Connecticut Municipal Employees Retirement System

Report of the Actuary on the Valuation

Prepared as of June 30, 2024

CavMac
Actuarial Consulting Services

January 28, 2025

State of Connecticut
State Employees Retirement Commission
55 Elm Street
Hartford, CT 06106

Members of the Commission:

Connecticut General Statutes Section 5-155a governs the operation of the Connecticut Municipal Employees Retirement System (MERS). The actuary makes periodic valuations of the contingent assets and liabilities of the Retirement System at the direction of the Commission.

We are pleased to submit this report giving the results of the actuarial valuation of the Retirement System prepared as of June 30, 2024 for determining the employer contribution rates for fiscal year ending June 30, 2026.

In preparing the valuation, the actuary relied on data provided by the Comptroller's Office. While not verifying data at the source, the actuary performed tests for consistency and reasonableness. The valuation results depend on the integrity of the data. If any of the information is inaccurate or incomplete, our results may be different and our calculations may need to be revised. Please see the actuarial valuation for additional details on the funding requirements for the System.

The System is funded on an actuarial reserve basis. The actuarial assumptions recommended by the actuary and adopted by the Commission are reasonably related to the experience under the System and to reasonable expectations of anticipated experience under the System. The funding objective of the plan is that contribution rates over time will remain level as a percentage of payroll and will be sufficient to fully fund the liabilities of the System over a reasonable funding period. The valuation method used is the entry age normal method.

This is to certify that the valuation was prepared in accordance with principles of practice prescribed by the Actuarial Standards Board, and that the actuarial calculations were performed by qualified actuaries in accordance with accepted actuarial procedures, based on the current provisions of the retirement system and on actuarial assumptions that are internally consistent and reasonably based on the actual experience of the System.

In order to prepare the results in this report, we have utilized actuarial models that were developed to measure liabilities and develop actuarial costs. These models include tools that we have produced and tested, along with commercially available valuation software that we have reviewed to confirm the appropriateness and accuracy of the output. In utilizing these models, we develop and use input parameters and assumptions about future contingent events along with recognized actuarial approaches to develop the needed results.

Future actuarial results may differ significantly from the current results presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; data inaccuracies; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements; and changes in plan provisions or applicable law. Since the potential impact of such factors is outside the scope of a normal annual actuarial valuation, an analysis of the range of results is not presented herein.

The actuarial computations presented in this report are for purposes of determining the recommended funding amounts for the System. Use of these computations for purposes other than meeting these requirements may not be appropriate.

The undersigned meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Sincerely yours,

John J. Garrett, ASA, FCA, MAAA
Principal and Consulting Actuary

Edward J. Koebel, EA, FCA, MAAA
Chief Executive Officer

Larry Langer, EA, ASA, FCA, MAAA
Principal and Consulting Actuary

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SECTION I – SUMMARY OF PRINCIPAL RESULTS

1. For convenience of reference, the principal results of the current and preceding valuations are summarized below:

Valuation Date	June 30, 2024	June 30, 2023
Number of active members	10,361	10,332
Annual compensation	$ 750,656,543	$ 718,003,032
Retired members and beneficiaries:		
Number	9,218	8,932
Annual allowances	$ 267,530,429	$ 251,729,980
Assets:		
Market Value	$ 3,510,748,320	$ 3,213,559,620
Actuarial Value	$ 3,549,920,525	$ 3,391,151,370
Unfunded actuarial accrued liability (UAAL)	$ 1,282,891,053	$ 1,253,348,565
Present Value of Remaining Prior Service Amortization Payments	$ 6,083,422	$ 6,608,313
Net unfunded actuarial accrued liability	$ 1,276,807,631	$ 1,246,740,252
Amortization Period in Years*	23.5	24.4
Funded Ratio (Actuarial Value of Assets Basis)	73.5%	73.0%
Funded Ratio (Market Value of Assets Basis)	72.6%	69.2%

For Fiscal Years Ending	June 30, 2026	June 30, 2025
Employer Contribution Rates		
General Employees		
With Social Security	16.71%	16.68%
Without Social Security	20.78%	20.59%
Police and Fire		
With Social Security	24.12%	24.10%
Without Social Security	26.73%	26.44%

* Beginning with the 2022 valuation, a layered amortization approach is used where the annual unexpected change to the UAAL is amortized over a separate 25-year base.

SECTION I – SUMMARY OF PRINCIPAL RESULTS

2. Comments on the valuation results are given in Section IV, comments on the experience and actuarial gains and losses during the valuation year are given in Section IX and the rates of contribution payable by employers are given in Section VII.

3. The assets and liabilities of the valuation are given in Schedule A.

4. Schedules D and E of the report presents the development of the actuarial assumptions and methods employed. Since the previous valuation, there have been no changes to the actuarial assumptions and methods.

5. Schedule F of this report presents the summary of main benefits and contribution provisions. Since the previous valuation, there have been no changes in the benefit provisions.

6. Administrative expenses continuing at $130 for each active and retired member are required to be contributed for each fiscal year.

7. The Governmental Accounting Standards Board issued Statement No. 67 (GASB 67) in June 2012 and is effective for plan years beginning after June 15, 2013. GASB 67 replaced GASB 25 for plans and separate GASB 67 reports will be prepared for the Commission. We have provided some supplemental disclosure information and tables in Section VI.

8. As shown on page 1, the funded ratio is the ratio of the actuarial value of assets to the accrued liability. The funded ratio is an indication of progress in funding the promised benefits using a long-term, stable funding approach. Since the ratio is less than 100%, there is a need for contributions in addition to the plan's normal cost. The funded ratio based on the market value of assets is also provided for informational purposes.

9. The table on the following page provides a comparative history of membership and key measures.

Section I – Summary of Principal Results

	COMPARATIVE SCHEDULE*										
	Active Members				Retired Lives				Valuation Results ($ millions)		
Valuation Date June 30	Number	Payroll ($ millions)	Average Salary	% increase from previous year	Number	Active/ Retired Ratio	Annual Benefits ($ millions)	Benefits as % of Payroll	Accrued Liability	Valuation Assets	UAAL
2014	8,477	$485.7	$57,301	4.4%	6,511	1.3	$122.7	25.3%	$2,500.8	$2,196.1	$304.7
2016	9,373	566.2	60,412	2.7	7,102	1.3	145.6	25.7	2,840.3	2,445.4	394.9
2018	10,096	628.0	62,198	1.5	7,448	1.4	170.3	27.1	3,622.7	2,779.6	843.1
2019	9,759	606.9	62,193	0.0	7,824	1.2	187.6	30.9	3,780.8	2,867.8	913.0
2020	9,459	604.6	63,919	2.8	7,933	1.2	192.9	31.9	3,861.6	2,952.0	909.6
2021	9,612	643.2	66,917	4.7	8,227	1.2	208.8	32.5	4,077.8	3,154.1	923.7
2022	9,830	669.7	68,123	1.8	8,632	1.1	234.8	35.1	4,299.4	3,260.5	1,038.9
2023	10,332	718.0	69,493	2.0	8,932	1.2	251.7	35.1	4,644.5	3,391.2	1,253.3
2024	**10,361**	**750.7**	**72,450**	**4.3**	**9,218**	**1.1**	**267.5**	**35.6**	**4,832.8**	**3,549.9**	**1,282.9**

* Results for 2015 and 2017 were based on roll-forward methodology and not shown in the above table.

* The percent increase represent the increases on an annualized basis over a two-year period for years prior to 2019.

SECTION II – MEMBERSHIP

Data regarding the membership of the System for use as a basis for the valuation were furnished by the Comptroller's office. The following tables summarize the membership of the Retirement System as of June 30, 2024 upon which the valuation was based. Detailed tabulations of the data are given in Schedule G.

Group	Number of Employers	Number	Payroll	Group Averages		
				Salary	Age*	Service*
General Employees						
With Social Security						
Men		2,304	$158,653,370	$68,860	47.8	9.4
Women		3,181	154,120,952	48,450	49.4	8.1
Total	136	5,485	$312,774,322	$57,024	48.7	8.6
Without Social Security						
Men		1,185	$85,051,832	$71,774	46.4	9.5
Women		1,470	78,245,220	53,228	49.1	11.3
Total	9	2,655	$163,297,052	$61,505	47.9	10.5
Police and Fire						
With Social Security						
Men		454	$53,809,694	$118,524	42.6	10.4
Women		40	4,169,611	104,240	39.6	10.4
Total	23	494	$57,979,305	$117,367	42.4	10.4
Without Social Security						
Men		1,549	$195,976,130	$126,518	40.0	10.9
Women		178	20,629,734	115,897	37.6	8.7
Total	19	1,727	$216,605,864	$125,423	39.7	10.7
Total	**187**	**10,361**	**$750,656,543**	**$72,450**	**46.7**	**9.5**

Table header: **ACTIVE MEMBERS**

*Years

Of the 10,361 active members, 5,852 are vested and 4,509 are non-vested.

The valuation also includes 4,626 inactive non-vested members who are owed refunds of their accumulated contributions.

RETIRED LIVES					
Group	**Number**	**Total Annual Benefits**	**Average Annual Benefit**	**Average Age at Valuation Date***	**Average Age at Retirement***
General Employees					
With Social Security					
Service	4,301	$84,444,542	$19,634	71.8	60.5
Disability	149	4,338,047	29,114	69.5	52.4
Beneficiary	463	7,103,651	15,343	73.5	54.8
Total	4,913	$95,886,240	$19,517	71.8	59.7
Without Social Security					
Service	2,342	$66,381,596	$28,344	71.8	59.1
Disability	96	3,120,838	32,509	71.4	52.9
Beneficiary	322	6,564,843	20,388	75.1	53.7
Total	2,760	$76,067,277	$27,561	72.1	58.3
Police and Fire					
With Social Security					
Service	310	$16,318,527	$52,640	66.0	54.0
Disability	57	3,087,853	54,173	62.9	44.1
Beneficiary	42	1,411,963	33,618	69.0	49.1
Total	409	$20,818,343	$50,901	65.9	52.2
Without Social Security					
Service	911	$63,065,693	$69,227	63.0	55.0
Disability	137	8,316,120	60,702	62.4	47.1
Beneficiary	88	3,376,756	38,372	71.4	51.8
Total	1,136	$74,758,569	$65,809	63.5	53.8
Total	**9,218**	**$267,530,429**	**$29,023**	**70.6**	**58.2**

*Years

This valuation also includes 1,832 deferred vested members with estimated annual benefits of 20,114,998.

SECTION III – ASSETS

1. As of June 30, 2024, the total market value of assets amounted to $3,510,748,320 as reported by the Comptroller's Office. The actuarial value of assets used for the current valuation was $3,549,920,525. Schedule B shows the development of the actuarial value of assets as of June 30, 2024.

2. In addition, the plan has future payments due from certain employers that established an initial liability upon entering MERS for prior earned service. This present value of the remaining prior service amortization payments is $6,083,422 as of June 30, 2024.

3. Schedule C shows receipts and disbursements of the System for the year preceding the valuation date and a reconciliation of the fund balances at market value.

SECTION IV – COMMENTS ON VALUATION

1. Schedule A of this report outlines the results of the valuation of the Retirement System as of June 30, 2024. The valuation was prepared in accordance with the actuarial assumptions and methods set forth in Schedule D and the actuarial cost method which is described in Schedule E.

2. The valuation balance sheet shows that the System has total prospective liabilities of $5,725,647,592, of which $3,422,474,238 is for the benefits payable on account of present retired members, beneficiaries of deceased members, and inactive members entitled to deferred vested benefits, and $2,303,173,354 is for the benefits expected to be payable on account of present active members. Against these liabilities, the System has total present assets for valuation purposes of $3,549,920,525 as of June 30, 2024. When this amount is deducted from the total liabilities of $5,725,647,592 there remains $2,175,727,067 as the present value contributions to be made in the future.

3. Prospective normal employer and employee contributions have a present value of $892,836,014. When this amount is subtracted from $2,175,727,067, which is the present value of the total future contributions to be made by the employer, there remains $1,282,891,053 as the amount of future unfunded actuarial accrued liability contributions. A breakdown of unfunded accrued liabilities by group is provided in Section V on the next page.

4. Beginning with the 2022 valuation, the UAAL is now being amortized using a 25-year layered amortization approach in order to enhance the stability of future Actuarially Determined Employer Contribution (ADEC) calculations. The amortization of the UAAL is provided on page 12 and the resulting contribution rates for FYE 2025 are provided on pages 14 and 15 of this report.

SECTION V – SUMMARY OF NET UNFUNDED ACTUARIAL ACCRUED LIABILITY

The table below presents the unfunded actuarial accrued liability of the Retirement System as of July 1, 2024, along with comparative results from the previous year's measurement. The valuation results were based on the data and financial information provided by the Retirement System staff, and the actuarial assumptions and methods outlined in Schedule D.

	General Employees with Social Security		General Employees without Social Security		Police and Fire with Social Security		Police and Fire without Social Security		Total	
	July 1, 2024	July 1, 2023	July 1, 2024	July 1, 2023	July 1, 2024	July 1, 2023	July 1, 2024	July 1, 2023	July 1, 2024	July 1, 2023
Accrued Liabilities:										
Active Members	$452,295,452	$451,025,673	$347,553,984	$344,226,193	$108,322,591	$98,455,263	$502,165,312	$493,071,653	$1,410,337,340	$1,386,778,782
Non-Vested Inactive Members	4,486,259	3,977,246	2,955,215	2,487,183	170,874	136,811	615,791	548,486	8,228,139	7,149,726
Vested Inactive Members	106,757,818	99,711,097	62,354,864	68,801,020	6,843,041	7,518,240	24,621,087	48,110,651	200,576,810	224,141,008
Retired Members	1,065,301,624	1,017,094,212	850,793,296	815,527,351	268,772,115	258,611,160	1,028,802,254	935,197,696	3,213,669,289	3,026,430,419
Total Accrued Liability	$1,628,841,153	$1,571,808,228	$1,263,657,359	$1,231,041,747	$384,108,622	$364,721,474	$1,556,204,444	$1,476,928,486	$4,832,811,578	$4,644,499,935
Actuarial Value of Assets	$1,219,214,314	$1,170,908,540	$959,987,437	$929,417,287	$276,735,668	$262,975,477	$1,093,983,106	$1,027,850,066	$3,549,920,525	$3,391,151,370
Unfunded Actuarial Accrued Liability	$409,626,839	$400,899,688	$303,669,922	$301,624,460	$107,372,954	$101,745,997	$462,221,338	$449,078,420	$1,282,891,053	$1,253,348,565
Present Value of Remaining Prior Service Amortization Payments	$2,584,417	$2,732,132	$439,829	$460,237	$229,605	$242,838	$2,829,571	$3,173,106	$6,083,422	$6,608,313
Net Unfunded Actuarial Accrued Liability	$407,042,422	$398,167,556	$303,230,093	$301,164,223	$107,143,349	$101,503,159	$459,391,767	$445,905,314	$1,276,807,631	$1,246,740,252

SECTION VI – PRIOR AMORTIZATION PAYMENTS

The unfunded prior service liability for each participating municipality was re-established for the July 1, 1989 valuation so as to recognize actuarial gains and losses in the current service contribution rates instead of the future amortization payment for prior service. These amounts were then frozen, and an amortization payment schedule was calculated for their funding.

In addition, the prior service liability was adjusted for each municipality as of July 1, 1991 to reflect the additional liability generated by the granting of a cost-of-living adjustment on that date. This adjustment was made whenever a COLA was granted and the investment return on assets was not at least 9%. In that event, a 3% COLA was provided to eligible retirees, and the prior service liability of each municipality was increased to reflect the liability for that portion of the COLA that was not covered by investment returns above 6%. This adjustment has been eliminated under the revised funding method, for all COLA's effective July 1, 1992 and later.

For most municipalities, this re-established liability is to be amortized over 2-10 years from July 1, 2012. For recently enrolled municipalities, the period is that remaining of their original 30-year amortization period. The prior policy requirement that payments be adjusted to reflect any additional liability due to the purchase of military service under PA 83-16 was eliminated beginning with the July 1, 1992 valuation.

The present value of future prior service amortization payments as of July 1, 2024 is the present value of the payment schedule established on July 1, 1991 plus the amounts for municipalities enrolling after that date, as shown below. These amounts were frozen, and their present value will be reflected in each succeeding valuation.

SECTION VI – PRIOR AMORTIZATION PAYMENTS

The following table shows the present values of the remaining prior service amortization payments for each group in MERS:

Group	Present Value of Remaining Prior Service Amortization Payments
General Employees:	
With Social Security	$ 2,584,417
Without Social Security	439,829
Subtotal	$ 3,024,246
Police and Fire:	
With Social Security	$ 229,605
Without Social Security	2,829,571
Subtotal	$ 3,059,176
Total	**$ 6,083,422**

There were no new entities joining MERS during this plan year that joined with prior service accruals.

SECTION VII – CONTRIBUTIONS PAYABLE BY EMPLOYER

The actuarial funding method utilized beginning with the July 1, 1992 valuation is the Entry Age Normal (EAN) method. Under EAN, a normal contribution rate is developed for each active member as a percentage of payroll that would be sufficient, if paid from the age at which the member entered the System, to fully fund the member's benefits when due. The EAN normal contribution rate is calculated to remain level over the member's working lifetime and is the true future cost of the System. This normal contribution rate is comprised of both employer and employee contributions.

The Actuarial Accrued Liability (AAL) is a measure of accumulated past service costs. The unfunded actuarial accrued liability (UAAL) is equal to the difference between the AAL and the smoothed actuarial value of assets. The net unfunded actuarial accrued liability (Net UAAL) is the total UAAL less the present value of the remaining past service payments and is $1,276.8 million as of June 30, 2024. Beginning with the June 30, 2022 valuation, the UAAL is amortized under a layered approach. The layers are the expected UAAL as of June 30, 2022 (Transitional Base), which is amortized over a 25-year period (changed due to House Bill 6930), and the annual unexpected change in the UAAL for this valuation (Experience Base), which is amortized over a 25-year period from the date established. Each future valuation is expected to add another experience layer with a closed 25-year level dollar amortization schedule. The tables on page 12 provide the components of the total UAAL and the derivation of the amortization amounts under the level-dollar layered amortization method.

The employer contribution requirement, also called the Actuarially Determined Employer Contribution (ADEC) is determined as a percent of covered payroll and is the sum of the normal contribution rate and the additional rate required to amortize the net UAAL. Pages 15 and 16 show the derivation of the required employer contribution rates for the General Employee and Police and Fire subgroups, respectively. In addition, the applicable rates for both employers and employees are shown.

Net Unfunded Actuarial Accrued Liability (UAAL) Amortization Schedule				
	Original UAAL Base Amount	**Remaining UAAL Base Amount as of Valuation Date**	**Remaining Amortization Period (years)**	**Amortization Payment**
General Employees				
With Social Security				
2022 Transitional Base	$305,495,628	$295,497,437	23.0	$25,328,249
2022 Experience Base	$28,034,993	27,117,470	23.0	2,324,345
2023 Experience Base	$69,910,227	68,804,910	24.0	5,796,167
2024 Experience Base	$15,622,605	15,622,605	25.0	1,295,250
Total of Separate Bases		**$407,042,422**	**23.4**	**$34,744,011**
Without Social Security				
2022 Transitional Base	$241,974,480	$234,055,195	23.0	$20,061,793
2022 Experience Base	$22,967,387	22,215,716	23.0	1,904,196
2023 Experience Base	$40,411,224	39,772,301	24.0	3,350,443
2024 Experience Base	$7,186,881	7,186,881	25.0	595,855
Total of Separate Bases		**$303,230,093**	**23.4**	**$25,912,287**
Police and Fire				
With Social Security				
2022 Transitional Base	$64,134,714	$62,035,728	23.0	$5,317,327
2022 Experience Base	$14,578,726	14,101,597	23.0	1,208,703
2023 Experience Base	$24,034,219	23,654,225	24.0	1,992,646
2024 Experience Base	$7,351,799	7,351,799	25.0	609,528
Total of Separate Bases		**$107,143,349**	**23.5**	**$9,128,204**
Without Social Security				
2022 Transitional Base	$291,619,949	$282,075,878	23.0	$24,177,834
2022 Experience Base	$62,961,899	60,901,296	23.0	5,220,090
2023 Experience Base	$96,929,588	95,397,082	24.0	8,036,307
2024 Experience Base	$21,017,511	21,017,511	25.0	1,742,535
Total of Separate Bases		**$459,391,767**	**23.5**	**$39,176,766**

SECTION VII – CONTRIBUTIONS PAYABLE BY EMPLOYER

The table below summarizes the 2025-2026 fiscal year required employer contribution rates.

Group	Employer Normal Cost Rate	Amortization of Net Unfunded Accrued Liability	Employer Contribution Rate for FYE 2026 *
General Employees:			
With Social Security	5.60%	11.11%	**16.71%**
Without Social	4.91%	15.87%	**20.78%**
Police and Fire:			
With Social Security	8.38%	15.74%	**24.12%**
Without Social	8.65%	18.08%	**26.73%**

*   Note that the Total Employer Contribution Rates shown in the table above do not include the annual prior service amortization payments required of specific participating entities.

DEVELOPMENT OF TOTAL EMPLOYER CONTRIBUTION RATES General Employees Effective July 1, 2025		
	Contributions Expressed as a Percent of Payroll	
Contributions for	Members with Social Security	Members without Social Security
Normal Cost:		
Service Retirement benefits	10.22%	11.97%
Disability benefits	0.17	0.18
Survivor benefits	0.12	0.17
Total	10.51%	12.32%
Member Contributions	5.25%	8.00%
Less future refunds	(0.34)	(0.59)
Available for benefits	4.91%	7.41%
Employer Normal Cost	5.60%	4.91%
Amortization of Unfunded Actuarial Accrued Liability (percentage of payroll under level dollar method)	11.11%	15.87%
Employer Contribution Rate for FYE 2026*	16.71%	20.78%

* Note that the Total Employer Contribution Rates shown in the table above do not include the annual prior service amortization payments required, if any.

DEVELOPMENT OF TOTAL EMPLOYER CONTRIBUTION RATES Police and Fire Effective July 1, 2025		
	Contributions Expressed as a Percent of Payroll	
Contributions for	Members with Social Security	Members without Social Security
Normal Cost:		
Service Retirement benefits	11.84%	14.80%
Disability benefits	1.60	1.90
Survivor benefits	0.12	0.16
Total	13.56%	16.86%
Member Contributions	5.25%	8.00%
Less future refunds	(0.11)	(0.13)
Available for benefits	5.14%	7.87%
Employer Normal Cost	8.38%	8.65%
Amortization of Unfunded Actuarial Accrued Liability (percentage of payroll under level dollar method)	15.74%	18.08%
Employer Contribution Rate for FYE 2026*	24.12%	26.73%

* Note that the Total Employer Contribution Rates shown in the table above do not include the annual prior service amortization payments required, if any.

SECTION VIII – ACCOUNTING INFORMATION

The information required under Government Accounting Standards Board (GASB) Statements No. 67 and 68 will be issued in separate reports. The following information is provided for informational purposes only.

1. The following is a distribution of the number of employees by type of membership.

NUMBER OF ACTIVE AND RETIRED MEMBERS AS OF JUNE 30, 2024	
Group	**Number**
Retirees and beneficiaries currently receiving benefits	9,218
Terminated employees entitled to benefits but not yet receiving benefits	
Vested	1,832
Non-vested	4,626
Active plan members	10,361
Total	**26,037**

SECTION VIII – ACCOUNTING INFORMATION

2. Additional information as of July 1, 2024 follows.

ASSUMPTIONS AND METHODS

Valuation date	7/1/2024
Actuarial cost method	Entry Age Normal
Amortization method	Level dollar, closed layers
Remaining amortization period	Blended 23.4 – 23.5 years depending on Tier
Asset valuation method	Smoothed market with 20% recognition of investment gains and losses
Actuarial assumptions:	
Investment rate return*	7.00%, net of investment related expenses
Projected salary increases*	3.00-9.50%
Cost-of-living adjustments	See Schedule D
General Wage Base	3.00%
* Includes inflation at	2.50%

3. The actuarial accrued liability of the System as of July 1, 2024 is as follows:

ACTUARIAL ACCRUED LIABILITY

Actuarial Accrued Liability:	
Actives	$ 1,410,337,340
Retirees and beneficiaries currently receiving	3,213,669,289
Terminated members not yet receiving benefits	
Vested	200,576,810
Non-vested	8,228,139
Total actuarial accrued liability	$ 4,832,811,578
Actuarial Value of Assets	3,549,920,525
Unfunded Actuarial Accrued Liability	$ 1,282,891,053

Actual experience will never (except by coincidence) coincide exactly with assumed experience. It is assumed that gains and losses will be in balance over a period of years, but sizable year to year fluctuations are common. Detail on the derivation of the experience gain (loss) for the year ended June 30, 2024 is shown below.

		$ millions
(1)	Unfunded actuarial accrued liability (UAAL) as of 6/30/2023:	$1,253.3
(2)	Total Normal Cost for fiscal year 2023-2024:	91.9
(3)	Total contributions for fiscal year 2023-2024:	192.8
(4)	Interest accrual: $[[(1) + (2)] \times .07] - [(3) \times .0344]$	87.5
(5)	Expected UAAL as of 6/30/2024: (1) + (2) - (3) + (4)	$1,240.0
(6)	UAAL of new entities as of 6/30/2024:	0.0
(7)	Changes in assumptions/plan provisions:	0.0
(8)	Expected UAAL as of 6/30/2024: (5) + (6) + (7)	$1,240.0
(9)	Actual UAAL as of 6/30/2024:	$1,282.9
(10)	Gain/(loss): (8) - (9)	$(42.9)
(11)	Gain/(loss) as percent of actuarial accrued liabilities as of July 1, 2023: ($4,644.5 million)	(0.9)%

Gain/(Loss) by primary source ($ millions)	
Investment Return	$(9.8)
Post-Retirement Mortality	(0.1)
Cost-of-Living Adjustments	(2.1)
Retirement	(12.1)
Withdrawal	(12.7)
Salary Increases	0.1
Other Demographic Experience	(1.3)
New Entrants	(4.9)
Net Experience Gain/(Loss)	$(42.9)

SECTION X – RISK ASSESSMENT

Overview

Actuarial Standards of Practice (ASOP) No. 51, issued by the Actuarial Standards Board, provides guidance on assessing and disclosing risks related to pension plan funding. This guidance is binding on all credentialed actuaries practicing in the United States. This standard was issued as final in September 2017 with application to measurement dates on or after November 1, 2018.

The term "risk" frequently has a negative connotation, but from an actuarial perspective, it may be thought of as simply the fact that what actually happens in the real world will not always match what was expected, based on actuarial assumptions. Of course, when actual experience is better than expected, the favorable risk is easily absorbed. The risk of unfavorable experience will likely be unpleasant, and so there is an understandable focus on aspects of risk that are negative.

Risk usually can be reduced or eliminated at some cost. Consumers, for example, buy auto and home insurance to reduce the risk of accidents or catastrophes. Another way to express this concept, however, is that there is generally some reward for assuming risk. Thus, retirement plans invest not just in US Treasury bonds which have almost no risk, but also in equities which are considerably riskier – because they have an expected reward of a higher return that justifies the risk.

Under ASOP 51, the actuary is called on to identify the significant risks to the pension plan and provide information to help those sponsoring and administering the plan understand the implications of these risks. In this section, we identify some of the key risks for the System and provide information to help interested parties better understand these risks.

SECTION X – RISK ASSESSMENT

Investment Risk

The investment return on assets is the most obvious risk – and usually the largest risk – to funding a pension plan. To illustrate the magnitude of this risk, please review the following chart showing the Asset Volatility Ratio (AVR), defined as the market value of assets divided by covered payroll.

($ in thousands)

Valuation Date June 30	Market Value of Assets	Covered Payroll	Asset Volatility Ratio
2019	$2,731,182	$606,943	4.50
2020	2,734,355	604,611	4.52
2021	3,354,418	643,203	5.22
2022	3,007,914	669,652	4.49
2023	3,213,560	718,003	4.48
2024	3,510,748	750,657	4.68

The asset volatility ratio is especially useful to compare across plans or through time. It is also frequently useful to consider how the AVR translates into changes in the Required Contribution Rate (actuarially determined employer contribution rate). For example, the following table demonstrates that with an AVR of 5.00, if the market value return is 10% below assumed for the 2025 fiscal year, or -3.00% for the System, there will be an increase in the Required Contribution Rate of 0.83% payroll in the first year. Without asset smoothing or without returns above the expected return in the next five years, the impact on the Required Contribution Rate would be 4.15%. A higher AVR would produce more volatility in the Required Contribution Rate.

AVR	Unsmoothed Amortization	Smoothed Amortization
4.00	3.32%	0.66%
5.00	4.15%	0.83%
6.00	4.98%	1.00%

Sensitivity Measures

Valuations are generally performed with a single set of assumptions that reflects the best estimate of future conditions, in the opinion of the actuary and typically the governing board. Note that under actuarial standards of practice, the set of economic assumptions used for funding must be consistent. To enhance the understanding of the importance of an assumption, a sensitivity test can be performed where the valuation results are recalculated using a different assumption or set of assumptions.

The following tables contains the key measures for the System using the valuation assumption for investment return of 7.00%, along with the results if the assumption were 6.00% or 8.00%. In this analysis, only the investment return assumption is changed. Consequently, there may be inconsistencies between the investment return and other economic assumptions such as inflation or payroll increases. In addition, simply because the valuation results under alternative assumptions are shown here, it should not be implied that CMC believes that either assumption (6.00% or 8.00%) would comply with actuarial standards of practice.

($ in thousands)

As of June 30, 2026	-1% Discount Rate (6.00%)	Current Discount Rate (7.00%)	+1 Discount Rate (8.00%)
Accrued Liability	$5,418,821	$4,832,812	$4,343,748
Unfunded Liability	$1,868,900	$1,282,891	$793,827
Funded Ratio (AVA)	65.5%	73.5%	81.7%

SECTION X – RISK ASSESSMENT

Mortality Risk

The mortality assumption is a significant assumption for valuation results, second only to the investment assumption in most situations. The System's mortality assumption utilizes a mortality table (with separate rates for males and females, as well as different rates by status) and a projection scale for how the mortality table is expected to improve through time.

The future, however, is not known, and actual mortality improvements may occur at a faster rate than expected, or at a slower rate than expected (or even decline). Although changes in mortality will affect the benefits paid, this assumption is carefully studied during the regular experience studies that the System conducts so that incremental changes can be made to smoothly reflect unfolding experience.

Contribution Risk

The System is primarily funded by member and employer contributions to the trust fund, together with the earnings on those accumulated contributions. Each year in the valuation, the Required Contribution Rate is determined, based on the System's funding policy. This rate is the sum of the rates for the normal cost for the plan, the amortization of the UAAL, and the administrative expenses. Since the System is obligated to make 100% of the Required Contribution Rate by statute, there is no contribution risk.

SECTION X – RISK ASSESSMENT

Low-Default-Risk Obligation Measure

Under the revised Actuarial Standards of Practice (ASOP) No. 4 effective for valuations after February 15, 2023, we are required to include a low-default-risk obligation measure of the system's liability in our funding valuation report. This is an informational disclosure as described below and would not be appropriate for assessing the funding progress or health of the plan. This measure uses the unit credit cost method and reflects all the assumptions and provisions of the funding valuation (including the assumed COLA paid), except that the discount rate is derived from considering low-default-risk fixed income securities. We considered the FTSE Pension Discount Curve based on market bond rates published by the Society of Actuaries as of June 30, 2024 and with the 30-year spot rate used for all durations beyond 30 because this provides an appropriate set of discount rates for this intended purpose.

Using these assumptions, we calculate a liability of approximately $5.6 billion. This amount approximates the termination liability if the plan (or all covered employment) ended on the valuation date and all of the accrued benefits had to be paid with cash-flow matched bonds. If the plan were funded with the intent of being able to be terminated at any valuation date, contribution requirements may need to increase and would also be more volatile. This assurance of funded status and benefit security is typically more relevant for corporate plans than for governmental plans since governments rarely have the need or option to completely terminate a plan. However, this informational disclosure is required for all plans whether corporate or governmental and care should be taken to ensure the one size fits all metric is not misconstrued.

SCHEDULE A – VALUATION BALANCE SHEET

The following valuation balance sheet shows the assets and liabilities of the retirement system as of the current valuation date of July 1, 2024 and, for comparison purposes, as of the immediately preceding valuation date of July 1, 2023. The items shown in the balance sheet are present values actuarially determined as of the relevant valuation date. The development of the actuarial value of assets is presented in Schedule B.

	June 30, 2024	June 30, 2023
ASSETS		
Current actuarial value of assets	$ 3,549,920,525	$ 3,391,151,370
Future member contributions	$ 449,475,479	$ 425,543,985
Prospective employer contributions:		
Normal contributions	$ 443,360,535	$ 402,032,138
Unfunded actuarial accrued liability contributions	1,282,891,053	1,253,348,565
Total prospective contributions	$ 1,726,251,588	$ 1,655,380,703
Total assets	**$ 5,725,647,592**	**$ 5,472,076,058**
LIABILITIES		
Present value of benefits payable on account of present retired members and beneficiaries	$ 3,213,669,289	$ 3,026,430,419
Present value of benefits payable on account of active members	$ 2,303,173,354	$ 2,214,354,905
Present value of benefits payable on account of inactive members for service rendered before the valuation date		
Vested	$ 200,576,810	$ 224,141,008
Non-vested	8,228,139	7,149,726
Total liabilities	**$ 5,725,647,592**	**$ 5,472,076,058**

ACTUARIAL VALUE OF ASSETS		
	Year Ending:	
	June 30, 2024	June 30, 2023
(1) Actuarial Value Beginning of Year*	$3,391,151,370	$3,260,486,185
(2) Market Value End of Year*	3,510,748,320	3,213,559,620
(3) Market Value Beginning of Year	3,213,559,620	3,007,913,913
(4) Cash Flow		
(a) Contributions	192,785,528	196,222,000
(b) Disbursements	(262,338,131)	(247,594,862)
(c) Other	3,061,406	0
(d) Net: (4)(a) + (4)(b) + (4)(c)	(66,491,197)	(51,372,862)
(5) Investment Income		
(a) Market Total: (2) – (3) – (4)(d)	363,679,897	257,018,569
(b) Assumed Rate	7.00%	7.00%
(c) Amount for Immediate Recognition: [(1) x (5)(b)] + [(4)(d) x (5)(b) x 0.5]	235,053,404	226,435,983
(6) Expected Actuarial Value End of Year: (1) + (4)(d) + (5)(c)	$3,559,713,576	$3,435,549,306
(7) Phased-In Recognition of Investment Income		
(a) Difference between Market & Expected Actuarial Value: (2) – (6)	(48,965,256)	(221,989,686)
(b) 20% of Difference: 0.2 x (7)(a)	(9,793,051)	(44,397,937)
(8) Preliminary Actuarial Value End of Year: (6) + (7)(b)	3,549,920,525	3,391,151,369
(9) Final Actuarial Value End of Year Using 20% Corridor: Greater of [(8) and .8 x (2)], but no more than 1.2 x (2)	3,549,920,525	3,391,151,370
(10) Difference Between Market & Actuarial Value: (2) – (9)	$(39,172,205)	$(177,591,750)
(11) Rate of Return on Actuarial Value	6.71%	5.63%

* Before corridor constraints, if applicable.

MARKET VALUE OF ASSETS		
	Year Ending:	
	June 30, 2024	June 30, 2023
<u>Receipts for the Year</u>		
Contributions:		
Members	$ 46,010,468	$ 46,080,000
Municipal	146,775,060	150,142,000
Subtotal	$ 192,785,528	$ 196,222,000
Investment Earnings (net of expenses)	363,679,897	257,018,569
Other	3,061,406	0
TOTAL	$ 559,526,831	$ 453,240,569
<u>Disbursements for the Year</u>		
Benefit Payments	$ 259,326,400	$ 245,364,000
Refunds to Members	3,011,731	2,230,862
Other	0	0
Total	$ 262,338,131	$ 247,594,862
<u>Excess of Receipts over Disbursements</u>	$ 297,188,700	$ 205,645,707
<u>Reconciliation of Asset Balances</u>		
Asset Balance as of the Beginning of Year	$ 3,213,559,620	$ 3,007,913,913
Beginning of Year Audit Adjustment	0	0
Excess of Receipts over Disbursements	297,188,700	205,645,707
Asset Balance as of the End of Year	**$ 3,510,748,320**	**$ 3,213,559,620**
Rate of Return on Market Value	11.44%	8.62%

SCHEDULE D – ACTUARIAL ASSUMPTIONS AND METHODS

Adopted or reaffirmed by the Commission for the June 30, 2023 and later valuations based on the experience investigation report for the five-year period ending June 30, 2022 which can be found at on the Office of the State Comptroller - Retirement Services Division website.

VALUATION INTEREST RATE: 7.00% per annum, compounded annually, net of expenses.

SALARY INCREASES: Representative values of assumed annual rates of salary increase are as follows:

| Service (in Years) | Annual Rates of | | | | |
| | Merit & Seniority | | Base (Economy) | Increase Next Year | |
	General Employees	Policemen & Firemen		General Employees	Policemen & Firemen
<= 1	2.00%	6.50%	3.00%	5.00%	9.50%
2	1.50	3.50	3.00	4.50	6.50
3	1.25	3.00	3.00	4.25	6.00
4	1.00	2.50	3.00	4.00	5.50
5	0.75	2.00	3.00	3.75	5.00
6	0.50	1.50	3.00	3.50	4.50
7	0.25	1.00	3.00	3.25	4.00
8	0.00	0.75	3.00	3.00	3.75
9	0.00	0.50	3.00	3.00	3.50
10	0.00	0.25	3.00	3.00	3.25
11 to 19	0.00	0.00	3.00	3.00	3.00
20	1.00	2.00	3.00	4.00	5.00
21 to 23	0.00	0.00	3.00	3.00	3.00
24	1.00	2.00	3.00	4.00	5.00
25+	0.00	0.00	3.00	3.00	3.00

COST OF LIVING ADJUSTMENTS: Annually compounded increases are applied to disabled and non-disabled retirement benefits and vary based upon member age and date of retirement. For members that retired prior to January 1, 2002, increases of 3.25% are assumed for those who have reached age 65 and (effective January 1, 2002) increases of 2.50% are assumed for those who have not yet reached age 65. For members that retire after December 31, 2001, increases of 2.55% are assumed, regardless of age. For members retiring after July 1, 2025, COLA assumptions are as follows:

Retirement date	COLA Rate
7/1/2025 to 6/30/2026	2.5%
7/1/2026 to 6/30/2027	2.3%
7/1/2027 to 6/30/2028	2.1%
7/1/2028 and after	2.0%

SOCIAL SECURITY WAGE BASE INCREASES: 3.00% per annum.

SCHEDULE D – ACTUARIAL ASSUMPTIONS AND METHODS

SEPARATIONS FROM ACTIVE SERVICE OTHER THAN RETIREMENT AND DEATH:
Representative values of the assumed annual rates of separation before service retirement are as follows:

	GENERAL EMPLOYEES				
	Withdrawal and Vesting				
	Male		Female		
Age	0 – 4 years	5 – 24 years	0 – 4 years	5 – 24 years	Disability*
20	14.00%	12.00%	30.00%	15.00%	0.01%
25	14.00	12.00	20.00	13.00	0.01
30	11.00	8.50	15.00	10.00	0.01
35	8.50	6.50	12.50	10.00	0.02
40	7.50	5.00	10.00	8.00	0.05
45	6.75	4.50	9.00	6.50	0.08
50	6.75	4.50	8.50	5.00	0.09
55	6.50	0.00	8.00	0.00	0.12
60	7.00	0.00	9.00	0.00	0.14
65	9.50	0.00	9.00	0.00	0.11
70	13.00	0.00	9.00	0.00	0.08
75	0.00	0.00	0.00	0.00	0.08

	POLICE AND FIRE		
	Withdrawal and Vesting		
Age	0 – 4 years	5 – 24 years	Disability*
20	5.00%	5.00%	0.10%
25	5.00	5.00	0.10
30	4.00	3.50	0.12
35	3.75	2.00	0.12
40	2.50	1.50	0.21
45	2.50	1.70	0.38
50	2.50	2.50	0.45
55	3.50	0.00	0.25
60	3.50	0.00	0.35
65	0.00	0.00	0.40

* Disability rates for General Employees are assumed to be 50% Service related and 50% Non-Service related. Disability rates for Police and Fire are assumed to be 100% Service related.

SCHEDULE D – ACTUARIAL ASSUMPTIONS AND METHODS

RETIREMENTS FROM ACTIVE SERVICE: Representative values of the assumed annual rates of retirement are as follows:

GENERAL EMPLOYEES COVERED BY SOCIAL SECURITY							
	Years of Service						
Age	5	10	15	20	25	30	35	40
45					18.40%	17.60%	19.60%	19.60%
50					8.80	17.60	19.60	19.60
55	6.30%	6.30%	4.40%	9.90%	8.80	12.80	19.60	19.60
60	9.70	9.70	8.90	10.40	16.30	11.40	24.50	24.50
65	17.70	17.70	19.00	25.60	30.60	26.10	24.50	24.50
70	13.20	13.20	13.20	15.80	15.80	17.60	24.50	24.50
75	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

GENERAL EMPLOYEES NOT COVERED BY SOCIAL SECURITY							
	Years of Service						
Age	5	10	15	20	25	30	35	40
45					7.30%	14.60%	17.20%	17.20%
50					7.30	9.70	17.20	17.20
55	3.60%	3.60%	5.20%	5.40%	6.70	11.70	17.20	17.20
60	3.60	3.60	7.90	10.40	11.20	14.60	12.90	12.90
65	12.00	12.00	14.80	18.90	23.70	14.60	21.50	21.50
70	8.60	8.60	15.30	16.20	16.20	14.60	25.80	25.80
75	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

POLICE AND FIRE COVERED BY SOCIAL SECURITY						
	Years of Service					
Age	5	10	15	20	25	30	35
45					13.00%	19.60%	19.60%
50					17.40	13.00	13.00
55	2.60%	2.60%	5.70%	8.40%	43.60	21.80	21.80
60	4.90	4.90	18.50	20.30	43.60	21.80	21.80
65	100.00	100.00	100.00	100.00	100.00	100.00	100.00

POLICE AND FIRE NOT COVERED BY SOCIAL SECURITY						
	Years of Service					
Age	5	10	15	20	25	30	35
45					22.00%	17.60%	17.60%
50					22.30	17.60	17.60
55	3.80%	3.80%	6.70%	7.40%	20.60	17.60	17.60
60	2.90	2.90	3.50	8.80	24.80	27.00	27.00
65	100.00	100.00	100.00	100.00	100.00	100.00	100.00

SCHEDULE D – ACTUARIAL ASSUMPTIONS AND METHODS

DROP ELECTION: 33% of eligible members are assumed to enter DROP. 33% of members who elect DROP are assumed to retire after 2 years, 33% are assumed to retire after 3 years, and 33% are assumed to retire after 4 years. No DROP elections are assumed for members with less than 10 years of service. No DROP elections are assumed for Police and Fire after age 61 or for General Employees after age 66.

MORTALITY: The Pub-2010 Mortality Tables set-forward one year (except Active Employees) and projected generationally with scale MP-2021:

General Employees
- Service Retirees: General, Healthy Retiree Mortality Table.
- Disabled Retirees: General, Disabled Retiree Mortality Table.
- Beneficiaries: General, Contingent Annuitant Mortality Table.
- Active Employees: General, Employee Mortality Table.

Policemen and Firemen
- Service Retirees: Public Safety, Healthy Retiree Mortality Table.
- Disabled Retirees: Public Safety, Disabled Retiree Mortality Table.
- Beneficiaries: Public Safety, Contingent Annuitant Mortality Table.
- Active Employees: Public Safety, Employee Mortality Table.

In our opinion, the generational projection of the mortality rates with scale MP-2021 provide a sufficient margin in the assumed rates of mortality to allow for additional improvement in mortality experience.

ASSET METHOD: Actuarial Value, as developed in Schedule B. The actuarial value of assets recognizes 20% of any difference between actual and expected investment income (gain/loss) in the valuation year and 20% of any previous years' unrecognized investment gains/losses. In addition, the actuarial value of assets cannot be less than 80% or more than 120% of the market value of assets.

VALUATION METHOD: Entry Age Normal Cost method. See Schedule E for a brief description.

SPOUSES: For members who have elected spouse coverage, husbands are assumed to be two years older than their wives.

PERCENT MARRIED: 80% of active members are assumed to be married.

LOAD: For those members who retired under and joint & survivor option and have no reported information for a prospective beneficiary, a probabilistic factor was applied to the reversionary portion of the liability. The factor measures the survivorship of the assumed spouse (with men three years older than women) from the date of retirement to the valuation date, based on the assumptions for death after retirement.

SCHEDULE E – ACTUARIAL COST METHOD

The valuation is prepared on the projected benefit basis, which is used to determine the present value of each member's expected benefit payable at retirement, disability or death. The calculations are based on the member's age, years of service, sex, compensation, expected future salary increases, and an assumed future investment rate of return (currently 7.00%). The calculations consider the probability of a member's death or termination of employment prior to becoming eligible for a benefit and the probability of the member terminating with a service, disability, or survivor's benefit. The present value of the expected benefits payable to active members is added to the present value of the expected future payments to current benefit recipients to obtain the present value of all expected benefits payable to the present group of members and survivors.

The employer contributions required to support the benefits of MERS are determined following a level funding approach and consist of a normal contribution and an unfunded actuarial accrued liability contribution.

The normal contribution is determined using the "entry age normal" method. Under this method, a calculation is made for pension benefits to determine the uniform and constant percentage rate of employer contribution which, if applied to the compensation of the average new member during the entire period of his anticipated covered service, would be required in addition to the contributions of the member to meet the cost of all benefits payable on his behalf.

The unfunded actuarial accrued liability is determined by subtracting the current assets and the present value of prospective employer normal contributions and member contributions from the present value of expected benefits to be paid from the MERS. The unfunded actuarial accrued liability contribution amortizes the balance of the unfunded actuarial accrued liability over a period of years from the valuation date.

SCHEDULE F – MAIN BENEFIT AND CONTRIBUTION PROVISIONS

MEMBERSHIP

Municipalities may designate which departments (including elective officers if so specified) are to be covered under the Municipal Employees Retirement System. This designation may be the result of collective bargaining. Only employees covered under the State Teachers Retirement System may not be included. There are no minimum age or service requirements. Membership is mandatory for all regular full-time employees of participating departments except Police and Fire hired after age 60.

DEFINITIONS

Average Final Compensation	Average of the three highest paid years of service.
Normal Form of Benefit	Life annuity.
Year's Breakpoint	For 2023 valuation, the breakpoint is $98,623.

BENEFITS

Service Retirement Allowance

Condition for Allowance	Age 55 and 5 years of continuous service, or 15 years of active aggregate service, or 25 years of aggregate service. Compulsory retirement at age 65 for police and fire members.
Amount of Allowance	For members not covered by Social Security: 2% of average final compensation times years of service.

For members covered by Social Security: 1-1/2% of the average final compensation not in excess of the year's breakpoint plus 2% of average final compensation in excess of the year's breakpoint, times years of service.

The benefit formula multiplier will increase to 2.2% (1.7% for Social Security covered eligible participants) based on the following eligibility:

- General Employees: Beginning for service at age 60 with at least 30 years of service
- Police and Fire: Beginning for service at age 55 with at least 27 years of service

The maximum benefit is 100% of average final compensation and the minimum benefit is $1,000 annually. Both the minimum and the maximum include Workers Compensation and Social Security benefits.

If any member covered by Social Security retires before age 62, his/her benefit until he/she reaches age 62 or receives a Social Security disability award is computed as if he/she were not under Social Security.

Non-Service Connected
Disability Retirement Allowance

Condition for Allowance

10 years of service and permanently and totally disabled from engaging in any gainful employment in the service of the Municipality.

Amount of Allowance

Calculated as a service retirement allowance based on compensation and service to the date of the disability.

Service Connected Disability

Condition for Allowance

Totally and permanently disabled from engaging in any gainful employment in the service of the Municipality provided such disability has arisen out of and in the course of his/her employment with the Municipality. Disability due to hypertension or heart disease, in the case of firemen and policemen, is presumed to have been suffered in the line of duty.

Amount of Allowance

Calculated as a service retirement allowance based on compensation and service to the date of the disability with a minimum benefit (including Worker's Compensation benefits) of 50% of compensation at the time of the disability.

Vesting Retirement Allowance

Condition for Allowance

5 years of continuous or 15 years of active aggregate service.

Amount of Allowance

Calculated as a service retirement allowance on the basis of average final compensation and service to the date of termination. Deferred to normal retirement age, or an actuarially reduced allowance may begin at the time of separation.

Death Benefit

Condition for Benefit

Eligible for service, disability retirement, or vested allowance, and married for at least 12 months preceding death.

Amount of Benefit

Computed on the basis of the member's average final compensation and creditable service at date of death, payable to the spouse. Benefit is equal to 50% of the average of the life annuity allowance and the reduced 50% joint and survivor allowance.

Return of Deductions

Upon the withdrawal of a member the amount of his accumulated deductions is payable to him/her on demand, with 5% interest from July 1, 1983.

Optional Benefits

Prior to the retirement, a member may elect to convert his retirement allowance into a benefit of equivalent actuarial value in accordance with one of the optional forms described below:

1. A reduced retirement allowance payable during his life with the provision that after his death the beneficiary designated by him at the time of his retirement; or

2. A reduced retirement allowance payable during his life with the provision that after his death an allowance of one half of his reduced allowance will be continued for life to the beneficiary designated by him at the time of his retirement;

3. A reduced retirement allowance payable during his life with a guarantee of 120 or 240 monthly payments to the member or his designated beneficiary.

Cost-of-Living Adjustment

For those retired prior to January 1, 2002:

(i) The benefits of disabled retirees, service retirees who have reached age 65, and beneficiaries of deceased retirees who would have reached age 65 are adjusted each July 1. The difference between the actual annual yield of the actuarial value of assets on a calendar year basis to a 6% yield is calculated. This difference is the adjustment applied the following July 1. The minimum adjustment is 3% and the maximum is 5%.

(ii) The benefits for all others on the roll are adjusted on January 1, 2002 and on each subsequent July 1. The amount of each adjustment is 2.5%.

For those retiring on or after January 1, 2002 and before July 1, 2025, benefits are adjusted each July 1. The adjustment is 60% of the annual increase in the CPI up to 6%. The minimum annual COLA is 2.5%; the maximum is 6%.

A phase out the COLA floor from the existing 2.5% guaranteed minimum to zero over 5-years as follows:
- For those retiring between 7/1/2025 and 6/30/2026 – MERS COLA Minimum = 2.0%
- For those retiring between 7/1/2026 and 6/30/2027 – MERS COLA Minimum = 1.5%
- For those retiring between 7/1/2027 and 6/30/2028 – MERS COLA Minimum = 1.0%
- For those retiring between 7/1/2028 and 6/30/2029 – MERS COLA Minimum = 0.5%
- For those retiring on or after 7/1/2029 – MERS COLA Minimum = 0%

For years in which inflation (as measured by the CPI-W) increases by 2% or less, the MERS COLA will track inflation directly. For those years in which inflation increases by 2% or more, the COLA will be 60% of the annual increase in the CPI up to 6% plus 75% of the annual increase in the CPI above 6% and capped at a 7.5%

Deferred Retirement Option Plan (DROP)

A DROP plan (capped at 5 years of participation within the DROP) will be offered based on the following eligibility:

General Employees Eligibility:
- at age 60 with 30 years of service, or
- at age 62 with 5 years.

Police and Fire Eligibility:
- at age 55 with 25 years,
- at age 57 with 5 years, or
- at any age with 30 years.

Upon entering DROP, the member contribution rate is reduced by half. After 24 months of DROP participation, the member contribution rate is reduced to 0%.

Beginning annually at the 2nd anniversary of the member's DROP entry, the DROP account is credited with interest at a rate not to exceed 4%. Interest is also credited at the 3rd, 4th, and 5th anniversary date of DROP entry.

Pension amount will not increase with annual COLAs while participating in DROP. Once member exits DROP, future COLAs will be determined based on the provisions in effect at the time the member entered the DROP.

CONTRIBUTIONS

By Members

For members not covered by Social Security: 5% of compensation.

For members covered by the Social Security: 2-1/4% of compensation up to the Social Security taxable wage base plus 5% of compensation, if any, in excess of such base.

Effective July 1, 2019, member contribution rates are set to increase by 0.50% of compensation each year for six years.

By Municipalities

Participating Municipalities make annual contributions consisting of a normal cost contribution, a contribution for the amortization of the net unfunded actuarial accrued liability and a prior service amortization payment which covers the liabilities of the System not met by member contributions.

Employer Contribution Rates for fiscal year ending June 30, 2020 apply a 5-year contribution rate smoothing and are anticipated to increase by at least 1.0% of payroll per year until the full funding rates are achieved in fiscal year 2024.

SCHEDULE G – DETAILED TABULATION OF DATA

	Years of Service							**Total**	
Age	**0 to 4**	**5 to 9**	**10 to 14**	**15 to 19**	**20 to 24**	**25 to 30**	**30 & Up**	**No.**	**Payroll**
Under 25	294	1						295	$ 14,017,799
25 to 29	742	96	4					842	54,746,242
30 to 34	708	294	68	2				1,072	80,944,508
35 to 39	609	344	230	74	2			1,259	97,512,991
40 to 44	499	227	179	215	39	2		1,161	90,747,133
45 to 49	444	219	113	171	154	22		1,123	86,109,427
50 to 54	402	275	129	167	163	92	18	1,246	95,299,309
55 to 59	411	260	173	214	153	114	73	1,398	100,302,554
60 to 64	258	206	177	148	158	96	82	1,125	76,993,530
65 to 69	105	93	63	94	94	64	73	586	38,097,991
70 & Up	38	36	27	35	38	38	42	254	15,885,059
Total	**4,510**	**2,051**	**1,163**	**1,120**	**801**	**428**	**288**	**10,361**	**$ 750,656,543**

Total Active Members as of June 30, 2024
Tabulated by Attained Ages and Years of Service

Average Age: 46.7 years
Average Service: 9.5 years

Average Pay: $72,450

	Active Members as of June 30, 2024 Tabulated by Attained Ages and Years of Service								
	GENERAL EMPLOYEES WITH SOCIAL SECURITY								
Age	**Years of Service**							**Total**	
	0 to 4	**5 to 9**	**10 to 14**	**15 to 19**	**20 to 24**	**25 to 30**	**30 & Up**	**No.**	**Payroll**
Under 25	162							162	$ 6,147,744
25 to 29	318	35						353	15,978,812
30 to 34	324	83	21	1				429	22,897,794
35 to 39	342	122	52	25	2			543	29,265,296
40 to 44	311	106	62	33	14	2		528	30,406,660
45 to 49	308	129	53	56	43	9		598	34,798,038
50 to 54	296	193	86	76	56	25	7	739	44,260,719
55 to 59	306	183	131	123	57	43	33	876	52,426,394
60 to 64	199	146	111	90	93	50	40	729	44,169,406
65 to 69	80	58	44	55	52	41	40	370	23,264,215
70 & Up	31	22	21	19	15	22	28	158	9,159,244
Total	**2,677**	**1,077**	**581**	**478**	**332**	**192**	**148**	**5,485**	**$ 312,774,322**

Average Age: 48.7 years
Average Service: 8.6 years

Average Pay: $57,024

SCHEDULE G – DETAILED TABULATION OF DATA

	Active Members as of June 30, 2024 Tabulated by Attained Ages and Years of Service								
	GENERAL EMPLOYEES WITHOUT SOCIAL SECURITY								

Age	\multicolumn{7}{c	}{Years of Service}	\multicolumn{2}{c}{Total}
	0 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 30	30 & Up	No.	Payroll
Under 25	66	1						67	$ 2,542,176
25 to 29	175	19	2					196	9,483,802
30 to 34	180	52	14	1				247	13,601,393
35 to 39	170	67	51	7				295	17,757,490
40 to 44	144	62	52	58	12			328	20,000,002
45 to 49	102	64	30	39	44	4		283	17,783,150
50 to 54	79	62	31	41	34	28	6	281	18,649,086
55 to 59	83	48	30	65	62	39	20	347	23,349,477
60 to 64	53	52	57	44	53	34	21	314	20,724,706
65 to 69	25	33	19	36	41	21	28	203	12,999,072
70 & Up	7	14	6	15	23	16	13	94	6,406,698
Total	1,084	474	292	306	269	142	88	2,655	$ 163,297,052

:
Average Age: 47.9 years
Average Service: 10.5 years

Average Pay: $61,505

SCHEDULE G – DETAILED TABULATION OF DATA

	Active Members as of June 30, 2024 Tabulated by Attained Ages and Years of Service								
	POLICE AND FIRE WITH SOCIAL SECURITY								
	Years of Service							Total	
Age	0 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 30	30 & Up	No.	Payroll
Under 25	15							15	$ 1,060,687
25 to 29	45	9						54	5,059,422
30 to 34	39	29	6					74	7,875,491
35 to 39	23	22	25	11				81	9,053,780
40 to 44	14	10	14	25	5			68	8,912,641
45 to 49	12	2	8	10	15	1		48	5,960,644
50 to 54	11	11	6	8	21	8		65	8,116,697
55 to 59	15	16	3	7	7	3	5	56	7,169,119
60 to 64	3	6	6	7	1		6	29	4,235,806
65 to 69		1		1		1	1	4	535,018
70 & Up									0
Total	177	106	68	69	49	13	12	494	$ 57,979,305

Average Age: 42.4 years
Average Service: 10.4 years

Average Pay: $117,367

SCHEDULE G – DETAILED TABULATION OF DATA

	Active Members as of June 30, 2024 Tabulated by Attained Ages and Years of Service								
	POLICE AND FIRE WITHOUT SOCIAL SECURITY								

| Age | Years of Service | | | | | | | Total | |
	0 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 30	30 & Up	No.	Payroll
Under 25	51							51	$ 4,267,192
25 to 29	204	33	2					239	24,224,206
30 to 34	165	130	27					322	36,569,830
35 to 39	74	133	102	31				340	41,436,425
40 to 44	30	49	51	99	8			237	31,427,830
45 to 49	22	24	22	66	52	8		194	27,567,595
50 to 54	16	9	6	42	52	31	5	161	24,272,807
55 to 59	7	13	9	19	27	29	15	119	17,357,564
60 to 64	3	2	3	7	11	12	15	53	7,863,612
65 to 69		1		2	1	1	4	9	1,299,686
70 & Up				1			1	2	319,117
Total	**572**	**394**	**222**	**267**	**151**	**81**	**40**	**1,727**	**$ 216,605,864**

Average Age: 39.7 years
Average Service: 10.7 years

Average Pay: $125,423

Retirants & Beneficiaries as of June 30, 2024 Tabulated by Year of Retirement			
Year of Retirement	No.	Total Annual Benefits	Average Monthly Benefit
2024	201	$ 5,419,583	$ 2,247
2023	476	15,267,137	2,673
2022	582	20,632,379	2,954
2021	527	16,761,137	2,650
2020	430	14,006,883	2,715
2019	402	11,125,479	2,306
2018	461	15,304,592	2,767
2017	405	12,555,266	2,583
2016	472	14,151,378	2,498
2015	423	13,077,695	2,576
2014	365	12,260,344	2,799
2013	339	10,318,660	2,537
2012	398	10,448,219	2,188
2011	343	8,939,194	2,172
2010	225	5,830,664	2,160
2009	235	6,538,971	2,319
2008	216	5,819,273	2,245
2007	222	5,862,597	2,201
2006	246	6,775,672	2,295
2005	224	6,047,673	2,250
2004	175	4,872,872	2,320
2003	194	5,301,687	2,277
2002	203	5,146,625	2,113
2001	141	4,051,301	2,394
2000	152	4,275,302	2,344
1999	134	3,411,762	2,122
1998	119	3,120,485	2,185
1997	147	3,915,375	2,220
1996	99	2,820,496	2,374
1995	73	2,093,547	2,390
1994	68	1,659,375	2,034
1993	57	1,530,857	2,238
1992	60	1,390,388	1,931
1991	54	1,336,891	2,063
1990	90	1,724,182	1,596
1989	39	818,107	1,748
1988	39	765,879	1,636
1987	30	334,583	929
1986 & Prior	152	1,817,919	997
Total	**9,218**	**$ 267,530,429**	**$ 2,419**

SCHEDULE G – DETAILED TABULATION OF DATA

Schedule of Retired Members by Type of Benefit Payable June 30, 2024								
Amount of Monthly Benefits	Number of Rets.	Ret. Type 1*	Ret. Type 2*	Ret Type 3*	Life	Option 1**	Option 2**	Option 3**
$1 – $300	474	411	0	63	350	40	60	24
301 – 600	1,016	885	5	126	734	133	105	44
601 – 900	996	852	15	129	712	113	130	41
901 – 1,200	882	740	20	122	603	124	120	35
1,201 – 1,500	756	640	15	101	500	107	120	29
1,501 – 1,800	692	593	18	81	448	109	114	21
1,801 – 2,100	555	480	26	49	338	91	106	20
2,101 – 2,400	461	387	24	50	282	63	107	9
2,401 – 2,700	449	372	31	46	275	60	97	17
2,701 – 3,000	359	295	33	31	204	67	78	10
Over $3,000	2,578	2,209	252	117	1,198	534	765	81
Totals	**9,218**	**7,864**	**439**	**915**	**5,644**	**1,441**	**1,802**	**331**

* Type of Retirement
1 – Retirement for Age & Service
2 – Disability Retirement
3 – Survivor Payment

**Option Selected
Life – with return of contributions
Opt. 1 – 100% Survivorship
Opt. 2 – 50% Survivorship
Opt. 3 – Years Certain & Life

SCHEDULE G – DETAILED TABULATION OF DATA

	Service Retirement		Disability Retirement		Survivors and Beneficiaries		Totals	
Retirants and Beneficiary Information as of June 30, 2024 **Tabulated by Attained Ages**								
TOTAL MEMBERS								
Attained Age	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits
Under 20					2	$ 17,989	2	$ 17,989
20-24					2	51,095	2	51,095
25-29					4	47,219	4	47,219
30-34			2	$ 97,953	8	162,736	10	260,689
35-39			5	313,092	7	54,595	12	367,687
40-44	97	$ 617,684	7	321,365	11	133,956	115	1,073,005
45-49	92	1,481,669	15	633,787	15	433,741	122	2,549,197
50-54	216	9,534,999	39	1,924,570	18	331,774	273	11,791,343
55-59	694	27,341,838	48	2,199,240	53	1,013,824	795	30,554,902
60-64	1,040	36,290,085	58	2,439,283	69	1,315,766	1,167	40,045,134
65-69	1,537	45,814,138	83	3,370,227	107	2,588,055	1,727	51,772,420
70-74	1,492	41,176,649	58	2,671,741	145	2,918,475	1,695	46,766,865
75-79	1,185	32,887,500	64	2,828,930	158	3,333,246	1,407	39,049,676
80-84	788	18,844,385	40	1,419,571	123	2,540,147	951	22,804,103
85-89	437	9,358,231	16	477,379	109	2,022,822	562	11,858,432
90-94	202	4,822,004	2	64,358	64	1,233,517	268	6,119,879
95-99	76	1,868,536	2	101,362	17	232,531	95	2,202,429
100 & Over	8	172,640			3	25,725	11	198,365
Totals	**7,864**	**$230,210,358**	**439**	**$18,862,858**	**915**	**$18,457,213**	**9,218**	**$267,530,429**

Average Age: 70.6 years

Retirants and Beneficiary Information as of June 30, 2024 Tabulated by Attained Ages							
GENERAL EMPLOYEES WITH SOCIAL SECURITY							
	Service Retirement		Disability Retirement		Survivors and Beneficiaries		Totals	
Attained Age	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits
Under 20					2	$ 17,989	2	$ 17,989
20-24					1	23,319	1	23,319
25-29					2	5,301	2	5,301
30-34					3	46,064	3	46,064
35-39					4	12,369	4	12,369
40-44	27	$ 125,325	1	$ 10,463	8	93,915	36	229,703
45-49	28	331,919	3	90,219	7	133,790	38	555,928
50-54	55	1,250,226	8	267,315	5	36,909	68	1,554,450
55-59	298	6,771,218	13	393,780	25	302,049	336	7,467,047
60-64	514	10,480,889	17	507,577	40	635,801	571	11,624,267
65-69	887	16,401,441	34	961,037	58	911,793	979	18,274,271
70-74	890	18,561,480	22	648,299	73	1,174,107	985	20,383,886
75-79	719	14,726,036	23	719,264	76	1,220,942	818	16,666,242
80-84	457	8,585,279	22	621,521	64	990,965	543	10,197,765
85-89	264	4,235,695	6	118,572	54	845,757	324	5,200,024
90-94	114	2,152,275			30	549,786	144	2,702,061
95-99	44	776,551			9	80,683	53	857,234
100 & Over	4	46,208			2	22,112	6	68,320
Totals	**4,301**	**$84,444,542**	**149**	**$4,338,047**	**463**	**$7,103,651**	**4,913**	**$95,886,240**

Average Age: 71.8 years

Retirants and Beneficiary Information as of June 30, 2024 Tabulated by Attained Ages							
GENERAL EMPLOYEES WITHOUT SOCIAL SECURITY							
	Service Retirement		Disability Retirement		Survivors and Beneficiaries		Totals	
Attained Age	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits
---	---	---	---	---	---	---	---	---
Under 20								
20-24								
25-29					2	$ 41,918	2	$ 41,918
30-34					3	52,535	3	52,535
35-39					2	17,397	2	17,397
40-44	38	$ 159,722			2	21,743	40	181,465
45-49	32	282,287	2	$ 68,527	3	100,271	37	451,085
50-54	46	1,045,851	2	68,527	9	154,000	57	1,270,972
55-59	148	4,200,446	2	71,121	16	339,535	170	4,684,366
			6	144,385				
60-64	271	8,066,670			18	301,422	307	8,884,576
65-69	422	13,190,929	18	516,484	30	662,459	473	14,529,030
70-74	467	13,124,474	21	675,642	55	1,124,327	530	14,541,310
75-79	373	11,660,949	8	292,509	61	1,321,948	450	13,549,563
			16	566,666				
80-84	281	7,396,587			44	980,610	336	8,738,627
85-89	150	3,896,083	11	361,430	41	789,367	200	4,983,935
90-94	78	2,139,181	9	298,485	28	511,259	107	2,674,667
95-99	32	1,091,985	1	24,227	7	142,439	41	1,335,786
100 & Over	4	126,432			1	3,613	5	130,045
Totals	**2,342**	**$66,381,596**	**96**	**$3,120,838**	**322**	**$6,564,843**	**2,760**	**$76,067,277**

Average Age: 72.1 years

SCHEDULE G – DETAILED TABULATION OF DATA

	Retirants and Beneficiary Information as of June 30, 2024 Tabulated by Attained Ages							
	POLICE AND FIRE WITH SOCIAL SECURITY							
	Service Retirement		Disability Retirement		Survivors and Beneficiaries		Totals	
Attained Age	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits
Under 20								
20-24								
25-29								
30-34					1	$ 8,434	1	$ 8,434
35-39			3	$ 216,400	1	24,829	4	241,229
40-44	7	$ 65,645	1	32,353	1	18,298	9	116,296
45-49	4	207,430	2	89,004	1	30,022	7	326,456
50-54	20	1,158,513	10	569,523	0	0	30	1,728,036
55-59	53	2,949,227	7	404,511	3	37,435	63	3,391,173
60-64	56	2,923,758	6	310,416	5	193,635	67	3,427,809
65-69	61	2,992,743	7	356,406	8	331,803	76	3,680,952
70-74	47	2,687,095	8	418,973	7	276,281	62	3,382,349
75-79	28	1,697,626	11	614,777	5	154,248	44	2,466,651
80-84	23	1,257,341	1	35,359	4	190,904	28	1,483,604
85-89	8	287,566			4	91,446	12	379,012
90-94	3	91,583	1	40,131	2	54,628	6	186,342
95-99								
100 & Over								
Totals	**310**	**$16,318,527**	**57**	**$3,087,853**	**42**	**$1,411,963**	**409**	**$20,818,343**

Average Age: 65.9 years

	Retirants and Beneficiary Information as of June 30, 2024 Tabulated by Attained Ages							
	POLICE AND FIRE WITHOUT SOCIAL SECURITY							
	Service Retirement		Disability Retirement		Survivors and Beneficiaries		Totals	
Attained Age	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits
Under 20								
20-24					1	$ 27,776	1	$ 27,776
25-29								
30-34			2	$ 97,953	1	55,703	3	153,656
35-39			2	96,692			2	96,692
40-44	25	$ 266,992	5	278,549			30	545,541
45-49	28	660,033	8	386,037	4	169,658	40	1,215,728
50-54	95	6,080,409	19	1,016,611	4	140,865	118	7,237,885
55-59	195	13,420,947	22	1,256,564	9	334,805	226	15,012,316
60-64	199	14,818,768	17	1,104,806	6	184,908	222	16,108,482
65-69	167	13,229,025	21	1,377,142	11	682,000	199	15,288,167
70-74	88	6,803,600	20	1,311,960	10	343,760	118	8,459,320
75-79	65	4,802,889	14	928,223	16	636,108	95	6,367,220
80-84	27	1,605,178	6	401,261	11	377,668	44	2,384,107
85-89	15	938,887	1	60,322	10	296,252	26	1,295,461
90-94	7	438,965			4	117,844	11	556,809
95-99					1	9,409	1	9,409
100 & Over								
Totals	911	$63,065,693	137	$8,316,120	88	$3,376,756	1,136	$74,758,569

Average Age: 63.5 years

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Number of Actives		Salaries		Average Age		Average Service	
		2023	2024	2023	2024	2023	2024	2023	2024
Police & Fire Without Social Security									
2 P	Ansonia Police	47	44	4,757,759	4,942,699	38.7	39.9	10.2	11.1
14 F	Branford Fire	45	44	5,320,391	5,580,454	40.2	40.1	12.3	12.5
15 F	Bridgeport Fire	263	264	32,305,031	32,283,372	43.1	42.7	13.3	12.7
15 P	Bridgeport Police	288	291	38,603,642	48,271,556	42.9	42.8	12.4	12.4
44 F	East Haven Fire	49	48	5,897,009	5,724,446	35.4	35.3	7.6	7.9
44 P	East Haven Police	60	61	7,689,678	7,587,508	35.2	36.2	8.9	9.7
62 P	Hamden Police & Fire	124	138	14,795,596	17,156,226	36.5	37.2	6.7	7.0
77 F	Manchester Fire	92	108	10,465,908	11,835,898	37.5	38.0	9.2	8.3
89 F	New Britain Fire	109	107	12,857,255	12,577,112	41.1	41.4	12.3	12.8
89 P	New Britain Police	158	156	17,580,721	17,290,844	35.4	35.6	8.9	9.1
95 F	New London Fire	65	65	6,494,779	6,701,619	41.6	40.8	14.0	13.2
95 S	New London Fire Chief	0	0	0	0	0.0	0.0	0.0	0.0
95 P	New London Police	68	67	7,303,996	7,585,843	38.0	37.5	9.4	8.9
124 P	Seymour Police	42	41	4,843,444	4,755,520	40.6	41.9	10.3	11.0
126 P	Shelton Police	54	52	6,952,644	6,874,606	44.3	43.6	14.7	13.5
131 P	Southington Police	70	76	9,266,548	9,611,768	39.7	39.6	10.3	9.7
137 P	Stonington Police	37	37	4,307,483	4,300,059	42.2	40.3	14.4	12.9
164 P	Windsor Police	51	54	5,718,135	6,267,304	34.8	35.2	7.4	7.9
370 F	West Haven Fire	37	45	3,637,230	4,109,660	35.5	34.0	5.6	5.3
371 F	West Shore Firefighters	27	29	2,880,344	3,149,370	39.3	40.2	11.1	11.5
Police & Fire With Social Security									
6 P	Beacon Falls Police	3	3	415,893	391,880	44.3	45.3	7.2	8.3
33 P	Cromwell Police	24	28	2,575,452	3,427,506	38.5	38.0	10.5	9.5
37 P	Derby Police	33	35	4,029,478	4,436,553	39.2	39.5	12.5	11.7
46 P	Easton Police	14	13	1,904,404	1,673,688	49.7	52.7	15.4	17.6
78 F	Mansfield Firefighters/EMT	14	20	1,671,034	2,175,249	43.7	40.5	9.6	7.6
82 P	Middlefield Police	0	0	0	0	0.0	0.0	0.0	0.0
84 P	Milford Police	1	0	48,839	0	21.0	0.0	0.3	0.0
85 P	Monroe Police	41	43	4,932,646	5,121,656	41.0	41.1	11.4	11.4
86 F	Montville Fire	15	14	1,109,698	1,376,954	39.4	40.0	2.6	3.9
86 P	Montville Police	28	29	3,020,557	3,275,549	36.6	37.5	8.7	9.5
91 P	New Fairfield Police	7	7	883,516	919,342	54.9	55.9	6.5	7.4
108 P	Oxford Police	17	18	1,886,322	1,754,781	50.2	51.1	7.0	7.4
111 P	Plymouth Police	22	24	3,009,614	3,239,573	45.2	41.8	12.4	10.4
116 P	Putnam Police	17	15	1,748,838	1,620,324	43.7	45.3	9.2	10.4
117 P	Redding Police	16	17	2,112,626	2,417,156	43.1	42.9	13.9	14.1
131 F	Southington Fire	37	38	4,045,959	4,092,720	40.1	40.9	10.6	11.2
152 F	Waterford Fire	12	15	1,287,667	1,465,605	39.8	37.1	10.5	8.1
152 P	Waterford Police	47	52	5,252,818	5,684,563	39.1	39.4	11.2	11.0
157 P	Weston Police	16	16	2,636,368	2,646,449	47.1	48.1	15.1	16.2
162 P	Winchester Police	19	17	2,019,830	2,017,560	45.0	45.5	10.4	9.9
164 F	Windsor Dog Warden	1	1	74,588	79,492	38.0	39.0	4.4	5.0
165 P	Windsor Locks Police	27	30	3,732,184	4,636,762	51.0	52.0	9.7	9.7
167 P	Woodbridge Police	22	23	2,808,095	2,745,604	46.7	45.4	15.2	14.0
309 F	Cromwell Fire Distrcit	36	28	1,551,136	1,954,720	35.6	35.9	3.2	3.7
312 F	Easton Firefighters	8	8	836,495	825,619	45.3	46.3	13.5	14.5

Town Code	Town Name	Number of Actives		Salaries		Average Age		Average Service	
		2023	2024	2023	2024	2023	2024	2023	2024
General Employees Without Social Security									
15 E	Bridgeport Education	872	865	42,776,437	43,847,168	50.4	50.3	12.7	12.5
15 H	Bridgeport H.D.A	5	4	290,671	254,625	48.2	54.5	13.6	17.5
15 T	Bridgeport City	566	598	42,710,307	45,146,953	48.7	48.8	10.0	9.9
44 E	East Haven Education	69	68	4,122,162	4,206,085	52.1	52.0	10.3	9.4
44 T	East Haven Town & Public Works	80	79	6,103,740	5,861,339	48.8	48.7	9.4	9.1
89 E	New Britain Education	700	636	32,381,585	30,354,686	42.2	43.8	7.5	8.4
89 T	New Britain City	290	305	22,774,245	23,841,254	47.0	46.0	11.6	11.0
93 W	Greater New Haven Water Pollution Control Authority	62	62	6,792,840	6,627,675	54.5	52.9	10.7	10.6
753 D	Mattabassett District	37	38	2,962,427	3,157,267	46.0	45.8	11.7	10.8
General Employees With Social Security									
1 E	Andover Education	11	12	422,715	420,718	55.0	53.7	9.8	9.3
1 T	Andover Selectment	14	13	688,159	729,593	57.7	53.9	7.6	9.0
2 A	Ansonia HA	12	11	752,799	720,921	45.0	43.9	7.3	8.5
2 B	Ansonia Clerical	39	37	2,813,178	2,736,836	53.0	53.1	12.6	12.9
2 T	Ansonia Town	28	27	2,103,208	2,092,735	53.6	53.8	17.0	16.3
6 S	Beacon Falls Town	14	14	673,820	689,502	50.6	51.6	7.4	8.4
6 T	Beacon Falls Public Works	9	9	745,751	763,615	43.8	44.2	9.5	10.2
8 T	Bethany Public Works	5	7	399,470	519,935	46.0	47.6	10.9	8.7
10 T	Bethlehem Public Works	2	3	140,254	233,179	55.5	46.7	6.4	5.3
13 E	Bozrah Board of Education	25	23	873,699	886,041	46.3	47.4	8.0	8.5
13 T	Bozrah Town	9	8	446,300	455,573	55.9	56.3	12.5	12.8
14 E	Branford Education	259	225	8,623,567	8,665,384	45.7	47.8	6.4	7.2
14 T	Branford Selectman	128	136	9,014,093	9,672,449	50.3	48.1	12.3	10.8
15 A	Bridgeport HA	95	99	6,090,562	6,220,835	49.9	50.0	8.7	8.1
15 B	Bridgeport Port Authority	1	0	66,602	0	64.0	0.0	29.0	0.0
17 A	Bristol HA	29	27	1,993,396	1,827,455	49.3	50.6	9.6	10.0
22 T	Canterbury Town	10	12	538,729	674,528	52.4	52.4	9.2	7.6
23 A	Canton HA	0	0	0	0	0.0	0.0	0.0	0.0
26 L	Chester Board of Education	2	1	42,340	32,050	54.5	49.0	8.2	14.0
27 B	Clinton Secretarial	26	27	1,533,058	1,587,880	53.5	53.4	10.0	10.7
27 S	Clinton Supervisory	12	12	1,103,139	1,119,332	61.1	60.3	11.7	11.2
27 T	Clinton Town	15	14	1,059,925	1,034,120	49.3	48.6	9.3	10.4
28 A	Colchester HA	0	0	0	0	0.0	0.0	0.0	0.0
32 A	Coventry HA	4	5	290,341	336,409	62.8	63.6	12.6	11.0
34 A	Danbury HA	44	46	2,569,971	2,956,932	46.7	48.4	8.7	8.5
35 A	Darien HA	0	0	0	0	0.0	0.0	0.0	0.0
36 L	Deep River Board of Education	2	2	47,994	53,132	63.5	59.5	6.7	11.0
37 A	Derby HA	4	4	202,996	160,072	50.0	51.5	3.6	1.5
41 T	East Haddam Town	3	3	208,909	216,722	59.7	60.7	21.1	22.0
42 A	East Hamptom HA	3	1	157,826	71,858	50.7	36.0	6.8	1.0
43 A	East Hartford HA	28	26	1,685,866	1,671,965	45.9	46.2	10.1	10.1
48 E	Ellington Education	176	176	5,626,344	6,070,864	44.1	44.2	6.1	6.1
48 L	Ellington Lunch	8	10	160,263	256,621	53.8	49.6	11.1	9.7
48 T	Ellington Highway	6	6	494,348	516,550	47.3	48.3	18.1	19.0
48 V	Ellington Van Drivers	4	4	117,412	109,438	46.3	47.3	3.4	4.5
49 A	Enfield HA	18	18	1,073,634	1,121,752	45.7	46.2	7.9	7.6

Town Code	Town Name	Number of Actives		Salaries		Average Age		Average Service	
		2023	2024	2023	2024	2023	2024	2023	2024
50 L	Essex Board of Education	2	3	45,448	64,276	43.5	60.7	5.8	6.0
57 A	Greenwich Ha	39	42	3,751,476	3,712,653	54.3	52.3	14.2	12.5
58 E	Griswold Education	155	148	5,884,896	5,585,961	47.7	47.0	8.9	8.6
58 T	Griswold Selectman	26	30	1,521,140	1,665,552	55.0	52.6	9.2	8.5
59 A	Groton Town HA	2	2	145,428	113,066	62.0	63.0	6.1	7.0
62 B	Hamden Education	47	47	3,639,101	3,743,877	51.1	51.2	6.6	7.3
62 E	Hamden Board of Education	172	199	6,779,576	8,155,104	45.1	45.3	5.6	5.3
62 S	Hamden Schools	19	14	995,889	836,225	48.2	50.4	7.9	9.7
62 T	Hamden Town	143	154	10,791,606	12,360,878	45.3	46.1	6.0	5.9
64 A	Hartford HA	69	68	4,711,566	4,737,926	49.8	50.4	6.6	6.3
64 E	Hartford Local 566	301	284	14,385,566	13,386,128	50.3	51.2	10.6	11.1
64 S	Hartford Union Local 818	4	4	331,779	329,456	49.5	48.5	14.4	16.8
64 T	Hartford Local 1716	275	276	15,983,095	17,453,788	46.2	45.8	7.7	7.2
71 B	Lebanon Town Hall	17	19	946,436	1,045,097	52.6	52.6	8.4	8.8
71 T	Lebanon Highway	12	10	656,045	676,833	42.7	40.0	7.1	5.9
73 S	Lisbon School District Central Office	4	4	281,305	202,954	51.3	52.5	4.0	4.3
73 T	Lisbon Town	12	12	502,754	540,778	55.8	58.6	4.8	6.2
77 A	Manchester HA	20	22	1,165,222	1,223,774	49.9	48.8	8.1	7.5
78 E	Mansfield Education	133	129	4,513,890	4,750,717	48.3	48.2	7.3	7.4
78 T	Mansfield Town	112	111	7,986,440	8,487,213	45.4	45.9	9.4	9.7
80 A	Meriden HA	11	8	751,484	601,454	49.8	53.5	13.3	15.8
82 T	Middlefield Town	8	9	598,571	647,423	52.3	51.8	11.5	6.9
83 A	Middletown HA	17	14	1,247,409	1,029,764	55.2	56.3	12.4	14.6
84 A	Milford HA	8	8	656,311	667,719	61.5	59.9	10.0	7.9
86 A	Montville HA	0	0	0	0	0.0	0.0	0.0	0.0
86 E	Montville Education	112	119	4,947,165	5,168,402	51.1	50.4	8.9	8.2
86 T	Montville Town	78	84	5,322,501	5,858,387	50.2	49.3	12.6	12.0
88 A	Naugatuck HA	9	10	654,708	723,037	44.7	45.4	10.1	10.2
89 A	New Britain HA	31	37	1,896,026	2,266,694	47.9	48.2	4.7	4.8
95 A	New London HA	10	15	423,797	509,290	45.0	44.2	1.3	1.3
95 T	New London Public Works	79	73	5,319,704	5,391,171	48.5	48.4	11.9	11.7
103 A	Norwalk HA	25	29	2,408,753	2,747,044	52.5	51.8	7.0	6.9
108 E	Oxford Education	107	104	4,285,993	4,151,002	51.0	50.2	6.9	6.8
108 T	Oxford Town	46	46	3,221,770	3,436,452	52.3	53.6	10.6	11.0
110 H	Southington Health District	8	9	651,579	606,084	41.5	40.4	4.5	4.9
113 A	Portland HA	4	4	291,722	284,912	49.5	54.8	6.3	7.0
114 T	Preston Town	17	20	954,082	1,220,505	52.7	49.9	11.1	8.0
115 T	Prospect Public Works	8	7	576,137	527,735	48.8	49.1	9.4	9.0
116 A	Putnam HA	9	9	813,445	806,361	52.6	53.6	19.5	20.4
117 E	Redding Education	83	74	2,969,147	2,873,166	52.5	51.8	7.8	7.8
117 T	Redding Town	29	27	2,233,657	2,188,902	54.3	55.1	15.7	17.2
118 A	Ridgefield HA	0	0	0	0	0.0	0.0	0.0	0.0
124 A	Seymour HA	14	13	720,348	733,428	52.2	51.4	10.1	10.9
124 E	Seymour Education	99	104	4,350,351	4,272,003	49.8	48.2	8.6	7.9
124 H	Seymour Education	0	0	0	0	0.0	0.0	0.0	0.0
124 L	Seymour Education	0	0	0	0	0.0	0.0	0.0	0.0
124 T	Seymour Town & Pub Works	54	54	3,687,412	4,005,934	45.4	46.7	10.3	10.4
126 A	Shelton HA	1	1	70,867	67,914	72.0	73.0	17.2	18.0
131 A	Southington HA	2	1	153,359	115,587	61.5	59.0	16.0	2.0
131 D	Southington Dog Acct	2	2	181,512	176,882	36.5	37.5	6.2	7.0

Town Code	Town Name	Number of Actives		Salaries		Average Age		Average Service	
		2023	2024	2023	2024	2023	2024	2023	2024
131 E	Southington Education	439	437	16,408,016	16,748,175	47.8	48.0	7.7	7.8
131 L	Southington Lunch	14	13	530,167	517,360	57.1	56.5	11.7	9.0
131 S	Southington Sewer	15	13	1,158,936	1,049,816	44.5	43.3	7.3	6.2
131 T	Southington Town	140	140	10,851,155	10,666,775	48.6	48.1	12.3	11.9
131 W	Southington Water	27	24	2,117,468	1,908,420	44.6	44.5	9.4	9.5
135 A	Stamford HA	75	75	5,942,181	6,482,003	47.7	48.4	9.1	9.5
138 A	Stratford HA	21	24	1,478,337	1,529,877	54.6	52.5	13.7	10.9
141 T	Thompson Town	41	37	2,066,832	1,960,360	51.2	50.8	8.9	8.7
142 M	Tolland County MAFS	12	12	974,769	1,037,681	41.9	42.5	10.2	10.6
143 A	Torrington HA	7	8	658,977	790,939	58.7	58.4	15.1	14.0
144 D	Trumbull Monroe Health District	0	0	0	0	0.0	0.0	0.0	0.0
146 A	Rockville HA	17	18	969,023	938,259	53.9	52.2	4.6	4.7
148 A	Wallingford HA	9	8	568,143	528,254	37.8	38.4	8.9	9.9
152 B	Waterford Local 1303	64	69	3,943,362	4,308,060	47.4	47.7	10.6	9.9
152 E	Waterford Cust & Main Asst	31	32	1,983,572	2,185,448	47.9	49.0	12.5	13.1
152 H	Water Local RI 161	22	23	883,297	951,085	49.6	50.4	6.8	7.1
152 L	Waterford Café RI0224	16	16	398,248	457,424	56.3	56.7	6.2	7.1
152 N	Waterford Paraprofessionals	79	87	1,692,392	2,023,173	47.7	47.4	6.4	6.0
152 S	Waterford Non0union Educ	39	39	2,154,965	2,403,656	51.1	51.2	9.1	9.1
152 T	Waterford Gen Gov Admin	22	20	1,755,544	1,746,408	50.7	53.4	9.4	10.9
152 W	Waterford Town	39	40	3,093,665	3,299,228	50.6	49.6	9.9	10.4
153 R	Watertown Golf Course	0	0	0	0	0.0	0.0	0.0	0.0
153 S	Watertown Town Hall Supervisors	1	1	93,786	101,096	56.0	57.0	31.2	32.0
153 T	Watertown Town	6	4	642,281	431,475	61.5	62.3	27.0	20.0
155 A	West Hartford HA	25	28	1,729,946	1,924,238	50.8	49.4	5.7	5.3
156 A	West Haven HA	20	17	1,727,731	1,406,659	48.4	48.4	9.4	11.0
157 E	Weston Education	108	104	5,458,799	5,513,115	52.2	52.3	8.4	8.4
157 H	Weston Highway	11	12	1,007,954	1,103,368	49.7	49.0	12.6	9.8
157 L	Weston Lunch	0	0	0	0	0.0	0.0	0.0	0.0
157 S	Weston Salary	16	20	1,486,270	1,847,393	50.6	50.0	8.2	7.8
157 T	Weston Town	43	43	3,180,317	3,426,791	55.0	52.7	11.0	8.3
159 A	Wethersfield HA	9	7	504,780	485,184	48.9	46.3	10.7	11.6
162 A	Winchester HA	1	1	86,059	105,000	49.0	50.0	6.5	8.0
165 A	Windsor Locks HA	4	4	235,321	209,024	54.3	55.3	6.5	7.3
165 E	Windsor Locks Education	52	48	3,230,225	2,978,888	49.3	47.3	9.5	7.4
165 N	Windsor Locks Paraprofessionals	59	60	1,367,549	1,606,474	45.1	46.1	8.0	7.2
165 T	Windsor Locks Town	63	67	4,023,232	4,386,988	51.5	50.0	10.0	8.9
167 E	Woodbridge Education	64	71	2,628,644	2,719,356	47.8	47.1	7.7	6.6
167 T	Woodbridge Town	58	57	3,988,490	4,021,226	54.3	53.5	14.2	13.2
169 E	Woodstock Education	17	16	927,248	897,968	58.6	57.7	9.4	9.7
169 T	Woodstock Town	20	19	1,194,478	1,178,024	51.8	50.8	10.8	8.2
170 A	Norwich Town HA	23	22	1,561,534	1,556,670	51.4	51.0	11.2	10.7
204 E	Regional Dist #4 Cust	11	9	678,673	596,859	58.9	60.6	8.3	8.3
204 L	Regional Dist #4 Café	10	9	290,969	301,466	53.6	56.8	6.8	7.3
204 N	Regional Dist #4 Non0Cert	13	14	1,027,891	1,102,345	48.9	48.2	9.1	9.4
204 S	Regional Dist #4 Secretarial	10	10	603,117	575,979	53.0	51.3	7.7	6.1
216 B	Regional Dist #16	1	1	148,164	152,609	40.0	41.0	4.1	5.0
219 E	Regional Dist #19	45	46	2,101,727	2,235,312	50.5	50.2	9.4	8.6
368 D	Watertown Fire District	6	6	435,825	487,030	44.0	43.8	12.6	12.3
401 D	Westport/Weston Health	13	11	972,771	983,596	47.9	51.7	6.0	7.8

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Number of Actives		Salaries		Average Age		Average Service	
		2023	2024	2023	2024	2023	2024	2023	2024
403 D	East Shore Dist Health	16	16	1,071,150	1,207,179	44.4	43.2	6.9	7.1
405 D	Lower Naugatuck Valley	17	17	1,165,748	1,290,380	39.5	37.7	7.2	7.2
410 D	Quinnipiack Vall health	13	9	784,965	547,485	45.6	45.0	11.5	10.1
413 D	Uncas Health District	12	12	781,908	855,494	50.8	49.7	7.8	8.4
503 A	Willimantic HA	21	22	1,289,677	1,290,920	47.7	44.6	11.9	10.4
606 W	Jewett City Highway/Elect Off.	2	2	145,740	164,669	42.0	43.0	11.5	12.5
715 D	Southeastern CT PLNG	9	12	674,123	864,173	43.9	43.5	6.7	6.2
750 D	Southeastern CT Water	7	6	526,616	479,612	50.0	49.2	14.2	13.2
751 D	South Norwalk Electric	9	0	1,241,235	0	52.9	0.0	13.4	0.0
752 D	Watertown Water & Sewer	0	0	0	0	0.0	0.0	0.0	0.0
755 D	Norwalk 1st Water	28	29	2,519,322	2,745,345	40.6	41.3	5.0	5.9
756 D	Norwalk 2nd Water	35	40	3,420,757	4,621,481	40.8	45.6	5.4	8.1
757 A	Connecticut HA	1	1	65,761	66,546	54.0	55.0	30.0	31.0
799 M	Southeastern CT Tourism Dist.	0	0	0	0	0.0	0.0	0.0	0.0
	Police & Fire w/o Soc. Sec.	1,686	1,727	201,677,593	216,605,864	39.8	39.7	10.9	10.7
	Police & Fire w/Soc. Sec.	477	494	53,594,057	57,979,305	42.2	42.4	10.3	10.4
	Gen. Emps. w/o Soc. Sec.	2,681	2,655	160,914,414	163,297,052	47.6	47.9	10.4	10.5
	Gen. Emps. w/ Soc. Sec.	5,488	5,485	301,816,968	312,774,322	48.8	48.7	8.8	8.6
	Total	10,332	10,361	718,003,032	750,656,543	46.7	46.7	9.6	9.5

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Number of Retirees		Average Age		Total Monthly Benefit in Effect July 1	
		2023	2024	2023	2024	2023	2024
Police & Fire Without Social Security							
2 P	Ansonia Police	28	31	58.4	57.3	120,223	124,240
14 F	Branford Fire	21	24	65.8	65.6	89,228	103,701
15 F	Bridgeport Fire	141	159	63.8	64.2	852,005	981,869
15 P	Bridgeport Police	230	262	61.2	61.5	1,493,643	1,725,139
44 F	East Haven Fire	64	66	66.8	67.4	338,993	357,949
44 P	East Haven Police	74	73	63.2	64.3	367,314	374,485
62 P	Hamden Police & Fire	9	9	43.6	44.6	29,167	30,225
77 F	Manchester Fire	109	111	69.3	70.0	526,211	553,152
89 F	New Britain Fire	14	16	47.9	49.9	27,751	37,068
89 P	New Britain Police	30	34	47.4	47.9	60,349	68,573
95 F	New London Fire	28	35	61.1	61.7	140,783	186,082
95 S	New London Fire Chief	1	0	71.0	0.0	7,494	0
95 P	New London Police	69	74	63.2	63.9	359,814	404,592
124 P	Seymour Police	36	34	69.7	70.6	175,995	164,431
126 P	Shelton Police	42	45	66.6	67.2	212,022	242,148
131 P	Southington Police	48	49	55.7	59.3	260,195	296,070
137 P	Stonington Police	35	39	71.7	70.6	167,656	188,810
164 P	Windsor Police	76	75	63.4	63.9	388,882	391,347
370 F	West Haven Fire	0	0	0.0	0.0	0	0
371 F	West Shore Firefighters	0	0	0.0	0.0	0	0
Police & Fire With Social Security							
6 P	Beacon Falls Police	3	3	59.3	60.3	8,651	8,867
33 P	Cromwell Police	24	26	63.2	63.2	117,816	128,983
37 P	Derby Police	30	29	65.3	66.7	137,224	132,264
46 P	Easton Police	11	11	66.6	67.4	37,998	38,473
78 F	Mansfield Firefighters/EMT	3	3	66.0	67.0	6,874	6,702
82 P	Middlefield Police	2	2	55.5	56.5	9,225	9,456
84 P	Milford Police	1	0	67.0	0.0	3,152	0
85 P	Monroe Police	43	43	68.2	68.0	159,469	161,945
86 P	Montville Police	20	18	60.7	61.1	64,995	56,695
91 P	New Fairfield Police	13	14	65.1	65.6	33,445	35,674
108 P	Oxford Police	5	5	52.0	53.0	13,522	14,236
111 P	Plymouth Police	21	21	65.8	65.8	67,791	74,084
116 P	Putnam Police	21	24	66.8	66.0	66,380	79,002
117 P	Redding Police	15	15	65.2	66.2	63,047	64,739
131 F	Southington Fire	27	26	67.2	67.4	162,748	163,300
152 F	Waterford Fire	8	7	64.4	66.1	36,292	31,297
152 P	Waterford Police	53	52	66.9	67.9	250,441	255,011
157 P	Weston Police	11	11	64.8	65.8	72,803	75,406
162 P	Winchester Police	27	30	68.6	67.3	99,116	108,925
164 F	Windsor Dog Warden	1	1	62.0	63.0	1,745	1,789
165 P	Windsor Locks Police	29	30	63.7	64.7	125,982	131,972
167 P	Woodbridge Police	27	30	64.4	65.1	127,935	135,755
309 F	Cromwell Fire Distrcit	0	1	0.0	57.0	0	393

Town Code	Town Name	Number of Retirees		Average Age		Total Monthly Benefit in Effect July 1	
		2023	**2024**	**2023**	**2024**	**2023**	**2024**
312 F	Easton Firefighters	4	4	60.0	61.0	17,860	18,317
603 P	Danielson Police	1	0	82.0	0.0	482	0
609 P	Stafford Springs Police	3	3	72.7	73.7	1,535	1,577
	General Employees Without Social Security						
15 E	Bridgeport Education	659	695	69.6	69.6	1,109,820	1,211,162
15 H	Bridgeport H.D.A	48	45	72.0	72.7	102,992	93,820
15 T	Bridgeport City	1,066	1,060	73.8	73.9	2,615,384	2,676,528
44 E	East Haven Education	87	86	75.1	75.0	154,013	155,919
44 T	East Haven Town & Public Works	116	119	69.8	70.1	282,539	295,123
89 E	New Britain Education	338	340	71.5	71.8	596,169	623,085
89 T	New Britain City	357	368	72.1	72.0	1,097,611	1,152,454
93 W	Greater New Haven Water Pollution Control Authority	14	17	73.1	72.7	28,205	35,651
753 D	Mattabassett District	28	30	71.6	71.6	84,899	95,198
	General Employees With Social Security						
1 E	Andover Education	16	18	73.7	73.3	13,526	15,600
1 T	Andover Selectment	12	13	75.6	76.0	12,040	12,228
2 A	Ansonia HA	17	18	72.5	72.7	34,763	41,691
2 B	Ansonia Clerical	25	29	73.1	72.7	44,654	51,507
2 T	Ansonia Town	27	29	73.8	72.2	71,165	78,343
6 S	Beacon Falls Town	8	7	69.5	69.4	4,342	4,207
6 T	Beacon Falls Public Works	8	8	73.4	74.4	18,674	19,141
8 T	Bethany Public Works	3	3	65.0	66.0	4,181	4,601
10 T	Bethlehem Public Works	1	1	56.0	57.0	578	593
13 E	Bozrah Board of Education	7	7	69.6	70.6	8,970	8,908
13 T	Bozrah Town	7	7	78.1	79.1	7,876	8,084
14 E	Branford Education	153	168	74.1	74.1	156,719	179,645
14 T	Branford Selectman	110	114	70.7	70.7	193,381	203,564
15 A	Bridgeport HA	156	156	71.8	71.7	302,931	315,211
15 B	Bridgeport Port Authority	2	3	68.0	67.7	6,042	8,657
17 A	Bristol HA	23	22	70.8	70.6	36,262	33,808
22 T	Canterbury Town	11	12	70.4	70.1	13,729	15,086
23 A	Canton HA	1	1	74.0	75.0	1,203	1,233
26 L	Chester Board of Education	0	0	0.0	0.0	0	0
27 B	Clinton Secretarial	19	19	72.4	73.1	25,136	24,067
27 S	Clinton Supervisory	10	11	69.2	69.8	20,652	21,332
27 T	Clinton Town	11	12	75.2	71.8	20,251	22,426
28 A	Colchester HA	1	1	69.0	70.0	1,844	1,890
32 A	Coventry HA	0	0	0.0	0.0	0	0
34 A	Danbury HA	41	44	67.6	68.1	63,076	66,189
35 A	Darien HA	4	3	74.5	76.0	4,638	4,355
36 L	Deep River Board of Education	2	1	67.0	64.0	335	175
37 A	Derby HA	7	9	75.1	70.8	12,675	14,227
41 T	East Haddam Town	8	8	64.4	65.4	20,534	21,063
42 A	East Hamptom HA	1	1	80.0	81.0	3,356	3,440

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Number of Retirees		Average Age		Total Monthly Benefit in Effect July 1	
		2023	**2024**	**2023**	**2024**	**2023**	**2024**
43 A	East Hartford HA	33	34	71.9	71.2	65,248	69,027
48 E	Ellington Education	87	92	72.1	72.4	96,955	101,874
48 L	Ellington Lunch	9	8	68.4	69.9	5,921	4,931
48 T	Ellington Highway	16	17	68.3	68.7	51,323	54,033
48 V	Ellington Van Drivers	5	5	68.2	69.2	1,922	1,970
49 A	Enfield HA	11	11	69.1	68.5	19,811	17,324
50 L	Essex Board of Education	2	3	73.0	72.0	687	860
57 A	Greenwich Ha	28	33	73.9	72.9	39,563	58,404
58 E	Griswold Education	84	87	71.1	70.9	75,869	82,246
58 T	Griswold Selectman	43	42	74.4	74.6	43,982	41,846
59 A	Groton Town HA	3	3	75.0	76.0	6,928	7,101
62 B	Hamden Education	3	4	63.0	65.0	2,089	3,086
62 E	Hamden Board of Education	6	7	65.8	65.9	2,874	3,819
62 S	Hamden Schools	3	3	62.0	63.0	4,346	4,693
62 T	Hamden Town	21	24	64.2	64.1	21,005	23,951
64 A	Hartford HA	119	118	72.5	72.8	264,262	266,312
64 E	Hartford Local 566	337	342	72.2	72.0	449,494	463,628
64 S	Hartford Union Local 818	0	0	0.0	0.0	0	0
64 T	Hartford Local 1716	368	368	70.2	70.2	591,455	596,626
71 B	Lebanon Town Hall	12	12	78.4	78.7	16,422	14,903
71 T	Lebanon Highway	9	9	72.0	73.0	16,654	17,080
73 S	Lisbon School District Central Office	1	2	59.0	62.0	1,066	1,541
73 T	Lisbon Town	10	10	69.4	70.4	10,830	11,101
77 A	Manchester HA	25	27	70.1	69.2	35,835	37,248
78 E	Mansfield Education	134	133	70.1	70.6	114,304	112,341
78 T	Mansfield Town	108	106	70.9	71.7	238,842	238,911
80 A	Meriden HA	26	27	67.2	68.4	50,410	52,732
82 T	Middlefield Town	13	13	72.4	73.3	21,665	21,285
83 A	Middletown HA	21	21	73.3	73.6	36,386	37,421
84 A	Milford HA	17	16	75.1	76.1	21,726	22,326
86 A	Montville HA	1	1	87.0	88.0	1,571	1,610
86 E	Montville Education	138	135	73.2	73.5	126,335	131,907
86 T	Montville Town	77	85	68.2	67.6	122,839	136,731
88 A	Naugatuck HA	10	10	72.4	73.4	14,453	14,814
89 A	New Britain HA	47	46	71.2	71.9	98,940	97,732
95 A	New London HA	17	16	71.6	73.4	33,344	30,484
95 T	New London Public Works	24	27	63.1	61.7	67,782	79,054
103 A	Norwalk HA	21	22	74.2	72.5	56,509	56,919
108 E	Oxford Education	46	52	72.1	72.4	60,363	68,932
108 T	Oxford Town	35	36	74.7	74.5	61,066	67,604
110 H	Southington Health District	1	2	59.0	64.5	4,741	5,991
113 A	Portland HA	6	5	70.5	70.8	10,794	7,784
114 T	Preston Town	15	17	71.7	71.5	18,535	21,361
115 T	Prospect Public Works	5	6	64.2	63.3	9,552	10,260
116 A	Putnam HA	4	4	75.5	76.5	6,267	6,428
117 E	Redding Education	49	50	73.4	73.9	51,952	53,448
117 T	Redding Town	44	43	72.2	73.0	76,211	76,018
118 A	Ridgefield HA	4	4	80.5	81.5	5,866	6,012
124 A	Seymour HA	3	4	66.0	66.3	1,022	1,407

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Number of Retirees		Average Age		Total Monthly Benefit in Effect July 1	
		2023	2024	2023	2024	2023	2024
124 E	Seymour Education	90	97	72.6	72.7	85,882	95,556
124 H	Seymour Education	4	2	69.0	73.5	3,738	1,871
124 L	Seymour Education	1	1	68.0	69.0	388	397
124 T	Seymour Town & Pub Works	60	61	74.3	75.2	118,551	124,485
126 A	Shelton HA	1	1	82.0	83.0	1,616	1,656
131 A	Southington HA	3	4	73.0	72.0	6,444	9,022
131 D	Southington Dog Acct	2	2	64.0	65.0	6,807	6,977
131 E	Southington Education	281	296	73.1	72.8	305,883	323,400
131 L	Southington Lunch	23	24	76.2	76.2	20,745	24,810
131 S	Southington Sewer	14	15	67.4	68.7	39,082	45,093
131 T	Southington Town	137	137	73.2	73.5	293,671	298,459
131 W	Southington Water	23	25	68.9	69.0	69,811	78,825
135 A	Stamford HA	82	79	73.6	74.1	167,897	163,678
138 A	Stratford HA	15	16	70.2	70.2	32,777	35,101
141 T	Thompson Town	40	42	75.2	74.2	42,802	44,003
142 M	Tolland County MAFS	3	3	57.7	58.7	4,145	4,249
143 A	Torrington HA	12	11	76.3	75.9	26,873	24,881
144 D	Trumbull Monroe Health District	5	5	72.8	73.8	5,403	5,538
146 A	Rockville HA	16	18	74.8	75.1	21,207	25,363
148 A	Wallingford HA	11	10	69.9	69.7	22,917	20,969
152 B	Waterford Local 1303	78	82	68.1	68.8	183,654	196,914
152 E	Waterford Cust & Main Asst	32	33	71.3	71.9	62,316	63,686
152 H	Water Local RI 161	38	35	74.0	73.6	40,685	37,531
152 L	Waterford Café RI0224	21	21	69.3	70.3	12,491	12,713
152 N	Waterford Paraprofessionals	43	46	68.1	68.5	27,576	28,911
152 S	Waterford Non0union Educ	23	21	74.1	73.6	40,193	37,897
152 T	Waterford Gen Gov Admin	32	33	70.4	70.7	90,547	94,091
152 W	Waterford Town	44	46	68.8	69.6	117,582	123,979
153 R	Watertown Golf Course	1	1	67.0	68.0	2,510	2,572
153 S	Watertown Town Hall Supervisors	6	6	67.5	68.5	14,727	15,095
153 T	Watertown Town	11	13	70.0	70.0	30,805	43,213
155 A	West Hartford HA	10	13	70.5	69.8	19,502	26,763
156 A	West Haven HA	34	37	69.9	69.9	75,895	84,976
157 E	Weston Education	97	101	72.7	73.3	93,798	99,288
157 H	Weston Highway	13	14	69.1	69.1	51,344	56,797
157 L	Weston Lunch	4	4	66.5	67.5	1,178	1,208
157 S	Weston Salary	15	18	69.1	68.4	25,159	32,415
157 T	Weston Town	37	42	75.1	75.1	79,152	81,947
159 A	Wethersfield HA	8	9	74.0	73.0	12,997	15,636
162 A	Winchester HA	9	9	79.6	80.6	13,760	14,131
165 A	Windsor Locks HA	5	5	67.0	68.0	5,394	5,534
165 E	Windsor Locks Education	39	43	71.2	70.4	57,137	65,236
165 N	Windsor Locks Paraprofessionals	29	28	72.1	73.0	17,223	17,098
165 T	Windsor Locks Town	58	58	67.2	67.9	98,181	99,397
167 E	Woodbridge Education	46	46	74.0	73.6	54,731	58,819
167 T	Woodbridge Town	56	60	74.7	75.8	92,381	104,620
169 E	Woodstock Education	12	12	74.1	72.9	20,380	20,133
169 T	Woodstock Town	20	24	68.8	68.3	32,512	40,909
170 A	Norwich Town HA	20	19	70.5	69.6	27,235	31,491

Town Code	Town Name	Number of Retirees		Average Age		Total Monthly Benefit in Effect July 1	
		2023	2024	2023	2024	2023	2024
204 E	Regional Dist #4 Cust	11	12	75.1	72.6	14,554	17,476
204 L	Regional Dist #4 Café	3	4	76.0	75.8	1,154	1,352
204 N	Regional Dist #4 Non0Cert	10	10	78.5	79.5	12,697	13,024
204 S	Regional Dist #4 Secretarial	15	16	76.7	74.8	19,840	19,677
216 B	Regional Dist #16	1	1	66.0	67.0	1,303	1,335
219 E	Regional Dist #19	34	37	71.2	72.2	36,810	44,367
368 D	Watertown Fire District	10	10	72.3	73.3	16,100	16,551
401 D	Westport/Weston Health	13	12	77.5	78.9	20,067	18,019
403 D	East Shore Dist Health	8	9	67.3	68.2	11,656	12,377
405 D	Lower Naugatuck Valley	22	25	72.0	72.5	39,948	45,315
410 D	Quinnipiack Vall health	12	15	74.5	73.2	21,224	27,776
413 D	Uncas Health District	1	2	63.0	67.5	982	4,210
503 A	Willimantic HA	23	25	69.6	70.2	39,494	47,976
606 W	Jewett City Highway/Elect Off.	5	5	69.2	70.2	10,352	10,626
715 D	Southeastern CT PLNG	8	8	76.0	77.0	24,586	25,225
750 D	Southeastern CT Water	3	4	67.7	67.0	9,588	11,753
751 D	South Norwalk Electric	30	27	76.1	76.2	95,155	87,650
752 D	Watertown Water & Sewer	4	4	81.5	82.5	14,016	14,401
755 D	Norwalk 1st Water	26	27	69.9	70.8	82,593	88,629
756 D	Norwalk 2nd Water	39	41	66.7	68.2	162,724	170,872
757 A	Connecticut HA	18	15	69.7	72.1	37,891	28,247
799 M	Southeastern CT Tourism Dist.	8	8	72.5	73.5	10,425	10,685
	Fund A & Withdrawn Fund B	1	1	85.0	86.0	1,221	1,257
	Police & Fire w/o Soc. Sec.	1,055	1,136	63.1	63.5	5,617,725	6,229,881
	Police & Fire w/Soc. Sec.	403	409	65.5	65.9	1,686,528	1,734,862
	Gen. Emps. w/o Soc. Sec.	2,713	2,760	72.1	72.1	6,071,632	6,338,940
	Gen. Emps. w/ Soc. Sec.	4,761	4,913	71.7	71.8	7,601,613	7,990,520
	Total	8,932	9,218	70.5	70.6	20,977,498	22,294,203

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Unfunded Accrued Liability as of June 30, 2024	No. of Annual Amort. Payments Remaining as of 07/01/24
Police & Fire Without Social Security			
2 P	Ansonia Police	0	0
14 F	Branford Fire	0	0
15 F	Bridgeport Fire	0	0
15 P	Bridgeport Police	0	0
44 F	East Haven Fire	0	0
44 P	East Haven Police	0	0
62 P	Hamden Police & Fire	222,770	14
77 F	Manchester Fire	0	0
89 F	New Britain Fire	0	0
89 P	New Britain Police	0	0
95 F	New London Fire	2,560,796	21
95 S	New London Fire Chief	0	0
95 P	New London Police	0	0
124 P	Seymour Police	0	0
126 P	Shelton Police	0	0
131 P	Southington Police	0	0
137 P	Stonington Police	0	0
164 P	Windsor Police	0	0
370 F	West Haven Fire	23,470	16
371 F	West Shore Firefighters	22,535	13
Police & Fire With Social Security			
6 P	Beacon Falls Police	177,609	11
33 P	Cromwell Police	0	0
37 P	Derby Police	0	0
46 P	Easton Police	0	0
78 F	Mansfield Firefighters/EMT	0	0
82 P	Middlefield Police	0	0
85 P	Monroe Police	0	0
86 P	Montville Police	0	0
91 P	New Fairfield Police	0	0
108 P	Oxford Police	0	0
111 P	Plymouth Police	0	0
116 P	Putnam Police	0	0
117 P	Redding Police	0	0
131 F	Southington Fire	0	0
152 F	Waterford Fire	0	0
152 P	Waterford Police	0	0
157 P	Weston Police	0	0
162 P	Winchester Police	0	0
164 F	Windsor Dog Warden	0	0
165 P	Windsor Locks Police	0	0
167 P	Woodbridge Police	0	0
309 F	Cromwell Fire Distrcit	51,996	12
312 F	Easton Firefighters	0	0

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Unfunded Accrued Liability as of June 30, 2024	No. of Annual Amort. Payments Remaining as of 07/01/24
General Employees Without Social Security			
15 E	Bridgeport Education	0	0
15 H	Bridgeport H.D.A	0	0
15 T	Bridgeport City	0	0
44 E	East Haven Education	0	0
44 T	East Haven Town & Public Works	0	0
89 E	New Britain Education	0	0
89 T	New Britain City	0	0
93 W	Greater New Haven Water Pollution Control Authority	439,829	13
753 D	Mattabassett District	0	0
General Employees With Social Security		0	0
1 E	Andover Education	0	0
1 T	Andover Selectment	0	0
2 A	Ansonia HA	0	0
2 B	Ansonia Clerical	0	0
2 T	Ansonia Town	0	0
6 S	Beacon Falls Town	23,141	14
6 T	Beacon Falls Public Works	1,018,674	11
8 T	Bethany Public Works	0	0
10 T	Bethlehem Public Works	0	0
13 E	Bozrah Board of Education	383,659	22
13 T	Bozrah Town	0	0
14 E	Branford Education	0	0
14 T	Branford Selectman	0	0
15 A	Bridgeport HA	0	0
15 B	Bridgeport Port Authority	73,727	6
17 A	Bristol HA	0	0
22 T	Canterbury Town	0	0
23 A	Canton HA	0	0
26 L	Chester Board of Education	(1,668)	18
27 B	Clinton Secretarial	0	0
27 S	Clinton Supervisory	0	0
27 T	Clinton Town	0	0
28 A	Colchester HA	7,313	6
32 A	Coventry HA	0	0
34 A	Danbury HA	0	0
35 A	Darien HA	0	0
36 L	Deep River Board of Education	(194)	18
37 A	Derby HA	0	0
41 T	East Haddam Town	0	0
42 A	East Hamptom HA	0	0
43 A	East Hartford HA	0	0
48 E	Ellington Education	0	0
48 L	Ellington Lunch	0	0
48 T	Ellington Highway	0	0
48 V	Ellington Van Drivers	0	0

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Unfunded Accrued Liability as of June 30, 2024	No. of Annual Amort. Payments Remaining as of 07/01/24
49 A	Enfield HA	0	0
50 L	Essex Board of Education	(1,087)	18
57 A	Greenwich Ha	0	0
58 E	Griswold Education	0	0
58 T	Griswold Selectman	0	0
59 A	Groton Town HA	0	0
62 B	Hamden Education	0	0
62 E	Hamden Board of Education	22,302	18
62 S	Hamden Schools	0	0
62 T	Hamden Town	179,491	15
64 A	Hartford HA	481,162	17
64 E	Hartford Local 566	0	0
64 S	Hartford Union Local 818	(14,477)	19
64 T	Hartford Local 1716	0	0
71 B	Lebanon Town Hall	0	0
71 T	Lebanon Highway	0	0
73 S	Lisbon School District Central Office	(39,233)	20
73 T	Lisbon Town	0	0
77 A	Manchester HA	0	0
78 E	Mansfield Education	0	0
78 T	Mansfield Town	0	0
80 A	Meriden HA	0	0
82 T	Middlefield Town	0	0
83 A	Middletown HA	0	0
84 A	Milford HA	0	0
86 A	Montville HA	0	0
86 E	Montville Education	0	0
86 T	Montville Town	0	0
88 A	Naugatuck HA	0	0
89 A	New Britain HA	0	0
95 A	New London HA	0	0
95 T	New London Public Works	0	0
103 A	Norwalk HA	0	0
108 E	Oxford Education	0	0
108 T	Oxford Town	0	0
110 H	Southington Health District	(90,099)	18
113 A	Portland HA	0	0
114 T	Preston Town	0	0
115 T	Prospect Public Works	60,281	12
116 A	Putnam HA	0	0
117 E	Redding Education	0	0
117 T	Redding Town	0	0
118 A	Ridgefield HA	23,163	3
124 A	Seymour HA	0	0
124 E	Seymour Education	0	0
124 H	Seymour Education	0	0
124 L	Seymour Education	0	0
124 T	Seymour Town & Pub Works	0	0
126 A	Shelton HA	0	0

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Unfunded Accrued Liability as of June 30, 2024	No. of Annual Amort. Payments Remaining as of 07/01/24
131 A	Southington HA	0	0
131 D	Southington Dog Acct	0	0
131 E	Southington Education	0	0
131 L	Southington Lunch	0	0
131 S	Southington Sewer	0	0
131 T	Southington Town	0	0
131 W	Southington Water	0	0
135 A	Stamford HA	0	0
138 A	Stratford HA	0	0
141 T	Thompson Town	0	0
142 M	Tolland County MAFS	53,562	8
143 A	Torrington HA	0	0
144 D	Trumbull Monroe Health District	0	0
146 A	Rockville HA	0	0
148 A	Wallingford HA	0	0
152 B	Waterford Local 1303	0	0
152 E	Waterford Cust & Main Asst	0	0
152 H	Water Local RI 161	0	0
152 L	Waterford Café RI0224	0	0
152 N	Waterford Paraprofessionals	0	0
152 S	Waterford Non0union Educ	0	0
152 T	Waterford Gen Gov Admin	0	0
152 W	Waterford Town	0	0
153 R	Watertown Golf Course	0	0
153 S	Watertown Town Hall Supervisors	320,535	11
153 T	Watertown Town	78,926	4
155 A	West Hartford HA	0	0
156 A	West Haven HA	0	0
157 E	Weston Education	0	0
157 H	Weston Highway	0	0
157 L	Weston Lunch	0	0
157 S	Weston Salary	0	0
157 T	Weston Town	0	0
159 A	Wethersfield HA	0	0
162 A	Winchester HA	0	0
165 A	Windsor Locks HA	0	0
165 E	Windsor Locks Education	0	0
165 N	Windsor Locks Paraprofessionals	0	0
165 T	Windsor Locks Town	0	0
167 E	Woodbridge Education	0	0
167 T	Woodbridge Town	0	0
169 E	Woodstock Education	0	0
169 T	Woodstock Town	0	0
170 A	Norwich Town HA	0	0
204 E	Regional Dist #4 Cust	0	0
204 L	Regional Dist #4 Café	0	0
204 N	Regional Dist #4 Non0Cert	0	0
204 S	Regional Dist #4 Secretarial	0	0
216 B	Regional Dist #16	5,238	20

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Unfunded Accrued Liability as of June 30, 2024	No. of Annual Amort. Payments Remaining as of 07/01/24
219 E	Regional Dist #19	0	0
368 D	Watertown Fire District	0	0
401 D	Westport/Weston Health	0	0
403 D	East Shore Dist Health	0	0
405 D	Lower Naugatuck Valley	0	0
410 D	Quinnipiack Vall health	0	0
413 D	Uncas Health District	0	0
503 A	Willimantic HA	0	0
606 W	Jewett City Highway/Elect Off.	0	0
715 D	Southeastern CT PLNG	0	0
750 D	Southeastern CT Water	0	0
751 D	South Norwalk Electric	0	0
752 D	Watertown Water & Sewer	0	0
755 D	Norwalk 1st Water	0	0
756 D	Norwalk 2nd Water	0	0
757 A	Connecticut HA	0	0
799 M	Southeastern CT Tourism Dist.	0	0
	Police & Fire w/o Soc. Sec.	2,829,571	
	Police & Fire w/Soc. Sec.	229,605	
	Gen. Emps. w/o Soc. Sec.	439,829	
	Gen. Emps. w/ Soc. Sec.	2,584,416	
	Total	6,083,421	

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Estimated Payroll 2024-2025	Estimated Employer Contrib. 2024-2025	Amort. Payment 07/01/2024	Estimated Total Contrib. 2024-2025	2024-2025 Total as % Est. Payroll
Police & Fire Without Social Security			**26.44%**			
2 P	Ansonia Police	5,090,980	1,346,055	0	1,346,055	26.44%
14 F	Branford Fire	5,747,868	1,519,736	0	1,519,736	26.44%
15 F	Bridgeport Fire	33,251,873	8,791,795	0	8,791,795	26.44%
15 P	Bridgeport Police	49,719,704	13,145,890	0	13,145,890	26.44%
44 F	East Haven Fire	5,896,179	1,558,950	0	1,558,950	26.44%
44 P	East Haven Police	7,815,133	2,066,321	0	2,066,321	26.44%
62 P	Hamden Police & Fire	17,670,913	4,672,189	23,806	4,695,995	26.57%
77 F	Manchester Fire	12,190,975	3,223,294	0	3,223,294	26.44%
89 F	New Britain Fire	12,954,425	3,425,150	0	3,425,150	26.44%
89 P	New Britain Police	17,809,569	4,708,850	0	4,708,850	26.44%
95 F	New London Fire	6,902,668	1,825,065	220,872	2,045,937	29.64%
95 S	New London Fire Chief	0	0	0	0	0.00%
95 P	New London Police	7,813,418	2,065,868	0	2,065,868	26.44%
124 P	Seymour Police	4,898,186	1,295,080	0	1,295,080	26.44%
126 P	Shelton Police	7,080,844	1,872,175	0	1,872,175	26.44%
131 P	Southington Police	9,900,121	2,617,592	0	2,617,592	26.44%
137 P	Stonington Police	4,429,061	1,171,044	0	1,171,044	26.44%
164 P	Windsor Police	6,455,323	1,706,787	0	1,706,787	26.44%
370 F	West Haven Fire	4,232,950	1,119,192	2,322	1,121,514	26.49%
371 F	West Shore Firefighters	3,243,851	857,674	2,520	860,194	26.52%
Police & Fire With Social Security			**24.10%**			
6 P	Beacon Falls Police	403,636	97,276	22,136	119,412	29.58%
33 P	Cromwell Police	3,530,331	850,810	0	850,810	24.10%
37 P	Derby Police	4,569,650	1,101,286	0	1,101,286	24.10%
46 P	Easton Police	1,723,899	415,460	0	415,460	24.10%
78 F	Mansfield Firefighters/EMT	2,240,506	539,962	0	539,962	24.10%
82 P	Middlefield Police	0	0	0	0	0.00%
85 P	Monroe Police	5,275,306	1,271,349	0	1,271,349	24.10%
86 F	Montville Fire	1,418,263	341,801	0	341,801	24.10%
86 P	Montville Police	3,373,815	813,089	0	813,089	24.10%
91 P	New Fairfield Police	946,922	228,208	0	228,208	24.10%
108 P	Oxford Police	1,807,424	435,589	0	435,589	24.10%
111 P	Plymouth Police	3,336,760	804,159	0	804,159	24.10%
116 P	Putnam Police	1,668,934	402,213	0	402,213	24.10%
117 P	Redding Police	2,489,671	600,011	0	600,011	24.10%
131 F	Southington Fire	4,215,502	1,015,936	0	1,015,936	24.10%
152 F	Waterford Fire	1,509,573	363,807	0	363,807	24.10%
152 P	Waterford Police	5,855,099	1,411,079	0	1,411,079	24.10%
157 P	Weston Police	2,725,842	656,928	0	656,928	24.10%
162 P	Winchester Police	2,078,087	500,819	0	500,819	24.10%
164 F	Windsor Dog Warden	81,877	19,732	0	19,732	0.00%
165 P	Windsor Locks Police	4,775,865	1,150,983	0	1,150,983	24.10%
167 P	Woodbridge Police	2,827,972	681,541	0	681,541	24.10%
309 F	Cromwell Fire Distrcit	2,013,362	485,220	6,118	491,338	24.40%
312 F	Easton Firefighters	850,388	204,944	0	204,944	24.10%

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Estimated Payroll 2024-2025	Estimated Employer Contrib. 2024-2025	Amort. Payment 07/01/2024	Estimated Total Contrib. 2024-2025	2024-2025 Total as % Est. Payroll
General Employees Without Social Security			**20.59%**			
15 E	Bridgeport Education	45,162,583	9,298,976	0	9,298,976	20.59%
15 H	Bridgeport H.D.A	262,264	54,000	0	54,000	20.59%
15 T	Bridgeport City	46,501,361	9,574,630	0	9,574,630	20.59%
44 E	East Haven Education	4,332,268	892,014	0	892,014	20.59%
44 T	East Haven Town & Public Works	6,037,179	1,243,055	0	1,243,055	20.59%
89 E	New Britain Education	31,265,327	6,437,531	0	6,437,531	20.59%
89 T	New Britain City	24,556,492	5,056,182	0	5,056,182	20.59%
93 W	Greater New Haven Water Pollution Control Authority	6,826,505	1,405,577	49,183	1,454,760	21.31%
753 D	Mattabassett District	3,251,985	669,584	0	669,584	20.59%
General Employees With Social Security			**16.68%**			
1 E	Andover Education	433,340	72,281	0	72,281	16.68%
1 T	Andover Selectment	751,481	125,347	0	125,347	16.68%
2 A	Ansonia HA	742,549	123,857	0	123,857	16.68%
2 B	Ansonia Clerical	2,818,941	470,199	0	470,199	16.68%
2 T	Ansonia Town	2,155,517	359,540	0	359,540	16.68%
6 S	Beacon Falls Town	710,187	118,459	2,473	120,932	17.03%
6 T	Beacon Falls Public Works	786,523	131,192	126,960	258,152	32.82%
8 T	Bethany Public Works	535,533	89,327	0	89,327	16.68%
10 T	Bethlehem Public Works	240,174	40,061	0	40,061	16.68%
13 E	Bozrah Board of Education	912,622	152,225	32,416	184,641	20.23%
13 T	Bozrah Town	469,240	78,269	0	78,269	16.68%
14 E	Branford Education	8,925,346	1,488,748	0	1,488,748	16.68%
14 T	Branford Selectman	9,962,624	1,661,766	0	1,661,766	16.68%
15 A	Bridgeport HA	6,407,460	1,068,764	0	1,068,764	16.68%
15 B	Bridgeport Port Authority	0	0	14,456	14,456	0.00%
17 A	Bristol HA	1,882,279	313,964	0	313,964	16.68%
22 T	Canterbury Town	694,764	115,887	0	115,887	16.68%
23 A	Canton HA	0	0	0	0	0.00%
26 L	Chester Board of Education	33,012	5,506	(155)	5,351	16.21%
27 B	Clinton Secretarial	1,635,516	272,804	0	272,804	16.68%
27 S	Clinton Supervisory	1,152,912	192,306	0	192,306	16.68%
27 T	Clinton Town	1,065,144	177,666	0	177,666	16.68%
28 A	Colchester HA	0	0	1,434	1,434	0.00%
32 A	Coventry HA	346,501	57,796	0	57,796	16.68%
34 A	Danbury HA	3,045,640	508,013	0	508,013	16.68%
35 A	Darien HA	0	0	0	0	0.00%
36 L	Deep River Board of Education	54,726	9,128	(18)	9,110	16.65%
37 A	Derby HA	164,874	27,501	0	27,501	16.68%
41 T	East Haddam Town	223,224	37,234	0	37,234	16.68%
42 A	East Hamptom HA	74,014	12,346	0	12,346	16.68%
43 A	East Hartford HA	1,722,124	287,250	0	287,250	16.68%
48 E	Ellington Education	6,252,990	1,042,999	0	1,042,999	16.68%
48 L	Ellington Lunch	264,320	44,089	0	44,089	16.68%
48 T	Ellington Highway	532,047	88,745	0	88,745	16.68%
48 V	Ellington Van Drivers	112,721	18,802	0	18,802	16.68%

Town Code	Town Name	Estimated Payroll 2024-2025	Estimated Employer Contrib. 2024-2025	Amort. Payment 07/01/2024	Estimated Total Contrib. 2024-2025	2024-2025 Total as % Est. Payroll
49 A	Enfield HA	1,155,405	192,722	0	192,722	16.68%
50 L	Essex Board of Education	66,204	11,043	(101)	10,942	16.53%
57 A	Greenwich Ha	3,824,033	637,849	0	637,849	16.68%
58 E	Griswold Education	5,753,540	959,690	0	959,690	16.68%
58 T	Griswold Selectman	1,715,519	286,149	0	286,149	16.68%
59 A	Groton Town HA	116,458	19,425	0	19,425	0.00%
62 B	Hamden Education	3,856,193	643,213	0	643,213	16.68%
62 E	Hamden Board of Education	8,399,757	1,401,079	2,072	1,403,151	16.70%
62 S	Hamden Schools	861,312	143,667	0	143,667	16.68%
62 T	Hamden Town	12,731,705	2,123,648	18,418	2,142,066	16.82%
64 A	Hartford HA	4,880,064	813,995	46,059	860,054	17.62%
64 E	Hartford Local 566	13,787,713	2,299,791	0	2,299,791	16.68%
64 S	Hartford Union Local 818	339,340	56,602	(1,309)	55,293	16.29%
64 T	Hartford Local 1716	17,977,403	2,998,631	0	2,998,631	16.68%
71 B	Lebanon Town Hall	1,076,450	179,552	0	179,552	16.68%
71 T	Lebanon Highway	697,138	116,283	0	116,283	16.68%
73 S	Lisbon School District Central Office	209,043	34,868	(3,461)	31,407	15.02%
73 T	Lisbon Town	557,001	92,908	0	92,908	16.68%
77 A	Manchester HA	1,260,487	210,249	0	210,249	16.68%
78 E	Mansfield Education	4,893,239	816,192	0	816,192	16.68%
78 T	Mansfield Town	8,741,829	1,458,137	0	1,458,137	16.68%
80 A	Meriden HA	619,498	103,332	0	103,332	16.68%
82 T	Middlefield Town	666,846	111,230	0	111,230	16.68%
83 A	Middletown HA	1,060,657	176,918	0	176,918	16.68%
84 A	Milford HA	687,751	114,717	0	114,717	16.68%
86 A	Montville HA	0	0	0	0	0.00%
86 E	Montville Education	5,323,454	887,952	0	887,952	16.68%
86 T	Montville Town	6,034,139	1,006,494	0	1,006,494	16.68%
88 A	Naugatuck HA	744,728	124,221	0	124,221	16.68%
89 A	New Britain HA	2,334,695	389,427	0	389,427	16.68%
95 A	New London HA	524,569	87,498	0	87,498	16.68%
95 T	New London Public Works	5,552,906	926,225	0	926,225	16.68%
103 A	Norwalk HA	2,829,455	471,953	0	471,953	16.68%
108 E	Oxford Education	4,275,532	713,159	0	713,159	16.68%
108 T	Oxford Town	3,539,546	590,396	0	590,396	16.68%
110 H	Southington Health District	624,267	104,128	(8,371)	95,757	15.34%
113 A	Portland HA	293,459	48,949	0	48,949	16.68%
114 T	Preston Town	1,257,120	209,688	0	209,688	16.68%
115 T	Prospect Public Works	543,567	90,667	7,093	97,760	17.98%
116 A	Putnam HA	830,552	138,536	0	138,536	16.68%
117 E	Redding Education	2,959,361	493,621	0	493,621	16.68%
117 T	Redding Town	2,254,569	376,062	0	376,062	16.68%
118 A	Ridgefield HA	0	0	8,249	8,249	0.00%
124 A	Seymour HA	755,431	126,006	0	126,006	16.68%
124 E	Seymour Education	4,400,163	733,947	0	733,947	16.68%
124 H	Seymour Education	0	0	0	0	0.00%
124 L	Seymour Education	0	0	0	0	0.00%

Town Code	Town Name	Estimated Payroll 2024-2025	Estimated Employer Contrib. 2024-2025	Amort. Payment 07/01/2024	Estimated Total Contrib. 2024-2025	2024-2025 Total as % Est. Payroll
124 T	Seymour Town & Pub Works	4,126,112	688,235	0	688,235	16.68%
126 A	Shelton HA	69,951	11,668	0	11,668	16.68%
131 A	Southington HA	119,055	19,858	0	19,858	0.00%
131 D	Southington Dog Acct	182,188	30,389	0	30,389	16.68%
131 E	Southington Education	17,250,621	2,877,404	0	2,877,404	16.68%
131 L	Southington Lunch	532,881	88,885	0	88,885	16.68%
131 S	Southington Sewer	1,081,310	180,363	0	180,363	16.68%
131 T	Southington Town	10,986,779	1,832,595	0	1,832,595	16.68%
131 W	Southington Water	1,965,673	327,874	0	327,874	16.68%
135 A	Stamford HA	6,676,463	1,113,634	0	1,113,634	16.68%
138 A	Stratford HA	1,575,773	262,839	0	262,839	16.68%
141 T	Thompson Town	2,019,171	336,798	0	336,798	16.68%
142 M	Tolland County MAFS	1,068,811	178,278	8,383	186,661	17.46%
143 A	Torrington HA	814,667	135,886	0	135,886	16.68%
144 D	Trumbull Monroe Health District	0	0	0	0	0.00%
146 A	Rockville HA	966,407	161,197	0	161,197	16.68%
148 A	Wallingford HA	544,102	90,756	0	90,756	16.68%
152 B	Waterford Local 1303	4,437,302	740,142	0	740,142	16.68%
152 E	Waterford Cust & Main Asst	2,251,011	375,469	0	375,469	16.68%
152 H	Water Local RI 161	979,618	163,400	0	163,400	16.68%
152 L	Waterford Café RI0224	471,147	78,587	0	78,587	16.68%
152 N	Waterford Paraprofessionals	2,083,868	347,589	0	347,589	16.68%
152 S	Waterford Non0union Educ	2,475,766	412,958	0	412,958	16.68%
152 T	Waterford Gen Gov Admin	1,798,800	300,040	0	300,040	16.68%
152 W	Waterford Town	3,398,205	566,821	0	566,821	16.68%
153 R	Watertown Golf Course	0	0	0	0	0.00%
153 S	Watertown Town Hall Supervisors	104,129	17,369	39,949	57,318	55.05%
153 T	Watertown Town	444,419	74,129	21,777	95,906	21.58%
155 A	West Hartford HA	1,981,965	330,592	0	330,592	16.68%
156 A	West Haven HA	1,448,859	241,670	0	241,670	16.68%
157 E	Weston Education	5,678,508	947,175	0	947,175	16.68%
157 H	Weston Highway	1,136,469	189,563	0	189,563	16.68%
157 L	Weston Lunch	0	0	0	0	0.00%
157 S	Weston Salary	1,902,815	317,390	0	317,390	16.68%
157 T	Weston Town	3,529,595	588,736	0	588,736	16.68%
159 A	Wethersfield HA	499,740	83,357	0	83,357	16.68%
162 A	Winchester HA	108,150	18,039	0	18,039	0.00%
165 A	Windsor Locks HA	215,295	35,911	0	35,911	16.68%
165 E	Windsor Locks Education	3,068,255	511,785	0	511,785	16.68%
165 N	Windsor Locks Paraprofessionals	1,654,668	275,999	0	275,999	16.68%
165 T	Windsor Locks Town	4,518,598	753,702	0	753,702	16.68%
167 E	Woodbridge Education	2,800,937	467,196	0	467,196	16.68%
167 T	Woodbridge Town	4,141,863	690,863	0	690,863	16.68%
169 E	Woodstock Education	924,907	154,274	0	154,274	16.68%
169 T	Woodstock Town	1,213,365	202,389	0	202,389	16.68%
170 A	Norwich Town HA	1,603,370	267,442	0	267,442	16.68%
204 E	Regional Dist #4 Cust	614,765	102,543	0	102,543	16.68%
204 L	Regional Dist #4 Café	310,510	51,793	0	51,793	16.68%

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Estimated Payroll 2024-2025	Estimated Employer Contrib. 2024-2025	Amort. Payment 07/01/2024	Estimated Total Contrib. 2024-2025	2024-2025 Total as % Est. Payroll
204 N	Regional Dist #4 Non0Cert	1,135,415	189,387	0	189,387	16.68%
204 S	Regional Dist #4 Secretarial	593,258	98,955	0	98,955	16.68%
216 B	Regional Dist #16	157,187	26,219	462	26,681	16.97%
219 E	Regional Dist #19	2,302,371	384,035	0	384,035	16.68%
368 D	Watertown Fire District	501,641	83,674	0	83,674	16.68%
401 D	Westport/Weston Health	1,013,104	168,986	0	168,986	16.68%
403 D	East Shore Dist Health	1,243,394	207,398	0	207,398	16.68%
405 D	Lower Naugatuck Valley	1,329,091	221,692	0	221,692	16.68%
410 D	Quinnipiack Vall health	563,910	94,060	0	94,060	16.68%
413 D	Uncas Health District	881,159	146,977	0	146,977	16.68%
503 A	Willimantic HA	1,329,648	221,785	0	221,785	16.68%
606 W	Jewett City Highway/Elect Off.	169,609	28,291	0	28,291	16.68%
715 D	Southeastern CT PLNG	890,098	148,468	0	148,468	16.68%
750 D	Southeastern CT Water	494,000	82,399	0	82,399	16.68%
751 D	South Norwalk Electric	0	0	0	0	0.00%
752 D	Watertown Water & Sewer	0	0	0	0	0.00%
755 D	Norwalk 1st Water	2,827,705	471,661	0	471,661	16.68%
756 D	Norwalk 2nd Water	4,760,125	793,989	0	793,989	16.68%
757 A	Connecticut HA	68,542	11,433	0	11,433	16.68%
799 M	Southeastern CT Tourism Dist.	0	0	0	0	0.00%
	Police & Fire w/o Soc. Sec.	223,104,041	58,988,707	249,520	59,238,227	26.55%
	Police & Fire w/Soc. Sec.	59,718,684	14,392,202	28,254	14,420,456	24.15%
	Gen. Emps. w/o Soc. Sec.	168,195,964	34,631,549	49,183	34,680,732	20.62%
	Gen. Emps. w/ Soc. Sec.	322,157,563	53,735,881	316,786	54,052,667	16.78%
	Total	773,176,252	161,748,339	643,743	162,392,082	21.00%

Town Code	Town Name	Estimated Payroll 2025-2026	Estimated Employer Contrib. 2025-2026	Amort. Payment 07/01/2025	Estimated Total Contrib. 2025-2026	2025-2026 Total as % Est. Payroll
Police & Fire Without Social Security			26.73%			
2 P	Ansonia Police	5,243,709	1,401,643	0	1,401,643	26.73%
14 F	Branford Fire	5,920,304	1,582,497	0	1,582,497	26.73%
15 F	Bridgeport Fire	34,249,429	9,154,872	0	9,154,872	26.73%
15 P	Bridgeport Police	51,211,295	13,688,779	0	13,688,779	26.73%
44 F	East Haven Fire	6,073,064	1,623,330	0	1,623,330	26.73%
44 P	East Haven Police	8,049,587	2,151,655	0	2,151,655	26.73%
62 P	Hamden Police & Fire	18,201,040	4,865,138	23,806	4,888,944	26.86%
77 F	Manchester Fire	12,556,704	3,356,407	0	3,356,407	26.73%
89 F	New Britain Fire	13,343,058	3,566,599	0	3,566,599	26.73%
89 P	New Britain Police	18,343,856	4,903,313	0	4,903,313	26.73%
95 F	New London Fire	7,109,748	1,900,436	220,872	2,121,308	29.84%
95 S	New London Fire Chief	0	0	0	0	0.00%
95 P	New London Police	8,047,821	2,151,183	0	2,151,183	26.73%
124 P	Seymour Police	5,045,132	1,348,564	0	1,348,564	26.73%
126 P	Shelton Police	7,293,269	1,949,491	0	1,949,491	26.73%
131 P	Southington Police	10,197,125	2,725,692	0	2,725,692	26.73%
137 P	Stonington Police	4,561,933	1,219,405	0	1,219,405	26.73%
164 P	Windsor Police	6,648,983	1,777,273	0	1,777,273	26.73%
370 F	West Haven Fire	4,359,939	1,165,412	2,322	1,167,734	26.78%
371 F	West Shore Firefighters	3,341,167	893,094	2,520	895,614	26.81%
Police & Fire With Social Security			24.12%			
6 P	Beacon Falls Police	415,745	100,278	22,136	122,414	29.44%
33 P	Cromwell Police	3,636,241	877,061	0	877,061	24.12%
37 P	Derby Police	4,706,740	1,135,266	0	1,135,266	24.12%
46 P	Easton Police	1,775,616	428,279	0	428,279	24.12%
78 F	Mansfield Firefighters/EMT	2,307,721	556,622	0	556,622	24.12%
82 P	Middlefield Police	0	0	0	0	0.00%
85 P	Monroe Police	5,433,565	1,310,576	0	1,310,576	24.12%
86 F	Montville Fire	1,460,811	352,348	0	352,348	24.12%
86 P	Montville Police	3,475,029	838,177	0	838,177	24.12%
91 P	New Fairfield Police	975,330	235,250	0	235,250	24.12%
108 P	Oxford Police	1,861,647	449,029	0	449,029	24.12%
111 P	Plymouth Police	3,436,863	828,971	0	828,971	24.12%
116 P	Putnam Police	1,719,002	414,623	0	414,623	24.12%
117 P	Redding Police	2,564,361	618,524	0	618,524	24.12%
131 F	Southington Fire	4,341,967	1,047,282	0	1,047,282	24.12%
152 F	Waterford Fire	1,554,860	375,032	0	375,032	24.12%
152 P	Waterford Police	6,030,752	1,454,617	0	1,454,617	24.12%
157 P	Weston Police	2,807,617	677,197	0	677,197	24.12%
162 P	Winchester Police	2,140,430	516,272	0	516,272	24.12%
164 F	Windsor Dog Warden	84,333	20,341	0	20,341	0.00%
165 P	Windsor Locks Police	4,919,141	1,186,497	0	1,186,497	24.12%
167 P	Woodbridge Police	2,912,811	702,570	0	702,570	24.12%
309 F	Cromwell Fire Distrcit	2,073,763	500,192	6,118	506,310	24.42%
312 F	Easton Firefighters	875,900	211,267	0	211,267	24.12%

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Estimated Payroll 2025-2026	Estimated Employer Contrib. 2025-2026	Amort. Payment 07/01/2025	Estimated Total Contrib. 2025-2026	2025-2026 Total as % Est. Payroll
General Employees Without Social Security			**20.78%**			
15 E	Bridgeport Education	46,517,460	9,666,328	0	9,666,328	20.78%
15 H	Bridgeport H.D.A	270,132	56,133	0	56,133	20.78%
15 T	Bridgeport City	47,896,402	9,952,872	0	9,952,872	20.78%
44 E	East Haven Education	4,462,236	927,253	0	927,253	20.78%
44 T	East Haven Town & Public Works	6,218,294	1,292,161	0	1,292,161	20.78%
89 E	New Britain Education	32,203,287	6,691,843	0	6,691,843	20.78%
89 T	New Britain City	25,293,187	5,255,924	0	5,255,924	20.78%
93 W	Greater New Haven Water Pollution Control Authority	7,031,300	1,461,104	49,183	1,510,287	21.48%
753 D	Mattabassett District	3,349,545	696,035	0	696,035	20.78%
General Employees With Social Security			**16.71%**			
1 E	Andover Education	446,340	74,583	0	74,583	16.71%
1 T	Andover Selectment	774,025	129,340	0	129,340	16.71%
2 A	Ansonia HA	764,825	127,802	0	127,802	16.71%
2 B	Ansonia Clerical	2,903,509	485,176	0	485,176	16.71%
2 T	Ansonia Town	2,220,183	370,993	0	370,993	16.71%
6 S	Beacon Falls Town	731,493	122,232	2,473	124,705	17.05%
6 T	Beacon Falls Public Works	810,119	135,371	126,960	262,331	32.38%
8 T	Bethany Public Works	551,599	92,172	0	92,172	16.71%
10 T	Bethlehem Public Works	247,379	41,337	0	41,337	16.71%
13 E	Bozrah Board of Education	940,001	157,074	32,416	189,490	20.16%
13 T	Bozrah Town	483,317	80,762	0	80,762	16.71%
14 E	Branford Education	9,193,106	1,536,168	0	1,536,168	16.71%
14 T	Branford Selectman	10,261,503	1,714,697	0	1,714,697	16.71%
15 A	Bridgeport HA	6,599,684	1,102,807	0	1,102,807	16.71%
15 B	Bridgeport Port Authority	0	0	14,456	14,456	0.00%
17 A	Bristol HA	1,938,747	323,965	0	323,965	16.71%
22 T	Canterbury Town	715,607	119,578	0	119,578	16.71%
23 A	Canton HA	0	0	0	0	0.00%
26 L	Chester Board of Education	34,002	5,682	(155)	5,527	16.25%
27 B	Clinton Secretarial	1,684,581	281,493	0	281,493	16.71%
27 S	Clinton Supervisory	1,187,499	198,431	0	198,431	16.71%
27 T	Clinton Town	1,097,098	183,325	0	183,325	16.71%
28 A	Colchester HA	0	0	1,434	1,434	0.00%
32 A	Coventry HA	356,896	59,637	0	59,637	16.71%
34 A	Danbury HA	3,137,009	524,194	0	524,194	16.71%
35 A	Darien HA	0	0	0	0	0.00%
36 L	Deep River Board of Education	56,368	9,419	(18)	9,401	16.68%
37 A	Derby HA	169,820	28,377	0	28,377	16.71%
41 T	East Haddam Town	229,921	38,420	0	38,420	16.71%
42 A	East Hamptom HA	76,234	12,739	0	12,739	16.71%
43 A	East Hartford HA	1,773,788	296,400	0	296,400	16.71%
48 E	Ellington Education	6,440,580	1,076,221	0	1,076,221	16.71%
48 L	Ellington Lunch	272,250	45,493	0	45,493	16.71%
48 T	Ellington Highway	548,008	91,572	0	91,572	16.71%
48 V	Ellington Van Drivers	116,103	19,401	0	19,401	16.71%

Town Code	Town Name	Estimated Payroll 2025-2026	Estimated Employer Contrib. 2025-2026	Amort. Payment 07/01/2025	Estimated Total Contrib. 2025-2026	2025-2026 Total as % Est. Payroll
49 A	Enfield HA	1,190,067	198,860	0	198,860	16.71%
50 L	Essex Board of Education	68,190	11,395	(101)	11,294	16.56%
57 A	Greenwich Ha	3,938,754	658,166	0	658,166	16.71%
58 E	Griswold Education	5,926,146	990,259	0	990,259	16.71%
58 T	Griswold Selectman	1,766,985	295,263	0	295,263	16.71%
59 A	Groton Town HA	119,952	20,044	0	20,044	0.00%
62 B	Hamden Education	3,971,879	663,701	0	663,701	16.71%
62 E	Hamden Board of Education	8,651,750	1,445,707	2,072	1,447,779	16.73%
62 S	Hamden Schools	887,151	148,243	0	148,243	16.71%
62 T	Hamden Town	13,113,656	2,191,292	18,418	2,209,710	16.85%
64 A	Hartford HA	5,026,466	839,922	46,059	885,981	17.63%
64 E	Hartford Local 566	14,201,344	2,373,045	0	2,373,045	16.71%
64 S	Hartford Union Local 818	349,520	58,405	(1,309)	57,096	16.34%
64 T	Hartford Local 1716	18,516,725	3,094,145	0	3,094,145	16.71%
71 B	Lebanon Town Hall	1,108,744	185,271	0	185,271	16.71%
71 T	Lebanon Highway	718,052	119,986	0	119,986	16.71%
73 S	Lisbon School District Central Office	215,314	35,979	(3,461)	32,518	15.10%
73 T	Lisbon Town	573,711	95,867	0	95,867	16.71%
77 A	Manchester HA	1,298,302	216,946	0	216,946	16.71%
78 E	Mansfield Education	5,040,036	842,190	0	842,190	16.71%
78 T	Mansfield Town	9,004,084	1,504,582	0	1,504,582	16.71%
80 A	Meriden HA	638,083	106,624	0	106,624	16.71%
82 T	Middlefield Town	686,851	114,773	0	114,773	16.71%
83 A	Middletown HA	1,092,477	182,553	0	182,553	16.71%
84 A	Milford HA	708,384	118,371	0	118,371	16.71%
86 A	Montville HA	0	0	0	0	0.00%
86 E	Montville Education	5,483,158	916,236	0	916,236	16.71%
86 T	Montville Town	6,215,163	1,038,554	0	1,038,554	16.71%
88 A	Naugatuck HA	767,070	128,177	0	128,177	16.71%
89 A	New Britain HA	2,404,736	401,831	0	401,831	16.71%
95 A	New London HA	540,306	90,285	0	90,285	16.71%
95 T	New London Public Works	5,719,493	955,727	0	955,727	16.71%
103 A	Norwalk HA	2,914,339	486,986	0	486,986	16.71%
108 E	Oxford Education	4,403,798	735,875	0	735,875	16.71%
108 T	Oxford Town	3,645,732	609,202	0	609,202	16.71%
110 H	Southington Health District	642,995	107,444	(8,371)	99,073	15.41%
113 A	Portland HA	302,263	50,508	0	50,508	16.71%
114 T	Preston Town	1,294,834	216,367	0	216,367	16.71%
115 T	Prospect Public Works	559,874	93,555	7,093	100,648	17.98%
116 A	Putnam HA	855,469	142,949	0	142,949	16.71%
117 E	Redding Education	3,048,142	509,345	0	509,345	16.71%
117 T	Redding Town	2,322,206	388,041	0	388,041	16.71%
118 A	Ridgefield HA	0	0	8,249	8,249	0.00%
124 A	Seymour HA	778,094	130,020	0	130,020	16.71%
124 E	Seymour Education	4,532,168	757,325	0	757,325	16.71%
124 H	Seymour Education	0	0	0	0	0.00%
124 L	Seymour Education	0	0	0	0	0.00%

Town Code	Town Name	Estimated Payroll 2025-2026	Estimated Employer Contrib. 2025-2026	Amort. Payment 07/01/2025	Estimated Total Contrib. 2025-2026	2025-2026 Total as % Est. Payroll
124 T	Seymour Town & Pub Works	4,249,895	710,157	0	710,157	16.71%
126 A	Shelton HA	72,050	12,040	0	12,040	16.71%
131 A	Southington HA	122,627	20,491	0	20,491	0.00%
131 D	Southington Dog Acct	187,654	31,357	0	31,357	16.71%
131 E	Southington Education	17,768,140	2,969,056	0	2,969,056	16.71%
131 L	Southington Lunch	548,867	91,716	0	91,716	16.71%
131 S	Southington Sewer	1,113,749	186,107	0	186,107	16.71%
131 T	Southington Town	11,316,382	1,890,967	0	1,890,967	16.71%
131 W	Southington Water	2,024,643	338,318	0	338,318	16.71%
135 A	Stamford HA	6,876,757	1,149,106	0	1,149,106	16.71%
138 A	Stratford HA	1,623,046	271,211	0	271,211	16.71%
141 T	Thompson Town	2,079,746	347,526	0	347,526	16.71%
142 M	Tolland County MAFS	1,100,875	183,956	8,383	192,339	17.47%
143 A	Torrington HA	839,107	140,215	0	140,215	16.71%
144 D	Trumbull Monroe Health District	0	0	0	0	0.00%
146 A	Rockville HA	995,399	166,331	0	166,331	16.71%
148 A	Wallingford HA	560,425	93,647	0	93,647	16.71%
152 B	Waterford Local 1303	4,570,421	763,717	0	763,717	16.71%
152 E	Waterford Cust & Main Asst	2,318,541	387,428	0	387,428	16.71%
152 H	Water Local RI 161	1,009,007	168,605	0	168,605	16.71%
152 L	Waterford Café RI0224	485,281	81,090	0	81,090	16.71%
152 N	Waterford Paraprofessionals	2,146,384	358,661	0	358,661	16.71%
152 S	Waterford Non0union Educ	2,550,039	426,112	0	426,112	16.71%
152 T	Waterford Gen Gov Admin	1,852,764	309,597	0	309,597	16.71%
152 W	Waterford Town	3,500,151	584,875	0	584,875	16.71%
153 R	Watertown Golf Course	0	0	0	0	0.00%
153 S	Watertown Town Hall Supervisors	107,253	17,922	39,949	57,871	53.96%
153 T	Watertown Town	457,752	76,490	21,777	98,267	21.47%
155 A	West Hartford HA	2,041,424	341,122	0	341,122	16.71%
156 A	West Haven HA	1,492,325	249,368	0	249,368	16.71%
157 E	Weston Education	5,848,863	977,345	0	977,345	16.71%
157 H	Weston Highway	1,170,563	195,601	0	195,601	16.71%
157 L	Weston Lunch	0	0	0	0	0.00%
157 S	Weston Salary	1,959,899	327,499	0	327,499	16.71%
157 T	Weston Town	3,635,483	607,489	0	607,489	16.71%
159 A	Wethersfield HA	514,732	86,012	0	86,012	16.71%
162 A	Winchester HA	111,395	18,614	0	18,614	0.00%
165 A	Windsor Locks HA	221,754	37,055	0	37,055	16.71%
165 E	Windsor Locks Education	3,160,303	528,087	0	528,087	16.71%
165 N	Windsor Locks Paraprofessionals	1,704,308	284,790	0	284,790	16.71%
165 T	Windsor Locks Town	4,654,156	777,709	0	777,709	16.71%
167 E	Woodbridge Education	2,884,965	482,078	0	482,078	16.71%
167 T	Woodbridge Town	4,266,119	712,868	0	712,868	16.71%
169 E	Woodstock Education	952,654	159,188	0	159,188	16.71%
169 T	Woodstock Town	1,249,766	208,836	0	208,836	16.71%
170 A	Norwich Town HA	1,651,471	275,961	0	275,961	16.71%
204 E	Regional Dist #4 Cust	633,208	105,809	0	105,809	16.71%
204 L	Regional Dist #4 Café	319,825	53,443	0	53,443	16.71%

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Estimated Payroll 2025-2026	Estimated Employer Contrib. 2025-2026	Amort. Payment 07/01/2025	Estimated Total Contrib. 2025-2026	2025-2026 Total as % Est. Payroll
204 N	Regional Dist #4 Non0Cert	1,169,477	195,420	0	195,420	16.71%
204 S	Regional Dist #4 Secretarial	611,056	102,107	0	102,107	16.71%
216 B	Regional Dist #16	161,903	27,054	462	27,516	17.00%
219 E	Regional Dist #19	2,371,442	396,268	0	396,268	16.71%
368 D	Watertown Fire District	516,690	86,339	0	86,339	16.71%
401 D	Westport/Weston Health	1,043,497	174,368	0	174,368	16.71%
403 D	East Shore Dist Health	1,280,696	214,004	0	214,004	16.71%
405 D	Lower Naugatuck Valley	1,368,964	228,754	0	228,754	16.71%
410 D	Quinnipiack Vall health	580,827	97,056	0	97,056	16.71%
413 D	Uncas Health District	907,594	151,659	0	151,659	16.71%
503 A	Willimantic HA	1,369,537	228,850	0	228,850	16.71%
606 W	Jewett City Highway/Elect Off.	174,697	29,192	0	29,192	16.71%
715 D	Southeastern CT PLNG	916,801	153,197	0	153,197	16.71%
750 D	Southeastern CT Water	508,820	85,024	0	85,024	16.71%
751 D	South Norwalk Electric	0	0	0	0	0.00%
752 D	Watertown Water & Sewer	0	0	0	0	0.00%
755 D	Norwalk 1st Water	2,912,536	486,685	0	486,685	16.71%
756 D	Norwalk 2nd Water	4,902,929	819,279	0	819,279	16.71%
757 A	Connecticut HA	70,598	11,797	0	11,797	16.71%
799 M	Southeastern CT Tourism Dist.	0	0	0	0	0.00%
	Police & Fire w/o Soc. Sec.	229,797,163	61,424,783	249,520	61,674,303	26.84%
	Police & Fire w/Soc. Sec.	61,510,245	14,836,271	28,254	14,864,525	24.17%
	Gen. Emps. w/o Soc. Sec.	173,241,843	35,999,653	49,183	36,048,836	20.81%
	Gen. Emps. w/ Soc. Sec.	331,822,289	55,447,502	316,786	55,764,288	16.81%
	Total	796,371,540	167,708,209	643,743	168,351,952	21.14%

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Unfunded Accrued Liability as of June 30, 2025	No. of Annual Amort. Payments Remaining as of 07/01/25
Police & Fire Without Social Security			
2 P	Ansonia Police	0	0
14 F	Branford Fire	0	0
15 F	Bridgeport Fire	0	0
15 P	Bridgeport Police	0	0
44 F	East Haven Fire	0	0
44 P	East Haven Police	0	0
62 P	Hamden Police & Fire	212,891	13
77 F	Manchester Fire	0	0
89 F	New Britain Fire	0	0
89 P	New Britain Police	0	0
95 F	New London Fire	2,503,718	20
95 S	New London Fire Chief	0	0
95 P	New London Police	0	0
124 P	Seymour Police	0	0
126 P	Shelton Police	0	0
131 P	Southington Police	0	0
137 P	Stonington Police	0	0
164 P	Windsor Police	0	0
370 F	West Haven Fire	22,629	15
371 F	West Shore Firefighters	21,416	12
Police & Fire With Social Security			
6 P	Beacon Falls Police	166,356	10
33 P	Cromwell Police	0	0
37 P	Derby Police	0	0
46 P	Easton Police	0	0
78 F	Mansfield Firefighters/EMT	0	0
82 P	Middlefield Police	0	0
85 P	Monroe Police	0	0
86 P	Montville Police	0	0
91 P	New Fairfield Police	0	0
108 P	Oxford Police	0	0
111 P	Plymouth Police	0	0
116 P	Putnam Police	0	0
117 P	Redding Police	0	0
131 F	Southington Fire	0	0
152 F	Waterford Fire	0	0
152 P	Waterford Police	0	0
157 P	Weston Police	0	0
162 P	Winchester Police	0	0
164 F	Windsor Dog Warden	0	0
165 P	Windsor Locks Police	0	0
167 P	Woodbridge Police	0	0
309 F	Cromwell Fire Distrcit	49,089	11
312 F	Easton Firefighters	0	0

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Unfunded Accrued Liability as of June 30, 2025	No. of Annual Amort. Payments Remaining as of 07/01/25
General Employees Without Social Security			
15 E	Bridgeport Education	0	0
15 H	Bridgeport H.D.A	0	0
15 T	Bridgeport City	0	0
44 E	East Haven Education	0	0
44 T	East Haven Town & Public Works	0	0
89 E	New Britain Education	0	0
89 T	New Britain City	0	0
93 W	Greater New Haven Water Pollution Control Authority	417,991	12
753 D	Mattabassett District	0	0
General Employees With Social Security			
1 E	Andover Education	0	0
1 T	Andover Selectment	0	0
2 A	Ansonia HA	0	0
2 B	Ansonia Clerical	0	0
2 T	Ansonia Town	0	0
6 S	Beacon Falls Town	22,115	13
6 T	Beacon Falls Public Works	954,134	10
8 T	Bethany Public Works	0	0
10 T	Bethlehem Public Works	0	0
13 E	Bozrah Board of Education	375,830	21
13 T	Bozrah Town	0	0
14 E	Branford Education	0	0
14 T	Branford Selectman	0	0
15 A	Bridgeport HA	0	0
15 B	Bridgeport Port Authority	63,420	5
17 A	Bristol HA	0	0
22 T	Canterbury Town	0	0
23 A	Canton HA	0	0
26 L	Chester Board of Education	(1,619)	17
27 B	Clinton Secretarial	0	0
27 S	Clinton Supervisory	0	0
27 T	Clinton Town	0	0
28 A	Colchester HA	6,291	5
32 A	Coventry HA	0	0
34 A	Danbury HA	0	0
35 A	Darien HA	0	0
36 L	Deep River Board of Education	(188)	17
37 A	Derby HA	0	0
41 T	East Haddam Town	0	0
42 A	East Hamptom HA	0	0
43 A	East Hartford HA	0	0
48 E	Ellington Education	0	0
48 L	Ellington Lunch	0	0
48 T	Ellington Highway	0	0

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Unfunded Accrued Liability as of June 30, 2025	No. of Annual Amort. Payments Remaining as of 07/01/25
48 V	Ellington Van Drivers	0	0
49 A	Enfield HA	0	0
50 L	Essex Board of Education	(1,055)	17
57 A	Greenwich Ha	0	0
58 E	Griswold Education	0	0
58 T	Griswold Selectman	0	0
59 A	Groton Town HA	0	0
62 B	Hamden Education	0	0
62 E	Hamden Board of Education	21,646	17
62 S	Hamden Schools	0	0
62 T	Hamden Town	172,349	14
64 A	Hartford HA	465,560	16
64 E	Hartford Local 566	0	0
64 S	Hartford Union Local 818	(14,090)	18
64 T	Hartford Local 1716	0	0
71 B	Lebanon Town Hall	0	0
71 T	Lebanon Highway	0	0
73 S	Lisbon School District Central Office	(38,276)	19
73 T	Lisbon Town	0	0
77 A	Manchester HA	0	0
78 E	Mansfield Education	0	0
78 T	Mansfield Town	0	0
80 A	Meriden HA	0	0
82 T	Middlefield Town	0	0
83 A	Middletown HA	0	0
84 A	Milford HA	0	0
86 A	Montville HA	0	0
86 E	Montville Education	0	0
86 T	Montville Town	0	0
88 A	Naugatuck HA	0	0
89 A	New Britain HA	0	0
95 A	New London HA	0	0
95 T	New London Public Works	0	0
103 A	Norwalk HA	0	0
108 E	Oxford Education	0	0
108 T	Oxford Town	0	0
110 H	Southington Health District	(87,449)	17
113 A	Portland HA	0	0
114 T	Preston Town	0	0
115 T	Prospect Public Works	56,911	11
116 A	Putnam HA	0	0
117 E	Redding Education	0	0
117 T	Redding Town	0	0
118 A	Ridgefield HA	15,958	2
124 A	Seymour HA	0	0
124 E	Seymour Education	0	0
124 H	Seymour Education	0	0
124 L	Seymour Education	0	0

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Unfunded Accrued Liability as of June 30, 2025	No. of Annual Amort. Payments Remaining as of 07/01/25
124 T	Seymour Town & Pub Works	0	0
126 A	Shelton HA	0	0
131 A	Southington HA	0	0
131 D	Southington Dog Acct	0	0
131 E	Southington Education	0	0
131 L	Southington Lunch	0	0
131 S	Southington Sewer	0	0
131 T	Southington Town	0	0
131 W	Southington Water	0	0
135 A	Stamford HA	0	0
138 A	Stratford HA	0	0
141 T	Thompson Town	0	0
142 M	Tolland County MAFS	48,342	7
143 A	Torrington HA	0	0
144 D	Trumbull Monroe Health District	0	0
146 A	Rockville HA	0	0
148 A	Wallingford HA	0	0
152 B	Waterford Local 1303	0	0
152 E	Waterford Cust & Main Asst	0	0
152 H	Water Local RI 161	0	0
152 L	Waterford Café RI0224	0	0
152 N	Waterford Paraprofessionals	0	0
152 S	Waterford Non0union Educ	0	0
152 T	Waterford Gen Gov Admin	0	0
152 W	Waterford Town	0	0
153 R	Watertown Golf Course	0	0
153 S	Watertown Town Hall Supervisors	300,227	10
153 T	Watertown Town	61,150	3
155 A	West Hartford HA	0	0
156 A	West Haven HA	0	0
157 E	Weston Education	0	0
157 H	Weston Highway	0	0
157 L	Weston Lunch	0	0
157 S	Weston Salary	0	0
157 T	Weston Town	0	0
159 A	Wethersfield HA	0	0
162 A	Winchester HA	0	0
165 A	Windsor Locks HA	0	0
165 E	Windsor Locks Education	0	0
165 N	Windsor Locks Paraprofessionals	0	0
165 T	Windsor Locks Town	0	0
167 E	Woodbridge Education	0	0
167 T	Woodbridge Town	0	0
169 E	Woodstock Education	0	0
169 T	Woodstock Town	0	0
170 A	Norwich Town HA	0	0
204 E	Regional Dist #4 Cust	0	0
204 L	Regional Dist #4 Café	0	0

SCHEDULE H - DATA BY MUNICIPALITY

Town Code	Town Name	Unfunded Accrued Liability as of June 30, 2025	No. of Annual Amort. Payments Remaining as of 07/01/25
204 N	Regional Dist #4 Non0Cert	0	0
204 S	Regional Dist #4 Secretarial	0	0
216 B	Regional Dist #16	5,110	19
219 E	Regional Dist #19	0	0
368 D	Watertown Fire District	0	0
401 D	Westport/Weston Health	0	0
403 D	East Shore Dist Health	0	0
405 D	Lower Naugatuck Valley	0	0
410 D	Quinnipiack Vall health	0	0
413 D	Uncas Health District	0	0
503 A	Willimantic HA	0	0
606 W	Jewett City Highway/Elect Off.	0	0
715 D	Southeastern CT PLNG	0	0
750 D	Southeastern CT Water	0	0
751 D	South Norwalk Electric	0	0
752 D	Watertown Water & Sewer	0	0
755 D	Norwalk 1st Water	0	0
756 D	Norwalk 2nd Water	0	0
757 A	Connecticut HA	0	0
799 M	Southeastern CT Tourism Dist.	0	0

Police & Fire w/o Soc. Sec.	2,760,655	
Police & Fire w/Soc. Sec.	215,445	
Gen. Emps. w/o Soc. Sec.	417,991	
Gen. Emps. w/ Soc. Sec.	2,426,365	
Total	5,820,456	