

| 30-year present value of employer contributions under difference policies by long-term return quintile | | | | | | | | | |
|---|--|----------|--------------------------------------|-------------------------------------|-------------------------------------|------------------------------------|------------------------------------|---------------------------|--------------|
| Return quintile | Range of 30-year compound returns | Baseline | Contingent COLA: 5-year return | Contingent COLA: funded ratio | Contingent EEC: 5-year return | Contingent EEC: funded ratio | Shared-ADC: 10% EEC rate cap | Shared-ADC: no EEC cap | Hybrid DB-DC |
| Median present value of employer contribution within quintiles | | | | | | | | | |
| 1 | < 5.7% | 164.3 | 156.4 | 150.1 | 158.3 | 151.3 | 128.7 | 101.0 | 103.4 |
| 2 | 5.7%~6.9% | 126.6 | 123.9 | 115.7 | 124.3 | 116.1 | 95.6 | 82.2 | 84.5 |
| 3 | 6.9%~8.1% | 100.0 | 98.5 | 93.6 | 98.6 | 92.7 | 75.9 | 67.0 | 71.2 |
| 4 | 8.1%~9.4% | 79.6 | 80.1 | 74.9 | 81.0 | 73.9 | 59.8 | 55.1 | 61.0 |
| 5 | > 9.4% | 54.3 | 56.2 | 53.0 | 57.7 | 51.6 | 41.4 | 38.9 | 48.4 |
| Percentage difference from Baseline | | | | | | | | | |
| 1 | < 5.7% | 0.0% | -4.8% | -8.6% | -3.7% | -7.9% | -21.7% | -38.5% | -37.1% |
| 2 | 5.7%~6.9% | 0.0% | -2.1% | -8.6% | -1.8% | -8.3% | -24.5% | -35.1% | -33.2% |
| 3 | 6.9%~8.1% | 0.0% | -1.5% | -6.4% | -1.4% | -7.3% | -24.1% | -33.0% | -28.8% |
| 4 | 8.1%~9.4% | 0.0% | 0.6% | -5.8% | 1.8% | -7.1% | -24.8% | -30.7% | -23.3% |
| 5 | > 9.4% | 0.0% | 3.5% | -2.4% | 6.2% | -5.1% | -23.8% | -28.4% | -10.9% |