

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

ASHBURNHAM - 010

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	59,493	6,934
Average Age	46.6	47.5
Average Service	10.8	10.1
Valuation Salary	3,359,385	\$304,282,630
Average Salary	\$55,990	\$43,883
<i>Retired Members and Beneficiaries</i>	31,000	3,351
Average Age	72.8	73.5
Total Annual Pension	\$841,562	\$68,184,912
Average Annual Pension	\$27,147	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	2,000	43
Average Age	70.6	61.2
Total Annual Pension	\$54,720	\$720,176
Average Annual Pension	\$27,360	\$16,748
<i>Inactive Members</i>	10,000	1,978
Annuity Savings Fund	\$500,123	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$625,366	\$43,715,955
b. Administrative Expenses	14,628	1,100,000
c. Expected Employee Contributions	364,699	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$275,295	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$8,517,802	\$708,337,933
b. Retired Members and Beneficiaries	8,715,638	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	567,461	8,720,198
e. Inactive Members	500,123	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$18,301,024	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$18,301,024	\$1,459,223,833
h. Actuarial Value of Assets	8,222,907	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$10,078,117	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$311,073	\$21,725,204
b. Payment on UAL	552,349	44,853,675
c. Payment on 2002 ERI	33,535	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$896,957	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$880,527	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

ASHBURNHAM-WESTMINSTER REGIONAL - 020

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	127,644	6,934
Average Age	47.1	47.5
Average Service	7.2	10.1
Valuation Salary	3,458,760	\$304,282,630
Average Salary	\$26,812	\$43,883
<i>Retired Members and Beneficiaries</i>	46,000	3,351
Average Age	74.0	73.5
Total Annual Pension	\$649,515	\$68,184,912
Average Annual Pension	\$14,120	\$20,348
<i>Disabled Members - Accidental</i>	2,000	227
Average Age	64.9	63.2
Total Annual Pension	\$64,618	\$8,011,164
Average Annual Pension	\$32,309	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	66,000	1,978
Annuity Savings Fund	\$362,575	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$601,078	\$43,715,955
b. Administrative Expenses	14,060	1,100,000
c. Expected Employee Contributions	375,430	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$239,708	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$7,144,269	\$708,337,933
b. Retired Members and Beneficiaries	6,509,383	630,352,611
c. Disabled Members - Accidental	761,131	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	362,575	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$14,777,358	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$14,777,358	\$1,459,223,833
h. Actuarial Value of Assets	6,801,212	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$7,976,146	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$270,860	\$21,725,204
b. Payment on UAL	468,585	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$739,445	\$68,444,153

If Total Appropriation paid on July 1, 2020

\$725,901 \$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

ATHOL - 025

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	97.625	6,934
Average Age	48.0	47.5
Average Service	13.9	10.1
Valuation Salary	5,093,915	\$304,282,630
Average Salary	\$49,455	\$43,883
<i>Retired Members and Beneficiaries</i>	64.000	3,351
Average Age	73.8	73.5
Total Annual Pension	\$1,603,788	\$68,184,912
Average Annual Pension	\$25,059	\$20,348
<i>Disabled Members - Accidental</i>	15.000	227
Average Age	61.2	63.2
Total Annual Pension	\$527,835	\$8,011,164
Average Annual Pension	\$35,189	\$35,291
<i>Disabled Members - Ordinary</i>	3.000	43
Average Age	69.7	61.2
Total Annual Pension	\$44,219	\$720,176
Average Annual Pension	\$14,740	\$16,748
<i>Inactive Members</i>	15.000	1,978
Annuity Savings Fund	\$162,880	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$863,335	\$43,715,955
b. Administrative Expenses	20,195	1,100,000
c. Expected Employee Contributions	514,372	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$369,158	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$16,665,014	\$708,337,933
b. Retired Members and Beneficiaries	15,889,083	630,352,611
c. Disabled Members - Accidental	6,368,567	93,283,070
d. Disabled Members - Ordinary	429,736	8,720,198
e. Inactive Members	162,880	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$39,515,280	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$39,515,280	\$1,459,223,833
h. Actuarial Value of Assets	18,103,533	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$21,411,747	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$417,133	\$21,725,204
b. Payment on UAL	1,247,285	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,664,418	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,633,931	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

ATHOL HOUSING AUTHORITY - 026

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	5,773	6,934
Average Age	48.5	47.5
Average Service	7.5	10.1
Valuation Salary	238,879	\$304,282,630
Average Salary	\$39,813	\$43,883
<i>Retired Members and Beneficiaries</i>	2,000	3,351
Average Age	83.6	73.5
Total Annual Pension	\$17,276	\$68,184,912
Average Annual Pension	\$8,638	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$34,688	\$43,715,955
b. Administrative Expenses	811	1,100,000
c. Expected Employee Contributions	23,458	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$12,041	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$483,986	\$708,337,933
b. Retired Members and Beneficiaries	132,457	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$616,443	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$616,443	\$1,459,223,833
h. Actuarial Value of Assets	372,012	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$244,431	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$13,606	\$21,725,204
b. Payment on UAL	25,631	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$39,237	\$68,444,153

If Total Appropriation paid on July 1, 2020

\$38,518 \$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

ATHOL-ROYALSTON REGIONAL SCHOOL DISTRICT - 027

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	88,883	6,934
Average Age	49.9	47.5
Average Service	10.9	10.1
Valuation Salary	2,365,633	\$304,282,630
Average Salary	\$26,285	\$43,883
<i>Retired Members and Beneficiaries</i>	57,000	3,351
Average Age	72.5	73.5
Total Annual Pension	\$710,579	\$68,184,912
Average Annual Pension	\$12,466	\$20,348
<i>Disabled Members - Accidental</i>	4,000	227
Average Age	67.4	63.2
Total Annual Pension	\$75,251	\$8,011,164
Average Annual Pension	\$18,813	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	22,000	1,978
Annuity Savings Fund	\$173,971	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$375,475	\$43,715,955
b. Administrative Expenses	8,783	1,100,000
c. Expected Employee Contributions	233,945	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$150,313	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$6,709,136	\$708,337,933
b. Retired Members and Beneficiaries	7,142,937	630,352,611
c. Disabled Members - Accidental	837,535	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	173,971	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$14,863,579	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$14,863,579	\$1,459,223,833
h. Actuarial Value of Assets	6,723,948	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$8,139,631	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$169,848	\$21,725,204
b. Payment on UAL	463,262	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$633,110	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$621,513	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

AUBURN - 030

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	327.697	6,934
Average Age	46.4	47.5
Average Service	10.7	10.1
Valuation Salary	14,177,404	\$304,282,630
Average Salary	\$42,447	\$43,883
<i>Retired Members and Beneficiaries</i>	141.000	3,351
Average Age	72.8	73.5
Total Annual Pension	\$2,799,640	\$68,184,912
Average Annual Pension	\$19,856	\$20,348
<i>Disabled Members - Accidental</i>	13.000	227
Average Age	61.5	63.2
Total Annual Pension	\$492,262	\$8,011,164
Average Annual Pension	\$37,866	\$35,291
<i>Disabled Members - Ordinary</i>	2.000	43
Average Age	53.6	61.2
Total Annual Pension	\$29,992	\$720,176
Average Annual Pension	\$14,996	\$16,748
<i>Inactive Members</i>	76.000	1,978
Annuity Savings Fund	\$622,981	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$2,458,554	\$43,715,955
b. Administrative Expenses	57,509	1,100,000
c. Expected Employee Contributions	1,485,109	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$1,030,954	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$39,706,461	\$708,337,933
b. Retired Members and Beneficiaries	27,063,817	630,352,611
c. Disabled Members - Accidental	5,887,979	93,283,070
d. Disabled Members - Ordinary	443,653	8,720,198
e. Inactive Members	622,981	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$73,724,891	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$73,724,891	\$1,459,223,833
h. Actuarial Value of Assets	33,936,803	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$39,788,088	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$1,164,937	\$21,725,204
b. Payment on UAL	2,247,888	44,853,675
c. Payment on 2002 ERI	184,718	1,554,689
d. Payment on 2003 ERI	28,660	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$3,626,203	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$3,559,783	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**AUBURN HOUSING AUTHORITY - 040
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	4,000	6,934
Average Age	57.6	47.5
Average Service	12.1	10.1
Valuation Salary	266,335	\$304,282,630
Average Salary	\$66,584	\$43,883
<i>Retired Members and Beneficiaries</i>	4,000	3,351
Average Age	73.8	73.5
Total Annual Pension	\$81,093	\$68,184,912
Average Annual Pension	\$20,273	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	2,000	1,978
Annuity Savings Fund	\$21,071	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$46,601	\$43,715,955
b. Administrative Expenses	1,090	1,100,000
c. Expected Employee Contributions	27,318	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$20,373	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$766,248	\$708,337,933
b. Retired Members and Beneficiaries	721,776	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	21,071	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,509,095	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,509,095	\$1,459,223,833
h. Actuarial Value of Assets	694,458	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$814,637	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$23,021	\$21,725,204
b. Payment on UAL	47,846	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$70,867	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$69,569	\$67,190,465

Worcester Regional Contributory Retirement System

Annual Appropriation for 2021 Fiscal Year

AUBURN WATER DISTRICT - 050

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	8.000	6,934
Average Age	55.8	47.5
Average Service	20.4	10.1
Valuation Salary	529,006	\$304,282,630
Average Salary	\$66,126	\$43,883
<i>Retired Members and Beneficiaries</i>	1.000	3,351
Average Age	75.9	73.5
Total Annual Pension	\$17,456	\$68,184,912
Average Annual Pension	\$17,456	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$77,511	\$43,715,955
b. Administrative Expenses	1,813	1,100,000
c. Expected Employee Contributions	53,815	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$25,509	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):		
a. Active Members	\$2,078,545	\$708,337,933
b. Retired Members and Beneficiaries	156,509	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$2,235,054	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$2,235,054	\$1,459,223,833
h. Actuarial Value of Assets	1,042,772	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$1,192,282	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$28,824	\$21,725,204
b. Payment on UAL	69,519	44,853,675
c. Payment on 2002 ERI	5,497	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$103,840	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$101,938	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

BARRE - 060

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	49,290	6,934
Average Age	42.2	47.5
Average Service	8.0	10.1
Valuation Salary	1,884,693	\$304,282,630
Average Salary	\$30,897	\$43,883
<i>Retired Members and Beneficiaries</i>	15,000	3,351
Average Age	74.0	73.5
Total Annual Pension	\$338,989	\$68,184,912
Average Annual Pension	\$22,599	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	75.0	63.2
Total Annual Pension	\$24,995	\$8,011,164
Average Annual Pension	\$24,995	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	56.8	61.2
Total Annual Pension	\$7,459	\$720,176
Average Annual Pension	\$7,459	\$16,748
<i>Inactive Members</i>	11,000	1,978
Annuity Savings Fund	\$247,817	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$317,954	\$43,715,955
b. Administrative Expenses	7,437	1,100,000
c. Expected Employee Contributions	200,244	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$125,147	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$2,946,463	\$708,337,933
b. Retired Members and Beneficiaries	3,499,952	630,352,611
c. Disabled Members - Accidental	227,199	93,283,070
d. Disabled Members - Ordinary	123,361	8,720,198
e. Inactive Members	247,817	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$7,044,792	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$7,044,792	\$1,459,223,833
h. Actuarial Value of Assets	3,167,533	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$3,877,259	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$141,411	\$21,725,204
b. Payment on UAL	214,652	44,853,675
c. Payment on 2002 ERI	6,048	1,554,689
d. Payment on 2003 ERI	2,419	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$364,530	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$357,853	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

BARRE HOUSING AUTHORITY - 070
Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	1,562	6,934
Average Age	57.3	47.5
Average Service	21.8	10.1
Valuation Salary	100,268	\$304,282,630
Average Salary	\$50,134	\$43,883
<i>Retired Members and Beneficiaries</i>	1,000	3,351
Average Age	78.4	73.5
Total Annual Pension	\$9,747	\$68,184,912
Average Annual Pension	\$9,747	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$13,347	\$43,715,955
b. Administrative Expenses	312	1,100,000
c. Expected Employee Contributions	9,956	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$3,703	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$447,646	\$708,337,933
b. Retired Members and Beneficiaries	97,350	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$544,996	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$544,996	\$1,459,223,833
h. Actuarial Value of Assets	243,124	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$301,872	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$4,184	\$21,725,204
b. Payment on UAL	16,751	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$20,935	\$68,444,153

If Total Appropriation paid on July 1, 2020

\$20,552 \$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

BERLIN - 080

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	49,992	6,934
Average Age	49.2	47.5
Average Service	10.1	10.1
Valuation Salary	2,048,452	\$304,282,630
Average Salary	\$30,124	\$43,883
<i>Retired Members and Beneficiaries</i>	21,000	3,351
Average Age	76.0	73.5
Total Annual Pension	\$558,843	\$68,184,912
Average Annual Pension	\$26,612	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	58.8	63.2
Total Annual Pension	\$27,667	\$8,011,164
Average Annual Pension	\$27,667	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	55.8	61.2
Total Annual Pension	\$15,527	\$720,176
Average Annual Pension	\$15,527	\$16,748
<i>Inactive Members</i>	10,000	1,978
Annuity Savings Fund	\$125,098	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$372,631	\$43,715,955
b. Administrative Expenses	8,716	1,100,000
c. Expected Employee Contributions	211,280	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$170,067	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$5,191,840	\$708,337,933
b. Retired Members and Beneficiaries	5,316,553	630,352,611
c. Disabled Members - Accidental	375,243	93,283,070
d. Disabled Members - Ordinary	221,265	8,720,198
e. Inactive Members	125,098	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$11,229,999	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$11,229,999	\$1,459,223,833
h. Actuarial Value of Assets	5,095,544	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$6,134,455	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$192,169	\$21,725,204
b. Payment on UAL	351,069	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$543,238	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$533,288	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**BERLIN-BOYLSTON REGIONAL - 090
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	25,792	6,934
Average Age	50.5	47.5
Average Service	9.4	10.1
Valuation Salary	821,347	\$304,282,630
Average Salary	\$20,534	\$43,883
<i>Retired Members and Beneficiaries</i>	11,000	3,351
Average Age	74.0	73.5
Total Annual Pension	\$152,733	\$68,184,912
Average Annual Pension	\$13,885	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	9,000	1,978
Annuity Savings Fund	\$42,507	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$140,627	\$43,715,955
b. Administrative Expenses	3,289	1,100,000
c. Expected Employee Contributions	82,893	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$61,023	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$2,103,959	\$708,337,933
b. Retired Members and Beneficiaries	1,518,450	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	42,507	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$3,664,916	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$3,664,916	\$1,459,223,833
h. Actuarial Value of Assets	1,634,929	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$2,029,987	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$68,953	\$21,725,204
b. Payment on UAL	112,642	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$181,595	\$68,444,153

If Total Appropriation paid on July 1, 2020 \$178,269 \$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

BLACKSTONE - 100

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	71,000	6,934
Average Age	45.8	47.5
Average Service	12.8	10.1
Valuation Salary	3,862,150	\$304,282,630
Average Salary	\$53,641	\$43,883
<i>Retired Members and Beneficiaries</i>	23,000	3,351
Average Age	70.1	73.5
Total Annual Pension	\$553,839	\$68,184,912
Average Annual Pension	\$24,080	\$20,348
<i>Disabled Members - Accidental</i>	4,000	227
Average Age	58.3	63.2
Total Annual Pension	\$144,810	\$8,011,164
Average Annual Pension	\$36,203	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	79.4	61.2
Total Annual Pension	\$22,196	\$720,176
Average Annual Pension	\$22,196	\$16,748
<i>Inactive Members</i>	12,000	1,978
Annuity Savings Fund	\$143,311	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$665,174	\$43,715,955
b. Administrative Expenses	15,559	1,100,000
c. Expected Employee Contributions	392,474	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$288,259	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$11,850,568	\$708,337,933
b. Retired Members and Beneficiaries	5,793,313	630,352,611
c. Disabled Members - Accidental	1,899,921	93,283,070
d. Disabled Members - Ordinary	141,411	8,720,198
e. Inactive Members	143,311	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$19,828,524	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$19,828,524	\$1,459,223,833
h. Actuarial Value of Assets	8,997,374	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$10,831,150	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$325,720	\$21,725,204
b. Payment on UAL	619,895	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$945,615	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$928,294	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

BLACKSTONE HOUSING AUTHORITY - 105

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	1.000	6,934
Average Age	58.1	47.5
Average Service	9.9	10.1
Valuation Salary	37,083	\$304,282,630
Average Salary	\$37,083	\$43,883
<i>Retired Members and Beneficiaries</i>	1.000	3,351
Average Age	56.5	73.5
Total Annual Pension	\$10,216	\$68,184,912
Average Annual Pension	\$10,216	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	1.000	1,978
Annuity Savings Fund	\$14,530	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$10,346	\$43,715,955
b. Administrative Expenses	242	1,100,000
c. Expected Employee Contributions	3,652	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$6,936	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$84,140	\$708,337,933
b. Retired Members and Beneficiaries	155,838	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	14,530	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$254,508	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$254,508	\$1,459,223,833
h. Actuarial Value of Assets	166,458	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$88,050	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$7,837	\$21,725,204
b. Payment on UAL	11,469	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$19,306	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$18,952	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**BLACKSTONE-MILLVILLE REGIONAL - 110
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	88,000	6,934
Average Age	50.6	47.5
Average Service	10.6	10.1
Valuation Salary	2,552,660	\$304,282,630
Average Salary	\$28,682	\$43,883
<i>Retired Members and Beneficiaries</i>	45,000	3,351
Average Age	75.2	73.5
Total Annual Pension	\$587,977	\$68,184,912
Average Annual Pension	\$13,066	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	74.7	63.2
Total Annual Pension	\$35,687	\$8,011,164
Average Annual Pension	\$35,687	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	66.7	61.2
Total Annual Pension	\$20,708	\$720,176
Average Annual Pension	\$20,708	\$16,748
<i>Inactive Members</i>	25,000	1,978
Annuity Savings Fund	\$150,806	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$432,283	\$43,715,955
b. Administrative Expenses	10,112	1,100,000
c. Expected Employee Contributions	262,860	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$179,535	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$6,369,709	\$708,337,933
b. Retired Members and Beneficiaries	5,271,393	630,352,611
c. Disabled Members - Accidental	317,242	93,283,070
d. Disabled Members - Ordinary	275,654	8,720,198
e. Inactive Members	150,806	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$12,384,804	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$12,384,804	\$1,459,223,833
h. Actuarial Value of Assets	5,658,963	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$6,725,841	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$202,867	\$21,725,204
b. Payment on UAL	389,887	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$592,754	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$581,897	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

BOLTON - 120

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	43,337	6,934
Average Age	44.7	47.5
Average Service	10.7	10.1
Valuation Salary	2,141,290	\$304,282,630
Average Salary	\$48,666	\$43,883
<i>Retired Members and Beneficiaries</i>	16,000	3,351
Average Age	69.9	73.5
Total Annual Pension	\$473,892	\$68,184,912
Average Annual Pension	\$29,618	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	54.7	61.2
Total Annual Pension	\$39,509	\$720,176
Average Annual Pension	\$39,509	\$16,748
<i>Inactive Members</i>	7,000	1,978
Annuity Savings Fund	\$270,009	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$368,922	\$43,715,955
b. Administrative Expenses	8,630	1,100,000
c. Expected Employee Contributions	222,639	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$154,913	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$5,277,348	\$708,337,933
b. Retired Members and Beneficiaries	5,024,807	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	537,428	8,720,198
e. Inactive Members	270,009	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$11,109,592	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$11,109,592	\$1,459,223,833
h. Actuarial Value of Assets	5,005,267	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$6,104,325	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$175,046	\$21,725,204
b. Payment on UAL	337,174	44,853,675
c. Payment on 2002 ERI	18,143	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$530,363	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$520,648	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

BOYLSTON - 130

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	59,807	6,934
Average Age	49.5	47.5
Average Service	9.8	10.1
Valuation Salary	2,877,615	\$304,282,630
Average Salary	\$37,372	\$43,883
<i>Retired Members and Beneficiaries</i>	22,000	3,351
Average Age	78.0	73.5
Total Annual Pension	\$586,647	\$68,184,912
Average Annual Pension	\$26,666	\$20,348
<i>Disabled Members - Accidental</i>	2,000	227
Average Age	61.9	63.2
Total Annual Pension	\$73,586	\$8,011,164
Average Annual Pension	\$36,793	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	7,000	1,978
Annuity Savings Fund	\$67,076	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$562,645	\$43,715,955
b. Administrative Expenses	13,161	1,100,000
c. Expected Employee Contributions	304,254	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$271,552	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$7,341,712	\$708,337,933
b. Retired Members and Beneficiaries	5,103,871	630,352,611
c. Disabled Members - Accidental	948,075	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	63,330	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$13,456,988	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$13,456,988	\$1,459,223,833
h. Actuarial Value of Assets	6,122,550	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$7,334,438	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$306,843	\$21,725,204
b. Payment on UAL	416,013	44,853,675
c. Payment on 2002 ERI	13,745	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$736,601	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$723,109	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

BOYLSTON WATER DISTRICT - 135

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	1.000	6,934
Average Age	50.3	47.5
Average Service	12.7	10.1
Valuation Salary	60,809	\$304,282,630
Average Salary	\$60,809	\$43,883
<i>Retired Members and Beneficiaries</i>	2.000	3,351
Average Age	71.0	73.5
Total Annual Pension	\$13,661	\$68,184,912
Average Annual Pension	\$6,831	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$9,549	\$43,715,955
b. Administrative Expenses	223	1,100,000
c. Expected Employee Contributions	6,373	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$3,399	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$147,030	\$708,337,933
b. Retired Members and Beneficiaries	169,979	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$317,009	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$317,009	\$1,459,223,833
h. Actuarial Value of Assets	141,419	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$175,590	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$3,840	\$21,725,204
b. Payment on UAL	9,743	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$13,583	\$68,444,153

If Total Appropriation paid on July 1, 2020

\$13,334 \$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

BROOKFIELD - 140

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	31,170	6,934
Average Age	48.8	47.5
Average Service	11.9	10.1
Valuation Salary	1,128,780	\$304,282,630
Average Salary	\$35,274	\$43,883
<i>Retired Members and Beneficiaries</i>	14,000	3,351
Average Age	71.9	73.5
Total Annual Pension	\$278,562	\$68,184,912
Average Annual Pension	\$19,897	\$20,348
<i>Disabled Members - Accidental</i>	2,000	227
Average Age	58.6	63.2
Total Annual Pension	\$53,007	\$8,011,164
Average Annual Pension	\$26,504	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	46.9	61.2
Total Annual Pension	\$17,036	\$720,176
Average Annual Pension	\$17,036	\$16,748
<i>Inactive Members</i>	7,000	1,978
Annuity Savings Fund	\$19,989	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$207,264	\$43,715,955
b. Administrative Expenses	4,848	1,100,000
c. Expected Employee Contributions	117,470	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$94,642	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$2,940,124	\$708,337,933
b. Retired Members and Beneficiaries	2,807,066	630,352,611
c. Disabled Members - Accidental	723,486	93,283,070
d. Disabled Members - Ordinary	285,315	8,720,198
e. Inactive Members	19,989	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$6,775,980	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$6,775,980	\$1,459,223,833
h. Actuarial Value of Assets	3,022,782	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$3,753,198	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$106,941	\$21,725,204
b. Payment on UAL	204,385	44,853,675
c. Payment on 2002 ERI	9,162	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$320,488	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$314,618	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

CHARLTON - 150

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	94,711	6,934
Average Age	48.3	47.5
Average Service	12.7	10.1
Valuation Salary	5,325,818	\$304,282,630
Average Salary	\$54,345	\$43,883
<i>Retired Members and Beneficiaries</i>	35,000	3,351
Average Age	70.6	73.5
Total Annual Pension	\$906,274	\$68,184,912
Average Annual Pension	\$25,894	\$20,348
<i>Disabled Members - Accidental</i>	8,000	227
Average Age	52.4	63.2
Total Annual Pension	\$367,586	\$8,011,164
Average Annual Pension	\$45,948	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	11,000	1,978
Annuity Savings Fund	\$104,711	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$997,088	\$43,715,955
b. Administrative Expenses	23,323	1,100,000
c. Expected Employee Contributions	548,366	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$472,045	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$15,837,096	\$708,337,933
b. Retired Members and Beneficiaries	9,518,948	630,352,611
c. Disabled Members - Accidental	4,780,781	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	104,711	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$30,241,536	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$30,241,536	\$1,459,223,833
h. Actuarial Value of Assets	13,915,064	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$16,326,472	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$533,392	\$21,725,204
b. Payment on UAL	938,864	44,853,675
c. Payment on 2002 ERI	46,914	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,519,170	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,491,343	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**CHERRY VALLEY-ROCHDALE WATER - 160
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	5.000	6,934
Average Age	37.2	47.5
Average Service	6.3	10.1
Valuation Salary	274,647	\$304,282,630
Average Salary	\$54,929	\$43,883
<i>Retired Members and Beneficiaries</i>	3.000	3,351
Average Age	66.9	73.5
Total Annual Pension	\$128,921	\$68,184,912
Average Annual Pension	\$42,974	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$36,738	\$43,715,955
b. Administrative Expenses	859	1,100,000
c. Expected Employee Contributions	31,415	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$6,182	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):		
a. Active Members	\$335,670	\$708,337,933
b. Retired Members and Beneficiaries	1,458,141	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,793,811	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,793,811	\$1,459,223,833
h. Actuarial Value of Assets	800,224	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$993,587	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$6,985	\$21,725,204
b. Payment on UAL	55,133	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$62,118	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$60,980	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

DOUGLAS - 170

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	176,921	6,934
Average Age	44.3	47.5
Average Service	7.2	10.1
Valuation Salary	5,767,289	\$304,282,630
Average Salary	\$32,040	\$43,883
<i>Retired Members and Beneficiaries</i>	39,000	3,351
Average Age	71.0	73.5
Total Annual Pension	\$872,643	\$68,184,912
Average Annual Pension	\$22,375	\$20,348
<i>Disabled Members - Accidental</i>	2,000	227
Average Age	64.3	63.2
Total Annual Pension	\$93,750	\$8,011,164
Average Annual Pension	\$46,875	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	75,000	1,978
Annuity Savings Fund	\$634,356	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,044,095	\$43,715,955
b. Administrative Expenses	24,423	1,100,000
c. Expected Employee Contributions	632,308	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$436,210	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$11,632,538	\$708,337,933
b. Retired Members and Beneficiaries	8,905,727	630,352,611
c. Disabled Members - Accidental	1,093,017	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	634,356	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$22,265,638	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$22,265,638	\$1,459,223,833
h. Actuarial Value of Assets	10,258,861	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$12,006,777	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$492,900	\$21,725,204
b. Payment on UAL	695,874	44,853,675
c. Payment on 2002 ERI	13,192	1,554,689
d. Payment on 2003 ERI	12,654	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,214,620	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,192,372	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

DUDLEY - 180

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	58,244	6,934
Average Age	46.9	47.5
Average Service	13.4	10.1
Valuation Salary	3,157,384	\$304,282,630
Average Salary	\$53,515	\$43,883
<i>Retired Members and Beneficiaries</i>	29,000	3,351
Average Age	73.8	73.5
Total Annual Pension	\$761,615	\$68,184,912
Average Annual Pension	\$26,263	\$20,348
<i>Disabled Members - Accidental</i>	5,000	227
Average Age	66.1	63.2
Total Annual Pension	\$173,588	\$8,011,164
Average Annual Pension	\$34,718	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	17,000	1,978
Annuity Savings Fund	\$342,336	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$538,848	\$43,715,955
b. Administrative Expenses	12,604	1,100,000
c. Expected Employee Contributions	329,914	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$221,538	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$10,077,529	\$708,337,933
b. Retired Members and Beneficiaries	7,261,343	630,352,611
c. Disabled Members - Accidental	1,943,397	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	342,336	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$19,624,605	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$19,624,605	\$1,459,223,833
h. Actuarial Value of Assets	9,244,379	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$10,380,226	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$250,330	\$21,725,204
b. Payment on UAL	574,065	44,853,675
c. Payment on 2002 ERI	140,187	1,554,689
d. Payment on 2003 ERI	8,375	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$972,957	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$955,135	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**DUDLEY HOUSING AUTHORITY - 190
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	2,000	6,934
Average Age	61.0	47.5
Average Service	6.5	10.1
Valuation Salary	51,225	\$304,282,630
Average Salary	\$25,613	\$43,883
<i>Retired Members and Beneficiaries</i>	1,000	3,351
Average Age	73.7	73.5
Total Annual Pension	\$36,933	\$68,184,912
Average Annual Pension	\$36,933	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$3,409	\$43,715,955
b. Administrative Expenses	80	1,100,000
c. Expected Employee Contributions	1,038	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$2,451	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$118,664	\$708,337,933
b. Retired Members and Beneficiaries	369,012	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$487,676	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$487,676	\$1,459,223,833
h. Actuarial Value of Assets	217,554	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$270,122	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$2,769	\$21,725,204
b. Payment on UAL	14,989	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$17,758	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$17,433	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**DUDLEY-CHARLTON REGIONAL - 200
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	148,560	6,934
Average Age	50.1	47.5
Average Service	11.5	10.1
Valuation Salary	4,968,719	\$304,282,630
Average Salary	\$32,905	\$43,883
<i>Retired Members and Beneficiaries</i>	64,000	3,351
Average Age	76.5	73.5
Total Annual Pension	\$1,194,981	\$68,184,912
Average Annual Pension	\$18,672	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	64.9	61.2
Total Annual Pension	\$4,722	\$720,176
Average Annual Pension	\$4,722	\$16,748
<i>Inactive Members</i>	33,000	1,978
Annuity Savings Fund	\$350,429	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$792,726	\$43,715,955
b. Administrative Expenses	18,543	1,100,000
c. Expected Employee Contributions	500,338	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$310,931	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$13,720,885	\$708,337,933
b. Retired Members and Beneficiaries	10,565,524	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	61,305	8,720,198
e. Inactive Members	350,429	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$24,698,143	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$24,698,143	\$1,459,223,833
h. Actuarial Value of Assets	11,089,259	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$13,608,884	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$351,340	\$21,725,204
b. Payment on UAL	737,852	44,853,675
c. Payment on 2002 ERI	43,062	1,554,689
d. Payment on 2003 ERI	18,796	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,151,050	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,129,966	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

EAST BROOKFIELD - 210

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	15,403	6,934
Average Age	54.2	47.5
Average Service	14.6	10.1
Valuation Salary	607,639	\$304,282,630
Average Salary	\$31,981	\$43,883
<i>Retired Members and Beneficiaries</i>	3,000	3,351
Average Age	71.4	73.5
Total Annual Pension	\$91,058	\$68,184,912
Average Annual Pension	\$30,353	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$127,675	\$43,715,955
b. Administrative Expenses	2,986	1,100,000
c. Expected Employee Contributions	64,191	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$66,470	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$2,021,346	\$708,337,933
b. Retired Members and Beneficiaries	910,347	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$2,931,693	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$2,931,693	\$1,459,223,833
h. Actuarial Value of Assets	1,410,301	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$1,521,392	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$75,107	\$21,725,204
b. Payment on UAL	97,166	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$172,273	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$169,117	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

GRAFTON - 220

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	329,516	6,934
Average Age	44.0	47.5
Average Service	7.1	10.1
Valuation Salary	10,108,872	\$304,282,630
Average Salary	\$29,732	\$43,883
<i>Retired Members and Beneficiaries</i>	102,000	3,351
Average Age	72.8	73.5
Total Annual Pension	\$2,079,015	\$68,184,912
Average Annual Pension	\$20,383	\$20,348
<i>Disabled Members - Accidental</i>	10,000	227
Average Age	69.3	63.2
Total Annual Pension	\$300,556	\$8,011,164
Average Annual Pension	\$30,056	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	49.6	61.2
Total Annual Pension	\$7,552	\$720,176
Average Annual Pension	\$7,552	\$16,748
<i>Inactive Members</i>	122,000	1,978
Annuity Savings Fund	\$1,193,276	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,662,929	\$43,715,955
b. Administrative Expenses	38,898	1,100,000
c. Expected Employee Contributions	1,092,755	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$609,072	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$19,509,294	\$708,337,933
b. Retired Members and Beneficiaries	20,350,609	630,352,611
c. Disabled Members - Accidental	3,120,501	93,283,070
d. Disabled Members - Ordinary	127,716	8,720,198
e. Inactive Members	1,193,276	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$44,301,396	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$44,301,396	\$1,459,223,833
h. Actuarial Value of Assets	20,174,356	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$24,127,040	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$688,228	\$21,725,204
b. Payment on UAL	1,364,336	44,853,675
c. Payment on 2002 ERI	42,330	1,554,689
d. Payment on 2003 ERI	18,237	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$2,113,131	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$2,074,425	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**GRAFTON HOUSING AUTHORITY - 230
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	4.000	6,934
Average Age	55.3	47.5
Average Service	16.4	10.1
Valuation Salary	213,338	\$304,282,630
Average Salary	\$53,335	\$43,883
<i>Retired Members and Beneficiaries</i>	4.000	3,351
Average Age	70.1	73.5
Total Annual Pension	\$63,100	\$68,184,912
Average Annual Pension	\$15,775	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$32,552	\$43,715,955
b. Administrative Expenses	761	1,100,000
c. Expected Employee Contributions	21,454	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$11,859	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$704,464	\$708,337,933
b. Retired Members and Beneficiaries	712,163	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,416,627	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,416,627	\$1,459,223,833
h. Actuarial Value of Assets	631,961	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$784,666	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$13,400	\$21,725,204
b. Payment on UAL	43,540	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$56,940	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$55,897	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

HARDWICK - 240

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	17,796	6,934
Average Age	45.6	47.5
Average Service	10.2	10.1
Valuation Salary	855,892	\$304,282,630
Average Salary	\$45,047	\$43,883
<i>Retired Members and Beneficiaries</i>	9,000	3,351
Average Age	72.1	73.5
Total Annual Pension	\$251,524	\$68,184,912
Average Annual Pension	\$27,947	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	65.1	63.2
Total Annual Pension	\$32,991	\$8,011,164
Average Annual Pension	\$32,991	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	5,000	1,978
Annuity Savings Fund	\$12,031	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$130,893	\$43,715,955
b. Administrative Expenses	3,062	1,100,000
c. Expected Employee Contributions	84,950	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$49,005	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$1,939,351	\$708,337,933
b. Retired Members and Beneficiaries	2,492,192	630,352,611
c. Disabled Members - Accidental	372,547	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	12,031	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$4,816,121	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$4,816,121	\$1,459,223,833
h. Actuarial Value of Assets	2,198,026	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$2,618,095	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$55,374	\$21,725,204
b. Payment on UAL	145,546	44,853,675
c. Payment on 2002 ERI	13,928	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$214,848	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$210,913	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

HARVARD - 250

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	93,181	6,934
Average Age	48.3	47.5
Average Service	10.3	10.1
Valuation Salary	3,987,338	\$304,282,630
Average Salary	\$41,535	\$43,883
<i>Retired Members and Beneficiaries</i>	58,000	3,351
Average Age	73.4	73.5
Total Annual Pension	\$1,179,408	\$68,184,912
Average Annual Pension	\$20,335	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	76.7	63.2
Total Annual Pension	\$30,508	\$8,011,164
Average Annual Pension	\$30,508	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	28,000	1,978
Annuity Savings Fund	\$507,490	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$659,595	\$43,715,955
b. Administrative Expenses	15,429	1,100,000
c. Expected Employee Contributions	416,584	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$258,440	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$11,024,504	\$708,337,933
b. Retired Members and Beneficiaries	11,664,989	630,352,611
c. Disabled Members - Accidental	255,784	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	507,490	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$23,452,767	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$23,452,767	\$1,459,223,833
h. Actuarial Value of Assets	10,567,868	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$12,884,899	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$292,027	\$21,725,204
b. Payment on UAL	728,098	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,020,125	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,001,439	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**HILLCREST WATER DISTRICT - 260
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	0.488	6,934
Average Age	47.5	47.5
Average Service	17.8	10.1
Valuation Salary	39,783	\$304,282,630
Average Salary	\$19,892	\$43,883
<i>Retired Members and Beneficiaries</i>	-	3,351
Average Age	-	73.5
Total Annual Pension	\$0	\$68,184,912
Average Annual Pension	\$0	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$4,361	\$43,715,955
b. Administrative Expenses	102	1,100,000
c. Expected Employee Contributions	4,270	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$193	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$125,281	\$708,337,933
b. Retired Members and Beneficiaries	0	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$125,281	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$125,281	\$1,459,223,833
h. Actuarial Value of Assets	55,888	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$69,393	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$218	\$21,725,204
b. Payment on UAL	3,851	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$4,069	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$3,994	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

HOLDEN - 270

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	159,539	6,934
Average Age	45.4	47.5
Average Service	11.4	10.1
Valuation Salary	8,985,179	\$304,282,630
Average Salary	\$55,124	\$43,883
<i>Retired Members and Beneficiaries</i>	90,000	3,351
Average Age	73.1	73.5
Total Annual Pension	\$2,999,620	\$68,184,912
Average Annual Pension	\$33,329	\$20,348
<i>Disabled Members - Accidental</i>	6,000	227
Average Age	61.9	63.2
Total Annual Pension	\$215,558	\$8,011,164
Average Annual Pension	\$35,926	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	23,000	1,978
Annuity Savings Fund	\$610,297	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,434,785	\$43,715,955
b. Administrative Expenses	33,562	1,100,000
c. Expected Employee Contributions	918,922	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$549,425	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$22,977,303	\$708,337,933
b. Retired Members and Beneficiaries	29,086,808	630,352,611
c. Disabled Members - Accidental	2,623,687	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	610,297	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$55,298,095	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$55,298,095	\$1,459,223,833
h. Actuarial Value of Assets	25,759,424	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$29,538,671	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$620,828	\$21,725,204
b. Payment on UAL	1,745,374	44,853,675
c. Payment on 2002 ERI	69,452	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$2,435,654	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$2,391,040	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**HOLDEN HOUSING AUTHORITY - 280
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	3,000	6,934
Average Age	66.2	47.5
Average Service	16.1	10.1
Valuation Salary	120,102	\$304,282,630
Average Salary	\$40,034	\$43,883
<i>Retired Members and Beneficiaries</i>	2,000	3,351
Average Age	76.9	73.5
Total Annual Pension	\$21,900	\$68,184,912
Average Annual Pension	\$10,950	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$25,487	\$43,715,955
b. Administrative Expenses	596	1,100,000
c. Expected Employee Contributions	11,523	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$14,560	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$484,384	\$708,337,933
b. Retired Members and Beneficiaries	164,278	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$648,662	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$648,662	\$1,459,223,833
h. Actuarial Value of Assets	289,370	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$359,292	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$16,453	\$21,725,204
b. Payment on UAL	19,937	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$36,390	\$68,444,153

If Total Appropriation paid on July 1, 2020 \$35,723 \$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

HOPEDALE - 290

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	132,657	6,934
Average Age	46.9	47.5
Average Service	9.3	10.1
Valuation Salary	4,854,987	\$304,282,630
Average Salary	\$36,504	\$43,883
<i>Retired Members and Beneficiaries</i>	44,000	3,351
Average Age	75.0	73.5
Total Annual Pension	\$875,991	\$68,184,912
Average Annual Pension	\$19,909	\$20,348
<i>Disabled Members - Accidental</i>	3,000	227
Average Age	49.8	63.2
Total Annual Pension	\$116,246	\$8,011,164
Average Annual Pension	\$38,749	\$35,291
<i>Disabled Members - Ordinary</i>	3,000	43
Average Age	65.2	61.2
Total Annual Pension	\$57,758	\$720,176
Average Annual Pension	\$19,253	\$16,748
<i>Inactive Members</i>	52,000	1,978
Annuity Savings Fund	\$327,675	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$855,425	\$43,715,955
b. Administrative Expenses	20,010	1,100,000
c. Expected Employee Contributions	511,595	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$363,840	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$11,026,056	\$708,337,933
b. Retired Members and Beneficiaries	8,425,797	630,352,611
c. Disabled Members - Accidental	1,568,946	93,283,070
d. Disabled Members - Ordinary	553,016	8,720,198
e. Inactive Members	327,675	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$21,901,490	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$21,901,490	\$1,459,223,833
h. Actuarial Value of Assets	9,817,049	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$12,084,441	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$411,124	\$21,725,204
b. Payment on UAL	676,368	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,087,492	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,067,572	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

HOPEDALE HOUSING AUTHORITY - 300

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	-	6,934
Average Age	-	47.5
Average Service	-	10.1
Valuation Salary	-	\$304,282,630
Average Salary	\$0	\$43,883
<i>Retired Members and Beneficiaries</i>	1.000	3,351
Average Age	85.1	73.5
Total Annual Pension	\$12,415	\$68,184,912
Average Annual Pension	\$12,415	\$20,348
<i>Disabled Members - Accidental</i>	1.000	227
Average Age	85.4	63.2
Total Annual Pension	\$18,973	\$8,011,164
Average Annual Pension	\$18,973	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$0	\$43,715,955
b. Administrative Expenses	0	1,100,000
c. Expected Employee Contributions	0	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$0	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$0	\$708,337,933
b. Retired Members and Beneficiaries	73,395	630,352,611
c. Disabled Members - Accidental	112,795	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$186,190	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$186,190	\$1,459,223,833
h. Actuarial Value of Assets	83,060	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$103,130	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$0	\$21,725,204
b. Payment on UAL	5,723	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$5,723	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$5,618	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

HUBBARDSTON - 310

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	25,849	6,934
Average Age	42.0	47.5
Average Service	6.9	10.1
Valuation Salary	1,128,683	\$304,282,630
Average Salary	\$35,271	\$43,883
<i>Retired Members and Beneficiaries</i>	17,000	3,351
Average Age	76.9	73.5
Total Annual Pension	\$285,449	\$68,184,912
Average Annual Pension	\$16,791	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	61.8	63.2
Total Annual Pension	\$33,536	\$8,011,164
Average Annual Pension	\$33,536	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	18,000	1,978
Annuity Savings Fund	\$48,692	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$222,806	\$43,715,955
b. Administrative Expenses	5,212	1,100,000
c. Expected Employee Contributions	123,237	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$104,781	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$1,745,020	\$708,337,933
b. Retired Members and Beneficiaries	2,592,229	630,352,611
c. Disabled Members - Accidental	398,813	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	48,526	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$4,784,588	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$4,784,588	\$1,459,223,833
h. Actuarial Value of Assets	2,195,231	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$2,589,357	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$118,398	\$21,725,204
b. Payment on UAL	144,627	44,853,675
c. Payment on 2002 ERI	10,994	1,554,689
d. Payment on 2003 ERI	4,652	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$278,671	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$273,567	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

LANCASTER - 320

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	50,530	6,934
Average Age	52.0	47.5
Average Service	14.5	10.1
Valuation Salary	2,714,006	\$304,282,630
Average Salary	\$52,192	\$43,883
<i>Retired Members and Beneficiaries</i>	25,000	3,351
Average Age	73.1	73.5
Total Annual Pension	\$586,691	\$68,184,912
Average Annual Pension	\$23,468	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	65.0	63.2
Total Annual Pension	\$62,161	\$8,011,164
Average Annual Pension	\$62,161	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	63.4	61.2
Total Annual Pension	\$10,222	\$720,176
Average Annual Pension	\$10,222	\$16,748
<i>Inactive Members</i>	2,000	1,978
Annuity Savings Fund	\$12,483	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$483,388	\$43,715,955
b. Administrative Expenses	11,307	1,100,000
c. Expected Employee Contributions	280,773	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$213,922	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$8,811,458	\$708,337,933
b. Retired Members and Beneficiaries	5,913,087	630,352,611
c. Disabled Members - Accidental	685,806	93,283,070
d. Disabled Members - Ordinary	138,337	8,720,198
e. Inactive Members	12,483	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$15,561,171	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$15,561,171	\$1,459,223,833
h. Actuarial Value of Assets	7,255,424	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$8,305,747	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$241,724	\$21,725,204
b. Payment on UAL	499,879	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$741,603	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$728,019	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**LANCASTER HOUSING AUTHORITY - 325
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	1.000	6,934
Average Age	54.4	47.5
Average Service	3.9	10.1
Valuation Salary	51,542	\$304,282,630
Average Salary	\$51,542	\$43,883
<i>Retired Members and Beneficiaries</i>	3.000	3,351
Average Age	73.6	73.5
Total Annual Pension	\$40,481	\$68,184,912
Average Annual Pension	\$13,494	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$10,286	\$43,715,955
b. Administrative Expenses	241	1,100,000
c. Expected Employee Contributions	5,367	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$5,160	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$28,215	\$708,337,933
b. Retired Members and Beneficiaries	348,270	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$376,485	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$376,485	\$1,459,223,833
h. Actuarial Value of Assets	167,951	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$208,534	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$5,830	\$21,725,204
b. Payment on UAL	11,571	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$17,401	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$17,082	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

LANCASTER SEWER - 327

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	1,000	6,934
Average Age	44.2	47.5
Average Service	0.5	10.1
Valuation Salary	14,560	\$304,282,630
Average Salary	\$14,560	\$43,883
<i>Retired Members and Beneficiaries</i>	-	3,351
Average Age	-	73.5
Total Annual Pension	\$0	\$68,184,912
Average Annual Pension	\$0	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$4,627	\$43,715,955
b. Administrative Expenses	108	1,100,000
c. Expected Employee Contributions	2,777	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$1,958	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):		
a. Active Members	\$0	\$708,337,933
b. Retired Members and Beneficiaries	0	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$0	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$0	\$1,459,223,833
h. Actuarial Value of Assets	0	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$0	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$2,213	\$21,725,204
b. Payment on UAL	0	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$2,213	\$68,444,153

If Total Appropriation paid on July 1, 2020	\$2,172	\$67,190,465
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**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

LEICESTER - 330

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	163,255	6,934
Average Age	47.6	47.5
Average Service	10.5	10.1
Valuation Salary	5,376,821	\$304,282,630
Average Salary	\$31,443	\$43,883
<i>Retired Members and Beneficiaries</i>	71,000	3,351
Average Age	72.4	73.5
Total Annual Pension	\$1,471,474	\$68,184,912
Average Annual Pension	\$20,725	\$20,348
<i>Disabled Members - Accidental</i>	6,000	227
Average Age	68.9	63.2
Total Annual Pension	\$175,869	\$8,011,164
Average Annual Pension	\$29,312	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	56.4	61.2
Total Annual Pension	\$12,139	\$720,176
Average Annual Pension	\$12,139	\$16,748
<i>Inactive Members</i>	48,000	1,978
Annuity Savings Fund	\$297,289	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$902,039	\$43,715,955
b. Administrative Expenses	21,100	1,100,000
c. Expected Employee Contributions	547,027	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$376,112	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$15,051,680	\$708,337,933
b. Retired Members and Beneficiaries	14,582,968	630,352,611
c. Disabled Members - Accidental	1,805,919	93,283,070
d. Disabled Members - Ordinary	197,171	8,720,198
e. Inactive Members	297,289	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$31,935,027	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$31,935,027	\$1,459,223,833
h. Actuarial Value of Assets	14,881,727	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$17,053,300	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$424,992	\$21,725,204
b. Payment on UAL	1,001,032	44,853,675
c. Payment on 2002 ERI	55,157	1,554,689
d. Payment on 2003 ERI	2,234	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,483,415	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,456,243	\$67,190,465

Worcester Regional Contributory Retirement System

Annual Appropriation for 2021 Fiscal Year

LEICESTER HOUSING AUTHORITY - 340

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	4,000	6,934
Average Age	60.3	47.5
Average Service	15.1	10.1
Valuation Salary	183,792	\$304,282,630
Average Salary	\$45,948	\$43,883
<i>Retired Members and Beneficiaries</i>	2,000	3,351
Average Age	75.2	73.5
Total Annual Pension	\$46,575	\$68,184,912
Average Annual Pension	\$23,288	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$33,438	\$43,715,955
b. Administrative Expenses	782	1,100,000
c. Expected Employee Contributions	18,268	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$15,952	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$713,016	\$708,337,933
b. Retired Members and Beneficiaries	407,187	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,120,203	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$1,120,203	\$1,459,223,833
h. Actuarial Value of Assets	499,726	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$620,477	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$18,025	\$21,725,204
b. Payment on UAL	34,430	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$52,455	\$68,444,153

If Total Appropriation paid on July 1, 2020

\$51,494

\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

LEICESTER WATER DISTRICT - 350

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	6,204	6,934
Average Age	39.7	47.5
Average Service	8.8	10.1
Valuation Salary	276,381	\$304,282,630
Average Salary	\$39,483	\$43,883
<i>Retired Members and Beneficiaries</i>	2,000	3,351
Average Age	73.9	73.5
Total Annual Pension	\$105,668	\$68,184,912
Average Annual Pension	\$52,834	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	67.5	61.2
Total Annual Pension	\$14,514	\$720,176
Average Annual Pension	\$14,514	\$16,748
<i>Inactive Members</i>	2,000	1,978
Annuity Savings Fund	\$157,811	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$32,829	\$43,715,955
b. Administrative Expenses	768	1,100,000
c. Expected Employee Contributions	29,946	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$3,651	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$376,041	\$708,337,933
b. Retired Members and Beneficiaries	934,883	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	157,416	8,720,198
e. Inactive Members	157,811	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,626,151	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,626,151	\$1,459,223,833
h. Actuarial Value of Assets	725,430	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$900,721	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$4,126	\$21,725,204
b. Payment on UAL	49,980	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$54,106	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$53,115	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

LUNENBURG - 360

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	168,806	6,934
Average Age	48.0	47.5
Average Service	9.0	10.1
Valuation Salary	5,981,089	\$304,282,630
Average Salary	\$35,183	\$43,883
<i>Retired Members and Beneficiaries</i>	81,000	3,351
Average Age	73.2	73.5
Total Annual Pension	\$1,618,231	\$68,184,912
Average Annual Pension	\$19,978	\$20,348
<i>Disabled Members - Accidental</i>	4,000	227
Average Age	65.1	63.2
Total Annual Pension	\$123,854	\$8,011,164
Average Annual Pension	\$30,964	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	52.7	61.2
Total Annual Pension	\$6,436	\$720,176
Average Annual Pension	\$6,436	\$16,748
<i>Inactive Members</i>	51,000	1,978
Annuity Savings Fund	\$502,636	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$1,031,807	\$43,715,955
b. Administrative Expenses	24,135	1,100,000
c. Expected Employee Contributions	637,987	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$417,955	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):		
a. Active Members	\$15,216,472	\$708,337,933
b. Retired Members and Beneficiaries	16,076,442	630,352,611
c. Disabled Members - Accidental	1,347,822	93,283,070
d. Disabled Members - Ordinary	109,840	8,720,198
e. Inactive Members	502,636	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$33,253,212	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$33,253,212	\$1,459,223,833
h. Actuarial Value of Assets	15,354,722	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$17,898,490	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$472,273	\$21,725,204
b. Payment on UAL	1,057,899	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,530,172	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,502,144	\$67,190,465

Worcester Regional Contributory Retirement System

Annual Appropriation for 2021 Fiscal Year

LUNENBURG HOUSING AUTHORITY - 370

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	1,000	6,934
Average Age	42.3	47.5
Average Service	4.3	10.1
Valuation Salary	43,051	\$304,282,630
Average Salary	\$43,051	\$43,883
<i>Retired Members and Beneficiaries</i>	-	3,351
Average Age	-	73.5
Total Annual Pension	\$0	\$68,184,912
Average Annual Pension	\$0	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$5,320	\$43,715,955
b. Administrative Expenses	124	1,100,000
c. Expected Employee Contributions	4,384	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$1,060	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$20,142	\$708,337,933
b. Retired Members and Beneficiaries	0	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$20,142	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$20,142	\$1,459,223,833
h. Actuarial Value of Assets	8,985	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$11,157	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$1,197	\$21,725,204
b. Payment on UAL	619	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,816	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,783	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**LUNENBURG WATER DISTRICT - 380
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	7.000	6,934
Average Age	37.3	47.5
Average Service	7.8	10.1
Valuation Salary	280,959	\$304,282,630
Average Salary	\$40,137	\$43,883
<i>Retired Members and Beneficiaries</i>	5.000	3,351
Average Age	68.3	73.5
Total Annual Pension	\$134,027	\$68,184,912
Average Annual Pension	\$26,805	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	2.000	1,978
Annuity Savings Fund	\$1,848	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$32,219	\$43,715,955
b. Administrative Expenses	754	1,100,000
c. Expected Employee Contributions	32,856	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$117	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$682,648	\$708,337,933
b. Retired Members and Beneficiaries	1,473,544	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	1,848	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$2,158,040	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$2,158,040	\$1,459,223,833
h. Actuarial Value of Assets	962,707	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$1,195,333	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$132	\$21,725,204
b. Payment on UAL	66,328	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$66,460	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$65,243	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

MENDON - 390

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	43,065	6,934
Average Age	46.4	47.5
Average Service	12.3	10.1
Valuation Salary	2,683,682	\$304,282,630
Average Salary	\$60,993	\$43,883
<i>Retired Members and Beneficiaries</i>	14,000	3,351
Average Age	71.3	73.5
Total Annual Pension	\$396,078	\$68,184,912
Average Annual Pension	\$28,291	\$20,348
<i>Disabled Members - Accidental</i>	5,000	227
Average Age	57.6	63.2
Total Annual Pension	\$210,589	\$8,011,164
Average Annual Pension	\$42,118	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	12,000	1,978
Annuity Savings Fund	\$236,313	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$497,096	\$43,715,955
b. Administrative Expenses	11,628	1,100,000
c. Expected Employee Contributions	285,249	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$223,475	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$7,488,984	\$708,337,933
b. Retired Members and Beneficiaries	4,216,662	630,352,611
c. Disabled Members - Accidental	2,610,703	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	236,313	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$14,552,662	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$14,552,662	\$1,459,223,833
h. Actuarial Value of Assets	6,674,786	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$7,877,876	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$252,518	\$21,725,204
b. Payment on UAL	446,156	44,853,675
c. Payment on 2002 ERI	8,796	1,554,689
d. Payment on 2003 ERI	23,633	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$731,103	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$717,711	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**MENDON-UPTON REGIONAL - 400
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	137,256	6,934
Average Age	50.8	47.5
Average Service	10.6	10.1
Valuation Salary	4,351,855	\$304,282,630
Average Salary	\$31,535	\$43,883
<i>Retired Members and Beneficiaries</i>	40,000	3,351
Average Age	74.8	73.5
Total Annual Pension	\$538,989	\$68,184,912
Average Annual Pension	\$13,475	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	60.6	63.2
Total Annual Pension	\$33,465	\$8,011,164
Average Annual Pension	\$33,465	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	45,000	1,978
Annuity Savings Fund	\$378,513	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$700,898	\$43,715,955
b. Administrative Expenses	16,395	1,100,000
c. Expected Employee Contributions	425,093	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$292,200	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$11,553,651	\$708,337,933
b. Retired Members and Beneficiaries	4,969,116	630,352,611
c. Disabled Members - Accidental	407,411	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	378,513	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$17,308,691	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$17,308,691	\$1,459,223,833
h. Actuarial Value of Assets	7,721,452	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$9,587,239	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$330,175	\$21,725,204
b. Payment on UAL	525,423	44,853,675
c. Payment on 2002 ERI	7,330	1,554,689
d. Payment on 2003 ERI	8,186	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$871,114	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$855,158	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

MILLBURY - 410

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	195,500	6,934
Average Age	47.6	47.5
Average Service	10.6	10.1
Valuation Salary	7,145,124	\$304,282,630
Average Salary	\$35,198	\$43,883
<i>Retired Members and Beneficiaries</i>	109,000	3,351
Average Age	73.0	73.5
Total Annual Pension	\$2,317,293	\$68,184,912
Average Annual Pension	\$21,260	\$20,348
<i>Disabled Members - Accidental</i>	9,000	227
Average Age	69.0	63.2
Total Annual Pension	\$342,372	\$8,011,164
Average Annual Pension	\$38,041	\$35,291
<i>Disabled Members - Ordinary</i>	2,000	43
Average Age	70.2	61.2
Total Annual Pension	\$38,214	\$720,176
Average Annual Pension	\$19,107	\$16,748
<i>Inactive Members</i>	70,000	1,978
Annuity Savings Fund	\$471,869	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,140,989	\$43,715,955
b. Administrative Expenses	26,689	1,100,000
c. Expected Employee Contributions	726,101	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$441,577	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$19,479,294	\$708,337,933
b. Retired Members and Beneficiaries	22,886,167	630,352,611
c. Disabled Members - Accidental	3,630,425	93,283,070
d. Disabled Members - Ordinary	323,307	8,720,198
e. Inactive Members	471,869	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$46,791,062	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$46,791,062	\$1,459,223,833
h. Actuarial Value of Assets	21,475,675	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$25,315,387	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$498,964	\$21,725,204
b. Payment on UAL	1,416,281	44,853,675
c. Payment on 2002 ERI	149,715	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$2,064,960	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$2,027,136	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**MILLBURY HOUSING AUTHORITY - 420
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	7.000	6,934
Average Age	56.5	47.5
Average Service	14.4	10.1
Valuation Salary	402,818	\$304,282,630
Average Salary	\$57,545	\$43,883
<i>Retired Members and Beneficiaries</i>	5.000	3,351
Average Age	78.9	73.5
Total Annual Pension	\$147,974	\$68,184,912
Average Annual Pension	\$29,595	\$20,348
<i>Disabled Members - Accidental</i>	1.000	227
Average Age	82.9	63.2
Total Annual Pension	\$26,022	\$8,011,164
Average Annual Pension	\$26,022	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$63,550	\$43,715,955
b. Administrative Expenses	1,487	1,100,000
c. Expected Employee Contributions	41,512	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$23,525	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$1,225,031	\$708,337,933
b. Retired Members and Beneficiaries	1,117,697	630,352,611
c. Disabled Members - Accidental	157,655	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$2,500,383	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$2,500,383	\$1,459,223,833
h. Actuarial Value of Assets	1,115,427	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$1,384,956	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$26,582	\$21,725,204
b. Payment on UAL	74,015	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	6,701	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$107,298	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$105,333	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

MILLVILLE - 430

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	17,806	6,934
Average Age	49.8	47.5
Average Service	6.5	10.1
Valuation Salary	684,293	\$304,282,630
Average Salary	\$34,215	\$43,883
<i>Retired Members and Beneficiaries</i>	1,000	3,351
Average Age	75.9	73.5
Total Annual Pension	\$17,270	\$68,184,912
Average Annual Pension	\$17,270	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	12,000	1,978
Annuity Savings Fund	\$209,438	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$191,325	\$43,715,955
b. Administrative Expenses	4,475	1,100,000
c. Expected Employee Contributions	74,702	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$121,098	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$1,080,470	\$708,337,933
b. Retired Members and Beneficiaries	155,773	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	193,109	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,429,352	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,429,352	\$1,459,223,833
h. Actuarial Value of Assets	819,112	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$610,240	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$136,836	\$21,725,204
b. Payment on UAL	56,435	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$193,271	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$189,731	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

NARRAGANSETT REGIONAL - 440

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	53,116	6,934
Average Age	50.4	47.5
Average Service	9.3	10.1
Valuation Salary	1,913,839	\$304,282,630
Average Salary	\$35,441	\$43,883
<i>Retired Members and Beneficiaries</i>	28,000	3,351
Average Age	72.8	73.5
Total Annual Pension	\$540,965	\$68,184,912
Average Annual Pension	\$19,320	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	39.1	61.2
Total Annual Pension	\$13,216	\$720,176
Average Annual Pension	\$13,216	\$16,748
<i>Inactive Members</i>	13,000	1,978
Annuity Savings Fund	\$200,550	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$307,637	\$43,715,955
b. Administrative Expenses	7,196	1,100,000
c. Expected Employee Contributions	192,488	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$122,345	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$3,953,914	\$708,337,933
b. Retired Members and Beneficiaries	5,169,167	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	230,002	8,720,198
e. Inactive Members	200,550	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$9,553,633	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$9,553,633	\$1,459,223,833
h. Actuarial Value of Assets	4,293,216	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$5,260,417	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$138,246	\$21,725,204
b. Payment on UAL	284,860	44,853,675
c. Payment on 2002 ERI	25,839	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$448,945	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$440,722	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

NASHOBA REGIONAL - 450

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	175,745	6,934
Average Age	49.3	47.5
Average Service	9.6	10.1
Valuation Salary	6,425,544	\$304,282,630
Average Salary	\$36,303	\$43,883
<i>Retired Members and Beneficiaries</i>	51,000	3,351
Average Age	71.8	73.5
Total Annual Pension	\$733,879	\$68,184,912
Average Annual Pension	\$14,390	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	54.7	63.2
Total Annual Pension	\$35,287	\$8,011,164
Average Annual Pension	\$35,287	\$35,291
<i>Disabled Members - Ordinary</i>	2,000	43
Average Age	59.8	61.2
Total Annual Pension	\$27,162	\$720,176
Average Annual Pension	\$13,581	\$16,748
<i>Inactive Members</i>	57,000	1,978
Annuity Savings Fund	\$810,457	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,001,846	\$43,715,955
b. Administrative Expenses	23,435	1,100,000
c. Expected Employee Contributions	644,642	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$380,639	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$14,174,038	\$708,337,933
b. Retired Members and Beneficiaries	7,287,478	630,352,611
c. Disabled Members - Accidental	476,200	93,283,070
d. Disabled Members - Ordinary	358,433	8,720,198
e. Inactive Members	810,457	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$23,106,606	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$23,106,606	\$1,459,223,833
h. Actuarial Value of Assets	10,701,332	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$12,405,274	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$430,107	\$21,725,204
b. Payment on UAL	737,293	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,167,400	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,146,017	\$67,190,465

Worcester Regional Contributory Retirement System

Annual Appropriation for 2021 Fiscal Year

NASHOBA VALLEY DISPATCH - 455

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	15,875	6,934
Average Age	38.5	47.5
Average Service	6.5	10.1
Valuation Salary	692,480	\$304,282,630
Average Salary	\$43,280	\$43,883
<i>Retired Members and Beneficiaries</i>	-	3,351
Average Age	-	73.5
Total Annual Pension	\$0	\$68,184,912
Average Annual Pension	\$0	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$99,005	\$43,715,955
b. Administrative Expenses	2,316	1,100,000
c. Expected Employee Contributions	85,091	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$16,230	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):		
a. Active Members	\$792,421	\$708,337,933
b. Retired Members and Beneficiaries	0	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$792,421	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$792,421	\$1,459,223,833
h. Actuarial Value of Assets	353,501	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$438,920	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$18,340	\$21,725,204
b. Payment on UAL	24,355	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$42,695	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$41,913	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

NEW BRAINTREE - 460

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	6,150	6,934
Average Age	51.3	47.5
Average Service	11.2	10.1
Valuation Salary	195,869	\$304,282,630
Average Salary	\$27,981	\$43,883
<i>Retired Members and Beneficiaries</i>	1,000	3,351
Average Age	73.6	73.5
Total Annual Pension	\$13,184	\$68,184,912
Average Annual Pension	\$13,184	\$20,348
<i>Disabled Members - Accidental</i>	2,000	227
Average Age	64.6	63.2
Total Annual Pension	\$74,953	\$8,011,164
Average Annual Pension	\$37,477	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	3,000	1,978
Annuity Savings Fund	\$4,643	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$36,615	\$43,715,955
b. Administrative Expenses	856	1,100,000
c. Expected Employee Contributions	22,444	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$15,027	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):		
a. Active Members	\$553,046	\$708,337,933
b. Retired Members and Beneficiaries	130,868	630,352,611
c. Disabled Members - Accidental	849,957	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	4,643	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,538,514	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,538,514	\$1,459,223,833
h. Actuarial Value of Assets	686,335	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$852,179	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$16,980	\$21,725,204
b. Payment on UAL	47,287	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$64,267	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$63,090	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

NORTHBORO - 470

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	226,539	6,934
Average Age	45.0	47.5
Average Service	9.3	10.1
Valuation Salary	10,725,123	\$304,282,630
Average Salary	\$42,392	\$43,883
<i>Retired Members and Beneficiaries</i>	100,000	3,351
Average Age	73.5	73.5
Total Annual Pension	\$2,563,530	\$68,184,912
Average Annual Pension	\$25,635	\$20,348
<i>Disabled Members - Accidental</i>	7,000	227
Average Age	59.5	63.2
Total Annual Pension	\$260,036	\$8,011,164
Average Annual Pension	\$37,148	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	58.5	61.2
Total Annual Pension	\$15,498	\$720,176
Average Annual Pension	\$15,498	\$16,748
<i>Inactive Members</i>	63,000	1,978
Annuity Savings Fund	\$418,183	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,687,024	\$43,715,955
b. Administrative Expenses	39,462	1,100,000
c. Expected Employee Contributions	1,122,406	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$604,080	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$26,097,108	\$708,337,933
b. Retired Members and Beneficiaries	25,086,559	630,352,611
c. Disabled Members - Accidental	3,203,628	93,283,070
d. Disabled Members - Ordinary	207,945	8,720,198
e. Inactive Members	418,183	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$55,013,423	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$55,013,423	\$1,459,223,833
h. Actuarial Value of Assets	24,929,162	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$30,084,261	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$682,586	\$21,725,204
b. Payment on UAL	1,717,552	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$2,400,138	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$2,356,175	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

NORTHBORO HOUSING AUTHORITY - 480

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	6,000	6,934
Average Age	52.4	47.5
Average Service	13.6	10.1
Valuation Salary	392,781	\$304,282,630
Average Salary	\$65,464	\$43,883
<i>Retired Members and Beneficiaries</i>	1,000	3,351
Average Age	77.1	73.5
Total Annual Pension	\$40,851	\$68,184,912
Average Annual Pension	\$40,851	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	1,000	1,978
Annuity Savings Fund	\$10,479	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$57,583	\$43,715,955
b. Administrative Expenses	1,347	1,100,000
c. Expected Employee Contributions	38,256	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$20,674	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$1,252,210	\$708,337,933
b. Retired Members and Beneficiaries	325,944	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	10,479	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,588,633	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,588,633	\$1,459,223,833
h. Actuarial Value of Assets	752,930	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$835,703	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$23,361	\$21,725,204
b. Payment on UAL	51,875	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$75,236	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$73,858	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

NORTHBORO-SOUTHBORO REGIONAL - 490

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	71,376	6,934
Average Age	46.0	47.5
Average Service	6.8	10.1
Valuation Salary	2,283,018	\$304,282,630
Average Salary	\$23,296	\$43,883
<i>Retired Members and Beneficiaries</i>	36,000	3,351
Average Age	79.0	73.5
Total Annual Pension	\$434,308	\$68,184,912
Average Annual Pension	\$12,064	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	63.0	63.2
Total Annual Pension	\$34,204	\$8,011,164
Average Annual Pension	\$34,204	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	45,000	1,978
Annuity Savings Fund	\$301,277	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$390,502	\$43,715,955
b. Administrative Expenses	9,134	1,100,000
c. Expected Employee Contributions	243,672	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$155,964	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$3,894,226	\$708,337,933
b. Retired Members and Beneficiaries	3,853,457	630,352,611
c. Disabled Members - Accidental	399,111	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	301,277	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$8,448,071	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$8,448,071	\$1,459,223,833
h. Actuarial Value of Assets	3,869,081	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$4,578,990	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$176,233	\$21,725,204
b. Payment on UAL	266,569	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$442,802	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$434,691	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

NORTH BROOKFIELD - 500

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	77,911	6,934
Average Age	47.7	47.5
Average Service	9.6	10.1
Valuation Salary	2,191,737	\$304,282,630
Average Salary	\$26,092	\$43,883
<i>Retired Members and Beneficiaries</i>	28,000	3,351
Average Age	75.6	73.5
Total Annual Pension	\$581,120	\$68,184,912
Average Annual Pension	\$20,754	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	24,000	1,978
Annuity Savings Fund	\$157,367	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$403,081	\$43,715,955
b. Administrative Expenses	9,429	1,100,000
c. Expected Employee Contributions	228,974	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$183,536	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$5,659,864	\$708,337,933
b. Retired Members and Beneficiaries	5,744,760	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	157,367	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$11,561,991	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$11,561,991	\$1,459,223,833
h. Actuarial Value of Assets	5,261,863	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$6,300,128	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$207,388	\$21,725,204
b. Payment on UAL	356,152	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	15,073	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$578,613	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$568,015	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

NORTH BROOKFIELD HOUSING AUTHORITY - 510

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	0.878	6,934
Average Age	59.1	47.5
Average Service	28.6	10.1
Valuation Salary	56,674	\$304,282,630
Average Salary	\$56,674	\$43,883
<i>Retired Members and Beneficiaries</i>	1.000	3,351
Average Age	77.2	73.5
Total Annual Pension	\$23,243	\$68,184,912
Average Annual Pension	\$23,243	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$6,477	\$43,715,955
b. Administrative Expenses	151	1,100,000
c. Expected Employee Contributions	4,790	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$1,838	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):		
a. Active Members	\$347,051	\$708,337,933
b. Retired Members and Beneficiaries	194,075	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$541,126	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$541,126	\$1,459,223,833
h. Actuarial Value of Assets	241,398	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$299,728	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$2,076	\$21,725,204
b. Payment on UAL	16,632	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$18,708	\$68,444,153

If Total Appropriation paid on July 1, 2020	\$18,365	\$67,190,465
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**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

OAKHAM - 530

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	6.124	6,934
Average Age	54.4	47.5
Average Service	14.1	10.1
Valuation Salary	261,483	\$304,282,630
Average Salary	\$32,685	\$43,883
<i>Retired Members and Beneficiaries</i>	5.000	3,351
Average Age	74.4	73.5
Total Annual Pension	\$99,649	\$68,184,912
Average Annual Pension	\$19,930	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	2.000	1,978
Annuity Savings Fund	\$18,316	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$47,272	\$43,715,955
b. Administrative Expenses	1,106	1,100,000
c. Expected Employee Contributions	25,730	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$22,648	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$900,488	\$708,337,933
b. Retired Members and Beneficiaries	853,045	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	18,316	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,771,849	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,771,849	\$1,459,223,833
h. Actuarial Value of Assets	790,427	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$981,422	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$25,592	\$21,725,204
b. Payment on UAL	54,458	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$80,050	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$78,584	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

OXFORD - 540

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	183,687	6,934
Average Age	48.1	47.5
Average Service	11.2	10.1
Valuation Salary	7,552,436	\$304,282,630
Average Salary	\$39,542	\$43,883
<i>Retired Members and Beneficiaries</i>	91,000	3,351
Average Age	72.1	73.5
Total Annual Pension	\$2,096,857	\$68,184,912
Average Annual Pension	\$23,042	\$20,348
<i>Disabled Members - Accidental</i>	14,000	227
Average Age	67.6	63.2
Total Annual Pension	\$414,799	\$8,011,164
Average Annual Pension	\$29,629	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	41.3	61.2
Total Annual Pension	\$10,060	\$720,176
Average Annual Pension	\$10,060	\$16,748
<i>Inactive Members</i>	80,000	1,978
Annuity Savings Fund	\$824,350	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,314,343	\$43,715,955
b. Administrative Expenses	30,744	1,100,000
c. Expected Employee Contributions	779,019	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$566,068	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$21,389,280	\$708,337,933
b. Retired Members and Beneficiaries	20,641,640	630,352,611
c. Disabled Members - Accidental	4,510,438	93,283,070
d. Disabled Members - Ordinary	188,624	8,720,198
e. Inactive Members	687,269	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$47,417,251	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$47,417,251	\$1,459,223,833
h. Actuarial Value of Assets	21,735,851	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$25,681,400	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$639,634	\$21,725,204
b. Payment on UAL	1,430,148	44,853,675
c. Payment on 2002 ERI	143,119	1,554,689
d. Payment on 2003 ERI	16,189	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$2,229,090	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$2,188,260	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**OXFORD HOUSING AUTHORITY - 550
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	6.000	6,934
Average Age	55.2	47.5
Average Service	11.4	10.1
Valuation Salary	329,350	\$304,282,630
Average Salary	\$54,892	\$43,883
<i>Retired Members and Beneficiaries</i>	3.000	3,351
Average Age	68.1	73.5
Total Annual Pension	\$59,214	\$68,184,912
Average Annual Pension	\$19,738	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$57,633	\$43,715,955
b. Administrative Expenses	1,348	1,100,000
c. Expected Employee Contributions	34,282	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$24,699	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$880,794	\$708,337,933
b. Retired Members and Beneficiaries	674,885	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,555,679	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$1,555,679	\$1,459,223,833
h. Actuarial Value of Assets	811,175	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$744,504	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$27,909	\$21,725,204
b. Payment on UAL	55,888	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$83,797	\$68,444,153

If Total Appropriation paid on July 1, 2020 \$82,262 \$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

OXFORD-ROCHDALE SEWER DISTRICT - 555

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	2,100	6,934
Average Age	58.3	47.5
Average Service	29.8	10.1
Valuation Salary	153,262	\$304,282,630
Average Salary	\$51,087	\$43,883
<i>Retired Members and Beneficiaries</i>	-	3,351
Average Age	-	73.5
Total Annual Pension	\$0	\$68,184,912
Average Annual Pension	\$0	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$21,946	\$43,715,955
b. Administrative Expenses	513	1,100,000
c. Expected Employee Contributions	13,157	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$9,302	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$911,756	\$708,337,933
b. Retired Members and Beneficiaries	0	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$911,756	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$911,756	\$1,459,223,833
h. Actuarial Value of Assets	406,737	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$505,019	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$10,511	\$21,725,204
b. Payment on UAL	28,023	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$38,534	\$68,444,153

If Total Appropriation paid on July 1, 2020

\$37,828	\$67,190,465
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**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

PAXTON - 560

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	61,301	6,934
Average Age	45.0	47.5
Average Service	9.7	10.1
Valuation Salary	3,115,362	\$304,282,630
Average Salary	\$44,505	\$43,883
<i>Retired Members and Beneficiaries</i>	24,000	3,351
Average Age	74.1	73.5
Total Annual Pension	\$563,024	\$68,184,912
Average Annual Pension	\$23,459	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	69.9	63.2
Total Annual Pension	\$48,367	\$8,011,164
Average Annual Pension	\$48,367	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	5,000	1,978
Annuity Savings Fund	\$35,103	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$664,388	\$43,715,955
b. Administrative Expenses	15,541	1,100,000
c. Expected Employee Contributions	344,007	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$335,922	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$7,724,552	\$708,337,933
b. Retired Members and Beneficiaries	5,476,351	630,352,611
c. Disabled Members - Accidental	471,517	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	35,103	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$13,707,523	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$13,707,523	\$1,459,223,833
h. Actuarial Value of Assets	6,874,914	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$6,832,609	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$379,578	\$21,725,204
b. Payment on UAL	473,663	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$853,241	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$837,612	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

PETERSHAM - 570

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	17,238	6,934
Average Age	51.9	47.5
Average Service	12.8	10.1
Valuation Salary	614,496	\$304,282,630
Average Salary	\$32,342	\$43,883
<i>Retired Members and Beneficiaries</i>	11,000	3,351
Average Age	74.9	73.5
Total Annual Pension	\$174,617	\$68,184,912
Average Annual Pension	\$15,874	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	7,000	1,978
Annuity Savings Fund	\$34,580	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$112,092	\$43,715,955
b. Administrative Expenses	2,622	1,100,000
c. Expected Employee Contributions	61,080	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$53,634	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$1,896,037	\$708,337,933
b. Retired Members and Beneficiaries	1,735,376	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	34,580	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$3,665,993	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$3,665,993	\$1,459,223,833
h. Actuarial Value of Assets	1,637,386	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$2,028,607	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$60,604	\$21,725,204
b. Payment on UAL	111,788	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	2,419	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$174,811	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$171,609	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

PHILLIPSTON - 580

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	12,971	6,934
Average Age	51.0	47.5
Average Service	9.5	10.1
Valuation Salary	551,628	\$304,282,630
Average Salary	\$26,268	\$43,883
<i>Retired Members and Beneficiaries</i>	3,000	3,351
Average Age	65.8	73.5
Total Annual Pension	\$109,463	\$68,184,912
Average Annual Pension	\$36,488	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	89.5	63.2
Total Annual Pension	\$19,016	\$8,011,164
Average Annual Pension	\$19,016	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	8,000	1,978
Annuity Savings Fund	\$25,545	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$108,822	\$43,715,955
b. Administrative Expenses	2,545	1,100,000
c. Expected Employee Contributions	52,715	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$58,652	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):		
a. Active Members	\$1,308,202	\$708,337,933
b. Retired Members and Beneficiaries	1,317,242	630,352,611
c. Disabled Members - Accidental	75,641	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	25,545	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$2,726,630	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$2,726,630	\$1,459,223,833
h. Actuarial Value of Assets	1,245,768	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$1,480,862	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$66,274	\$21,725,204
b. Payment on UAL	85,830	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$152,104	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$149,318	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

PRINCETON - 590

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	33,463	6,934
Average Age	48.6	47.5
Average Service	13.0	10.1
Valuation Salary	1,874,594	\$304,282,630
Average Salary	\$53,560	\$43,883
<i>Retired Members and Beneficiaries</i>	18,000	3,351
Average Age	76.2	73.5
Total Annual Pension	\$411,880	\$68,184,912
Average Annual Pension	\$22,882	\$20,348
<i>Disabled Members - Accidental</i>	2,000	227
Average Age	84.4	63.2
Total Annual Pension	\$53,636	\$8,011,164
Average Annual Pension	\$26,818	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	67.1	61.2
Total Annual Pension	\$52,364	\$720,176
Average Annual Pension	\$52,364	\$16,748
<i>Inactive Members</i>	10,000	1,978
Annuity Savings Fund	\$258,274	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$253,814	\$43,715,955
b. Administrative Expenses	5,937	1,100,000
c. Expected Employee Contributions	195,047	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$64,704	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$5,387,277	\$708,337,933
b. Retired Members and Beneficiaries	3,811,855	630,352,611
c. Disabled Members - Accidental	293,049	93,283,070
d. Disabled Members - Ordinary	606,918	8,720,198
e. Inactive Members	258,274	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$10,357,373	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$10,357,373	\$1,459,223,833
h. Actuarial Value of Assets	4,909,569	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$5,447,804	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$73,114	\$21,725,204
b. Payment on UAL	334,535	44,853,675
c. Payment on 2002 ERI	8,796	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$416,445	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$408,817	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

QUABBIN REGIONAL - 600

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	144,183	6,934
Average Age	48.4	47.5
Average Service	10.8	10.1
Valuation Salary	4,667,539	\$304,282,630
Average Salary	\$31,969	\$43,883
<i>Retired Members and Beneficiaries</i>	89,000	3,351
Average Age	74.0	73.5
Total Annual Pension	\$1,375,527	\$68,184,912
Average Annual Pension	\$15,455	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	74.2	63.2
Total Annual Pension	\$21,254	\$8,011,164
Average Annual Pension	\$21,254	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	39.5	61.2
Total Annual Pension	\$5,668	\$720,176
Average Annual Pension	\$5,668	\$16,748
<i>Inactive Members</i>	33,000	1,978
Annuity Savings Fund	\$299,357	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$735,184	\$43,715,955
b. Administrative Expenses	17,197	1,100,000
c. Expected Employee Contributions	479,179	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$273,202	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$12,382,195	\$708,337,933
b. Retired Members and Beneficiaries	12,842,168	630,352,611
c. Disabled Members - Accidental	204,324	93,283,070
d. Disabled Members - Ordinary	106,042	8,720,198
e. Inactive Members	299,357	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$25,834,086	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$25,834,086	\$1,459,223,833
h. Actuarial Value of Assets	11,638,149	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$14,195,937	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$308,707	\$21,725,204
b. Payment on UAL	774,808	44,853,675
c. Payment on 2002 ERI	55,707	1,554,689
d. Payment on 2003 ERI	8,186	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,147,408	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,126,391	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

QUABOAG REGIONAL - 610

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	76,675	6,934
Average Age	45.9	47.5
Average Service	9.2	10.1
Valuation Salary	2,051,343	\$304,282,630
Average Salary	\$26,641	\$43,883
<i>Retired Members and Beneficiaries</i>	27,000	3,351
Average Age	76.9	73.5
Total Annual Pension	\$401,623	\$68,184,912
Average Annual Pension	\$14,875	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	29,000	1,978
Annuity Savings Fund	\$156,133	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$316,249	\$43,715,955
b. Administrative Expenses	7,398	1,100,000
c. Expected Employee Contributions	209,035	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$114,612	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$4,482,603	\$708,337,933
b. Retired Members and Beneficiaries	3,590,934	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	156,133	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$8,229,670	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$8,229,670	\$1,459,223,833
h. Actuarial Value of Assets	3,780,549	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$4,449,121	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$129,507	\$21,725,204
b. Payment on UAL	246,826	44,853,675
c. Payment on 2002 ERI	32,250	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$408,583	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$401,099	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

ROYALSTON - 620

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	6,000	6,934
Average Age	47.3	47.5
Average Service	10.5	10.1
Valuation Salary	238,569	\$304,282,630
Average Salary	\$39,762	\$43,883
<i>Retired Members and Beneficiaries</i>	2,000	3,351
Average Age	69.4	73.5
Total Annual Pension	\$10,906	\$68,184,912
Average Annual Pension	\$5,453	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	45.3	63.2
Total Annual Pension	\$30,807	\$8,011,164
Average Annual Pension	\$30,807	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	1,000	1,978
Annuity Savings Fund	\$8,288	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$37,593	\$43,715,955
b. Administrative Expenses	879	1,100,000
c. Expected Employee Contributions	24,286	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$14,186	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$829,870	\$708,337,933
b. Retired Members and Beneficiaries	148,734	630,352,611
c. Disabled Members - Accidental	465,666	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	8,288	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,452,558	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,452,558	\$1,459,223,833
h. Actuarial Value of Assets	684,706	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$767,852	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$16,029	\$21,725,204
b. Payment on UAL	47,174	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$63,203	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$62,045	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

RUTLAND - 630

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	61,863	6,934
Average Age	44.3	47.5
Average Service	9.6	10.1
Valuation Salary	2,960,901	\$304,282,630
Average Salary	\$44,862	\$43,883
<i>Retired Members and Beneficiaries</i>	22,000	3,351
Average Age	71.6	73.5
Total Annual Pension	\$629,408	\$68,184,912
Average Annual Pension	\$28,609	\$20,348
<i>Disabled Members - Accidental</i>	4,000	227
Average Age	61.5	63.2
Total Annual Pension	\$169,011	\$8,011,164
Average Annual Pension	\$42,253	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	8,000	1,978
Annuity Savings Fund	\$61,322	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$514,019	\$43,715,955
b. Administrative Expenses	12,024	1,100,000
c. Expected Employee Contributions	313,186	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$212,857	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$6,277,469	\$708,337,933
b. Retired Members and Beneficiaries	6,303,583	630,352,611
c. Disabled Members - Accidental	1,968,646	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	61,322	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$14,611,020	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$14,611,020	\$1,459,223,833
h. Actuarial Value of Assets	6,567,594	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$8,043,426	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$240,520	\$21,725,204
b. Payment on UAL	449,698	44,853,675
c. Payment on 2002 ERI	6,599	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$696,817	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$684,053	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

SOUTHBORO - 640

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	195,233	6,934
Average Age	45.8	47.5
Average Service	9.6	10.1
Valuation Salary	9,562,193	\$304,282,630
Average Salary	\$44,683	\$43,883
<i>Retired Members and Beneficiaries</i>	76,000	3,351
Average Age	71.7	73.5
Total Annual Pension	\$2,046,627	\$68,184,912
Average Annual Pension	\$26,929	\$20,348
<i>Disabled Members - Accidental</i>	9,000	227
Average Age	59.3	63.2
Total Annual Pension	\$323,036	\$8,011,164
Average Annual Pension	\$35,893	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	64,000	1,978
Annuity Savings Fund	\$608,183	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,585,565	\$43,715,955
b. Administrative Expenses	37,089	1,100,000
c. Expected Employee Contributions	1,002,054	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$620,600	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$22,606,901	\$708,337,933
b. Retired Members and Beneficiaries	19,858,775	630,352,611
c. Disabled Members - Accidental	3,823,981	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	606,496	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$46,896,153	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$46,896,153	\$1,459,223,833
h. Actuarial Value of Assets	21,914,839	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$24,981,314	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$701,253	\$21,725,204
b. Payment on UAL	1,509,873	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$2,211,126	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$2,170,625	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**SOUTHBORO HOUSING - 650
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	1.000	6,934
Average Age	54.1	47.5
Average Service	4.0	10.1
Valuation Salary	53,417	\$304,282,630
Average Salary	\$53,417	\$43,883
<i>Retired Members and Beneficiaries</i>	1.000	3,351
Average Age	82.1	73.5
Total Annual Pension	\$23,295	\$68,184,912
Average Annual Pension	\$23,295	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$9,436	\$43,715,955
b. Administrative Expenses	221	1,100,000
c. Expected Employee Contributions	5,584	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$4,073	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$37,487	\$708,337,933
b. Retired Members and Beneficiaries	132,926	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$170,413	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$170,413	\$1,459,223,833
h. Actuarial Value of Assets	76,022	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$94,391	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$4,602	\$21,725,204
b. Payment on UAL	354	44,853,675
c. Payment on 2002 ERI	11,544	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$16,500	\$68,444,153

If Total Appropriation paid on July 1, 2020 \$16,198 \$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

SPENCER - 660

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	60.189	6,934
Average Age	50.9	47.5
Average Service	14.4	10.1
Valuation Salary	3,486,829	\$304,282,630
Average Salary	\$55,346	\$43,883
<i>Retired Members and Beneficiaries</i>	36.000	3,351
Average Age	73.8	73.5
Total Annual Pension	\$778,158	\$68,184,912
Average Annual Pension	\$21,616	\$20,348
<i>Disabled Members - Accidental</i>	3.000	227
Average Age	67.1	63.2
Total Annual Pension	\$106,142	\$8,011,164
Average Annual Pension	\$35,381	\$35,291
<i>Disabled Members - Ordinary</i>	1.000	43
Average Age	79.5	61.2
Total Annual Pension	\$18,235	\$720,176
Average Annual Pension	\$18,235	\$16,748
<i>Inactive Members</i>	5.000	1,978
Annuity Savings Fund	\$29,043	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$601,406	\$43,715,955
b. Administrative Expenses	14,068	1,100,000
c. Expected Employee Contributions	344,408	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$271,066	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$11,632,188	\$708,337,933
b. Retired Members and Beneficiaries	8,247,681	630,352,611
c. Disabled Members - Accidental	1,142,182	93,283,070
d. Disabled Members - Ordinary	161,622	8,720,198
e. Inactive Members	29,043	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$21,212,716	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$21,212,716	\$1,459,223,833
h. Actuarial Value of Assets	10,016,665	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$11,196,051	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$306,293	\$21,725,204
b. Payment on UAL	690,121	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$996,414	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$978,163	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

SPENCER-EAST BROOKFIELD REGIONAL - 670

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	118,205	6,934
Average Age	46.4	47.5
Average Service	6.5	10.1
Valuation Salary	2,709,811	\$304,282,630
Average Salary	\$21,337	\$43,883
<i>Retired Members and Beneficiaries</i>	66,000	3,351
Average Age	71.7	73.5
Total Annual Pension	\$859,690	\$68,184,912
Average Annual Pension	\$13,026	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	3,000	43
Average Age	65.3	61.2
Total Annual Pension	\$25,194	\$720,176
Average Annual Pension	\$8,398	\$16,748
<i>Inactive Members</i>	33,000	1,978
Annuity Savings Fund	\$181,193	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$469,259	\$43,715,955
b. Administrative Expenses	10,977	1,100,000
c. Expected Employee Contributions	286,849	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$193,387	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$4,399,842	\$708,337,933
b. Retired Members and Beneficiaries	8,850,498	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	311,428	8,720,198
e. Inactive Members	181,193	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$13,742,961	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$13,742,961	\$1,459,223,833
h. Actuarial Value of Assets	6,274,203	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$7,468,758	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$218,519	\$21,725,204
b. Payment on UAL	419,923	44,853,675
c. Payment on 2002 ERI	24,921	1,554,689
d. Payment on 2003 ERI	4,278	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$667,641	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$655,412	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**SPENCER HOUSING AUTHORITY - 680
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	5.000	6,934
Average Age	50.6	47.5
Average Service	17.4	10.1
Valuation Salary	284,432	\$304,282,630
Average Salary	\$56,886	\$43,883
<i>Retired Members and Beneficiaries</i>	3.000	3,351
Average Age	86.3	73.5
Total Annual Pension	\$37,035	\$68,184,912
Average Annual Pension	\$12,345	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$36,988	\$43,715,955
b. Administrative Expenses	865	1,100,000
c. Expected Employee Contributions	28,342	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$9,511	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$1,092,212	\$708,337,933
b. Retired Members and Beneficiaries	223,894	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,316,106	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,316,106	\$1,459,223,833
h. Actuarial Value of Assets	594,338	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$721,768	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$10,747	\$21,725,204
b. Payment on UAL	40,948	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$51,695	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$50,748	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

STERLING - 690

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	81,017	6,934
Average Age	47.8	47.5
Average Service	12.8	10.1
Valuation Salary	4,762,092	\$304,282,630
Average Salary	\$55,373	\$43,883
<i>Retired Members and Beneficiaries</i>	44,000	3,351
Average Age	72.1	73.5
Total Annual Pension	\$1,018,581	\$68,184,912
Average Annual Pension	\$23,150	\$20,348
<i>Disabled Members - Accidental</i>	2,000	227
Average Age	60.1	63.2
Total Annual Pension	\$64,851	\$8,011,164
Average Annual Pension	\$32,426	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	15,000	1,978
Annuity Savings Fund	\$190,811	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$864,068	\$43,715,955
b. Administrative Expenses	20,212	1,100,000
c. Expected Employee Contributions	501,266	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$383,014	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$13,481,577	\$708,337,933
b. Retired Members and Beneficiaries	9,959,261	630,352,611
c. Disabled Members - Accidental	758,661	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	190,811	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$24,390,310	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$24,390,310	\$1,459,223,833
h. Actuarial Value of Assets	11,291,242	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$13,099,068	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$432,790	\$21,725,204
b. Payment on UAL	771,717	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	14,700	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,219,207	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,196,875	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

STURBRIDGE - 710

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	158,515	6,934
Average Age	47.4	47.5
Average Service	9.6	10.1
Valuation Salary	6,492,367	\$304,282,630
Average Salary	\$39,588	\$43,883
<i>Retired Members and Beneficiaries</i>	57,000	3,351
Average Age	74.8	73.5
Total Annual Pension	\$1,032,940	\$68,184,912
Average Annual Pension	\$18,122	\$20,348
<i>Disabled Members - Accidental</i>	8,000	227
Average Age	59.3	63.2
Total Annual Pension	\$287,584	\$8,011,164
Average Annual Pension	\$35,948	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	28,000	1,978
Annuity Savings Fund	\$290,739	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$1,183,037	\$43,715,955
b. Administrative Expenses	27,673	1,100,000
c. Expected Employee Contributions	685,612	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$525,098	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$15,204,912	\$708,337,933
b. Retired Members and Beneficiaries	9,730,626	630,352,611
c. Disabled Members - Accidental	3,479,569	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	290,739	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$28,705,846	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$28,705,846	\$1,459,223,833
h. Actuarial Value of Assets	13,029,859	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$15,675,987	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$593,340	\$21,725,204
b. Payment on UAL	869,380	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	66,994	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,529,714	\$68,444,153

If Total Appropriation paid on July 1, 2020

\$1,501,694 \$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

SUTTON - 720

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	180,545	6,934
Average Age	45.9	47.5
Average Service	8.4	10.1
Valuation Salary	6,094,111	\$304,282,630
Average Salary	\$33,484	\$43,883
<i>Retired Members and Beneficiaries</i>	58,000	3,351
Average Age	72.4	73.5
Total Annual Pension	\$1,095,486	\$68,184,912
Average Annual Pension	\$18,888	\$20,348
<i>Disabled Members - Accidental</i>	8,000	227
Average Age	58.0	63.2
Total Annual Pension	\$354,383	\$8,011,164
Average Annual Pension	\$44,298	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	56,000	1,978
Annuity Savings Fund	\$439,638	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$980,739	\$43,715,955
b. Administrative Expenses	22,941	1,100,000
c. Expected Employee Contributions	644,605	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$359,075	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$14,392,539	\$708,337,933
b. Retired Members and Beneficiaries	10,626,307	630,352,611
c. Disabled Members - Accidental	4,416,682	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	439,638	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$29,875,166	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$29,875,166	\$1,459,223,833
h. Actuarial Value of Assets	13,547,044	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$16,328,122	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$405,741	\$21,725,204
b. Payment on UAL	933,355	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,339,096	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,314,568	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

TANTASQUA REGIONAL - 730

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	109,121	6,934
Average Age	50.1	47.5
Average Service	8.7	10.1
Valuation Salary	3,746,283	\$304,282,630
Average Salary	\$33,449	\$43,883
<i>Retired Members and Beneficiaries</i>	33,000	3,351
Average Age	72.7	73.5
Total Annual Pension	\$612,101	\$68,184,912
Average Annual Pension	\$18,549	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	44,000	1,978
Annuity Savings Fund	\$337,804	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$644,210	\$43,715,955
b. Administrative Expenses	15,069	1,100,000
c. Expected Employee Contributions	392,801	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$266,478	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$8,846,191	\$708,337,933
b. Retired Members and Beneficiaries	6,304,440	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	337,804	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$15,488,435	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$15,488,435	\$1,459,223,833
h. Actuarial Value of Assets	7,157,501	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$8,330,934	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$301,110	\$21,725,204
b. Payment on UAL	493,132	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$794,242	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$779,694	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

TEMPLETON - 740

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	66,247	6,934
Average Age	47.1	47.5
Average Service	11.3	10.1
Valuation Salary	3,391,145	\$304,282,630
Average Salary	\$49,870	\$43,883
<i>Retired Members and Beneficiaries</i>	30,000	3,351
Average Age	73.1	73.5
Total Annual Pension	\$955,437	\$68,184,912
Average Annual Pension	\$31,848	\$20,348
<i>Disabled Members - Accidental</i>	4,000	227
Average Age	62.3	63.2
Total Annual Pension	\$165,739	\$8,011,164
Average Annual Pension	\$41,435	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	58.0	61.2
Total Annual Pension	\$11,870	\$720,176
Average Annual Pension	\$11,870	\$16,748
<i>Inactive Members</i>	11,000	1,978
Annuity Savings Fund	\$164,056	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$560,090	\$43,715,955
b. Administrative Expenses	13,101	1,100,000
c. Expected Employee Contributions	363,948	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$209,243	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$8,834,860	\$708,337,933
b. Retired Members and Beneficiaries	9,035,954	630,352,611
c. Disabled Members - Accidental	2,002,097	93,283,070
d. Disabled Members - Ordinary	175,455	8,720,198
e. Inactive Members	164,056	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$20,212,422	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$20,212,422	\$1,459,223,833
h. Actuarial Value of Assets	9,497,226	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$10,715,196	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$236,437	\$21,725,204
b. Payment on UAL	644,798	44,853,675
c. Payment on 2002 ERI	22,540	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$903,775	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$887,221	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**TEMPLETON HOUSING AUTHORITY - 750
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	1,438	6,934
Average Age	59.4	47.5
Average Service	17.9	10.1
Valuation Salary	90,946	\$304,282,630
Average Salary	\$45,473	\$43,883
<i>Retired Members and Beneficiaries</i>	2,000	3,351
Average Age	75.4	73.5
Total Annual Pension	\$63,147	\$68,184,912
Average Annual Pension	\$31,574	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	1,000	1,978
Annuity Savings Fund	\$13,655	\$18,530,021

Employer Normal Cost as of January 1, 2018

a. Total Normal Cost	\$14,935	\$43,715,955
b. Administrative Expenses	349	1,100,000
c. Expected Employee Contributions	9,566	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$5,718	\$15,935,598

Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018

Actuarial Accrued Liability (AAL):

a. Active Members	\$351,175	\$708,337,933
b. Retired Members and Beneficiaries	514,433	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	13,655	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$879,263	\$1,459,223,833

Unfunded Actuarial Accrued Liability (UAAL):

g. Actuarial Accrued Liability = f.	\$879,263	\$1,459,223,833
h. Actuarial Value of Assets	392,241	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$487,022	\$773,735,700

FY2021 Appropriation

a. Employer Normal Cost	\$6,461	\$21,725,204
b. Payment on UAL	17,567	44,853,675
c. Payment on 2002 ERI	22,355	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$46,383	\$68,444,153

If Total Appropriation paid on July 1, 2020

\$45,533 \$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

UPTON - 760

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	66,021	6,934
Average Age	48.1	47.5
Average Service	12.9	10.1
Valuation Salary	3,365,186	\$304,282,630
Average Salary	\$49,488	\$43,883
<i>Retired Members and Beneficiaries</i>	17,000	3,351
Average Age	72.1	73.5
Total Annual Pension	\$453,195	\$68,184,912
Average Annual Pension	\$26,659	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	56.2	63.2
Total Annual Pension	\$41,198	\$8,011,164
Average Annual Pension	\$41,198	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	11,000	1,978
Annuity Savings Fund	\$156,978	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$550,264	\$43,715,955
b. Administrative Expenses	12,871	1,100,000
c. Expected Employee Contributions	364,751	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$198,384	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$10,734,381	\$708,337,933
b. Retired Members and Beneficiaries	4,347,950	630,352,611
c. Disabled Members - Accidental	558,153	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	156,978	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$15,797,462	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$15,797,462	\$1,459,223,833
h. Actuarial Value of Assets	7,047,289	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$8,750,173	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$224,165	\$21,725,204
b. Payment on UAL	485,539	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$709,704	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$696,704	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

UXBRIDGE - 770

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	175.152	6,934
Average Age	47.3	47.5
Average Service	11.6	10.1
Valuation Salary	7,791,572	\$304,282,630
Average Salary	\$43,528	\$43,883
<i>Retired Members and Beneficiaries</i>	99.000	3,351
Average Age	72.2	73.5
Total Annual Pension	\$2,210,977	\$68,184,912
Average Annual Pension	\$22,333	\$20,348
<i>Disabled Members - Accidental</i>	4.000	227
Average Age	59.1	63.2
Total Annual Pension	\$141,533	\$8,011,164
Average Annual Pension	\$35,383	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	48.000	1,978
Annuity Savings Fund	\$493,364	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,270,773	\$43,715,955
b. Administrative Expenses	29,725	1,100,000
c. Expected Employee Contributions	806,213	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$494,285	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$21,589,512	\$708,337,933
b. Retired Members and Beneficiaries	22,431,402	630,352,611
c. Disabled Members - Accidental	1,733,536	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	493,364	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$46,247,814	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$46,247,814	\$1,459,223,833
h. Actuarial Value of Assets	21,567,626	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$24,680,188	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$558,522	\$21,725,204
b. Payment on UAL	1,453,083	44,853,675
c. Payment on 2002 ERI	77,697	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$2,089,302	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$2,051,032	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

**UXBRIDGE HOUSING AUTHORITY - 780
Based on Valuation Results as of January 1, 2018**

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	3,989	6,934
Average Age	50.8	47.5
Average Service	13.5	10.1
Valuation Salary	209,477	\$304,282,630
Average Salary	\$52,369	\$43,883
<i>Retired Members and Beneficiaries</i>	6,000	3,351
Average Age	72.3	73.5
Total Annual Pension	\$88,213	\$68,184,912
Average Annual Pension	\$14,702	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	1,000	1,978
Annuity Savings Fund	\$12,206	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$31,430	\$43,715,955
b. Administrative Expenses	735	1,100,000
c. Expected Employee Contributions	20,261	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$11,904	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$572,888	\$708,337,933
b. Retired Members and Beneficiaries	924,683	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	12,206	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,509,777	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,509,777	\$1,459,223,833
h. Actuarial Value of Assets	673,515	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$836,262	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$13,451	\$21,725,204
b. Payment on UAL	46,403	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$59,854	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$58,758	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

WACHUSETT REGIONAL - 790

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	430,399	6,934
Average Age	48.2	47.5
Average Service	8.3	10.1
Valuation Salary	11,177,326	\$304,282,630
Average Salary	\$25,636	\$43,883
<i>Retired Members and Beneficiaries</i>	114,000	3,351
Average Age	73.5	73.5
Total Annual Pension	\$1,528,262	\$68,184,912
Average Annual Pension	\$13,406	\$20,348
<i>Disabled Members - Accidental</i>	2,000	227
Average Age	67.0	63.2
Total Annual Pension	\$52,521	\$8,011,164
Average Annual Pension	\$26,261	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	196,000	1,978
Annuity Savings Fund	\$985,723	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,787,811	\$43,715,955
b. Administrative Expenses	41,819	1,100,000
c. Expected Employee Contributions	1,111,587	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$718,043	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$23,710,250	\$708,337,933
b. Retired Members and Beneficiaries	15,022,914	630,352,611
c. Disabled Members - Accidental	583,872	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	985,723	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$40,302,759	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$40,302,759	\$1,459,223,833
h. Actuarial Value of Assets	18,499,039	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$21,803,720	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$811,361	\$21,725,204
b. Payment on UAL	1,249,339	44,853,675
c. Payment on 2002 ERI	59,556	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$2,120,256	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$2,081,419	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

WARREN - 800

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	38,783	6,934
Average Age	48.7	47.5
Average Service	12.6	10.1
Valuation Salary	1,459,740	\$304,282,630
Average Salary	\$34,756	\$43,883
<i>Retired Members and Beneficiaries</i>	16,000	3,351
Average Age	71.1	73.5
Total Annual Pension	\$315,859	\$68,184,912
Average Annual Pension	\$19,741	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	44.1	63.2
Total Annual Pension	\$44,883	\$8,011,164
Average Annual Pension	\$44,883	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	59.5	61.2
Total Annual Pension	\$7,616	\$720,176
Average Annual Pension	\$7,616	\$16,748
<i>Inactive Members</i>	6,000	1,978
Annuity Savings Fund	\$57,472	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$236,877	\$43,715,955
b. Administrative Expenses	5,541	1,100,000
c. Expected Employee Contributions	141,228	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$101,190	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$4,538,665	\$708,337,933
b. Retired Members and Beneficiaries	3,096,121	630,352,611
c. Disabled Members - Accidental	622,553	93,283,070
d. Disabled Members - Ordinary	119,184	8,720,198
e. Inactive Members	57,472	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$8,433,995	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$8,433,995	\$1,459,223,833
h. Actuarial Value of Assets	3,762,427	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$4,671,568	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$114,340	\$21,725,204
b. Payment on UAL	234,716	44,853,675
c. Payment on 2002 ERI	55,341	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	5,770	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$410,167	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$402,654	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

WESTBORO - 820

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	399,700	6,934
Average Age	48.0	47.5
Average Service	10.8	10.1
Valuation Salary	18,802,010	\$304,282,630
Average Salary	\$46,197	\$43,883
<i>Retired Members and Beneficiaries</i>	161,000	3,351
Average Age	72.2	73.5
Total Annual Pension	\$3,981,621	\$68,184,912
Average Annual Pension	\$24,731	\$20,348
<i>Disabled Members - Accidental</i>	15,000	227
Average Age	61.0	63.2
Total Annual Pension	\$596,963	\$8,011,164
Average Annual Pension	\$39,798	\$35,291
<i>Disabled Members - Ordinary</i>	2,000	43
Average Age	64.3	61.2
Total Annual Pension	\$62,268	\$720,176
Average Annual Pension	\$31,134	\$16,748
<i>Inactive Members</i>	64,000	1,978
Annuity Savings Fund	\$721,156	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$3,027,938	\$43,715,955
b. Administrative Expenses	70,828	1,100,000
c. Expected Employee Contributions	1,934,248	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$1,164,518	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$55,222,698	\$708,337,933
b. Retired Members and Beneficiaries	39,130,468	630,352,611
c. Disabled Members - Accidental	7,013,472	93,283,070
d. Disabled Members - Ordinary	672,081	8,720,198
e. Inactive Members	721,156	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$102,759,875	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$102,759,875	\$1,459,223,833
h. Actuarial Value of Assets	47,123,722	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$55,636,153	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$1,315,859	\$21,725,204
b. Payment on UAL	3,230,953	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	37,218	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$4,584,030	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$4,500,066	\$67,190,465

Worcester Regional Contributory Retirement System

Annual Appropriation for 2021 Fiscal Year

WESTBORO HOUSING AUTHORITY - 825

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	3,000	6,934
Average Age	61.3	47.5
Average Service	11.7	10.1
Valuation Salary	197,365	\$304,282,630
Average Salary	\$65,788	\$43,883
<i>Retired Members and Beneficiaries</i>	2,000	3,351
Average Age	72.7	73.5
Total Annual Pension	\$31,245	\$68,184,912
Average Annual Pension	\$15,623	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	64.2	61.2
Total Annual Pension	\$13,957	\$720,176
Average Annual Pension	\$13,957	\$16,748
<i>Inactive Members</i>	1,000	1,978
Annuity Savings Fund	\$4,776	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$33,870	\$43,715,955
b. Administrative Expenses	792	1,100,000
c. Expected Employee Contributions	20,887	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$13,775	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$597,572	\$708,337,933
b. Retired Members and Beneficiaries	290,451	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	170,149	8,720,198
e. Inactive Members	4,776	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$1,062,948	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$1,062,948	\$1,459,223,833
h. Actuarial Value of Assets	474,184	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$588,764	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$15,565	\$21,725,204
b. Payment on UAL	30,423	44,853,675
c. Payment on 2002 ERI	5,312	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$51,300	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$50,360	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

WEST BOYLSTON - 830

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	114,647	6,934
Average Age	48.5	47.5
Average Service	10.2	10.1
Valuation Salary	5,289,953	\$304,282,630
Average Salary	\$42,661	\$43,883
<i>Retired Members and Beneficiaries</i>	65,000	3,351
Average Age	75.1	73.5
Total Annual Pension	\$1,344,254	\$68,184,912
Average Annual Pension	\$20,681	\$20,348
<i>Disabled Members - Accidental</i>	6,000	227
Average Age	67.2	63.2
Total Annual Pension	\$161,859	\$8,011,164
Average Annual Pension	\$26,977	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	33,000	1,978
Annuity Savings Fund	\$353,148	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,005,064	\$43,715,955
b. Administrative Expenses	23,510	1,100,000
c. Expected Employee Contributions	550,183	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$478,391	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$13,873,781	\$708,337,933
b. Retired Members and Beneficiaries	12,390,137	630,352,611
c. Disabled Members - Accidental	1,812,869	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	350,122	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$28,426,909	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$28,426,909	\$1,459,223,833
h. Actuarial Value of Assets	12,803,749	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$15,623,160	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$540,563	\$21,725,204
b. Payment on UAL	855,475	44,853,675
c. Payment on 2002 ERI	63,040	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,459,078	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,432,352	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

WEST BROOKFIELD - 850

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	27,029	6,934
Average Age	49.2	47.5
Average Service	9.1	10.1
Valuation Salary	1,104,305	\$304,282,630
Average Salary	\$33,464	\$43,883
<i>Retired Members and Beneficiaries</i>	12,000	3,351
Average Age	71.0	73.5
Total Annual Pension	\$262,578	\$68,184,912
Average Annual Pension	\$21,882	\$20,348
<i>Disabled Members - Accidental</i>	1,000	227
Average Age	48.8	63.2
Total Annual Pension	\$49,101	\$8,011,164
Average Annual Pension	\$49,101	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	4,000	1,978
Annuity Savings Fund	\$56,097	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$226,268	\$43,715,955
b. Administrative Expenses	5,293	1,100,000
c. Expected Employee Contributions	120,800	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$110,761	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$2,670,445	\$708,337,933
b. Retired Members and Beneficiaries	2,868,716	630,352,611
c. Disabled Members - Accidental	687,652	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	56,097	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$6,282,910	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$6,282,910	\$1,459,223,833
h. Actuarial Value of Assets	2,861,983	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$3,420,927	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$125,156	\$21,725,204
b. Payment on UAL	197,183	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$322,339	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$316,435	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

WESTMINSTER - 860

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	71,709	6,934
Average Age	46.4	47.5
Average Service	12.2	10.1
Valuation Salary	3,800,804	\$304,282,630
Average Salary	\$48,111	\$43,883
<i>Retired Members and Beneficiaries</i>	31,000	3,351
Average Age	69.8	73.5
Total Annual Pension	\$805,431	\$68,184,912
Average Annual Pension	\$25,982	\$20,348
<i>Disabled Members - Accidental</i>	3,000	227
Average Age	58.0	63.2
Total Annual Pension	\$122,759	\$8,011,164
Average Annual Pension	\$40,920	\$35,291
<i>Disabled Members - Ordinary</i>	2,000	43
Average Age	52.0	61.2
Total Annual Pension	\$38,753	\$720,176
Average Annual Pension	\$19,377	\$16,748
<i>Inactive Members</i>	5,000	1,978
Annuity Savings Fund	\$28,318	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$614,558	\$43,715,955
b. Administrative Expenses	14,376	1,100,000
c. Expected Employee Contributions	384,485	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$244,449	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$11,756,789	\$708,337,933
b. Retired Members and Beneficiaries	8,164,759	630,352,611
c. Disabled Members - Accidental	1,583,093	93,283,070
d. Disabled Members - Ordinary	563,600	8,720,198
e. Inactive Members	26,297	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$22,094,538	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$22,094,538	\$1,459,223,833
h. Actuarial Value of Assets	10,197,685	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$11,896,853	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$276,218	\$21,725,204
b. Payment on UAL	700,389	44,853,675
c. Payment on 2002 ERI	0	1,554,689
d. Payment on 2003 ERI	5,211	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$981,818	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$963,834	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

WINCHENDON - 870

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	143,828	6,934
Average Age	49.1	47.5
Average Service	11.0	10.1
Valuation Salary	5,673,513	\$304,282,630
Average Salary	\$38,860	\$43,883
<i>Retired Members and Beneficiaries</i>	92,000	3,351
Average Age	72.2	73.5
Total Annual Pension	\$1,859,285	\$68,184,912
Average Annual Pension	\$20,210	\$20,348
<i>Disabled Members - Accidental</i>	9,000	227
Average Age	63.3	63.2
Total Annual Pension	\$315,971	\$8,011,164
Average Annual Pension	\$35,108	\$35,291
<i>Disabled Members - Ordinary</i>	1,000	43
Average Age	70.2	61.2
Total Annual Pension	\$15,392	\$720,176
Average Annual Pension	\$15,392	\$16,748
<i>Inactive Members</i>	56,000	1,978
Annuity Savings Fund	\$577,130	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$1,012,233	\$43,715,955
b. Administrative Expenses	23,678	1,100,000
c. Expected Employee Contributions	595,301	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$440,610	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$15,242,828	\$708,337,933
b. Retired Members and Beneficiaries	18,536,382	630,352,611
c. Disabled Members - Accidental	3,592,931	93,283,070
d. Disabled Members - Ordinary	155,324	8,720,198
e. Inactive Members	577,130	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$38,104,595	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$38,104,595	\$1,459,223,833
h. Actuarial Value of Assets	17,477,899	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$20,626,696	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$497,872	\$21,725,204
b. Payment on UAL	1,177,435	44,853,675
c. Payment on 2002 ERI	63,221	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$1,738,528	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$1,706,683	\$67,190,465

**Worcester Regional Contributory Retirement System
Annual Appropriation for 2021 Fiscal Year**

WINCHENDON HOUSING AUTHORITY - 880

Based on Valuation Results as of January 1, 2018

Summary of Member Data	Member Unit	Worcester Regional
<i>Active Members</i>	10,000	6,934
Average Age	58.3	47.5
Average Service	18.7	10.1
Valuation Salary	606,964	\$304,282,630
Average Salary	\$60,696	\$43,883
<i>Retired Members and Beneficiaries</i>	3,000	3,351
Average Age	79.7	73.5
Total Annual Pension	\$51,080	\$68,184,912
Average Annual Pension	\$17,027	\$20,348
<i>Disabled Members - Accidental</i>	-	227
Average Age	-	63.2
Total Annual Pension	\$0	\$8,011,164
Average Annual Pension	\$0	\$35,291
<i>Disabled Members - Ordinary</i>	-	43
Average Age	-	61.2
Total Annual Pension	\$0	\$720,176
Average Annual Pension	\$0	\$16,748
<i>Inactive Members</i>	-	1,978
Annuity Savings Fund	\$0	\$18,530,021
Employer Normal Cost as of January 1, 2018		
a. Total Normal Cost	\$94,292	\$43,715,955
b. Administrative Expenses	2,205	1,100,000
c. Expected Employee Contributions	61,431	28,880,357
d. Employer Normal Cost = a. + b. - c.	\$35,066	\$15,935,598
Unfunded Actuarial Accrued Liability (UAAL) as of January 1, 2018		
Actuarial Accrued Liability (AAL):		
a. Active Members	\$2,456,235	\$708,337,933
b. Retired Members and Beneficiaries	339,709	630,352,611
c. Disabled Members - Accidental	0	93,283,070
d. Disabled Members - Ordinary	0	8,720,198
e. Inactive Members	0	18,530,021
f. Total AAL = a. + b. + c. + d. + e.	\$2,795,944	\$1,459,223,833
Unfunded Actuarial Accrued Liability (UAAL):		
g. Actuarial Accrued Liability = f.	\$2,795,944	\$1,459,223,833
h. Actuarial Value of Assets	1,247,277	685,488,133
i. Unfunded Actuarial Accrued Liability = g. - h.	\$1,548,667	\$773,735,700
FY2021 Appropriation		
a. Employer Normal Cost	\$39,624	\$21,725,204
b. Payment on UAL	83,841	44,853,675
c. Payment on 2002 ERI	4,947	1,554,689
d. Payment on 2003 ERI	0	304,815
e. Payment on 2010 ERI	0	5,770
f. Total Appropriation = a. + b. + c. + d. + e.	\$128,412	\$68,444,153
If Total Appropriation paid on July 1, 2020	\$126,060	\$67,190,465