

Plan Feature	Defined Benefit/Defined Contribution	New/Elected	Membership Eligibility	Basic Member/Mandatory Participant Contribution Rate (DC)	Shared Risk	Employer Contribution Rate
Class T-G Hybrid (Default for New Members)	Defined Benefit	New Member	Same as current members	5.5%	Rate may move up or down within 3% of the member's basic contribution rate; changes in increments of .75%	Actuarially Determined
		Elected		5.5%	Class T-C and T-D elected members - No Shared Risk	Actuarially Determined
	Defined Contribution	New Participant		2.75%	N/A	2.25%
		Elected		Based on the rate on 7/1/2019 (total rate minus basic rate) (.75, 1, 2, or 4.8%)	N/A	2.25%
Class T-H Hybrid	Defined Benefit	New Member	Same as current members	4.5%	Rate may move up or down within 3% of the member's basic contribution rate; changes in increments of .75%	Actuarially Determined
		Elected		4.5%	Class T-C and T-D elected members - No Shared Risk	Actuarially Determined
	Defined Contribution	New Participant		3%	N/A	2%
		Elected		Based on the rate on 7/1/2019 (total rate minus basic rate) (1.75, 2, 3, or 5.8%)	N/A	2%
Class DC	Defined Contribution	New Participant	Same as current members	7.5%	N/A	2%
		Elected		Based on the rate on 7/1/2019 (total rate minus basic rate) (6.25, 6.5, 7.5, or 10.3%)	N/A	2%