30-year present value of employee contributions under difference policies by long-term return quintile Range of Contingent Contingent Shared-ADC: St. 14 DC

Return quintile	30-year compound returns	Baseline	Contingent EEC: 5-year return	Contingent EEC: funded ratio	Shared-ADC: 10% EEC rate cap	Shared-ADC: no EEC cap
	M	ledian present val	ue of employer co	ontribution with	in quintiles	
1	< 5.7%	100.0	114.8	133.2	194.5	266.5
2	5.7%~6.9%	100.0	106.1	124.8	175.5	216.9
3	6.9%~8.1%	100.0	99.2	114.5	151.5	176.7
4	8.1%~9.4%	100.0	92.2	106.3	131.4	145.5
5	> 9.4%	100.0	83.0	93.0	95.6	102.7
		Perce	ntage difference	from Baseline		
1	< 5.7%	0.0%	14.8%	33.2%	94.5%	166.5%
2	5.7%~6.9%	0.0%	6.1%	24.8%	75.5%	116.9%
3	6.9%~8.1%	0.0%	-0.8%	14.5%	51.5%	76.7%
4	8.1%~9.4%	0.0%	-7.8%	6.3%	31.4%	45.5%
5	> 9.4%	0.0%	-17.0%	-7.0%	-4.4%	2.7%