

30-Year Amortization Schedule and Alternatives

Date	<u>Current Amortization Schedule</u>		<u>Alternate Schedules</u>			
	Balance	Payment	20 Year Amortization Balance	Payment	15 Year Amortization Balance	Payment
6/30/2017	12,320,772	642,240	12,320,772	930,285	12,320,772	1,129,439
6/30/2018	12,578,942	783,623	12,280,290	958,194	12,073,802	1,163,323
6/30/2019	12,709,885	932,912	12,207,835	986,940	11,773,179	1,198,222
6/30/2020	12,695,863	998,311	12,100,142	1,016,548	11,413,824	1,234,169
6/30/2021	12,612,982	1,073,402	11,953,674	1,047,044	10,990,247	1,271,194
6/30/2022	12,446,029	1,105,605	11,764,601	1,078,455	10,496,514	1,309,330
6/30/2023	12,233,165	1,138,773	11,528,779	1,110,809	9,926,210	1,348,610
6/30/2024	11,969,948	1,172,936	11,241,726	1,144,133	9,272,407	1,389,068
6/30/2025	11,651,569	1,208,124	10,898,593	1,178,457	8,527,622	1,430,740
6/30/2026	11,272,827	1,244,368	10,494,137	1,213,811	7,683,770	1,473,662
6/30/2027	10,828,101	1,281,699	10,022,691	1,250,225	6,732,127	1,517,872
6/30/2028	10,311,315	1,320,150	9,478,131	1,287,732	5,663,274	1,563,408
6/30/2029	9,715,903	1,359,754	8,853,842	1,326,364	4,467,043	1,610,311
6/30/2030	9,034,773	1,400,547	8,142,677	1,366,155	3,132,465	1,658,620
6/30/2031	8,260,263	1,442,563	7,336,918	1,407,140	1,647,707	1,708,379
6/30/2032	7,384,102	1,393,290	6,428,233	1,449,354		
6/30/2033	6,493,315	1,339,762	5,407,628	1,492,835		
6/30/2034	5,591,219	1,281,769	4,265,396	1,537,620		
6/30/2035	4,681,594	1,219,090	2,991,063	1,583,748		
6/30/2036	3,768,733	1,151,497	1,573,328	1,631,261		
6/30/2037	2,857,490	534,205				
6/30/2038	2,517,927	550,231				
6/30/2039	2,136,280	566,738				
6/30/2040	1,708,895	583,740				
6/30/2041	1,231,828	429,842				
6/30/2042	878,546	402,857				
6/30/2043	526,745	287,370				
6/30/2044	268,300	164,590				
6/30/2045	117,772	34,185				
6/30/2046	91,162	94,519				
Totals		27,138,688		24,997,111		21,006,347
Estimated Savings				2,141,577		6,132,341

Current CalPERS Board policy prioritizes the order for which lump sum contributions in excess of the required employer contribution shall be applied. Excess contributions shall first be applied toward payment on the plan's side fund, and any remainder shall then be applied toward the plan's share of the pool's unfunded accrued liability.

Please contact the plan actuary before making such a payment to ensure that the payment is applied correctly.