

**Estimate of the Cumulative Loss of Pension Benefit and Current Year Loss with the City's AD-HOC Cost-of-Living-Allowance Applied vs CPI-U, VRS and Social Security per \$1,000 of Original Pension Benefit**

(1) Year Retired	(2) CPI-U		(3) VRS		(4) Social Security	
	Cumulative	Year	Cumulative	Year	Cumulative	Year
	1980	\$ 20,729	\$ 1,326	\$ 8,927	\$ 749	\$ 21,322
1981	\$ 12,277	\$ 948	\$ 6,105	\$ 625	\$ 12,357	\$ 940
1982	\$ 6,523	\$ 687	\$ 3,465	\$ 508	\$ 6,143	\$ 659
1983	\$ 5,622	\$ 627	\$ 3,503	\$ 493	\$ 4,692	\$ 575
1984	\$ 8,877	\$ 742	\$ 6,868	\$ 614	\$ 7,835	\$ 684
1985	\$ 8,761	\$ 721	\$ 7,121	\$ 612	\$ 8,111	\$ 683
1986	\$ 8,924	\$ 715	\$ 7,467	\$ 616	\$ 8,505	\$ 689
1987	\$ 9,110	\$ 717	\$ 7,673	\$ 619	\$ 8,944	\$ 703
1988	\$ 8,616	\$ 684	\$ 7,327	\$ 595	\$ 8,229	\$ 659
1989	\$ 7,106	\$ 604	\$ 6,057	\$ 528	\$ 6,770	\$ 582
1990	\$ 6,833	\$ 579	\$ 6,116	\$ 522	\$ 6,545	\$ 560
1991	\$ 5,133	\$ 484	\$ 4,808	\$ 449	\$ 4,860	\$ 465
1992	\$ 4,643	\$ 450	\$ 4,498	\$ 426	\$ 4,520	\$ 440
1993	\$ 4,508	\$ 437	\$ 4,367	\$ 414	\$ 4,389	\$ 428
1994	\$ 3,738	\$ 389	\$ 3,602	\$ 367	\$ 3,722	\$ 386
1995	\$ 3,113	\$ 349	\$ 2,981	\$ 327	\$ 3,051	\$ 343
1996	\$ 2,486	\$ 306	\$ 2,357	\$ 285	\$ 2,469	\$ 303
1997	\$ 1,863	\$ 262	\$ 1,757	\$ 243	\$ 1,866	\$ 261
1998	\$ 1,769	\$ 253	\$ 1,666	\$ 234	\$ 1,811	\$ 254
1999	\$ 1,481	\$ 230	\$ 1,379	\$ 212	\$ 1,575	\$ 236
2000	\$ 1,114	\$ 200	\$ 1,014	\$ 182	\$ 1,157	\$ 201
2001	\$ 1,022	\$ 189	\$ 956	\$ 174	\$ 1,049	\$ 189
2002	\$ 894	\$ 175	\$ 829	\$ 160	\$ 947	\$ 178
2003	\$ 811	\$ 166	\$ 747	\$ 151	\$ 888	\$ 171
2004	\$ 710	\$ 153	\$ 647	\$ 139	\$ 807	\$ 161
2005	\$ 533	\$ 131	\$ 473	\$ 118	\$ 629	\$ 139
2006	\$ 444	\$ 118	\$ 402	\$ 107	\$ 476	\$ 117
2007	\$ 347	\$ 102	\$ 313	\$ 93	\$ 371	\$ 100
2008	\$ 290	\$ 91	\$ 258	\$ 82	\$ 287	\$ 95
2009	\$ 95	\$ 51	\$ 82	\$ 46	\$ 50	\$ 34
2010	\$ 95	\$ 51	\$ 82	\$ 46	\$ 50	\$ 34
2011	\$ 46	\$ 34	\$ 43	\$ 32	\$ 50	\$ 34

# Retiree Handout

RetBeneLossByYr(19)

2/22/2013

**Estimate of the Cumulative Loss of Pension Benefit and Current Year Loss with the City's AD-HOC Cost-of-Living-Allowance Applied vs CPI-U, VRS and Social Security per \$1,000 of Original Pension Benefit**

(1)	(2)		(3)		(4)	
<u>Year Retired</u>	<u>CPI-U</u>		<u>VRS</u>		<u>Social Security</u>	
	<u>Cumulative</u>	<u>Year</u>	<u>Cumulative</u>	<u>Year</u>	<u>Cumulative</u>	<u>Year</u>
1990	\$ 6,833	\$ 579	\$ 6,116	\$ 522	\$ 6,545	\$ 560

**To solve you need the year you retired and your original annual pension (retirement) amount.**

Example: for a 1990 Retiree who retired with an annual Pension Benefit of \$15,285 who desires to know their loss as compared to the CPI-U (the urban "bread basket").

From Column (1), Year Retired, Find Column (2) or \$6833, then times it by 15 (\$15,285 divided by \$1,000)  
This equals your Estimated Cumulative Loss to date of \$102,495

Same Retiree example vs VRS.

From Column (1), Year Retired, Find Column (3) or \$6,116, then times it by 15 (\$15,285 divided by \$1,000)  
This equals your Estimated Cumulative Loss to date of \$91,740.

Same Retiree example vs VRS.

From Column (1), Year Retired, Find Column (4) or \$6,545, then times it by 15 (\$15,285 divided by \$1,000)  
This equals your Estimated Cumulative Loss to date of \$98,175.

Your Personal Example:

- (-A-) Find Year Retired from Column (1) : \_\_\_\_\_
- (-B-) Column (2) dollar amount is : \$ \_\_\_\_\_
- (-C-) Original Pension Benefit is : \$ \_\_\_\_\_
- (-D-) Divide (-B-) above by 1000 = \_\_\_\_\_
- (-E-) Multiply (-B-) above by (-D-) above for your Loss to date = \$ \_\_\_\_\_