.9259
TOTAL	19806.45	781	.0394	713.55	1.0945

Exhibit VII

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 83GA A 2 M&R

DIST CODE=SERVICE
SEX=FEMALES

AGGREGATE

AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
50-54	83.31	0		.19	
55-59	1369.77	14	.0102	4.48	3.1250
60-64	3256.02	29	.0089	17.72	1.6366
65-69	5175.49	70	.0135	46.08	1.5191
70-74	4423.49	96	.0217	71.92	1.3348
75-79	2989.52	113	.0378	92.06	1.2275
80-84	1776.31	100	.0563	94.28	1.0607
85-89	871.05	96	.1102	74.38	1.2907
90-94	225.49	25	.1109	31.32	.7982
95-99	39.15	8	.2043	8.53	.9379
TOTAL	20209.60	551	.0273	440.96	1.2495

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

DIST CODE=SERVICE
SEX=ALL

	AGGREGATE		
AGES	EXPOSURE	DECR	RATE
45-49	1.17	0	
50-54	245.64	1	.0041
55-59	3221.16	31	.0096
60-64	6705.09	81	.0121
65-69	10100.48	197	.0195
70-74	8829.71	270	.0306
75-79	5784.64	278	.0481
80-84	3219.86	224	.0696
85-89	1422.42	173	.1216
90-94	427.09	64	.1499
95-99	58.79	13	.2211
TOTAL	40016.05	1332	.0333

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

EXPECTED TABLE KEY: QD 83GA A 1 M&R

STUDY PERIOD: 10/01/83-06/30/86

DIST CODE=HAZRD DUTY
SEX=MALES

AGGREGATE

AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
45-49	105.18	0		.34	
50-54	267.47	0		1.28	
55-59	353.77	1	.0028	2.56	.3906
60-64	324.12	2	.0062	3.67	.5450
65-69	182.05	1	.0055	3.51	.2849
70-74	89.20	7	.0785	3.04	2.3026
75-79	56.58	8	.1414	3.11	2.5723
80-84	10.16	3	.2953	.92	3.2609
TOTAL	1388.53	22	.0158	18.43	1.1937

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 83GA A 2 M&R

DIST CODE=HAZRD DUTY
SEX=FEMALES

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
55-59	5.00	0		.00	
60-64	4.76	0		.02	
65-69	5.33	0		.04	
70-74	3.33	0		.07	
75-79	2.17	0		.05	
TOTAL	20.59	0		.18	

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

DIST CODE=HAZRD DUTY
SEX=ALL

AGGREGATE

AGES	EXPOSURE	DECR	RATE
45-49	105.18	0	
50-54	267.47	0	
55-59	358.77	1	.0028
60-64	328.88	2	.0061
65-69	187.38	1	.0053
70-74	92.53	7	.0757
75-79	58.75	8	.1362
80-84	10.16	3	.2953
TOTAL	1409.12	22	.0156

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 83GA A 1 M&R

DIST CODE=ALL OTHERS
SEX=MALES

AGGREGATE

AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
35-39	2.75	0		.00	
45-49	4.00	0		.01	
50-54	74.60	1	.0134	.40	2.5000
55-59	308.87	9	.0291	2.16	4.1667
60-64	233.75	4	.0171	2.73	1.4652
65-69	195.83	12	.0613	3.63	3.3058
70-74	95.86	16	.1669	3.25	4.9231
75-79	59.33	13	.2191	3.33	3.9039
80-84	33.25	3	.0902	3.00	1.0000
85-89	24.42	7	.2867	3.41	2.0528
90-94	4.92	2	.4065	.92	2.1739
95-99	2.25	1	.4444	.63	1.5873
TOTAL	1039.83	68	.0654	23.47	2.8973

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

EXPECTED TABLE KEY: QD 83GA A 2 M&R

DIST CODE=ALL OTHERS
SEX=FEMALES

AGGREGATE

AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
40-44	1.00	0		.00	
45-49	1.75	0		.00	
50-54	22.09	0		.05	
55-59	172.85	1	.0058	.52	1.9231
60-64	99.56	3	.0301	.52	5.7692
65-69	87.89	8	.0910	.78	10.2564
70-74	127.05	7	.0551	2.09	3.3493
75-79	156.94	14	.0892	4.81	2.9106
80-84	93.28	9	.0965	5.04	1.7857
85-89	51.61	12	.2325	4.27	2.8103
90-94	31.15	4	.1284	4.42	.9050
95-99	3.67	0		.81	
TOTAL	848.84	58	.0683	23.31	2.4882

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - RETIRED MORTALITY STUDY

STUDY PERIOD: 10/01/83-06/30/86

DIST CODE=ALL OTHERS
SEX=ALL

	AGGREGATE		
AGES	EXPOSURE	DECR	RATE
35-39	2.75	0	
40-44	1.00	0	
45-49	5.75	0	
50-54	96.69	1	.0103
55-59	481.72	10	.0208
60-64	333.31	7	.0210
65-69	283.72	20	.0705
70-74	222.91	23	.1032
75-79	216.27	27	.1248
80-84	126.53	12	.0948
85-89	76.03	19	.2499
90-94	36.07	6	.1663
95-99	5.92	1	.1689
TOTAL	1888.67	126	.0667

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= EARLY RETIRABLE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
50-54	34.63	3	.0866	.00	0		34.63	3	.0866
55-59	449.00	26	.0579	1318.28	70	.0531	1767.28	96	.0543
60-64	5.60	1	.1786	74.33	3	.0404	79.93	4	.0500
TOTAL	489.23	30	.0613	1392.61	73	.0524	1881.84	103	.0547

Exhibit VIII

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/86

ELIGIBILITY CLASS= EARLY RETIRABLE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
50-54	34.63	3	.0866	.00	0		34.63	3	.0866
55-59	449.00	26	.0579	1318.28	70	.0531	1767.28	96	.0543
60-64	5.60	1	.1786	74.33	3	.0404	79.93	4	.0500
TOTAL	489.23	30	.0613	1392.61	73	.0524	1881.84	103	.0547

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NORMAL RETIRABLE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
50-54	7.34	1	.1362	.00	0		7.34	1	.1362
55-59	136.73	11	.0805	231.14	23	.0995	367.87	34	.0924
60-64	451.08	52	.1153	1227.46	247	.2012	1678.54	299	.1781
65-69	34.78	29	.8338	461.43	153	.3316	496.21	182	.3668
70-74	3.51	2	.5698	62.09	30	.4832	65.60	32	.4878
75-79	.84	1	1.1905	13.09	2	.1528	13.93	3	.2154
TOTAL	634.28	96	.1514	1995.21	455	.2280	2629.49	551	.2095

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NORMAL RETIRABLE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
50-54	7.34	1	.1362	.00	0		7.34	1	.1362
55-59	136.73	11	.0805	231.14	23	.0995	367.87	34	.0924
60-64	451.08	52	.1153	1227.46	247	.2012	1678.54	299	.1781
65-69	34.78	29	.8338	461.43	153	.3316	496.21	182	.3668
70-74	3.51	2	.5698	62.09	30	.4832	65.60	32	.4878
75-79	.84	1	1.1905	13.09	2	.1528	13.93	3	.2154
TOTAL	634.28	96	.1514	1996.21	455	.2280	2629.49	551	.2095

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QI DTWO A T CSE

GPID=HAZARDOUS DUTY
SEX=ALL
TERM CODE=DISABILITY

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	2.58	0		.00	
20-24	399.84	0		.31	
25-29	1038.26	0		1.02	
30-34	1149.35	1	.0009	1.45	.6897
35-39	1139.64	0		2.01	
40-44	911.88	5	.0055	2.49	2.0080
45-49	544.59	1	.0018	2.41	.4149
50-54	273.76	2	.0073	2.08	.9615
55-59	155.86	1	.0064	1.72	.5814
60-64	82.00	0		.35	
65-69	12.50	0		.00	
70-74	.83	0		.00	
75-79	1.75	0		.00	
TOTAL	5712.84	10	.0018	13.84	.7225

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QI DTWO A ↑ CSE

STUDY PERIOD: 10/01/83-06/30/85

GPID<NON-HAZARDOUS DUTY
SEX=ALL
TERM CODE=DISABILITY

AGGREGATE

AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	369.24	0		.00	
20-24	4896.55	0		3.69	
25-29	9931.54	0		9.77	
30-34	10806.11	0		13.63	
35-39	10109.47	4	.0004	17.88	.2237
40-44	8956.30	10	.0011	24.56	.4072
45-49	7913.94	9	.0011	36.56	.2462
50-54	8200.92	23	.0028	63.65	.3614
55-59	3178.29	5	.0016	35.26	.1418
60-64	1740.48	1	.0006	6.67	.1499
65-69	498.89	0		.00	
70-74	27.65	0		.00	
75-79	.91	0		.00	
TOTAL	66630.30	52	.0008	211.67	.2457

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID=HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

	YEAR 0					YEAR 1					YEAR 2				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	1.00	0		.00		.58	0		.00		.00	0			
20-24	131.38	2	.0152	7.32	.2732	130.53	14	.1073	7.24	1.9337	59.78	9	.1506	3.32	2.7108
25-29	138.12	2	.0145	7.47	.2677	184.80	19	.1028	10.01	1.8981	182.78	26	.1422	9.91	2.6236
30-34	54.66	0		2.82		78.42	7	.0893	4.04	1.7327	93.31	4	.0429	4.82	.8299
35-39	32.82	1	.0305	1.56	.6410	45.42	5	.1101	2.16	2.3148	45.10	8	.1774	2.16	3.7037
40-44	18.09	0		.77		26.44	0		1.11		30.76	1	.0325	1.30	.7692
45-49	8.75	1	.1143	.30	3.3333	12.66	1	.0790	.45	2.2222	15.25	1	.0656	.57	1.7544
50-54	5.48	1	.1825	.15	6.6667	10.01	1	.0999	.25	4.0000	10.09	1	.0991	.26	3.8462
55-59	3.08	0		.06		3.25	0		.05		2.50	0		.04	
60-64	.75	0		.01		2.00	0		.03		1.83	1	.5464	.02	50.0000
65-69	.00	0				.00	0				.58	0		.01	
TOTAL	394.12	7	.0178	20.46	.3421	494.11	47	.0951	25.34	1.8548	441.98	51	.1154	22.41	2.2758

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID=HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

AGES	YEAR 3 EXPOSURE	YEAR 3 DECR	YEAR 3 RATE	YEAR 3 EXPECTED	YEAR 3 RATIO	YEAR 4 EXPOSURE	YEAR 4 DECR	YEAR 4 RATE	YEAR 4 EXPECTED	YEAR 4 RATIO	YEAR 5 EXPOSURE	YEAR 5 DECR	YEAR 5 RATE	YEAR 5 EXPECTED	YEAR 5 RATIO
20-24	22.19	7	.3155	1.23	5.6911	5.16	1	.1938	.29	3.4483	3.41	0		.19	
25-29	119.21	19	.1594	6.44	2.9503	86.63	11	.1270	4.67	2.3555	58.42	2	.0342	3.14	.6369
30-34	86.44	10	.1157	4.45	2.2472	57.96	7	.1208	2.98	2.3490	49.32	6	.1217	2.56	2.3438
35-39	38.45	3	.0780	1.84	1.6304	39.90	1	.0251	1.93	.5181	31.57	3	.0947	1.52	1.9737
40-44	21.18	4	.1889	.91	4.3956	14.48	0		.60		6.76	0		.28	
45-49	13.68	1	.0731	.47	2.1277	6.34	1	.1577	.21	4.7619	6.51	0		.24	
50-54	7.17	0		.18		8.33	0		.21		5.49	0		.14	
55-59	3.25	0		.05		3.00	0		.06		4.91	0		.06	
60-64	1.68	0		.03		.75	0		.01		3.00	0		.05	
65-69	.00	0				1.00	0		.02		.17	0		.00	
TOTAL	313.15	44	.1406	15.60	2.8205	223.55	21	.0939	10.97	1.9143	169.66	11	.0648	8.18	1.3447

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID=HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

	ULTIMATE					AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
						1.58	0		.00	
15-19	.00	0				353.71	33	.0933	19.66	1.6785
20-24	1.26	0		.07		894.57	95	.1062	48.31	1.9665
25-29	124.61	16	.1284	6.67	2.3988	998.12	57	.0571	51.36	1.1098
30-34	578.02	23	.0398	29.69	.7747	1029.42	40	.0389	48.90	.8180
35-39	796.06	19	.0239	37.73	.5036	833.80	20	.0240	35.21	.5680
40-44	716.09	15	.0209	30.24	.4960	488.66	14	.0286	17.60	.7955
45-49	425.47	9	.0212	15.36	.5859	238.51	10	.0419	6.13	1.6313
50-54	191.94	7	.0365	4.94	1.4170	120.46	2	.0166	1.92	1.0417
55-59	100.47	2	.0199	1.61	1.2422	68.82	1	.0145	1.04	.9615
60-64	58.91	0		.89		9.84	0		.25	
65-69	8.09	0		.22		.83	0		.03	
70-74	.83	0		.03		1.75	0		.10	
75-79	1.75	0		.10						
TOTAL	3003.50	91	.0303	127.55	.7134	5040.07	272	.0540	230.51	1.1800

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID<NON-HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

	YEAR 0					YEAR 1					YEAR 2				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	122.06	3	.0246	.0550	.0000	37.61	4	.1064	.02	200.0	5.16	1	.1938	.00	
20-24	729.04	13	.0178	40.65	.3198	570.50	148	.2594	31.78	4.6570	292.24	70	.2395	16.24	4.3103
25-29	705.32	18	.0255	38.20	.4712	666.98	152	.2279	36.12	4.2082	489.82	84	.1715	26.52	3.1674
30-34	511.90	10	.0195	26.43	.3784	469.85	75	.1596	24.24	3.0941	394.09	68	.1725	20.32	3.3465
35-39	364.93	4	.0110	17.35	.2305	343.93	43	.1250	16.34	2.6316	269.62	26	.0964	12.84	2.0249
40-44	199.31	2	.0100	8.44	.2370	196.83	12	.0610	8.32	1.4423	145.36	8	.0550	6.17	1.2966
45-49	155.20	2	.0129	5.43	.3683	140.36	8	.0570	4.97	1.6097	119.14	7	.0588	4.25	1.6471
50-54	139.35	2	.0144	3.47	.5764	135.18	15	.1110	3.38	4.4379	111.81	7	.0626	2.83	2.4735
55-59	110.35	1	.0091	1.74	.5747	125.94	12	.0953	2.02	5.9406	98.10	7	.0714	1.57	4.4586
60-64	49.00	0		.74		52.75	10	.1594	.96	10.4167	72.23	5	.0692	1.12	4.4643
65-69	8.35	0		.23		10.42	2	.1919	.28	7.1429	13.16	3	.2280	.35	8.5714
70-74	4.59	0		.19		3.83	0		.15		3.58	1	.2793	.15	6.6667
75-79	.00	0				.83	0		.05		.00	0			
TOTAL	3099.40	55	.0177	142.93	.3848	2765.01	481	.1740	128.63	3.7394	2014.31	287	.1425	92.36	3.1074

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID<NON-HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

AGES	YEAR 3 EXPOSURE	YEAR 3 DECR	YEAR 3 RATE	YEAR 3 EXPECTED	YEAR 3 RATIO	YEAR 4 EXPOSURE	YEAR 4 DECR	YEAR 4 RATE	YEAR 4 EXPECTED	YEAR 4 RATIO	YEAR 5 EXPOSURE	YEAR 5 DECR	YEAR 5 RATE	YEAR 5 EXPECTED	YEAR 5 RATIO
15-19	2.51	1	.3984	.00		.92	0		.00		.00	0			
20-24	173.01	30	.1734	9.63	3.1153	134.60	19	.1412	7.47	2.5435	67.91	11	.1620	3.77	2.9178
25-29	491.33	81	.1649	26.60	3.0451	511.24	74	.1447	27.59	2.6821	417.32	44	.1054	22.51	1.9547
30-34	418.58	60	.1433	21.63	2.7739	474.45	59	.1244	24.45	2.4131	490.31	56	.1142	25.30	2.2134
35-39	284.52	35	.1230	13.52	2.5888	407.58	43	.1055	19.34	2.2234	351.57	33	.0939	16.57	1.9796
40-44	207.78	14	.0674	8.78	1.5945	335.72	19	.0566	14.15	1.3428	259.47	22	.0848	10.95	2.0091
45-49	159.83	7	.0438	5.67	1.2346	285.22	20	.0701	10.05	1.9900	204.87	9	.0439	7.24	1.2431
50-54	143.39	6	.0418	3.62	1.6575	239.99	9	.0375	6.03	1.4925	198.23	13	.0656	4.99	2.6052
55-59	123.27	6	.0487	1.97	3.0457	202.88	8	.0394	3.20	2.5000	176.04	10	.0568	2.79	3.5842
60-64	88.22	7	.0793	1.38	5.0725	120.62	12	.0995	1.91	6.2827	102.93	9	.0874	1.60	5.6250
65-69	19.31	1	.0518	.49	2.0408	49.76	4	.0804	1.24	3.2258	43.65	5	.1145	1.10	4.5455
70-74	3.34	0		.14		1.83	0		.07		1.40	0		.05	
TOTAL	2115.09	248	.1173	93.43	2.6544	2764.81	267	.0966	115.50	2.3117	2313.70	212	.0916	96.97	2.1862

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID<NON-HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

	ULTIMATE					AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	.00	0				168.26	9	.0535	.08	112.5
20-24	22.24	5	.2248	1.22	4.0984	1989.54	296	.1488	110.76	2.6724
25-29	807.17	74	.0917	43.45	1.7031	4089.18	527	.1289	220.99	2.3847
30-34	2478.00	121	.0488	127.29	.9506	5237.18	449	.0857	269.66	1.6651
35-39	3250.13	119	.0366	153.86	.7734	5272.28	303	.0575	249.92	1.2124
40-44	3080.17	46	.0149	130.07	.3537	4424.64	123	.0278	186.88	.6582
45-49	2840.53	59	.0208	100.46	.5874	3905.16	112	.0287	138.06	.8112
50-54	3033.80	55	.0181	76.83	.7159	4001.75	107	.0267	101.15	1.0578
55-59	565.29	15	.0265	9.16	1.6376	1401.87	59	.0421	22.45	2.6281
60-64	350.69	16	.0456	5.58	2.8674	846.44	59	.0697	13.29	4.4394
65-69	115.50	12	.1039	2.93	4.0956	260.15	27	.1038	6.62	4.0786
70-74	1.76	0		.06		20.32	1	.0492	.81	1.2346
75-79	.00	0				.83	0		.06	
TOTAL	16646.27	522	.0315	650.90	.8020	31617.59	2072	.0656	1320.72	1.5688

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 2 CSE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=WITHDRAWAL

	YEAR 0					YEAR 1					YEAR 2				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	144.51	4	.0277	.05	80.0000	46.48	13	.2797	.02	650.0	9.57	5	.5225	.00	
20-24	824.67	15	.0182	45.91	.3267	810.20	176	.2172	45.05	3.9068	510.28	100	.1960	28.34	3.5286
25-29	693.69	20	.0288	37.44	.5342	755.88	160	.2117	40.79	3.9225	736.81	137	.1859	39.82	3.4405
30-34	496.07	10	.0202	25.48	.3925	625.20	84	.1599	26.96	3.1167	477.64	86	.1801	24.56	3.5016
35-39	413.57	6	.0145	19.43	.3088	418.39	61	.1458	19.65	3.1043	384.34	46	.1197	18.06	2.5471
40-44	337.12	5	.0148	14.03	.3564	340.49	24	.0705	14.14	1.6973	333.79	35	.1049	13.80	2.5362
45-49	206.89	5	.0242	7.00	.7143	246.23	20	.0812	8.31	2.4067	246.88	17	.0689	8.30	2.0482
50-54	143.67	3	.0209	3.26	.9231	192.24	24	.1248	4.33	5.5427	198.52	17	.0856	4.44	3.8288
55-59	94.12	2	.0212	1.11	1.8018	106.96	7	.0654	1.27	5.5118	117.49	7	.0596	1.43	4.8951
60-64	28.76	1	.0348	.25	4.0000	41.12	4	.0973	.35	11.4286	47.77	5	.1047	.42	11.9048
65-69	3.83	0		.05		7.18	1	.1393	.10	10.0000	8.33	0		.12	
70-74	2.92	1	.3425	.08	12.5000	1.83	0		.04		1.50	1	.6667	.04	25.0000
TOTAL	3389.82	72	.0212	154.08	.4673	3492.20	574	.1644	161.01	3.5650	3072.92	456	.1484	139.33	3.2728

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 2 CSE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=WITHDRAWAL

AGES	YEAR 3 EXPOSURE	YEAR 3 DECR	YEAR 3 RATE	YEAR 3 EXPECTED	YEAR 3 RATIO	YEAR 4 EXPOSURE	YEAR 4 DECR	YEAR 4 RATE	YEAR 4 EXPECTED	YEAR 4 RATIO	YEAR 5 EXPOSURE	YEAR 5 DECR	YEAR 5 RATE	YEAR 5 EXPECTED	YEAR 5 RATIO
15-19	.42	0		.00		.00	0				.00	0			
20-24	321.70	53	.1647	17.85	2.9692	238.16	41	.1722	13.19	3.1084	143.82	14	.0973	7.95	1.7610
25-29	770.06	129	.1675	41.61	3.1002	814.99	115	.1411	43.94	2.6172	691.00	107	.1548	37.19	2.8771
30-34	491.41	54	.1099	25.24	2.1395	591.60	75	.1268	30.34	2.4720	534.00	65	.1217	27.40	2.3723
35-39	393.31	42	.1068	18.45	2.2764	475.78	62	.1303	22.35	2.7740	423.06	59	.1395	19.87	2.9693
40-44	366.13	25	.0683	15.16	1.6491	417.16	31	.0743	17.31	1.7909	374.38	29	.0775	15.50	1.8710
45-49	288.53	14	.0485	9.69	1.4448	376.04	26	.0691	12.65	2.0553	323.87	19	.0587	10.86	1.7495
50-54	227.58	4	.0176	5.08	.7874	314.35	20	.0636	6.90	2.8986	288.71	17	.0589	6.47	2.6275
55-59	157.62	6	.0381	1.87	3.2086	234.84	11	.0468	2.78	3.9568	244.45	15	.0614	2.89	5.1903
60-64	68.38	11	.1609	.62	17.7419	105.68	5	.0473	.94	5.3191	114.69	4	.0349	1.03	3.8835
65-69	19.76	3	.1518	.27	11.1111	27.17	2	.0736	.38	5.2632	30.19	8	.2650	.42	19.0476
70-74	.00	0				.50	0		.01		.00	0			
75-79	.00	0				.00	0				.08	0		.00	
TOTAL	3104.90	341	.1098	135.84	2.5103	3596.27	388	.1079	150.79	2.5731	3168.25	337	.1064	129.58	2.6007

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 2 CSE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=WITHDRAWAL

	ULTIMATE					AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	.00	0				200.98	22	.1095	.07	314.2
20-24	58.19	8	.1375	3.21	2.4922	2907.02	407	.1400	161.50	2.5201
25-29	1379.93	135	.0978	74.11	1.8216	5842.36	803	.1374	314.90	2.5500
30-34	2453.01	175	.0713	125.79	1.3912	5568.93	549	.0986	285.77	1.9211
35-39	2328.74	123	.0528	109.25	1.1259	4837.19	399	.0825	227.06	1.7572
40-44	2362.59	91	.0385	97.63	.9321	4531.66	240	.0530	187.57	1.2795
45-49	2320.35	68	.0293	77.34	.8792	4008.79	169	.0422	134.15	1.2598
50-54	2834.10	70	.0247	62.13	1.1267	4199.17	155	.0369	92.60	1.6739
55-59	820.94	17	.0207	9.81	1.7329	1776.42	65	.0366	21.16	3.0718
60-64	487.64	24	.0492	4.39	5.4670	894.04	54	.0604	8.00	6.7500
65-69	142.28	8	.0562	1.98	4.0404	238.74	22	.0922	3.32	6.6265
70-74	.58	0		.01		7.33	2	.2729	.18	11.1111
75-79	.00	0				.08	0		.00	
TOTAL	15188.35	719	.0473	565.65	1.2711	35012.71	2887	.0825	1436.28	2.0101

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= NORMAL RETIRABLE

GPID=HAZARDOUS DUTY
SEX=MALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
45-49	45.50	22	.4825	56.63	17	.3002	102.23	39	.3815
50-54	21.45	3	.1399	147.04	20	.1360	168.49	23	.1365
55-59	16.42	4	.2436	112.07	25	.2231	128.49	29	.2257
60-64	6.59	2	.3035	43.52	13	.2987	50.11	15	.2993
65-69	.00	0		8.49	3	.3534	8.49	3	.3534
70-74	.00	0		2.08	0		2.08	0	
TOTAL	90.06	31	.3442	369.83	78	.2109	459.89	109	.2370

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/01/83-06/30/85

ELIGIBILITY CLASS= EARLY RETIRABLE

GPID<NON-HAZARDOUS DUTY
SEX=MALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
50-54	33.05	3	.0908	.00	0		33.05	3	.0908
55-59	369.78	18	.0487	1224.92	44	.0359	1594.70	62	.0389
60-64	2.08	0		60.32	1	.0166	62.40	1	.0160
65-69	.00	0		.08	0		.08	0	
TOTAL	404.91	21	.0519	1285.32	45	.0350	1690.23	66	.0390

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

ELIGIBILITY CLASS= NORMAL RETIRABLE

STUDY PERIOD: 10/01/83-06/30/85

GPID<NON-HAZARDOUS DUTY
SEX=MALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
50-54	15.77	8	.5073	.00	0		15.77	8	.5073
55-59	222.58	31	.1393	552.04	65	.1177	774.62	96	.1239
60-64	364.18	21	.0577	1324.78	307	.2317	1688.96	328	.1942
65-69	38.08	16	.4202	482.93	190	.3934	521.01	206	.3954
70-74	8.57	8	.9335	97.03	45	.4638	105.60	53	.5019
75-79	.08	0		12.66	0		12.74	0	
TOTAL	649.26	84	.1294	2469.44	607	.2458	3118.70	691	.2216

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QI DTWO A T CSE

GPID=HAZARDOUS DUTY
SEX=ALL
TERM CODE=DISABILITY

AGGREGATE

AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	5.74	0		.00	
20-24	219.90	0		.18	
25-29	583.57	0		.57	
30-34	661.50	0		.83	
35-39	653.65	1	.0015	1.15	.8621
40-44	515.09	0		1.42	
45-49	302.39	1	.0033	1.34	.7463
50-54	165.80	0		1.25	
55-59	96.35	1	.0104	1.07	.9346
60-64	40.47	0		.11	
65-69	6.84	0		.00	
70-74	1.08	0		.00	
75-79	1.00	0		.00	
TOTAL	3253.38	3	.0009	7.93	.3783

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QI DTWO A T CSE

GPID<NON-HAZARDOUS DUTY
SEX=ALL
TERM CODE=DISABILITY

	AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	272.57	0		.00	
20-24	2903.67	0		2.18	
25-29	5445.20	0		5.37	
30-34	5288.15	0		7.93	
35-39	5209.71	2	.0003	11.07	.1807
40-44	5343.01	2	.0004	14.76	.1355
45-49	4635.57	3	.0006	21.33	.1406
50-54	4523.10	2	.0004	35.79	.0559
55-59	2090.32	2	.0010	23.28	.0859
60-64	1196.09	2	.0017	4.33	.4619
65-69	358.80	0		.00	
70-74	28.90	0		.00	
75-79	1.83	0		.00	
80-84	.25	0		.00	
TOTAL	39397.17	13	.0003	126.04	.1031

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86 ELIGIBILITY CLASS= NON-RETIRABLE EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID=HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

	YEAR 0					YEAR 1					YEAR 2				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	4.91	0		.00		.83	0		.00		.00	0			
20-24	122.93	5	.0407	6.83	.7321	40.81	4	.0980	2.26	1.7699	16.47	3	.1821	.91	3.2967
25-29	149.91	6	.0400	8.12	.7389	77.96	11	.1411	4.22	2.6066	74.47	6	.0806	4.04	1.4851
30-34	84.72	3	.0354	4.37	.6865	50.41	3	.0595	2.60	1.1538	37.49	4	.1067	1.96	2.0513
35-39	52.23	5	.0957	2.48	2.0161	27.08	0		1.28		20.94	1	.0478	.99	1.0101
40-44	32.98	2	.0606	1.39	1.4388	15.27	0		.66		12.74	1	.0785	.54	1.8519
45-49	18.18	1	.0550	.63	1.5873	8.09	3	.3708	.29	10.3448	10.47	0		.36	
50-54	18.99	0		.50		7.22	0		.18		6.00	2	.3333	.16	12.5000
55-59	7.77	0		.13		6.33	1	.1580	.10	10.0000	6.68	0		.09	
60-64	2.17	0		.03		.00	0				.75	1	1.3333	.01	100.0
65-69	.00	0				.00	0				.42	0		.01	
TOTAL	494.79	22	.0445	24.48	.8987	234.00	22	.0940	11.59	1.8982	185.43	18	.0971	9.06	1.9868

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U05 1 CSE

GPID=HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

	YEAR 3					YEAR 4					YEAR 5				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
20-24	12.01	2	.1665	.67	2.9851	1.66	0		.09		.67	0		.04	
25-29	95.36	13	.1363	5.15	2.5243	34.79	5	.1437	1.87	2.6738	24.34	3	.1233	1.30	2.3077
30-34	58.18	7	.1203	3.00	2.3333	36.65	3	.0819	1.88	1.5957	39.64	3	.0757	2.05	1.4634
35-39	28.91	5	.1730	1.37	3.6496	20.91	1	.0478	.99	1.0101	23.72	0		1.12	
40-44	22.08	2	.0906	.93	2.1505	12.35	2	.1619	.52	3.8462	10.43	0		.44	
45-49	17.93	2	.1115	.64	3.1250	7.50	2	.2667	.27	7.4074	2.92	0		.10	
50-54	8.51	0		.21		6.50	1	.1538	.17	5.8824	4.00	1	.2500	.09	11.1111
55-59	3.50	0		.05		3.59	0		.06		2.25	0		.03	
60-64	1.58	0		.02		1.33	0		.03		.50	0		.01	
65-69	.08	1	12.5000	.00		.42	0		.01		.83	0		.02	
TOTAL	248.14	32	.1290	12.04	2.6578	125.70	14	.1114	5.89	2.3769	109.30	7	.0640	5.20	1.3462

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID=HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

	ULTIMATE					AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	.00	0				5.74	0		.00	
20-24	.83	0		.05		195.38	14	.0717	10.85	1.2903
25-29	45.24	0		2.43		502.07	44	.0876	27.13	1.6218
30-34	257.55	6	.0233	13.21	.4542	564.64	29	.0514	29.06	.9979
35-39	413.17	14	.0339	19.49	.7183	586.96	26	.0443	27.72	.9380
40-44	356.39	7	.0196	15.01	.4664	462.24	14	.0303	19.49	.7183
45-49	205.97	7	.0340	7.52	.9309	271.06	15	.0553	9.81	1.5291
50-54	92.58	2	.0216	2.46	.8130	143.80	6	.0417	3.77	1.5915
55-59	46.63	1	.0214	.75	1.3333	75.75	2	.0264	1.21	1.6529
60-64	25.81	1	.0387	.41	2.4390	32.14	2	.0622	.51	3.9216
65-69	4.09	0		.10		5.84	1	.1712	.14	7.1429
70-74	1.00	0		.04		1.00	0		.04	
75-79	1.00	0		.07		1.00	0		.07	
TOTAL	1450.26	38	.0262	61.54	.6175	2847.62	153	.0537	129.80	1.1787

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86 ELIGIBILITY CLASS= NON-RETIRABLE EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID<NON-HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

	YEAR 0					YEAR 1					YEAR 2				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	89.97	22	.2445	.04	550.0	19.24	7	.3638	.01	700.0	2.84	1	.3521	.00	
20-24	487.25	130	.2668	27.18	4.7829	290.09	95	.3275	16.15	5.8824	159.85	38	.2377	8.90	4.2697
25-29	529.99	86	.1623	28.67	2.9997	390.20	124	.3178	21.11	5.8740	294.18	76	.2583	15.94	4.7679
30-34	458.64	68	.1483	23.65	2.8753	326.34	96	.2942	16.84	5.7007	220.64	52	.2357	11.38	4.5694
35-39	344.24	45	.1307	16.31	2.7590	274.54	62	.2258	12.99	4.7729	195.26	35	.1792	9.23	3.7920
40-44	229.18	17	.0742	9.66	1.7598	244.47	39	.1595	10.32	3.7791	152.99	23	.1503	6.45	3.5659
45-49	151.98	22	.1448	5.34	4.1199	185.02	23	.1243	6.54	3.5168	102.68	6	.0584	3.66	1.6393
50-54	136.56	11	.0806	3.48	3.1609	155.24	17	.1095	4.01	4.2394	85.70	14	.1634	2.22	6.3063
55-59	128.33	17	.1325	2.03	8.3744	132.80	21	.1581	2.12	9.9057	93.62	12	.1282	1.49	8.0537
60-64	77.37	6	.0775	1.22	4.9180	72.45	7	.0966	1.11	6.3063	51.07	4	.0783	.79	5.0633
65-69	36.03	4	.1110	.91	4.3956	28.31	4	.1413	.70	5.7143	17.13	2	.1168	.44	4.5455
70-74	4.50	0		.19		6.42	0		.27		5.17	1	.1934	.23	4.3478
75-79	.58	0		.03		1.00	0		.07		.00	0			
80-84	.25	0		.02		.00	0				.00	0			
TOTAL	2674.87	428	.1600	118.73	3.6048	2126.12	495	.2328	92.24	5.3664	1381.13	264	.1911	60.73	4.3471

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID<NON-HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

	YEAR 3					YEAR 4					YEAR 5				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
20-24	91.20	22	.2412	5.07	4.3393	45.40	4	.0881	2.52	1.5873	28.37	6	.2115	1.57	3.8217
25-29	237.00	50	.2110	12.82	3.9002	156.69	21	.1340	8.46	2.4823	205.21	19	.0921	11.12	1.7086
30-34	180.25	40	.2219	9.28	4.3103	156.22	27	.1728	8.06	3.3499	218.80	30	.1371	11.29	2.6572
35-39	153.87	42	.2730	7.31	5.7456	121.40	11	.0906	5.77	1.9054	190.53	33	.1732	9.01	3.6626
40-44	96.06	17	.1770	4.07	4.1769	71.28	6	.0842	3.00	2.0000	141.17	25	.1771	5.93	4.2159
45-49	60.74	24	.3951	2.15	11.1628	53.41	1	.0187	1.90	.5263	129.05	16	.1240	4.57	3.5011
50-54	70.35	10	.1421	1.80	5.5556	62.91	6	.0954	1.59	3.7736	115.92	13	.1121	2.91	4.4674
55-59	70.33	7	.0995	1.10	6.3636	52.17	4	.0767	.82	4.8780	99.34	8	.0805	1.57	5.0955
60-64	59.52	10	.1680	.93	10.7527	51.95	2	.0385	.84	2.3810	70.93	11	.1551	1.10	10.0000
65-69	7.23	4	.5533	.19	21.0526	12.33	1	.0811	.30	3.3333	22.51	3	.1333	.56	5.3571
70-74	1.24	4	3.2258	.06	66.6667	1.00	1	1.0000	.05	20.0000	.25	0		.01	
TOTAL	1027.79	230	.2238	44.78	5.1362	784.76	84	.1070	33.31	2.5218	1223.08	164	.1341	49.64	3.3038

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86 ELIGIBILITY CLASS= NON-RETIRABLE EXPECTED TABLE KEY: QW MERG U06 1 CSE

GPID<NON-HAZARDOUS DUTY
SEX=MALE
TERM CODE=WITHDRAWAL

	ULTIMATE					AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	.00	0				112.05	30	.2677	.05	600.0
20-24	11.91	1	.0840	.66	1.5152	1114.07	296	.2657	62.05	4.7703
25-29	396.43	30	.0757	21.32	1.4071	2210.70	406	.1837	119.44	3.3992
30-34	1310.16	68	.0519	67.23	1.0116	2871.05	381	.1327	147.73	2.5790
35-39	1844.74	83	.0450	87.14	.9526	3124.58	311	.0995	147.76	2.1048
40-44	1664.95	69	.0414	70.14	.9837	2600.10	196	.0754	109.57	1.7888
45-49	1539.14	47	.0305	54.47	.8629	2222.02	139	.0626	78.63	1.7678
50-54	1622.89	39	.0240	41.01	.9510	2249.57	110	.0489	57.02	1.9291
55-59	376.77	17	.0451	6.07	2.8007	953.36	86	.0902	15.20	5.6579
60-64	212.99	8	.0376	3.40	2.3529	596.28	48	.0805	9.39	5.1118
65-69	93.47	5	.0535	2.37	2.1097	217.01	23	.1060	5.47	4.2048
70-74	1.41	0		.05		19.99	6	.3002	.86	6.9767
75-79	.00	0				1.58	0		.10	
80-84	.00	0				.25	0		.02	
TOTAL	9074.86	367	.0404	353.86	1.0371	18292.61	2032	.1111	753.29	2.6975

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 2 CSE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=WITHDRAWAL

	YEAR 0					YEAR 1					YEAR 2				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	136.26	37	.2715	.06	616.6	22.84	7	.3065	.01	700.0	.84	1	1.1905	.00	
20-24	822.05	157	.1910	45.77	3.4302	415.63	95	.2286	23.12	4.1090	241.83	75	.3101	13.43	5.5845
25-29	719.33	94	.1307	38.85	2.4196	503.14	113	.2246	27.16	4.1605	328.79	93	.2829	17.76	5.2365
30-34	554.02	76	.1372	28.48	2.6685	423.16	92	.2174	21.72	4.2357	290.34	81	.2790	14.92	5.4290
35-39	513.60	83	.1616	24.05	3.4511	323.63	65	.2008	15.18	4.2819	202.61	48	.2369	9.53	5.0367
40-44	378.22	49	.1296	15.66	3.1290	293.38	47	.1602	12.16	3.8651	197.17	43	.2181	8.16	5.2696
45-49	259.98	27	.1039	8.69	3.1070	202.34	24	.1186	6.81	3.5242	140.68	26	.1848	4.79	5.4280
50-54	178.11	24	.1347	3.93	6.1069	145.61	24	.1648	3.25	7.3846	109.86	6	.0546	2.48	2.4194
55-59	124.00	7	.0565	1.48	4.7297	102.77	11	.1070	1.23	8.9431	77.21	10	.1296	.91	10.9890
60-64	48.61	6	.1234	.44	13.6364	46.59	2	.0429	.43	4.6512	42.68	5	.1172	.37	13.5135
65-69	13.23	1	.0756	.19	5.2632	13.17	1	.0759	.19	5.2632	5.00	0		.07	
70-74	1.74	1	.5747	.04	25.0000	2.61	0		.06		2.83	0		.06	
75-79	.00	0				.00	0				.25	1	4.0000	.01	100.0
TOTAL	3749.15	562	.1499	167.64	3.3524	2494.77	481	.1928	111.32	4.3209	1640.09	389	.2372	72.49	5.3663

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 2 CSE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=WITHDRAWAL

	YEAR 3					YEAR 4					YEAR 5				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	.58	0		.00		.00	0				.00	0			
20-24	144.10	42	.2915	8.00	5.2500	75.40	10	.1326	4.17	2.3981	63.26	5	.0790	3.49	1.4327
25-29	345.19	102	.2955	18.65	5.4692	264.59	39	.1474	14.26	2.7349	337.84	45	.1332	18.18	2.4752
30-34	234.04	50	.2136	12.04	4.1528	199.15	36	.1808	10.22	3.5225	277.11	41	.1480	14.25	2.8772
35-39	199.85	36	.1801	9.37	3.8420	168.20	20	.1189	7.88	2.5381	235.39	38	.1614	11.07	3.4327
40-44	162.99	27	.1657	6.74	4.0059	145.73	9	.0618	6.03	1.4925	219.73	22	.1001	9.07	2.4256
45-49	152.92	11	.0719	5.18	2.1236	135.25	18	.1331	4.56	3.9560	173.86	12	.0690	5.80	2.0690
50-54	118.82	16	.1347	2.66	6.0150	94.36	5	.0530	2.09	2.3923	153.51	7	.0456	3.44	2.0349
55-59	70.75	8	.1131	.86	9.3023	70.02	3	.0428	.82	3.6585	140.00	11	.0786	1.67	6.5868
60-64	38.11	3	.0787	.34	8.8235	36.66	3	.0818	.34	8.8235	69.32	10	.1443	.62	16.1290
65-69	5.34	1	.1873	.08	12.5000	7.83	1	.1277	.12	8.3333	17.29	6	.3470	.24	25.0000
TOTAL	1472.69	296	.2010	63.92	4.6308	1197.19	144	.1203	50.48	2.8526	1687.31	197	.1168	67.83	2.9043

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= NON-RETIRABLE

EXPECTED TABLE KEY: QW MERG U06 2 CSE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=WITHDRAWAL

	ULTIMATE					AGGREGATE				
AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	.00	0				160.52	45	.2803	.07	642.8
20-24	27.33	3	.1098	1.51	1.9868	1789.60	387	.2162	99.49	3.8898
25-29	735.62	85	.1155	39.46	2.1541	3234.50	571	.1765	174.32	3.2756
30-34	1439.28	121	.0841	73.72	1.6413	3417.10	497	.1454	175.35	2.8343
35-39	1441.85	101	.0700	67.58	1.4945	3085.13	391	.1267	144.56	2.7029
40-44	1345.69	67	.0498	55.48	1.2076	2742.91	264	.0962	113.30	2.3301
45-49	1348.52	61	.0452	45.16	1.3508	2413.55	179	.0742	80.98	2.2104
50-54	1573.26	64	.0407	34.58	1.8508	2373.53	146	.0615	52.43	2.7847
55-59	552.21	20	.0362	6.55	3.0534	1136.96	70	.0616	13.52	5.1775
60-64	317.84	24	.0755	2.89	8.3045	599.81	53	.0884	5.43	9.7606
65-69	79.93	4	.0500	1.10	3.6364	141.79	14	.0987	1.99	7.0352
70-74	1.83	0		.04		8.91	1	.1122	.20	5.0000
75-79	.00	0				.26	1	4.0000	.01	100.0
TOTAL	8863.36	550	.0621	328.07	1.6765	21104.56	2619	.1241	861.75	3.0392

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86 ELIGIBILITY CLASS= NORMAL RETIRABLE

GPID=HAZARDOUS DUTY
SEX=MALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
45-49	33.32	11	.3301	24.95	3	.1202	58.27	14	.2403
50-54	10.21	1	.0979	65.22	13	.1993	75.43	14	.1856
55-59	4.08	3	.7353	46.12	11	.2385	50.20	14	.2789
60-64	2.66	0		24.66	10	.4055	27.32	10	.3660
65-69	.00	0		3.58	3	.8380	3.58	3	.8380
70-74	.00	0		2.84	1	.3521	2.84	1	.3521
TOTAL	50.27	15	.2984	167.37	41	.2450	217.64	56	.2573

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= EARLY RETIRABLE

GPID<NON-HAZARDOUS DUTY
SEX=MALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
50-54	20.65	2	.0969	.00	0		20.65	2	.0969
55-59	188.30	6	.0319	618.58	18	.0291	806.88	24	.0297
60-64	.49	0		27.48	0		27.97	0	
65-69	.00	0		.50	0		.50	0	
TOTAL	209.44	8	.0382	646.56	18	.0278	856.00	26	.0304

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= NORMAL RETIRABLE

GPID<NON-HAZARDOUS DUTY
SEX=MALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
50-54	8.91	9	1.0101	.00	0		8.91	9	1.0101
55-59	126.41	24	.1899	260.64	30	.1151	387.05	54	.1395
60-64	187.17	19	.1015	683.22	137	.2005	870.39	156	.1792
65-69	11.50	9	.7826	258.74	62	.2396	270.24	71	.2627
70-74	7.25	1	.1379	55.66	17	.3054	62.91	18	.2861
75-79	.00	0		8.75	1	.1143	8.75	1	.1143
80-84	.00	0		.58	0		.58	0	
TOTAL	341.24	62	.1817	1267.59	247	.1949	1608.83	309	.1921

P E N S I O N E X P E R I E N C E S Y S T E M - PHASE 2

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86

ELIGIBILITY CLASS= EARLY RETIRABLE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
50-54	20.39	10	.4904	.00	0		20.39	10	.4904
55-59	234.76	12	.0511	721.16	27	.0374	955.92	39	.0408
60-64	.91	0		32.63	2	.0613	33.54	2	.0596
TOTAL	256.06	22	.0859	753.79	29	.0385	1009.85	51	.0505

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 07/01/85-06/30/86 ELIGIBILITY CLASS= NORMAL RETIRABLE

GPID<NON-HAZARDOUS DUTY
SEX=FEMALE
TERM CODE=RETIRED

	1ST ELIG			ULTIMATE			AGGREGATE		
AGES	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE	EXPOSURE	DECR	RATE
50-54	4.16	4	.9615	.00	0		4.16	4	.9615
55-59	52.40	12	.1923	89.54	15	.1675	151.94	27	.1777
60-64	209.83	24	.1144	691.80	133	.1923	901.63	157	.1741
65-69	20.76	6	.2890	271.02	111	.4096	291.78	117	.4010
70-74	4.50	5	1.1111	34.60	17	.4913	39.10	22	.5627
75-79	.00	0		5.75	2	.3478	5.75	2	.3478
TOTAL	301.65	51	.1691	1092.71	278	.2544	1394.36	329	.2360

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 10/1/83 - 6/30/85

GPID = NON-HAZARDOUS DUTY
SEX = ALL
TERM CODE = DISABILITY

FIVE YEAR ELIGIBILITY REQUIREMENT

AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	0.00	0		0.00	
20-24	80.43	0		0.06	
25-29	2187.10	0		2.15	
30-34	4931.01	0		6.22	
35-39	5578.87	4	0.0007	9.87	0.4053
40-44	5442.76	10	0.0018	14.93	0.6698
45-49	5160.88	9	0.0017	23.84	0.3775
50-54	5867.90	23	0.0039	45.54	0.5051
55-59	1386.23	5	0.0036	15.38	0.3251
60-64	838.33	1	0.0012	3.21	0.3115
65-69	257.78	0		0.00	
70-74	2.33	0		0.00	
75-79	0.00	0		0.00	
80-84	0.00	0		0.00	
TOTAL	31733.62	52	0.0016	121.20	0.4290

STATE OF CONNECTICUT - ACTIVE EXPERIENCE STUDY

STUDY PERIOD: 7/1/85 - 6/30/86

GPID = NON-HAZARDOUS DUTY
SEX = ALL
TERM CODE = DISABILITY

FIVE YEAR ELIGIBILITY REQUIREMENT

AGES	EXPOSURE	DECR	RATE	EXPECTED	RATIO
15-19	0.00	0		0.00	
20-24	39.24	0		0.03	
25-29	1132.05	0		1.12	
30-34	2749.44	0		3.47	
35-39	3286.59	2	0.0006	5.86	0.3413
40-44	3010.64	2	0.0007	8.32	0.2404
45-49	2887.66	3	0.0010	13.29	0.2257
50-54	3196.15	2	0.0006	24.74	0.0808
55-59	928.98	2	0.0022	10.35	0.1932
60-64	530.83	2	0.0038	1.92	1.0417
65-69	173.40	0		0.00	
70-74	3.24	0		0.00	
75-79	0.00	0		0.00	
80-84	0.00	0		0.00	
TOTAL	17938.22	13	0.0007	69.10	0.1881