



GovInvest

Insights to your financial future

GovInvest & Your Agency



GovInvest presents your agency with a software platform to forecast pension, OPEB, and bonded debt information on an interactive, analytical, and transparent platform

info@govinvest.com

The Software



Total Liability Calculator

- Effortless Analysis
 - Interactive
 - Transparent
-
- **Real-time information** as of last payroll period; no more 2-year old information from CalPERS
 - **Solutions** to manage your unfunded liabilities

OVERVIEW

YEAR

2013

EMPLOYER CONTRIBUTION

\$13.80M | 25.4%

ANNUAL PAYROLL

\$54.32M

LUMP SUM PREPAYMENT

\$13.31M | 24.5%

PLAN MEMBERSHIP

Active	611
Separated	201
Transferred	320
Retired	953
Total Members	2,085



PLANS & TIERS

- All
- Miscellaneous
- Safety



Pension Cost Overview

UNFUNDED LIABILITY CONTRIBUTION

EMPLOYER NORMAL COST

EMPLOYEE CONTRIBUTION

Liabilities Cost

PLANS & TIERS

- All
- Miscellaneous
- Safety

ADJUST ASSUMPTIONS AND VARIABLES

Years Projected:

Discount Rate (%):

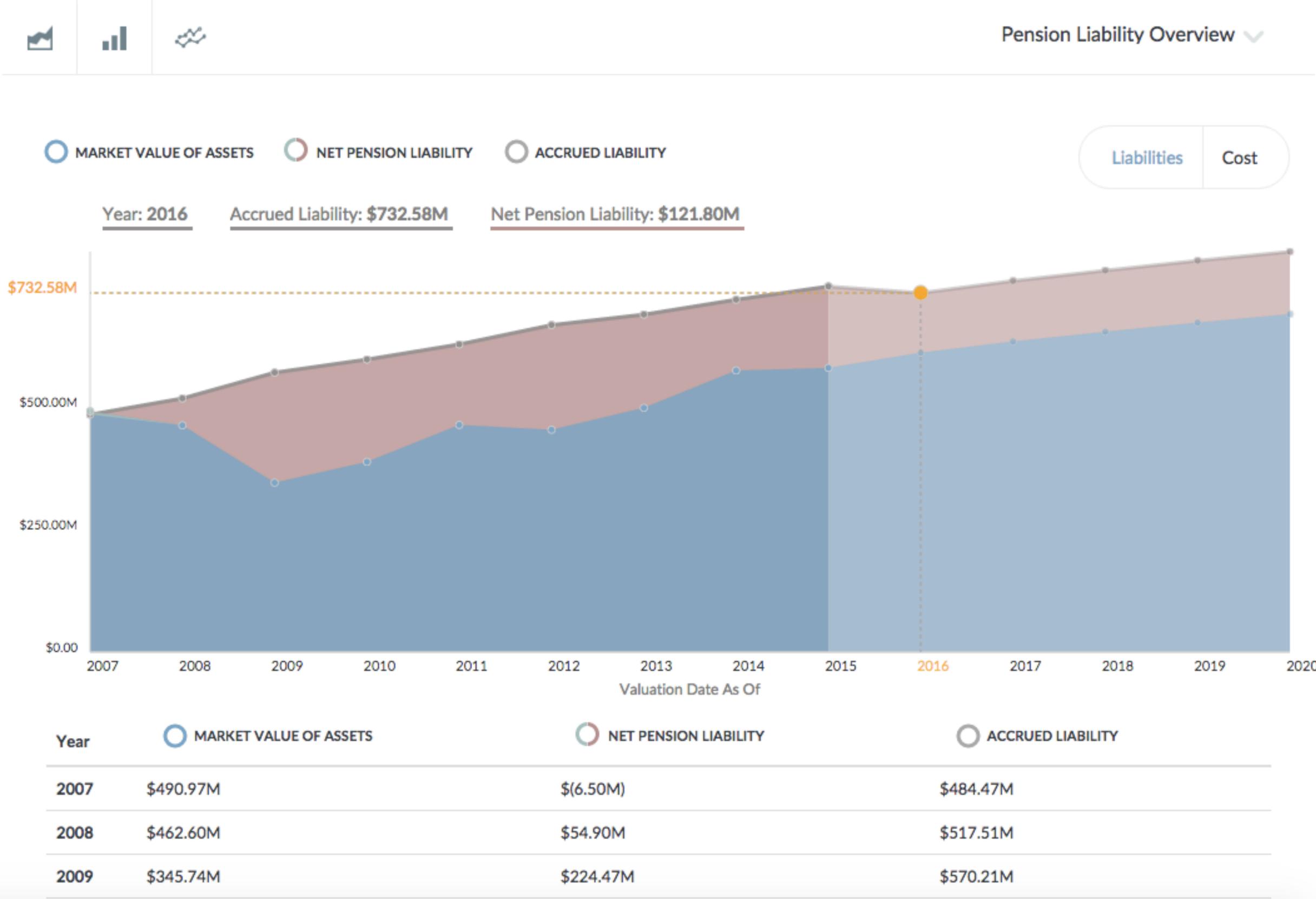
Salary Increase (%):

Amortization Period (Years):

Lump Sum Payment (\$M):

Reset

▲ ANALYSIS



Understand the Net Pension Liability and how it's impacted by adjusting key assumptions & variables

PLANS & TIERS

- All
- Miscellaneous
- Safety

ADJUST ASSUMPTIONS AND VARIABLES

Years Projected:

Discount Rate (%):

Salary Increase (%):

Amortization Period (Years):

Lump Sum Payment (\$M):

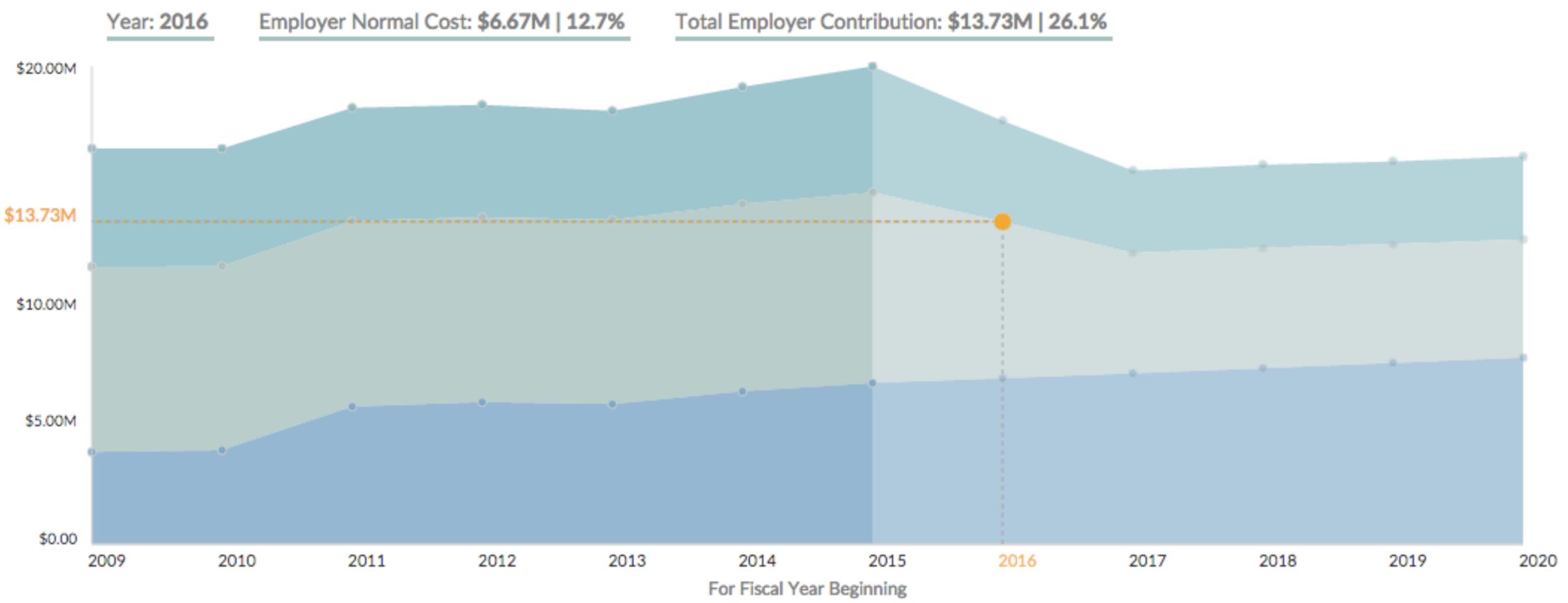
Reset

▲ ANALYSIS



Liabilities Cost

UNFUNDED LIABILITY CONTRIBUTION EMPLOYER NORMAL COST EMPLOYEE CONTRIBUTION



Show as Percent of Payroll

Year	UNFUNDED LIABILITY CONTRIBUTION	EMPLOYER NORMAL COST	EMPLOYEE CONTRIBUTION
2009	\$3.92M	\$7.89M	\$5.03M
2010	\$4.00M	\$7.84M	\$5.00M

Understand the year-to-year costs and how they're impacted by adjusting key assumptions & variables

Membership Level Scenario Analysis

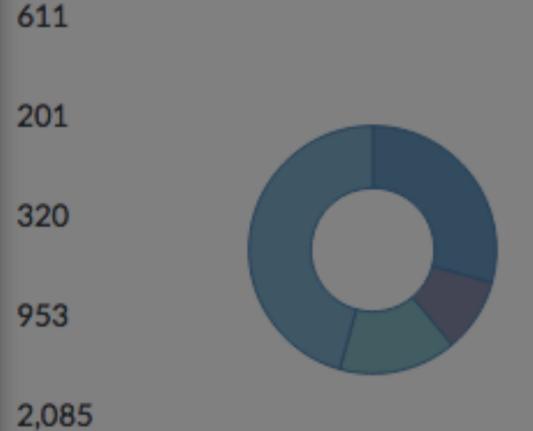
<input type="checkbox"/>	Last Name	First Name	Title	Tier	Years of Service
<input type="checkbox"/>	Gonzalez	Miguel	Firefighter	PEPRA	0.6
<input type="checkbox"/>	Shank	Danielle	Firefighter	PEPRA	0.6
<input type="checkbox"/>	Frey	Bryan	Firefighter	PEPRA	0.6
<input type="checkbox"/>	Tomasick	James	Firefighter	PEPRA	0.6
<input type="checkbox"/>	Alonzo	Jason	Firefighter	PEPRA	0.6
<input type="checkbox"/>	Mattes	Adam	Firefighter	PEPRA	0.6
<input type="checkbox"/>	Shallcross	Chapman	Firefighter	Classic	24
<input type="checkbox"/>	De Metropolis	Sean	Firefighter	Classic	16.8
<input type="checkbox"/>	Campagna	Mark	Firefighter	Classic	11
<input type="checkbox"/>	Perry	Amos	Firefighter	Classic	4.4
<input type="checkbox"/>	Lobato	Robert	Firefighter	Classic	8.1
<input type="checkbox"/>	Worthy	Jeffery	Firefighter	Classic	27.7

Multi Edit
Delete Selected
Import
New
Done

Pension OPEB

OVERVIEW

YEAR 2013
EMPLOYEE \$13.80



PLANS & TIERS

- All
- Miscellaneous
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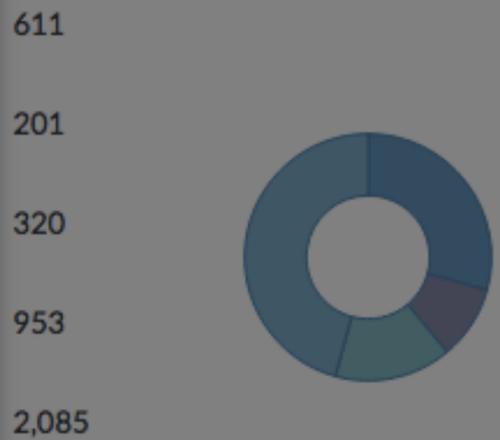
Pension Cost Overview

UNFUNDED LIABILITY CONTRIBUTION EMPLOYER NORMAL COST EMPLOYEE CONTRIBUTION

Liabilities Cost

Year: 2016 Employer Normal Cost: \$6.67M | 12.7% Total Employer Contribution: \$13.73M | 26.1%

View and adjust membership level information to see impact on the liability and costs



Member		Employee	
First Name	<input type="text"/>	Status	Select...
Last Name	<input type="text"/>	Hire Date	<input type="text"/>
Gender	Select...	Years of Service	<input type="text"/>
Birth Date	<input type="text"/>	Retirement Age	<input type="text"/>
Age	<input type="text"/>	Title	<input type="text"/>
Employee Number	<input type="text"/>	Association	<input type="text"/>
Plan		Salary	<input type="text"/>
Tier	Select...	Full/Part-Time	Select...
Years to Eligibility	<input type="text"/>	Hourly	<input type="text"/>
Prob Retire	<input type="text"/>		

Cancel Save

See the impact on liability & costs of adding a member or group of members to your workforce

PLANS & TIERS

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ADJUST ASSUMPTIONS AND VARIABLES

Years Projected

Discount Rate (%)

Reset

▲ ANALYSIS

Save Name

Saves the current metric view and its adjustments

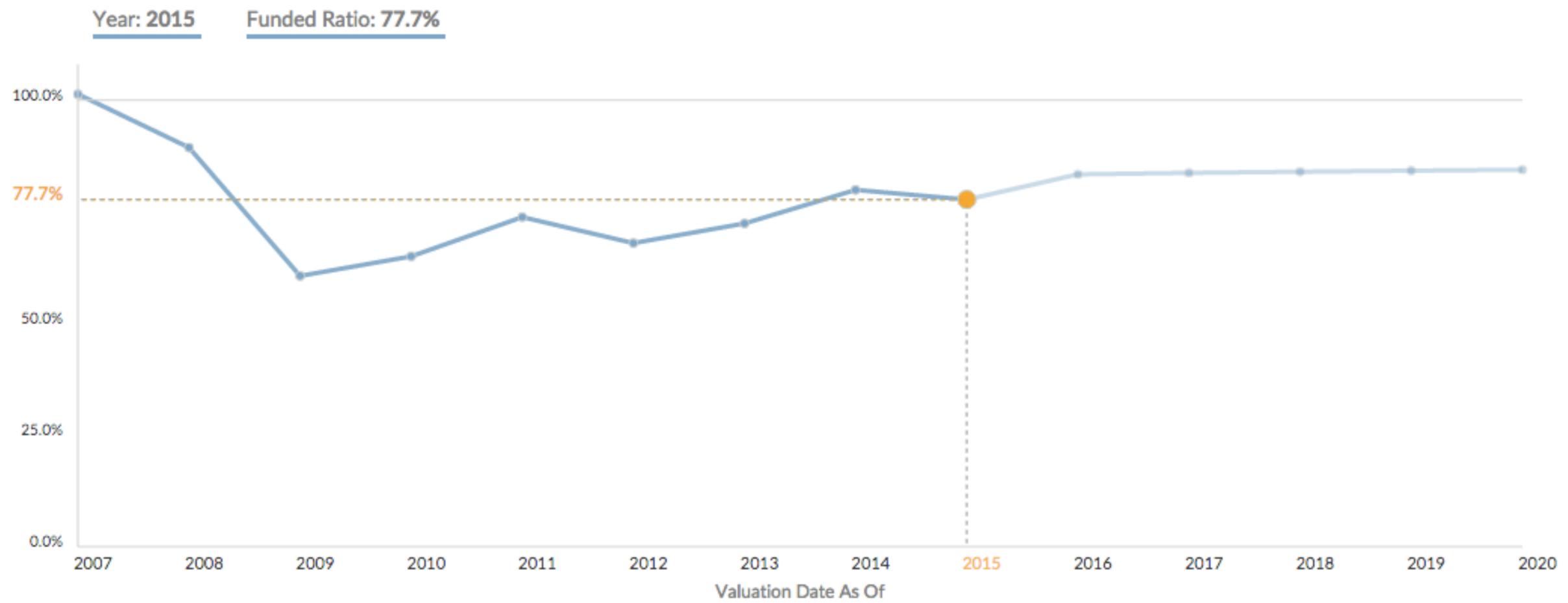
Save

Saved Analyses

Funded Ratio ▾

FUNDED RATIO

Liabilities Cost



FUNDED RATIO

Year	Funded Ratio
2007	101.3%
2008	89.4%
2009	60.6%

View Key Metrics to provide context for current pension situation

- All
- Miscellaneous
- Safety

▲ ANALYSIS

Save Name

Saves the current metric view and its adjustments

Save

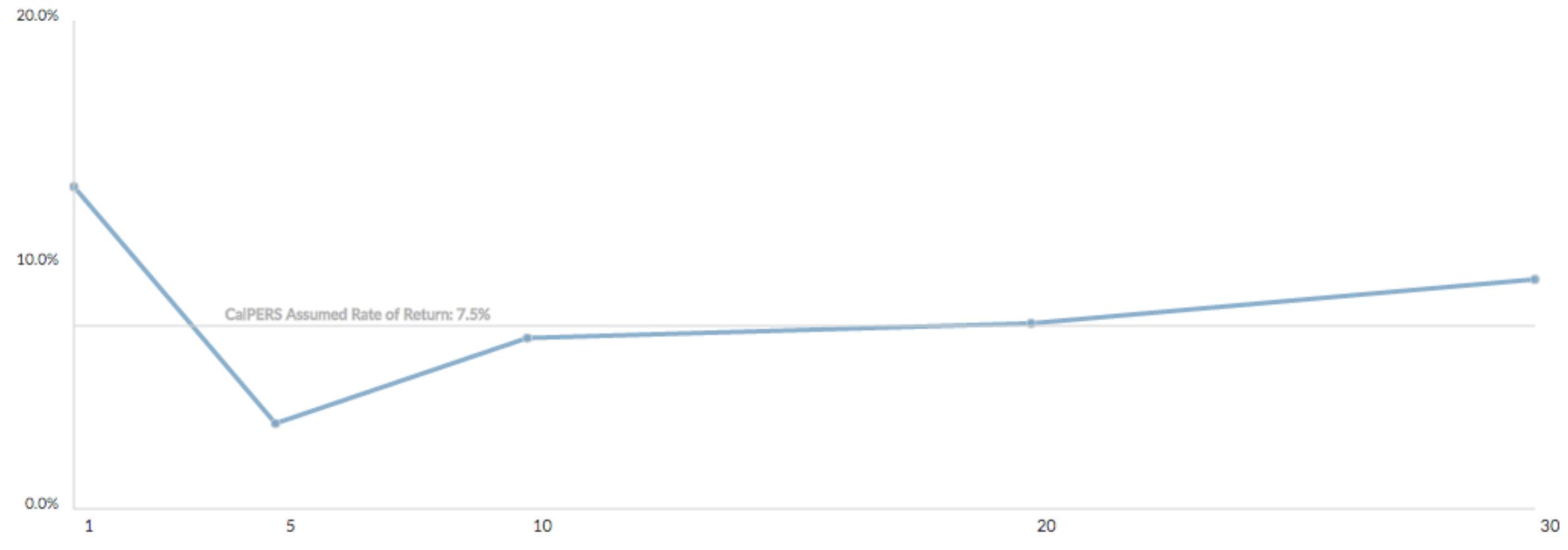
Saved Analyses

Saved analyses will appear here

Share Delete

AVERAGE INVESTMENT RETURN

Liabilities Cost



AVERAGE INVESTMENT RETURN

Year	Average Investment Return
1	13.2%
5	3.5%
10	7.0%

- All
- Miscellaneous
- Safety

▲ ANALYSIS

Save Name

Saves the current metric view and its adjustments

Save

Saved Analyses

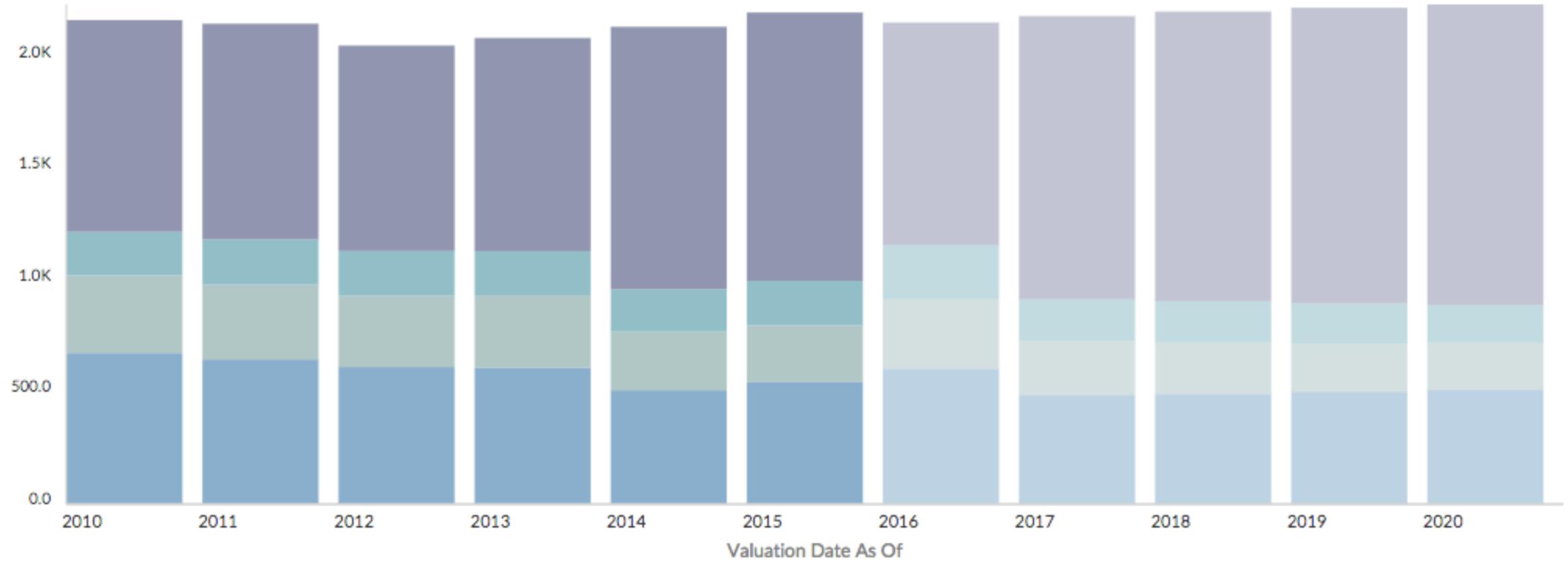
Saved analyses will appear here

Share Delete



- ACTIVE MEMBERS
- TRANSFERRED MEMBERS
- SEPARATED MEMBERS
- RETIRED MEMBERS

Liabilities Cost



Year	ACTIVE MEMBERS	TRANSFERRED MEMBERS	SEPARATED MEMBERS	RETIRED MEMBERS
2010	676	348	194	947
2011	648	333	203	965
2012	614	318	201	918

Track how your agency's workforce will change over time and how that will impact your costs

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ADJUST ASSUMPTIONS AND VARIABLES

Years Projected:

Discount Rate (%):

Salary Increase (%):

Amortization Period (Years):

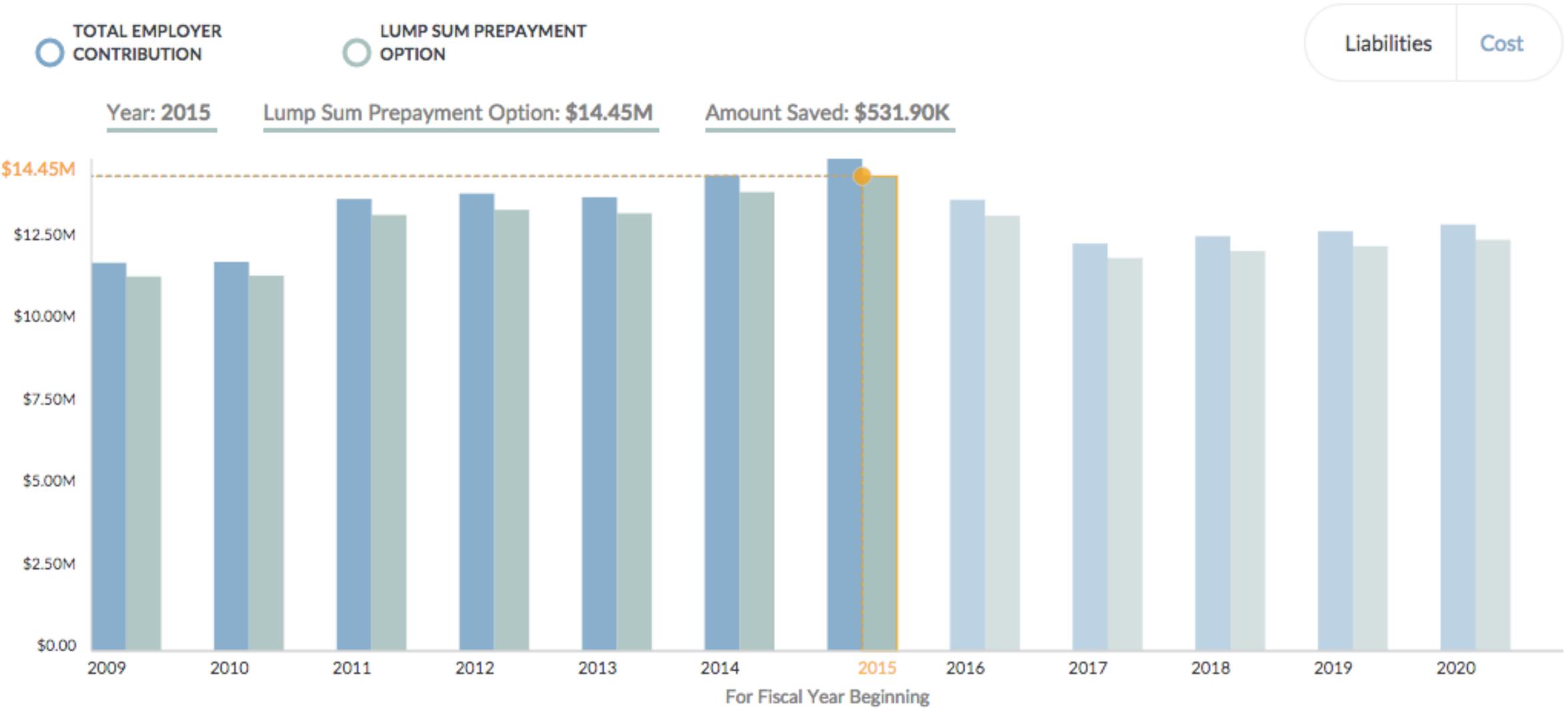
Lump Sum Payment (\$M):

Reset

▲ ANALYSIS



Lump Sum Prepayment Option vs. Periodic Payroll Payments



Year	TOTAL EMPLOYER CONTRIBUTION	LUMP SUM PREPAYMENT OPTION
2009	\$11.81M	\$11.39M
2010	\$11.84M	\$11.42M
2011	\$13.75M	\$13.27M

Weigh different funding solutions and their potential cost-savings

GovInvest Client Success



- We upload all the data for you
- Full service actuarial consultants
- Ability to build key metrics as needed
- Easily-accessible for questions & tech support

We work with each of our cities to democratize access to actuarial information on an interactive and transparent platform. Ultimately, this access leads to informed decisions, increased accountability, and improved governance.