

**City of Guyton, Georgia
City Council
Special Called Meeting
May 21, 2024 at 7:00 P.M.**



**Guyton City Hall
310 Central Boulevard
Guyton, GA 31312**

AGENDA

- 1. Call to Order**
- 2. Consideration to approve the expenditure of \$1,275.00 for a cost study to add elected officials to the City of Guyton's employee retirement plan**
- 3. Date to Remember**
 - ☉ Wednesday, May 22, 2024, City Council Budget Retreat at 8:00 A.M. —
Hereford House, 477 Honey Ridge Road, Guyton, GA 31312
- 4. Consideration to Adjourn**

Rules of Decorum for All Meetings

The purpose of the Rules of Decorum is to foster an atmosphere of civil and courteous discourse, even and especially when discussing contentious topics, at all meetings held by the City of Guyton.

(A) General rules applicable to all (Mayor and City Council, Staff, Members of the Public)

- 1) Each speaker should refrain from personal attacks, foul or abusive language, and will maintain a civil and courteous manner and tone.
- 2) During designated times for members of the public to speak, members of the public will be permitted 10 minutes to discuss topics. After 10 minutes of discussion on a topic, members of the public will be limited to 3:00 minutes speaking time. The Mayor or presiding officer shall have the authority to grant additional speaking time. Notwithstanding the foregoing, during public hearings involving zoning decisions, members of the public will have no less than 10 minutes to speak in favor, and no less than 10 minutes to speak in opposition.
- 3) Members of the audience will respect the rights of others and will not create noise or other disturbances that will disrupt or disturb persons who are addressing the Mayor and Council or Committee or Board or Commission, or members of those bodies who are speaking, or otherwise impede the orderly conduct of the meeting.

(B) Additional Rules for Mayor and City Council, Committees, Boards or Commissions

1. The Mayor and City Council, Committees, Boards, Authorities, or Commissions will conduct themselves in a professional and respectful manner at all meetings.
2. Questions for staff or individuals or other Council, Committee, Board or Commission members will be directed to the appropriate person to answer. Members of the Mayor and City Council, Committees, Boards, Authorities, or Commissions will attempt to answer or address questions presented one at a time without attempting to talk over another member.
3. Members of the Mayor and City Council, Committees, Boards, Authorities, or Commissions are always free to criticize or question policies, positions, data, or information presented. However, members of the Mayor and City Council, Committees, Boards, Authorities, or Commissions will not attack or impugn the person presenting.

(C) Enforcement

The Mayor or presiding officer has the authority to enforce each of the Rules of Decorum regarding members of the public. If any Rule is violated, the Mayor or presiding officer will give the speaker a warning, citing the Rule being violated, and telling the speaker that a second violation will result in a forfeiture of the right to speak further. The Mayor or presiding officer also may have the offending speaker removed from the meeting if the misconduct persists. The Mayor or presiding officer shall not have any power under this provision regarding a Council, Committee, Board or Commission member.

Georgia Municipal Employees Benefit System Retirement Fund

SUMMARY OF PLAN FEATURES

January 2023

A summary of the features contained in the retirement plan of each member organization of the Georgia Municipal Employees Benefit System (GMEBS) Retirement Fund that offers a view of the retirement system as a whole, as well as the detailed provisions of each individual retirement plan.



A Note About the Summary Information

The material contained in this summary briefly explains and illustrates the various plans of the GMEBS retirement program members. The summary includes the most recent plan information for each member as it would apply to new employees in the general employee population. The summary does not detail specific plan benefits that are provided for special employee classes or benefits previously provided under the plan. The full terms and conditions of each plan are set forth in the plan text. The full text will control in deciding any questions that may arise concerning the plan.

For more specific retirement plan information, please contact:

Randy Briskin

Retirement Field Services Representative
(678) 686-6257
rbriskin@gacities.com

Michelle Warner

Director, Retirement Field Services and
Defined Contribution Program (678)
686-6214 mwarner@gacities.com

Membership Plan Features – A Quick Overview

PARTICIPANT CONTRIBUTIONS

89% of the membership does not require participant contributions. 11% of the membership provides for participant contributions

BENEFIT FORMULA

The benefit formulas for the fund's membership are broken down as follows:

Formula	% of Membership
1.25%	8%
1.5%	22%
1.75%	5%
2.00%	21%
1.0%-1.75%	16%
1.25%-2.0%	10%
1.5%-2.0%	3%
Other	15%

NORMAL RETIREMENT

Employees – 57% of the membership's normal retirement requirements for employees is 65+5, 21% use a combination with specific years of service such as 65+5 OR 55+25, and 13% use a combination with an age and YOS formula such as

65+5 OR Rule of 80. 9% use some other variation.

Officials – Of those members who offer benefits for officials, 64% use age 65 as the normal retirement requirement and 36% use some other type of combination.

EARLY RETIREMENT

For 95% of the membership, the early retirement requirement is 55+10 and 6% uses some other type of requirement.

ELECTED OFFICIALS

55% of the membership provides benefits for elected officials. The average monthly dollar amount is \$30 for each year of service.

VESTING 46% of the membership offers 10-year vesting and 46% offers 5-year vesting.

DEATH BENEFIT

60% of the membership offers the Automatic Option A death benefit and 42% offers the Actuarial Reserve death benefit for active employees. 99% of the membership offer Automatic Option A death benefit for terminated vested employees.

DISABILITY

59% of the membership offers some type of disability retirement benefit. Of those members who offer a disability benefit, 87% provides a minimum disability benefit equal to 20% of the employee's final average salary, 6% uses 66 2/3%, 6% uses 10%, and 1% uses some other percentage or disability benefit.

COST-OF-LIVING

20% of the membership provides a cost-of-living adjustment, with 8% of the membership using a maximum increase percentage of 5%.

PUBLIC SAFETY

Almost 11% of the membership offers some type of alternative retirement benefit for public safety employees.

POPULATION

87% of the total membership is cities. Of those members who are cities, 58% have a population of 5,000 or less.

EMPLOYEES

70% of the membership employs 75 or fewer employees, 23% employs 76-200 and 7% employs 201 and over.

Explanation of Plan Features

POPULATION (POP)

The most current census data for member cities.

EMPLOYEES (EMP)

The number of active employees for each member organization.

GMA District (GMA DIST)

The GMA district of each member to provide a geographic point of reference to compare plans of similar locations throughout the state.

PARTICIPANT CONTRIBUTIONS (PART CONT)

Denotes plans that require participant contributions. Employers and employees share the cost.

NORMAL RETIREMENT

The age and years of credited service (YOS) needed to receive a full retirement benefit.

EARLY RETIREMENT

The age and years of credited service (YOS) needed to receive a reduced retirement benefit. The earlier an employee retires, the lower the benefit paid.

BENEFIT FORMULA

The percentage that is multiplied by an employee's final average earnings (FAE) and years and months of credited service to produce the employee's annual normal retirement benefit.

Split Formulas – Split formulas are utilized in some plans. The split or break point is determined based upon either (1) an amount designated by the fund's actuary on an annual basis (Dynamic or Index Break Point), or (2) an amount found in the Covered Compensation Break Point table based on the employee's year of birth. The amount of FAE that falls below the break point is multiplied by the lower percentage, and the FAE that is above the break point is multiplied by the higher percentage. These two calculated amounts are added together and multiplied by the employee's years and months of credited service to calculate the employee's annual normal retirement benefit.

Dynamic Break Point – The break point is published annually by the Social Security Administration. For employee's terminating with a vested benefit in 2023, the break point is \$95,172. The benefit percentages are usually 1.25%-2.0%

Index Break Point – The break point is published by the Social Security Administration. For employees terminating with a vested benefit in 2020, the break point is \$80,652. The benefit percentages are usually 1.0%-1.75%

Table Break Point – The break point is determined by using the Covered Compensation Break Point table found in the Master Plan document. For those participants born in 1941 or after, the breakpoint is \$7,800. The benefit percentages are usually 1.0%-1.75%

Smaller Employer Plans – A standardized plan is offered (at a reduced administrative fee) specifically for small cities with fewer than 16 active participants. These plans vary only in their benefit formula, vesting, and disability provision – every other feature is standard. The plans are non-contributory and may cover elected officials. They have the Automatic Option A death benefit.

ELECTED OFFICIALS (EO)

If the plan covers elected officials, the dollar benefit is shown. The dollar benefit, multiplied by the number of years of credited service in office, will equal the monthly retirement benefit payable at normal retirement age.

VESTING

10-year – An employee is entitled to a vested benefit when he has accrued 10 years of credited service.

5-year – An employee is entitled to a vested benefit when he has accrued 5 years of credited service.

IMM – Immediate vesting.

IN-SERVICE DEATH BENEFIT

Automatic Option A (Auto A) – In some plans, only participants who have met the requirements for early or normal retirement are eligible for the death benefit. Some plans provide death benefits for participants who have met the requirements for vesting.

Actuarial Reserve (AR) – Death benefit covers all participants, regardless of age or length of service and typically provides a higher benefit amount than the Automatic Option A death benefit.

DISABILITY

Denotes plans that offer a disability retirement benefit. Disability retirement benefits are paid if and when, in most plans, a participant becomes entitled to Social Security disability benefits. The minimum percentage is shown. An employee's disability benefit is always at least this percentage of his final average monthly earnings.

COST-OF-LIVING (COLA)

Denotes plans that provide an automatic increase in benefits when the cost-of-living index rises. The maximum increase allowed for any one year is shown.

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT			BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS	EARLY RETIREMENT			10-YR	5-YR	Active	TV			
Abbeville	2,656	12	9		65+5	65	55+10	1.50%	\$10		x	Auto A	Auto A			
Acworth	22,440	167	3	x	65+5 or Rule of 80	65	55+10	2.00%	\$81/\$120 Mayor	x ¹	8 YR ²	Auto A	Auto A			
Adairsville	4,878	55	1		65+5 or 55+25	65	55+10	1.65%	\$20	IMM ²	7 YR ¹	AR	Auto A		2.5%	
Adel	5,571	88	11	x	65+5 or 55+30	65+5 or 55+30	55+5	2.00%	\$22		x	Auto A	Auto A		2%	
Alamo	771	10	9		65+5		55+10	1.50%		x		Auto A	Auto A			
Alma	3,433	31	11		65+5	65	55+10	1.75%	\$30	x	IMM ²	AR	Auto A	20%		
Americus	16,230	154	8	x	65+5 or Rule of 75	65	55+10	1.25% - 2.0% (dynamic)	\$35	IMM ²	x	Auto A	Auto A	20%		
Aragon	1,440	10	1		65+5		55+10	1.0% - 1.75% (index)		x		AR	Auto A	20%	5%	
Ashburn	4,291	50	11		65+5	65	55+10	1.0% - 1.75% (index)	\$14	x	IMM ²	AR	Auto A	20%		
Attapulgus	454	2	10		65+5		55+10	1.50%			x	Auto A	Auto A	20%		
Auburn	7,495	46	5		65+5		55+10	1.60%			x	Auto A	Auto A	20%		
Augusta	202,081	2,500	7	x	65 or 62+25; 55+25 PS only	65 or 62+25	50+5	2.00%	\$0	IMM ²	x	Auto A	Auto A	20%	1.50%	x
Augusta-Richmond County Planning Commission		11	7	x	65+5		55+10	2.50%		x ³		AR	Auto A	60% ⁵		
Austell	7,713	110	3		65+5	65	55+10	2.00%	\$52		x	AR	Auto A	20%	5%	
Avondale Estates	3,562	43	3	x	65+5		55+10	1.25% - 2.0% (dynamic)			7 YR	Auto A	Auto A	20%		
Bainbridge	14,468	157	10		65+5		55+10 or 55+30	1.25%		x		Auto A	Auto A			
Ball Ground	2,650	16	3	x	65+5	65+8	55+10	1.50%	\$10	8 YR ²	x ¹	Auto A	Auto A			
Barnesville	6,292	56	4		65+5 or Rule of 75	65 or 60+15	55+10	1.0% - 1.75% (index)	\$34	x	IMM ²	AR	Auto A	20%	5%	
Berlin	511	4	10		65+5		55+10	1.50%			x	Auto A	Auto A			
Blackshear	3,506	35	11		65+5		55+10	1.25%			x	Auto A	Auto A	20%		
Blairsville	616	28	2		65+5	65	55+10	1.50%	\$20	x ³	IMM ²	Auto A	Auto A	20%		
Blakely	5,371	89	10		65+5 or 55+20	65 or 55+20	55+10	1.25% - 2.0% (dynamic)	\$60	IMM ²	x	Auto A	Auto A	66-2/3% ⁵		
Blakely-Early County Department of Recreation		2	10		65+5 or 55+20		55+10	1.25% - 2.0% (dynamic)			x	Auto A	Auto A	66-2/3% ⁵		

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT		EARLY RETIREMENT	BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS				10-YR	5-YR	Active	TV			
Blue Ridge	1,253	29	1		65+5		55+10	1.50%		x		Auto A	Auto A			
Bowdon	2,161	28	4		65+5	65	55+10	1.25% - 2.0% (dynamic)	\$5		x	AR	Auto A			
Bowman	872	6	5		65+5	65	55+10	1.25%	\$10	IMM ²	x	Auto A	Auto A			
Braselton	14,383	65	5		65+5		55+10	1.50%		x		Auto A	Auto A	20%		
Bremen	7,185	65	1		65+5		55+10	1.25% - 2.0% (dynamic)		x		AR	Auto A	20%		
Brooklet	1,704	12	12		65+5		55+10	1.50%		x		Auto A	Auto A			
Broxton	1,060	4	11		65+5	65	55+10	1.50%	\$10		x	Auto A	Auto A			
Brunswick-Glynn County Water and Sewer Comm.		151	12	x	65+3		55+10	2.00%		x		Auto A	Auto A			
Buchanan	938	16	1		65+5		55+10	1.25% - 2.0% (dynamic)		x		Auto A	Auto A			
Buena Vista	1,585	15	8		65+5		55+10	1.25% - 2.0% (dynamic)		x		AR	Auto A	20%	5%	
Buford	17,144	138	3		65+5,60+30, or Rule of 75	65,60+30, or Rule of 75	55+10	2.00%	\$76	x		Auto A	Auto A		3%	
Butler	1,881	15	8		65+5	65	55+10	1.25%	\$13	x	IMM ²	AR	Auto A			
Byron	5,702	56	6		65+5		55+10	2.50%		x ³		AR	Auto A	66-2/3% ⁵	3%	
Cairo	10,179	163	10		65+5	65	55+10	1.0% - 1.75% (table)	\$12	x	IMM ²	Auto A	Auto A			
Calhoun	16,949	275	1		65+5 or 60+25 PS only	65+7	55+10 or 55+25 PS only	1.50%	\$50	7 ²	x	Auto A	Auto A			x
Calhoun Housing Authority					65+5 or Rule of 75		55+10	2.00%			x	Auto A	Auto A	10%	3%	
Camilla	5,187	92	10		65+5	65	55+5	1.0% - 1.75% (table)	\$15	IMM ²	x	AR	Auto A			
Canon	643	3	2		65+5	65	55+10	1.50%	\$10	IMM ²	x	Auto A	Auto A			
Carnesville	713	3	2		65+5 or 30 and out		55+10	1.50%		x		Auto A	Auto A			
Carrollton	26,738	367	4	x	65+5		55+5	2.0% or 2.5%	\$75	IMM ²	x	AR	Auto A	10%		
Cave Spring	1174	16	1		65+5		55+10	1.50%		x		Auto A	Auto A			
Cedartown	10,190	103	1		65+5 or Rule of 80 30 and out PS only	65 or Rule of 80	55+10	2.00%	\$39	IMM ²	x	Auto A	Auto A	20%		x
Centerville	8,228	68	6		65+5 or Rule of 80	65 or Rule of 80	55+10	2.00%	\$40	IMM ²	x	AR	Auto A	20%	5%	

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT			EARLY RETIREMENT	BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS					10-YR	5-YR	Active	TV			
Cherokee County Water and Sewerage Authority		190	3		65+5 or Rule of 80		55+10	2.00%			x	Auto A	Auto A				
Chester	1,564	3	9		65+5	65	55+10	1.50%	\$10	IMM ²	x	Auto A	Auto A				
Chickamauga	2,917	23	1		65+10 or Rule of 75	65 or Rule of 80	55+10	1.0% - 1.75% (table)	\$24	x	8 YR ²	AR	Auto A				
Clarksville	1,911	19	2		65+5 or 55+30		55+10	1.25% - 2.0% (dynamic)			x	AR	Auto A	20%			
Clarkston	14,756	35	3		62+5	65	55+5	2.50%	\$35	IMM ²	x	AR	Auto A	20%	3%		
Claxton	2,602	32	9		65+5 or 55+25	65	55+10	1.25% - 2.0% (dynamic)	\$21	x	IMM ²	Auto A	Auto A		5%		
Clayton Housing Authority		4			65+5		55+10	1.20%			x	Auto A	Auto A	20%			
Cleveland	3,514	32	2		65+5		55+10	1.75%			x	Auto A	Auto A	20%			
Cochran	5,026	50	9		65+5 or 30 YOS, 25 YOS PS	65 or 30 YOS	55+10	1.0% - 1.75% (table)	\$20	x	IMM ²	AR	Auto A	20%		x	
College Park	13,930	448	3	x	62+5 or 60+25	62+5 or 60+25	52+10	2.75%	\$100/\$115		x	AR ⁶	Auto A	\$200			
Colquitt	2,001	40	10		65+5, Rule of 75	65, Rule of 75	55+10	2.00%	\$26	x	IMM ²	Auto A	Auto A	20%			
Comer	1,512	6	5		65+5		55+10	1.50%			x	Auto A	Auto A				
Commerce	7,387	81	5		65+5 or 62+30	65	55+10	1.75%	\$50	x	IMM ²	AR	Auto A	20%	5%		
Conyers	17,305	180	3		65+5 or Rule of 85, 55+10 PS		55+10	1.75%-2.0%		x		AR	Auto A	10%		x	
Conyers Housing Authority		8	3		65+5 or Rule of 75		55+10	2.00%			x	AR	Auto A	10%	3%		
Cordele	10,220	148	8		65+5 or 55+30	65	55+10	1.25% - 2.0% (dynamic)	\$13	x	IMM ²	AR	Auto A	20%			
Cornelia	4,503	80	2		65+5		55+10	1.75%		x		Auto A	Auto A	20%			
Cumming	7,318	147	2		65+5 or 55+25	65 or 55+25	55+10	1.5% - 2.0% (dynamic)	\$68	IMM ²	x	AR	Auto A	20%	3%		
Cuthbert	3,143	31	8		65+5		55+10	1.50%		x		Auto A	Auto A				
Dacula	6,882	18	3		62+5		55+10	2.00%			7 YR	Auto A	Auto A	20%			
Dahlonega	7,537	52	2		65+5	65+5	55+10	2.00%	\$25		x	AR	Auto A	20%	2%		
Dallas	14,042	85	1		65+5 or Rule of 80	65 or Rule of 80	55+10	1.0% - 1.75% (table)	\$90	IMM ²	x	AR	Auto A	20%			
Danielsville	654	8	5		65+5		55+10	1.50%			x	Auto A	Auto A				

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT			BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS	EARLY RETIREMENT			10-YR	5-YR	Active	TV			
Darien	1,460	31	12		65+5 or 55+25	65 or 55+25	55+10	1.0% - 1.75% (table)	\$15	IMM ²	x	AR	Auto A	20%		
Davisboro	1,832	5	7		65+5	65	55+10	1.50%	\$23	IMM ²	x	Auto A	Auto A	20% ¹		
Dawson	4,414	52	10		65+5 or 55+25	65 or 55+25	55+10	1.0% - 1.75% (index)	\$14	x	IMM ²	AR	Auto A	20%		
Dawsonville	3,720	20	2		65+5	65	55+10	1.50%	\$25	IMM ²	x	Auto A	Auto A			
Demorest	2,022	36	2		65+5		55+10	1.50%		x		Auto A	Auto A			
Doerun	738	13	10		65+5		55+10	1.50%		x		AR	Auto A	20%	3%	
Donalsonville	2,833	40	10	x	65+5 or 55+25	65	55+10	1.5% - 1.75%(table)	\$7	IMM ²	x	Auto A	Auto A	20%		
Douglas	11,722	153	11	x	65+5 or Rule of 90	62+8 or Rule of 90	55+10	2.00%	\$35	x	8YR ²	AR	Auto A	20%	5%	
Douglasville	34,650	250	3		65+5, 50+25 PS	65	55+10	1.75%	\$67	IMM ²	x	Auto A	Auto A	20%		x
Douglasville-Douglas County WSA		182	3		65+5		55+10	2.00%		x		AR	Auto A		5%	
Dublin	16,074	235	9		62+5 or Rule of 85	62 or Rule of 85	55+10	1.0% - 1.75% (table)	\$90	x ⁴	IMM ²	Auto A	Auto A	10%		
Dublin-Laurens County Recreation Authority		11	9		65+5		55+10	1.0% - 1.75% (table)		x ⁴		Auto A	Auto A	10%		
Duluth	31,873	150	3		65+5,62+20 or 60+25		55+10	1.50%			x	Auto A	Auto A			
East Ellijay	650	11	1		65+5	65	55+10	1.75%	\$20	x	IMM ²	Auto A	Auto A			
Eastman	5,658	47	9		65+5 or Rule of 90	65 or Rule of 90	55+10	1.50%	\$9	x	IMM ²	AR	Auto A	20%		
Eatonton	6,307	51	6		65+5	65	55+10	1.25% - 1.75% (table)	\$17	x	IMM ²	Auto A	Auto A			
Elberton	4,640	121	5		65+5 or 60+30	65	55+10	2.00%	\$55	x	IMM ²	AR	Auto A		5%	
Ellaville	1,595	21	8		65+5 or 55+25	65 or 55+25	55+10	1.25% - 2.0% (dynamic)	\$15	IMM ²	x	AR	Auto A			
Ellijay	1,862	25	1		65+5	65	55+10	1.0% - 1.75% (index)	\$5	IMM ²	x	AR	Auto A			
Emerson	1,415	24	1		65+5	65	55+10	1.50%	\$18	IMM ²	x	Auto A	Auto A			
Enigma	1,058	7	11		65+5		55+10	1.25%		x		Auto A	Auto A			
Fairburn	16,483	167	3		65+5 or 55+25	65	55+10	2.00%	\$48	IMM ²	7 YR	AR	Auto A	20%	5%	
Fayetteville	18,957	155	3	x	62+5 or 55+25	62 or 55+25	55+10	2.50%	\$45	IMM ²	x	AR	Auto A	20%		

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT			BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS	EARLY RETIREMENT			10-YR	5-YR	Active	TV			
Fitzgerald	9,006	106	11		65+5 or 55+20	65	55+10	2.00%	\$20	IMM ²	x	Auto A	Auto A	20%		
Fitzgerald Light and Bond Commission		79	11		65+5 or 55+20	65	55+10	2.00%	\$20	IMM ²	x	Auto A	Auto A	20%		
Flint Area Consolidated Housing Authority		10	8		65+5		55+10	2.00%		x		Auto A	Auto A		3%	
Flowery Branch	9,391	41	2		65+5		55+10	2.00%			x	Auto A	Auto A			
Forsyth	4,384	66	6		65+5 or Rule of 75	65	55+10	1.50%	\$20	IMM ²	x	Auto A	Auto A	20%		
Fort Oglethorpe	10,423	85	1		65+5 or Rule of 70		55+10	1.0% - 1.75% (table)			x	Auto A	Auto A	20%		
Fort Valley	8,780	81	6		65+5		55+10	1.0% - 1.75% (table)		x		AR	Auto A	66-2/3% ⁵		
Fort Valley Utilities Commission		44	6		65+5 or 35 YOS		55+10	1.0% - 1.75% (table)		x ³		AR	Auto A	20%		
Franklin	950	12	4		65+5	65	55+10	1.75%	\$13	x	IMM ²	Auto A	Auto A			
Gainesville	42,296	718	2		65+5	65+5	55+10	1.25% - 2.0% (dynamic)	\$11	x	x ²	Auto A	Auto A			
Garden City	10,289	116	12	x	65+5, 55+20	65	55+10	2.00%	\$35	IMM ²	x	Auto A	Auto A	20%	2.50%	
Georgia Emergency Management Agency		11	3		62+5		55+10	1.25% - 2.0% (dynamic)			x	AR	Auto A	20%	2%	
Georgia Mountains RC		32	3		65+5 or 62+25		55+10	1.25% - 2.25% (table)			x	AR	Accrued AE		5%	
Georgia Municipal Association		89	3		62+5		52+10	1.25% - 2.0% (dynamic)			x	Auto A	Auto A	20%	3%	
Gibson	630	2	7		65+5		55+10	1.25%		x		Auto A	Auto A			
Glennville	3,834	28	9		65+5	65	55+10	1.75%	\$12	x	IMM ²	AR	Auto A	20%		
Gordon	1,783	20	6		65+5	65	55+10	1.25% - 2.0% (table)	\$7	IMM ²	x	AR	Auto A			
Grantville	3,276	37	4		65+5 or Rule of 85		55+10	1.00%			x	Auto A	Auto A	20%	2%	
Gray	3,436	31	6		65+5	65	55+10	2.00%	\$36		x	Auto A	Auto A			
Greensboro	3,648	47	5		65+5 or 55+30	65 or 55+30	55+10	1.0% - 1.75% (table)	\$16	x ³	IMM ²	Auto A	Auto A	20%		
Greenville	794	15	4		65+5	65	55+10	1.25%	\$20	x	IMM ²	Auto A	Auto A			
Griffin	23,478	460	4	x	65+5 or 55+25, Rule of 75 PS	65+5 or 55+25	55+10	2.00%	\$25	x	8YR ²	Auto A	Auto A	Yes	3%	x
Grovetown	15,577	100	7		65+5	65	55+10	1.25% - 2.0% (dynamic)	\$12	x	IMM ²	AR	Auto A	20%		

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT		EARLY RETIREMENT	BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS				10-YR	5-YR	Active	TV			
Guyton	2,289	11	12		65+5		55+10	1.50%		x		Auto A	Auto A			
Hagan	959	7	9		65+5		55+10	1.50%		x		Auto A	Auto A			
Hahira	3,384	33	11		65+5		55+10	1.25%		x		Auto A	Auto A			
Hampton	8,368	75	3		65+5, Rule of 80 PS	65	55+10	2.00%	\$25	IMM ²	x	AR	Auto A	20%		x
Hapeville	6,553	119	3		65+5, 35 YOS PS		55+10	1.32%, 2.0% PS			x	Auto A	Auto A	66-2/3% ⁵	1%	x
Hartwell	4,470	87	2		65+5 or 55+30	65	55+10	1.0% - 1.75% (index)	\$25	x	IMM ²	Auto A	Auto A			
Hawkinsville	3,980	31	6		65+5, 62+5 PS	65	55+10	1.25% - 2.0% (dynamic)	\$49	x	IMM ²	AR	Auto A	20%		x
Hazlehurst	4,088	53	9		65+5 or 55+30	65 or 55+30	55+10	1.25% - 2.0% (dynamic)	\$12	x	IMM ²	AR	Auto A	20%		
Heard County Water Authority		15	4		65+5		55+10	1.50%			x	Auto A	Auto A	20%		
Heart of GA Altamaha RC		28	9		65+3 or 55+30		55+10	2.00%			3 YR	AR	Auto A	20%		
Henry County Water and Sewer Authority		180	3	x	62 + 5		55+5	2.50%			x	Yes	Yes	Yes	2.75%	
Hephzibah	3,830	15	7		65+5		55+10	1.25%			x	Auto A	Auto A	66-2/3% ⁵		
Hinesville	34,891	197	12		65+5 or 55+25	65 or 55+25	55+10 or 50+25	1.5% - 2.25% (dynamic)	\$80	x	IMM ²	Auto A	Auto A			
Hiram	4,929	33	1		65+5		55+10	1.50%			x	Auto A	Auto A			
Hogansville	3,267	47	4		65+5	65	55+10	1.0% - 1.75% (table)	\$15	x	IMM ²	AR	Auto A	20%		
Holly Springs	16,213	57	3		65+5	65	55+10	2.00%	\$50	IMM ²	x	Auto A	Auto A			
Jackson	5,557	50	4		65+5 or 55+30	65 or 55+30	55+10	1.5% - 2.0% (dynamic)	\$38	x	IMM ²	AR	Auto A	66-2/3% ⁵	5%	
Jackson County Water and Sewerage Authority		22	5		65+5		55+10	1.50%			x	Auto A	Auto A			
Jasper	4,084	72	1		65+5 or Rule of 80		55+10	1.50%		x ³		Auto A	Auto A			
Jasper County Joint 911 Authority		8	5		65+5		55+10	1.50%			x	Auto A	Auto A	20%		
Jefferson	13,233	80	5		65+5 or 30 YOS	65 or 30 YOS	55+10	2.00%	\$35	IMM ²	x	AR	Auto A	20%		
Jeffersonville	977	9	6		65+5		55+10	1.25%			x	Auto A	Auto A	20%		
Jesup	9,809	86	9		65+5 or 55+35	65	55+10	1.00%	\$30	IMM ²	x	AR	Auto A	20%		

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT			BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT			COLA	PS
					EMPLOYEES	OFFICIALS	EARLY RETIREMENT			10-YR	5-YR	Active	TV	DISABILITY		
Jonesboro	4,235	42	3		65+5 or 55+30	65 or 55+30	55+10	1.75%	\$22	x	IMM ²	AR	Auto A	20%		
Jonesboro Housing Authority		19	3		65+5 or 55+30		55+10	1.75%		x		AR	Auto A	20%		
Kennesaw	33,036	189	3	x	65+5 or Rule of 80		55+10	2.00%		x		AR	Auto A	20%		
Kingsland	18,337	162	12		65+5 or 62+20, 20 YOS PS	65	55+10	1.60%	\$25	x	IMM ²	AR	Auto A	20%		x
LaFayette	6,888	101	1		65+5	65	55+10	1.0% - 1.75% (table)	\$30	IMM ²	3 YR ¹	AR	Auto A	20%		
LaGrange	30,858	417	4		65+5 or 55+30	65	55+10	1.5% - 2.0% (dynamic)	\$40	x	IMM ²	Auto A	Auto A	10%		
LaGrange Housing Authority		19	4		65+5		55+10	1.5% - 2.0% (dynamic)		x		Auto A	Auto A	10%		
Lake City	2,952	25	3	x	65+5	65	55+10	2.00%	\$20	IMM ²	x	Auto A	Auto A			
Lakeland	2,875	19	11	x	65+5	65	55+10	1.50%	\$50	IMM ²	x	Auto A	Auto A	Yes		
Lake Park	932	8	11		65+5		55+10	2.50%			x	Auto A	Auto A	20%		
Lavonia	2,143	47	2		62+5, 55+20 PS	62	55+10	2.00%	\$100	IMM ²	x	AR	Auto A	20%		x
Lavonia Housing Authority		5	2		65+5		55+10	2.00%			x	AR	Auto A	20%		
Leesburg	3,480	20	10		65+5		55+10	1.50%			x	Auto A	Auto A			
Lenox	752	10	11		65+5	65	55+10	2.50%	\$26		7 YOS	Auto A	Auto A			
Liberty Consolidated Planning Commission		10	12		65+5 or 55+25		55+10 or 50+25	1.5% - 2.25% (dynamic)		x		Auto A	Auto A			
Lincolnton	1,480	11	7		65+5		55+10	1.50%		x		Auto A	Auto A			
Lithonia	2,662	14	3		65+5		55+10	1.0% - 1.75% (table)			7 YR	Auto A	Auto A			
Locust Grove	8,947	52	3		65+5, Rule of 80 PS	65	55+10	2.00%	\$24	IMM ²	x	Auto A	Auto A			x
Loganville	14,127	135	5		65+5 or Rule of 80	65 or Rule of 80	55+10	3.00%	\$47	x	IMM ²	Auto A	Auto A	20%		
Lookout Mountain	1,641	16	1		65+5		55+10	1.0% - 1.75% (table)		x		Auto A	Auto A	10%		
Louisville	2,381	26	7		65+5		55+10	1.0% - 1.75% (table)		x		AR	Auto A	20%		
Lyons	4,239	47	9		65+5	62	55+10	1.0% - 1.75% (table)	\$36	x	IMM ²	AR	Auto A	20%		
Madison	4,447	74	5		65+5 or 30 YOS	65 or 30 YOS	55+10	2.00%	\$30	x	IMM ²	AR	Auto A	20%	5%	

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT			BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS	EARLY RETIREMENT			10-YR	5-YR	Active	TV			
Manchester	3,584	54	4		65+5	65	55+10	2.00%	\$30	x ³	IMM ²	AR	Auto A	20%		
Marshallville	1,048	8	8		65+5		55+10	1.00%		x		Auto A	Auto A			
McDonough	29,051	180	3		65+5 or Rule of 80		55+10	1.5%/2.25% after ten years			x	Auto A	Auto A	20%		
McRae -Helena	8,277	37	9		65+5	65	55+10	1.50%	\$12	IMM ²	x	Auto A	Auto A			
Menlo	480	3	1		65+5		55+10	1.50%		x		Auto A	Auto A			
Middle Georgia RDC		42	6		62+5		55+10	1.375% - 2.5% (table)		x		AR	Auto A	20%		
Midville	385	5	7		65+5		55+10	1.50%		x		Auto A	Auto A			
Midway	2,141	13	12		65+5	65	55+10	1.50%	\$10		x	Auto A	Auto A			
Millen	2,966	46	7		65+5	65	55+10	1.25% - 2.0% (dynamic)	\$16	x	IMM ²	AR	Auto A	20%		
Monroe	14,928	234	5		65+5, 55+25, or 50+20 PS		55+10	2.00%	\$30	IMM ²	x	Auto A	Auto A	20%		x
Monticello	2,541	26	5		65+5	65	55+10	1.0% - 1.75% (table)	\$25	IMM ²	x	AR	Auto A	20%		
Morrow	6,569	102	3		65+5	65	55+10	3.00%	\$37	x	6 YR ²	AR	Auto A	66-2/3% ⁵		
Mount Airy	1,391	8	2		65+5	65	55+10	1.0% - 1.75% (index)	\$30	IMM ²	x	AR	Auto A	20%	5%	
Mount Vernon	1,990	13	9		65+5		55+10	2.00%		x		Auto A	Auto A			
Mount Vernon Housing Authority		2	9		65+5		55+10	2.00%		x		Auto A	Auto A			
Mount Zion	1,766	14	4		65+5		55+10	1.50%			x	Auto A	Auto A			
Nahunta	1,013	8	11		65+5		55+10	1.50%			x	Auto A	Auto A			
Nashville	4,947	38	11		65+5	65	55+10	1.0% - 1.75% (table)	\$16		x	Auto A	Auto A	20%		
Newnan	42,549	267	4		65+10 or Rule of 88, Rule of 85 PS		55+10	2.00%	\$95	x		Auto A	Auto A	66-2/3% ⁵		x
Nicholls	3,147	11	11		65+5		55+10	1.50%			x	Auto A	Auto A			
Nicholson	1,808	5	5		65+5	65	55+10	1.50%	\$10	IMM ²	x	Auto A	Auto A			
Norcross	17,209	109	3	x	65+5 or 62+10, 55+20 PS		55+10	1.60%			x	Auto A	Auto A		3%	x
Northeast GA Housing Authority		22	2		65+5		55+10	1.0% - 1.75% (table)		x		AR	Auto A	20%	4%	

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT			EARLY RETIREMENT	BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS					10-YR	5-YR	Active	TV			
Northeast GA RC		42	5		65+5		55+10	2.00%		x		Auto A	Auto A				
Northwest GA RC		54	1		65+5		55+10	1.0% - 1.75% (table)			x	AR	Auto A	65% ⁵			
Oakwood	4,822	32	2		65+5 or Rule of 75	62+8	55+10	3.60%	\$24	8 YOS ²	x	Auto A	Auto A	20%			
Ocilla	3,498	31	11		65+5		55+10	2.00%		x		Auto A	Auto A				
Oglethorpe	995	8	8		65+5	65	55+10	1.0% - 1.75% (table)	\$22	x	IMM ²	AR	Auto A	20%			
Palmetto	5,051	59	3		65+5	65	55+10	1.25%	\$40	x	IMM ²	Auto A	Auto A	20%	3%		
Patterson	749	8	11		65+5		55+10	1.25%			x	Auto A	Auto A				
Pelham	3,507	42	10		65+5	65	55+10	1.0% - 1.75% (table)	\$10	x	IMM ²	AR	Auto A	20%	4%		
Pembroke	2,513	35	12		65+5	65	55+10	2.00%	\$17	IMM ²	x	AR	Auto A	20%			
Pendergrass	1,740	11	5		65+5 or 30 YOS		55+10	2.00%			x	Auto A	Auto A	20%			
Pine Mountain	1,216	16	8		65+5		55+10	2.00%		x		Auto A	Auto A				
Pooler	25,711	190	12	x	62+5 or 55+30, Rule of 75 PS	62 or 55+30	55+10	3.00%	\$35	IMM ²	x	Auto A	Auto A		1.5%	x	
Port Wentworth	10,878	86	12		65+5 or 55+25	65 or 55+25	55+10	1.0% - 1.75% (table)	\$100	IMM ²	x	AR	Auto A	20%	5%		
Portal	638	5	12		65+5		55+10	1.50%		x		Auto A	Auto A				
Powder Springs	16,887	62	3		65+5	65+8 or 2 terms	55+10	1.75%	\$55	OS or 2 term	7YOS ¹	Auto A	Auto A				
Quitman	4,064	58	11		65+5		55+10	1.25%			x	AR	Auto A	20%			
Reidsville	2,515	22	9		65+5	65	55+10	1.25%	\$11	x	IMM ²	AR	Auto A	20%			
Remerton	1,334	14	11		65+5		55+10	3.00%			x	Auto A	Auto A				
Reynolds	926	14	8		65+5	65	55+10	1.0% - 1.75% (table)	\$8	x	IMM ²	AR	Auto A	20%			
Riceboro	615	5	12		65+5 or Rule of 80	65	55+10	1.50%	\$10		x	Auto A	Auto A				
Richmond Hill	16,633	85	12	x	65+5 or 55+20	65 or 55+20	55+5	1.48% - 2.36% (dynamic) Reg EE or 2.40% Police	\$25	IMM ²	x	AR	Auto A	66-2/3% ⁵	5%	x	
Rincon	108,934	60	12		60+5	60+5	50+10	1.5% - 2.0% (dynamic)	\$50		x	Auto A	Auto A	20%			
Roberta	813	12	6		65+5		55+10	1.25%			x	Auto A	Auto A	20%			

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT			BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS	EARLY RETIREMENT			10-YR	5-YR	Active	TV			
Rochelle	1,167	11	9		65+5	65	55+10	2.00%	\$15	IMM ²	x	Auto A	Auto A	20%		
Rockmart	4,732	79	1	x	65+5 or Rule of 80		55+10	2.00%		x		AR	Auto A			
Rome	37,713	574	1		67+5 or 64+25, 62 PS	67+5	57+10, 52+10	1.35% - 2.0% (\$35K breakpoint)	\$27	x		AR	Auto A	20%		x
Rossville	3,980	22	1		65+5		55+10	1.0% - 1.75% (table)		x		AR	Auto A	20%		
Royston	2,649	43	2		62+5 or 55+20 PS	65	55+10	1.75%	\$50	IMM ²	x	Auto A	Auto A	20%		
Sandersville	5,813	86	7	x	65+5	62	55+10	1.50%	\$32	IMM ²	x	AR	Auto A	20%		
Senoia	5,016	42	4		65+5 or Rule of 80 PS		55+10	2.50%			x	Auto A	Auto A	20%		
Sky Valley	482	17	2		65+5		55+10	1.25%			x	Auto A	Auto A			
Smithville	593	2	10		65+5 or 55+25	65	55+10	1.50%	\$10	IMM ²	x	Auto A	Auto A			
Smyrna	55,663	383	3	x	65+5, 65+10, Rule of 80 or 35yrs	65 or Rule of 80	55+7 or 55+10	1.00%	2% or 1%	x	7 YR ²	Auto A	Auto A	20%		
Social Circle	4,974	64	5		65+5	65	55+10	1.75% / 2.0%	\$75	x	IMM ²	AR	Auto A	20%	2%	
Soperton	2,889	24	9		65+5	65	55+10	1.25% - 2.0% (dynamic)	\$7	x	IMM ²	AR	Auto A	20%		
Southern Georgia RC		65	11		65+5 or Rule of 85		55+10	1.25% - 2.0% (dynamic)		x		Auto A	Auto A			
Springfield	2,703	22	12		65+5 or Rule of 85		55+10	1.25%			x	Auto A	Auto A	20%		
Statesboro	33,438	297	12	x	65+5 or 30 YOS, 55+25 PS	65 or 30 YOS	55+10	2.00%	\$35	IMM ²	x	AR	Auto A	20%	5%	x
Stockbridge	28,973	80	3		65+5	65	55+10	3.00%	\$50	IMM ²	x	AR	Auto A	60% ⁵		
Stone Mountain	6,703	29	3		65+5 or 55+25		55+10	1.50%			x	AR	Auto A	20%	5%	
Sugar Hill	25,076	72	3		65+5 or 62+10	65	55+10	2.00%	\$35	IMM ²	x	Auto A	Auto A	20%	2%	
Summerville	4,435	77	1		62+5 or 50+30	62	50+10	1.75%	\$25	x	IMM ²	AR	Auto A	20%	3%	
Suwanee	20,786	105	3	x	65+5	65+5	55+10	1.50%	\$33		x	50%	50%			
Swainsboro	7,425	70	9		65+5	65	55+10	1.25% - 2.0% (dynamic)	\$11	x	IMM ²	AR	Auto A	20%	5%	
Sylvester	5,644	124	10		65+5 or 50+30	65 or 50+30	55+10	1.5% - 2.25% (dynamic)	\$40	x	IMM ²	AR	Auto A	20%		
Tallapoosa	3,227	33	1		65+5		55+10	1.25% - 2.0% (dynamic)		x		AR	Auto A	20%	2.5%	

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT			BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS	EARLY RETIREMENT			10-YR	5-YR	Active	TV			
Temple	5,089	32	4		65+5		55+10	1.25%		x	Auto A	Auto A				
Tennille	1,469	7	7		65+5	65	55+10	1.50%	\$12	x	x ²	Auto A	Auto A	20%		
Thomaston	9,816	85	4		65+5 or 55+30, 55+20 PS	65	50+5	1.25% - 2.0% (dynamic)	\$25		7 YOS	AR	Auto A	20%	x	
Thomson	6,814	71	7		65+5	65+5	55+10	1.0% - 1.75% (table)	\$26	x ³		AR	Auto A	10%		
Thunderbolt	2,556	22	12		65+5	65	55+10	1.50%	\$15	IMM ²	x ⁹	AA ² AR ¹	Auto A	20% ¹		
Tifton	17,045	122	11	x	65+5 or 62+25 or 55+30, Rule of 75 PS	65 or 55+25	55+10	1.50%	\$25	x	IMM ²	Auto A	Auto A	20%	x	
Toccoa	9,133	165	2		65+5	65	55+10	1.0% - 1.75% (table)	\$11	IMM ²	x	AR	Auto A	20%	4%	
Towns County WSA		6	2		65+5		55+10	1.50%		x		Auto A	Auto A			
Trion	1,960	6	1		65+5 or 55+25	65 or 55+25	55+10	1.0% - 1.75% (table)	\$50	x	IMM ²	Auto A	Auto A	20%	4%	
Tri-County Natural Gas Authority		7	5		65+5 or 55+30		55+10	1.0% - 1.75% (table)		x ³		Auto A	Auto A	20%		
Tybee Island	3,114	115	12		65+5, 55+ 20 PS	65	55+10	1.5% - 2.0% (dynamic)	\$20	x ³	4 YR ²	AR	Auto A	20%	3% x	
Tyrone	7,658	35	3		65+5 or Rule of 70		55+10	1.25% - 2.0% (dynamic)			x	AR	Auto A	20%	3%	
Unadilla HA		5	8		65+5		55+10	1.30%			x	Auto A	Auto A			
Unified Gov't of Georgetown-Quitman	2,235	45	8		65+5		55+10	1.50%		x		Auto A	Auto A			
Union City	26,830	224	3		65+5	65	55+10	2.00%	\$100	IMM ²	x	Auto A	Auto A	20%		
Union Point	1,597	11	5		65+5		55+10	1.0% - 1.75% (index)		x		Auto A	Auto A	20%		
Valdosta	55,378	616	11	x	65+5 or Rule of 80	62+5	55+10 ¹	2.00%	\$50	x	x ²	Auto A	Auto A	10% ¹		
Valdosta Lowndes County Parks & Recreation		28	11	x	65+5 or Rule of 75		55+10	2.00%		10YR		Auto A	Auto A	10%		
Vidalia	10,785	74	9		65+5, 62+20 PS	65 or 62+4	55+10	1.0% - 1.75% (table)	\$45	x	IMM ²	AR	Auto A	20%	x	
Vidalia Housing Authority		4	9		65+5		55+10	1.0% - 1.75% (table)		x		AR	Auto A	20%		
Vienna	2,928	28	8		65+5 or Rule of 85	65	55+10	1.0% - 1.75% (table), 1.6% PS	\$10	x	IMM ²	Auto A	Auto A	10%	4% x	
Vienna Housing Authority		4	8		65+5		55+10	1.50%			x	Auto A	Auto A	20%		
Villa Rica	16,970	156	4		65+5	65	55+10	1.5% - 2.0% (dynamic)	\$14	x	IMM ²	AR	Auto A	20%		

MEMBER	POP	EMP	GMA DIST	PART CONT	NORMAL RETIREMENT		EARLY RETIREMENT	BENEFIT FORMULA	EO	VESTING		DEATH BENEFIT		DISABILITY	COLA	PS
					EMPLOYEES	OFFICIALS				10-YR	5-YR	Active	TV			
Wadley	1,643	21	7		65+5	65	55+10	2.00%	\$20	x	IMM ²	Auto A	Auto A	20%		
Waleska	921	4	3		65+5		55+10	1.25%			x	Auto A	Auto A			
Walthourville	3,680	30	12		65+5	65	55+10	1.25%	\$10	IMM ²	x	Auto A	Auto A			
Warm Springs	465	3	4		65+5	65	55+10	1.75%	\$7	x	IMM ²	AR	Auto A	20%		
Warner Robins	80,305	528	6		60+5 or 30 YOS, 55+25 PS	60 or 30 YOS	55+10	2.00%	\$50	x	IMM ²	AR	Auto A	20%	5%	x
Warrenton	1,744	25	7		65+5	65	55+10	1.0% - 1.75% (index)	\$11	x	IMM ²	Auto A	Auto A	20%		
Waycross	13,942	200	11		65+5, 60+30 or Rule of 90, Rule of 85 PS	65	55+10	1.75%	\$11	x	IMM ²	Auto A	Auto A	20%		x
Waynesboro	5,799	70	7		65+5, Rule of 70 PS		55+10	1.25% - 2.0% (dynamic)		x		AR	Auto A	20%		x
West Point	3,719	86	4	x	65+1,60+10,50+30		50+20	2.01%		x		Auto A	Auto A			
Whigham	428	8	10		65+5		55+10	1.50%		x		Auto A	Auto A			
White	661	6	1		65+5, 62+30	65	55+10	1.50%	\$12	IMM ²	x	Auto A	Auto A			
Whitesburg	596	10	4		65+5		55+10	2.00%			x	Auto A	Auto A			
Willacoochee	1,240	10	11		65+5	65	55+10	1.50%	\$15	IMM ²	x	Auto A	Auto A	20%		
Woodbine	1,062	11	12		65+5		55+10	1.25%			x	AR	Auto A	20%	5%	
Woodstock	35,065	204	3		65+5, Rule of 80 PS		55+10	2.00%			x	Auto A	Auto A			x
Wrens	2,217	25	7		65+5	65	55+10	1.0% - 1.75% (table)	\$17		x	Auto A	Auto A			
Wrightsville	3,449	24	9		65+5		55+10	1.50%		x		Auto A	Auto A			

FOOTNOTES

- 1 — Employees Only
- 2 — Officials Only
- 3 — 50% vested after 5 years, 60% after 6 years, increasing to 100% after
- 4 — 25% vested after 7 years, 50% after 8 years, 75% after 9 years, 100%
- 5 — Minus certain benefits from other sources as described in AA
- 6 — 75% of accrued normal retirement