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**Police and Fire Retirement System**  
**Comparison of Expected Long-Term Rates with Fiscal Year End 2009 and 2010 Final Rates**  
 (all rates are expressed as a %)

Retirement Plan	Plan ID	2/1/2010	2/1/2009	Expected	2/1/2010	2/1/2009	Expected
		Rates	Rates	Long-Term	Rates	Rates	Long-Term
		<b>Tier 1</b>			<b>Tier 2</b>		
Basic Contributory	371-a	6.9	7.1	9.6	6.2	6.3	8.6
Non-Contributory	375-c	10.8	11.2	15.2	9.2	9.5	12.8
Non-Contributory, Guaranteed Career	375-e	10.8	11.2	15.2	9.2	9.5	12.8
New Career	375-g	11.8	12.3	16.6	10.0	10.4	14.1
Improved Career	375-i	12.2	12.7	17.2	10.3	10.7	14.5
25 Year Non-Contributory	375-j	12.2	12.7	17.2	10.3	10.7	14.5
25 Year, Additional 1/60ths	384	11.9	12.5	16.9	11.9	12.5	16.8
20 Year Contributory, (1/2)	384-f	12.4	12.9	17.5	12.2	12.7	17.2
20 Year Contributory, (4/4)	384-d-(1/2)	8.5	8.5	11.6	8.3	8.6	11.6
20 Year Non-Contributory	384-d-(4/4)	12.1	12.2	16.5	11.7	12.2	16.5
20 Year Non-Contributory, Add'l 1/60ths:	384-d	14.2	14.9	20.2	13.8	14.5	19.5
For Elections In Fiscal Year Ending 1990	384-e	19.9	20.5	34.7	15.3	15.9	20.3
For Elections In Fiscal Year Ending 1991		19.9	20.5	34.7	15.3	15.9	20.3
For Elections In Fiscal Year Ending 1992		19.9	20.5	34.7	15.3	15.9	20.3
For Elections In Fiscal Year Ending 1993		19.9	20.5	34.7	15.3	15.9	20.3
For Elections In Fiscal Year Ending 1994		19.9	20.5	34.7	15.3	15.9	20.3
For Elections In Fiscal Year Ending 1995		19.9	20.5	34.7	15.3	15.9	20.3
For Elections In Fiscal Year Ending 1996		19.9	20.5	34.7	15.3	15.9	20.3
For Elections In Fiscal Year Ending 1997		19.9	20.5	34.7	15.3	15.9	20.3
For Elections In Fiscal Year Ending 1998		19.9	20.5	34.7	15.3	15.9	20.3
For Elections In Fiscal Year Ending On/After 1999		14.5	15.1	20.5	14.4	15.0	20.3
		<b>Tier 1</b>			<b>Tier 2</b>		
Options	Plan ID	2/1/2010	2/1/2009	Expected	2/1/2010	2/1/2009	Expected
(These rates are in addition to the plan rates.)		Rates	Rates	Long-Term	Rates	Rates	Long-Term
5% Increased Take Home Pay	371-a(5)	3.5	3.5	3.5	2.8	2.8	2.8
8% Increased Take Home Pay	371-a(8)	4.1	4.1	4.1	2.8	2.8	2.8
Sick Leave	341-j	0.1	0.1	0.2	0.1	0.1	0.2
One Year Average Salary	302-9(d)	4.5	4.5	4.5	N/A	N/A	N/A
55 Year Plans	443-f1	N/A	N/A	N/A	1.7	1.6	2.2
25 Year Plans	443-f2	N/A	N/A	N/A	1.9	1.8	2.4
25 Year With Additional 1/60 Plans	443-f3	N/A	N/A	N/A	2.1	1.9	2.6
20 Year Plans	443-f4	N/A	N/A	N/A	2.4	2.2	3.0
20 Year With Additional 1/60 Plans	443-f5	N/A	N/A	N/A	2.5	2.3	3.1
20 Yr Non-Contributory, Add'l 1/60ths, credit for Non-Member Service	443-f6	N/A	N/A	N/A	2.5	2.4	3.2
Credit for Non-Member Service (Add'l 1/60th's)	384-ex	0.2	0.3	0.4	0.3	0.3	0.4
Allows Tier 2 384d or 384e members to retire at age 55 without age reduction	375-i or j	N/A	N/A	N/A	0.4	0.3	0.5
Add an additional 0.1% if the one year Final Average Salary is available with a 55 year plan or the 384d plan.	384-d	N/A	N/A	N/A	0.3	0.3	0.5
	384-e	N/A	N/A	N/A	0.1	0.1	0.1