



CBBC SCENARIOS: RETIREE 1



Retirement Age
47



Service at Retirement
30 Years



Annuity Factor
12.9671

No Change		
A. Accumulated Contributions (No Interest)		\$126,894
B. Retirement Age		47
C. Final Average Earnings		\$62,981
D. Service at Retirement		30
E. Early Retirement Factor		1.00
F. Accrued Benefit		\$41,567
G. Annuity Factor		12.9671
H. Annuitized Contributions (A. / G.)		\$9,786
I. CBBC Factor (F. / H.)		4.25

5% Increase in FAS at Retirement		
A. Accumulated Contributions (No Interest)	\$127,839	
B. Retirement Age	47	
C. Final Average Earnings	\$66,130	
D. Service at Retirement	30	
E. Early Retirement Factor	1.00	
F. Accrued Benefit	\$43,646	
G. Annuity Factor	12.9671	
H. Annuitized Contributions (A. / G.)	\$9,859	
I. CBBC Factor (F. / H.)	4.43	

5% Increase in FAS Five Years Prior to Retirement		
A. Accumulated Contributions (No Interest)	\$129,225	
B. Retirement Age	47	
C. Final Average Earnings	\$66,130	
D. Service at Retirement	30	
E. Early Retirement Factor	1.00	
F. Accrued Benefit	\$43,646	
G. Annuity Factor	12.9671	
H. Annuitized Contributions (A. / G.)	\$9,966	
I. CBBC Factor (F. / H.)	4.38	

5% Increase in FAS Ten Years Prior to Retirement		
A. Accumulated Contributions (No Interest)	\$130,407	
B. Retirement Age	47	
C. Final Average Earnings	\$66,130	
D. Service at Retirement	30	
E. Early Retirement Factor	1.00	
F. Accrued Benefit	\$43,646	
G. Annuity Factor	12.9671	
H. Annuitized Contributions (A. / G.)	\$10,057	
I. CBBC Factor (F. / H.)	4.34	

10% Increase in FAS at Retirement		
A. Accumulated Contributions (No Interest)	\$128,783	
B. Retirement Age	47	
C. Final Average Earnings	\$69,279	
D. Service at Retirement	30	
E. Early Retirement Factor	1.00	
F. Accrued Benefit	\$45,724	
G. Annuity Factor	12.9671	
H. Annuitized Contributions (A. / G.)	\$9,932	
I. CBBC Factor (F. / H.)	4.60	

10% Increase in FAS Five Years Prior to Retirement		
A. Accumulated Contributions (No Interest)	\$131,556	
B. Retirement Age	47	
C. Final Average Earnings	\$69,279	
D. Service at Retirement	30	
E. Early Retirement Factor	1.00	
F. Accrued Benefit	\$45,724	
G. Annuity Factor	12.9671	
H. Annuitized Contributions (A. / G.)	\$10,145	
I. CBBC Factor (F. / H.)	4.51	

10% Increase in FAS Ten Years Prior to Retirement		
A. Accumulated Contributions (No Interest)	\$133,919	
B. Retirement Age	47	
C. Final Average Earnings	\$69,279	
D. Service at Retirement	30	
E. Early Retirement Factor	1.00	
F. Accrued Benefit	\$45,724	
G. Annuity Factor	12.9671	
H. Annuitized Contributions (A. / G.)	\$10,328	
I. CBBC Factor (F. / H.)	4.43	

15% Increase in FAS at Retirement		
A. Accumulated Contributions (No Interest)	\$129,728	
B. Retirement Age	47	
C. Final Average Earnings	\$72,428	
D. Service at Retirement	30	
E. Early Retirement Factor	1.00	
F. Accrued Benefit	\$47,803	
G. Annuity Factor	12.9671	
H. Annuitized Contributions (A. / G.)	\$10,004	
I. CBBC Factor (F. / H.)	4.78	

15% Increase in FAS Five Years Prior to Retirement		
A. Accumulated Contributions (No Interest)	\$133,887	
B. Retirement Age	47	
C. Final Average Earnings	\$72,428	
D. Service at Retirement	30	
E. Early Retirement Factor	1.00	
F. Accrued Benefit	\$47,803	
G. Annuity Factor	12.9671	
H. Annuitized Contributions (A. / G.)	\$10,325	
I. CBBC Factor (F. / H.)	4.63	

15% Increase in FAS Ten Years Prior to Retirement		
A. Accumulated Contributions (No Interest)	\$137,432	
B. Retirement Age	47	
C. Final Average Earnings	\$72,428	
D. Service at Retirement	30	
E. Early Retirement Factor	1.00	
F. Accrued Benefit	\$47,803	
G. Annuity Factor	12.9671	
H. Annuitized Contributions (A. / G.)	\$10,599	
I. CBBC Factor (F. / H.)	4.51	



CBBC SCENARIOS: RETIREE 2



Retirement Age
53



Service at Retirement
31 Years



Annuity Factor
12.3623

5% Increase in FAS at Retirement

A. Accumulated Contributions (No Interest)	\$139,297
B. Retirement Age	53
C. Final Average Earnings	\$70,672
D. Service at Retirement	31
E. Early Retirement Factor	1.00
F. Accrued Benefit	\$48,410
G. Annuity Factor	12.3623
H. Annuitized Contributions (A. / G.)	\$11,268
I. CBBC Factor (F. / H.)	4.30

10% Increase in FAS at Retirement

A. Accumulated Contributions (No Interest)	\$140,307
B. Retirement Age	53
C. Final Average Earnings	\$74,037
D. Service at Retirement	31
E. Early Retirement Factor	1.00
F. Accrued Benefit	\$50,716
G. Annuity Factor	12.3623
H. Annuitized Contributions (A. / G.)	\$11,350
I. CBBC Factor (F. / H.)	4.47

15% Increase in FAS at Retirement

A. Accumulated Contributions (No Interest)	\$141,316
B. Retirement Age	53
C. Final Average Earnings	\$77,403
D. Service at Retirement	31
E. Early Retirement Factor	1.00
F. Accrued Benefit	\$53,021
G. Annuity Factor	12.3623
H. Annuitized Contributions (A. / G.)	\$11,431
I. CBBC Factor (F. / H.)	4.64

5% Increase in FAS Five Years Prior to Retirement

A. Accumulated Contributions (No Interest)	\$140,779
B. Retirement Age	53
C. Final Average Earnings	\$70,672
D. Service at Retirement	31
E. Early Retirement Factor	1.00
F. Accrued Benefit	\$48,410
G. Annuity Factor	12.3623
H. Annuitized Contributions (A. / G.)	\$11,388
I. CBBC Factor (F. / H.)	4.25

10% Increase in FAS Five Years Prior to Retirement

A. Accumulated Contributions (No Interest)	\$143,270
B. Retirement Age	53
C. Final Average Earnings	\$74,037
D. Service at Retirement	31
E. Early Retirement Factor	1.00
F. Accrued Benefit	\$50,716
G. Annuity Factor	12.3623
H. Annuitized Contributions (A. / G.)	\$11,589
I. CBBC Factor (F. / H.)	4.38

15% Increase in FAS Five Years Prior to Retirement

A. Accumulated Contributions (No Interest)	\$145,761
B. Retirement Age	53
C. Final Average Earnings	\$77,403
D. Service at Retirement	31
E. Early Retirement Factor	1.00
F. Accrued Benefit	\$53,021
G. Annuity Factor	12.3623
H. Annuitized Contributions (A. / G.)	\$11,791
I. CBBC Factor (F. / H.)	4.50

No Change

A. Accumulated Contributions (No Interest)	\$138,288
B. Retirement Age	53
C. Final Average Earnings	\$67,307
D. Service at Retirement	31
E. Early Retirement Factor	1.00
F. Accrued Benefit	\$46,105
G. Annuity Factor	12.3623
H. Annuitized Contributions (A. / G.)	\$11,186
I. CBBC Factor (F. / H.)	4.12

5% Increase in FAS Ten Years Prior to Retirement

A. Accumulated Contributions (No Interest)	\$142,041
B. Retirement Age	53
C. Final Average Earnings	\$70,672
D. Service at Retirement	31
E. Early Retirement Factor	1.00
F. Accrued Benefit	\$48,410
G. Annuity Factor	12.3623
H. Annuitized Contributions (A. / G.)	\$11,490
I. CBBC Factor (F. / H.)	4.21

10% Increase in FAS Ten Years Prior to Retirement

A. Accumulated Contributions (No Interest)	\$145,795
B. Retirement Age	53
C. Final Average Earnings	\$74,037
D. Service at Retirement	31
E. Early Retirement Factor	1.00
F. Accrued Benefit	\$50,716
G. Annuity Factor	12.3623
H. Annuitized Contributions (A. / G.)	\$11,794
I. CBBC Factor (F. / H.)	4.30

15% Increase in FAS Ten Years Prior to Retirement

A. Accumulated Contributions (No Interest)	\$149,549
B. Retirement Age	53
C. Final Average Earnings	\$77,403
D. Service at Retirement	31
E. Early Retirement Factor	1.00
F. Accrued Benefit	\$53,021
G. Annuity Factor	12.3623
H. Annuitized Contributions (A. / G.)	\$12,097
I. CBBC Factor (F. / H.)	4.38



CBBC SCENARIOS: RETIREE 3



Retirement Age
62



Service at Retirement
13.2 Years



Annuity Factor
11.1295

No Change

A.	Accumulated Contributions (No Interest)	\$27,547
B.	Retirement Age	62
C.	Final Average Earnings	\$24,312
D.	Service at Retirement	13.72
E.	Early Retirement Factor	0.59
F.	Accrued Benefit	\$4,330
G.	Annuity Factor	11.1295
H.	Annuitized Contributions (A. / G.)	\$2,475
I.	CBBC Factor (F. / H.)	1.75

5% Increase in FAS at Retirement

A.	Accumulated Contributions (No Interest)	\$27,912
B.	Retirement Age	62
C.	Final Average Earnings	\$25,528
D.	Service at Retirement	13.72
E.	Early Retirement Factor	0.59
F.	Accrued Benefit	\$4,546
G.	Annuity Factor	11.1295
H.	Annuitized Contributions (A. / G.)	\$2,508
I.	CBBC Factor (F. / H.)	1.81

5% Increase in FAS Five Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$28,434
B.	Retirement Age	62
C.	Final Average Earnings	\$25,528
D.	Service at Retirement	13.72
E.	Early Retirement Factor	0.59
F.	Accrued Benefit	\$4,546
G.	Annuity Factor	11.1295
H.	Annuitized Contributions (A. / G.)	\$2,555
I.	CBBC Factor (F. / H.)	1.78

5% Increase in FAS Ten Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$28,857
B.	Retirement Age	62
C.	Final Average Earnings	\$25,528
D.	Service at Retirement	13.72
E.	Early Retirement Factor	0.59
F.	Accrued Benefit	\$4,546
G.	Annuity Factor	11.1295
H.	Annuitized Contributions (A. / G.)	\$2,593
I.	CBBC Factor (F. / H.)	1.75

10% Increase in FAS at Retirement

A.	Accumulated Contributions (No Interest)	\$28,276
B.	Retirement Age	62
C.	Final Average Earnings	\$26,743
D.	Service at Retirement	13.72
E.	Early Retirement Factor	0.59
F.	Accrued Benefit	\$4,763
G.	Annuity Factor	11.1295
H.	Annuitized Contributions (A. / G.)	\$2,541
I.	CBBC Factor (F. / H.)	1.87

10% Increase in FAS Five Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$29,321
B.	Retirement Age	62
C.	Final Average Earnings	\$26,743
D.	Service at Retirement	13.72
E.	Early Retirement Factor	0.59
F.	Accrued Benefit	\$4,763
G.	Annuity Factor	11.1295
H.	Annuitized Contributions (A. / G.)	\$2,634
I.	CBBC Factor (F. / H.)	1.81

10% Increase in FAS Ten Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$30,168
B.	Retirement Age	62
C.	Final Average Earnings	\$26,743
D.	Service at Retirement	13.72
E.	Early Retirement Factor	0.59
F.	Accrued Benefit	\$4,763
G.	Annuity Factor	11.1295
H.	Annuitized Contributions (A. / G.)	\$2,711
I.	CBBC Factor (F. / H.)	1.76

15% Increase in FAS at Retirement

A.	Accumulated Contributions (No Interest)	\$28,641
B.	Retirement Age	62
C.	Final Average Earnings	\$27,959
D.	Service at Retirement	13.72
E.	Early Retirement Factor	0.59
F.	Accrued Benefit	\$4,979
G.	Annuity Factor	11.1295
H.	Annuitized Contributions (A. / G.)	\$2,573
I.	CBBC Factor (F. / H.)	1.93

15% Increase in FAS Five Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$30,208
B.	Retirement Age	62
C.	Final Average Earnings	\$27,959
D.	Service at Retirement	13.72
E.	Early Retirement Factor	0.59
F.	Accrued Benefit	\$4,979
G.	Annuity Factor	11.1295
H.	Annuitized Contributions (A. / G.)	\$2,714
I.	CBBC Factor (F. / H.)	1.83

15% Increase in FAS Ten Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$31,478
B.	Retirement Age	62
C.	Final Average Earnings	\$27,959
D.	Service at Retirement	13.72
E.	Early Retirement Factor	0.59
F.	Accrued Benefit	\$4,979
G.	Annuity Factor	11.1295
H.	Annuitized Contributions (A. / G.)	\$2,828
I.	CBBC Factor (F. / H.)	1.76



CBBC SCENARIOS: RETIREE 4



Retirement Age
67



Service at Retirement
35 Years



Annuity Factor
10.1397

No Change

A.	Accumulated Contributions (No Interest)	\$81,653
B.	Retirement Age	67
C.	Final Average Earnings	\$37,088
D.	Service at Retirement	35
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$29,114
G.	Annuity Factor	10.1397
H.	Annuitized Contributions (A. / G.)	\$8,053
I.	CBBC Factor (F. / H.)	3.62

5% Increase in FAS at Retirement

A.	Accumulated Contributions (No Interest)	\$82,210
B.	Retirement Age	67
C.	Final Average Earnings	\$38,942
D.	Service at Retirement	35
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$30,569
G.	Annuity Factor	10.1397
H.	Annuitized Contributions (A. / G.)	\$8,108
I.	CBBC Factor (F. / H.)	3.77

5% Increase in FAS Five Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$83,026
B.	Retirement Age	67
C.	Final Average Earnings	\$38,942
D.	Service at Retirement	35
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$30,569
G.	Annuity Factor	10.1397
H.	Annuitized Contributions (A. / G.)	\$8,188
I.	CBBC Factor (F. / H.)	3.73

5% Increase in FAS Ten Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$83,722
B.	Retirement Age	67
C.	Final Average Earnings	\$38,942
D.	Service at Retirement	35
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$30,569
G.	Annuity Factor	10.1397
H.	Annuitized Contributions (A. / G.)	\$8,257
I.	CBBC Factor (F. / H.)	3.70

10% Increase in FAS at Retirement

A.	Accumulated Contributions (No Interest)	\$82,766
B.	Retirement Age	67
C.	Final Average Earnings	\$40,796
D.	Service at Retirement	35
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$32,025
G.	Annuity Factor	10.1397
H.	Annuitized Contributions (A. / G.)	\$8,163
I.	CBBC Factor (F. / H.)	3.92

10% Increase in FAS Five Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$84,399
B.	Retirement Age	67
C.	Final Average Earnings	\$40,796
D.	Service at Retirement	35
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$32,025
G.	Annuity Factor	10.1397
H.	Annuitized Contributions (A. / G.)	\$8,324
I.	CBBC Factor (F. / H.)	3.85

10% Increase in FAS Ten Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$85,790
B.	Retirement Age	67
C.	Final Average Earnings	\$40,796
D.	Service at Retirement	35
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$32,025
G.	Annuity Factor	10.1397
H.	Annuitized Contributions (A. / G.)	\$8,461
I.	CBBC Factor (F. / H.)	3.79

15% Increase in FAS at Retirement

A.	Accumulated Contributions (No Interest)	\$83,322
B.	Retirement Age	67
C.	Final Average Earnings	\$42,651
D.	Service at Retirement	35
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$33,481
G.	Annuity Factor	10.1397
H.	Annuitized Contributions (A. / G.)	\$8,217
I.	CBBC Factor (F. / H.)	4.07

15% Increase in FAS Five Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$85,772
B.	Retirement Age	67
C.	Final Average Earnings	\$42,651
D.	Service at Retirement	35
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$33,481
G.	Annuity Factor	10.1397
H.	Annuitized Contributions (A. / G.)	\$8,459
I.	CBBC Factor (F. / H.)	3.96

15% Increase in FAS Ten Years Prior to Retirement

A.	Accumulated Contributions (No Interest)	\$87,859
B.	Retirement Age	67
C.	Final Average Earnings	\$42,651
D.	Service at Retirement	35
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$33,481
G.	Annuity Factor	10.1397
H.	Annuitized Contributions (A. / G.)	\$8,665
I.	CBBC Factor (F. / H.)	3.86



CBBC SCENARIOS: RETIREE 5



Retirement Age
69



Service at Retirement
20 Years



Annuity Factor
9.6836

No Change		
A.	Accumulated Contributions (No Interest)	\$54,264
B.	Retirement Age	69
C.	Final Average Earnings	\$35,275
D.	Service at Retirement	20
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$15,521
G.	Annuity Factor	9.6836
H.	Annuitized Contributions (A. / G.)	\$5,604
I.	CBBC Factor (F. / H.)	2.77

5% Increase in FAS at Retirement		
A.	Accumulated Contributions (No Interest)	\$54,793
B.	Retirement Age	69
C.	Final Average Earnings	\$37,039
D.	Service at Retirement	20
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$16,297
G.	Annuity Factor	9.6836
H.	Annuitized Contributions (A. / G.)	\$5,658
I.	CBBC Factor (F. / H.)	2.88

5% Increase in FAS Five Years Prior to Retirement		
A.	Accumulated Contributions (No Interest)	\$55,561
B.	Retirement Age	69
C.	Final Average Earnings	\$37,039
D.	Service at Retirement	20
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$16,297
G.	Annuity Factor	9.6836
H.	Annuitized Contributions (A. / G.)	\$5,738
I.	CBBC Factor (F. / H.)	2.84

5% Increase in FAS Ten Years Prior to Retirement		
A.	Accumulated Contributions (No Interest)	\$56,200
B.	Retirement Age	69
C.	Final Average Earnings	\$37,039
D.	Service at Retirement	20
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$16,297
G.	Annuity Factor	9.6836
H.	Annuitized Contributions (A. / G.)	\$5,804
I.	CBBC Factor (F. / H.)	2.81

10% Increase in FAS at Retirement		
A.	Accumulated Contributions (No Interest)	\$55,322
B.	Retirement Age	69
C.	Final Average Earnings	\$38,803
D.	Service at Retirement	20
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$17,073
G.	Annuity Factor	9.6836
H.	Annuitized Contributions (A. / G.)	\$5,713
I.	CBBC Factor (F. / H.)	2.99

10% Increase in FAS Five Years Prior to Retirement		
A.	Accumulated Contributions (No Interest)	\$56,859
B.	Retirement Age	69
C.	Final Average Earnings	\$38,803
D.	Service at Retirement	20
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$17,073
G.	Annuity Factor	9.6836
H.	Annuitized Contributions (A. / G.)	\$5,872
I.	CBBC Factor (F. / H.)	2.91

10% Increase in FAS Ten Years Prior to Retirement		
A.	Accumulated Contributions (No Interest)	\$58,136
B.	Retirement Age	69
C.	Final Average Earnings	\$38,803
D.	Service at Retirement	20
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$17,073
G.	Annuity Factor	9.6836
H.	Annuitized Contributions (A. / G.)	\$6,004
I.	CBBC Factor (F. / H.)	2.84

15% Increase in FAS at Retirement		
A.	Accumulated Contributions (No Interest)	\$55,851
B.	Retirement Age	69
C.	Final Average Earnings	\$40,566
D.	Service at Retirement	20
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$17,849
G.	Annuity Factor	9.6836
H.	Annuitized Contributions (A. / G.)	\$5,768
I.	CBBC Factor (F. / H.)	3.09

15% Increase in FAS Five Years Prior to Retirement		
A.	Accumulated Contributions (No Interest)	\$58,157
B.	Retirement Age	69
C.	Final Average Earnings	\$40,566
D.	Service at Retirement	20
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$17,849
G.	Annuity Factor	9.6836
H.	Annuitized Contributions (A. / G.)	\$6,006
I.	CBBC Factor (F. / H.)	2.97

15% Increase in FAS Ten Years Prior to Retirement		
A.	Accumulated Contributions (No Interest)	\$60,072
B.	Retirement Age	69
C.	Final Average Earnings	\$40,566
D.	Service at Retirement	20
E.	Early Retirement Factor	1.00
F.	Accrued Benefit	\$17,849
G.	Annuity Factor	9.6836
H.	Annuitized Contributions (A. / G.)	\$6,203
I.	CBBC Factor (F. / H.)	2.88