

**WEST PALM BEACH POLICE PENSION FUND**

Chapter 112.664, F.S. Compliance Report

In Connection with the September 30, 2014 Funding Actuarial Valuation Report

And the Plan's Financial Reporting for the Year Ending September 30, 2014



June 29, 2015

The Board of Trustees  
West Palm Beach Police Pension Fund  
West Palm Beach, Florida

Dear Board Members:

Gabriel, Roeder, Smith & Company (GRS) has been engaged by the West Palm Beach Police Pension Fund (Plan) to prepare a disclosure report to satisfy the requirements set forth in Ch. 112.664, F.S. and as further required pursuant to Ch. 60T-1.0035, F.A.C.

This report was prepared at the request of the Board and is intended for use by the Retirement System and those designated or approved by the Board. This report may be provided to parties other than the System only in its entirety and only with the permission of the Board.

The purpose of the report is to provide the required information specified in Ch. 112.664, F.S. as well as supplement this information with additional exhibits. This report should not be relied on for any purpose other than the purpose described above.

The findings in this report are based on data or other information through September 30, 2014. Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period or additional cost or contribution requirements based on the plan's funded status); and changes in plan provisions or applicable law. The scope of this engagement does not include an analysis of the potential range of such measurements.

This report was based upon information furnished by the Plan Administrator concerning Plan benefits, financial transactions, plan provisions and active members, terminated members, retirees and beneficiaries. We checked for internal and year-to-year consistency, but did not otherwise audit the data. We are not responsible for the accuracy or completeness of the information provided by the Plan Administrator.

Except as otherwise indicated as required for the disclosures contained herein, this report was prepared using certain assumptions selected by the Board as described in our September 30, 2014 actuarial valuation report. This report is also based on the Plan Provisions, census data, and financial information as summarized in our September 30, 2014 actuarial valuation report. Please refer to the September 30, 2014 actuarial valuation report, dated March 12, 2015, for summaries and descriptions of this information.

The use of an investment return assumption that is 2% higher than the investment return assumption used to determine the funding requirements does not represent an estimate of future Plan experience nor does it reflect an observation of future return estimates inherent in financial market data. The use of this investment return assumption is provided as a counterpart to the Chapter 112.664, Florida Statutes requirement to utilize an investment return assumption that is 2% lower than the assumption used to determine the funding requirements. The inclusion of the additional exhibits showing the effect of using a 2% higher investment return assumption shows a more complete assessment of the range of possible results as opposed to showing a one-sided range as required by Florida Statutes.

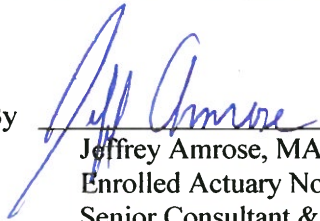
The undersigned are members of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinions contained herein. The signing actuaries are independent of the plan sponsor.


This report has been prepared by actuaries who have substantial experience valuing public employee retirement systems. To the best of our knowledge the information contained in this report is accurate and fairly presents the actuarial position of the Retirement Plan as of the valuation date. All calculations have been made in conformity with generally accepted actuarial principles and practices, with the Actuarial Standards of Practice issued by the Actuarial Standards Board and with applicable statutes.

With respect to the reporting standards for defined benefit retirement plans or systems contained in Section 112.664(1) F.S., the actuarial disclosures required under this section were prepared and completed by me or under my direct supervision, and I acknowledge responsibility for the results. To the best of my knowledge, the results are complete and accurate, and in my opinion, meet the requirements of Section 112.664(1), F.S. and Section 60T-1.0035, F.A.C.

Respectfully submitted,

GABRIEL, ROEDER, SMITH AND COMPANY

By  \_\_\_\_\_  
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**CH. 112.664, Florida Statutes**

**RESULTS**

**Schedule of Changes in the Employers' Net Pension Liability  
Using Financial Reporting Assumptions per GASB Statement No. 67**

Fiscal year ending September 30,	<u>2014</u>
<b>1. Total pension liability</b>	
a. Service Cost	\$ 3,553,404
b. Interest	22,792,357
c. Benefit Changes	-
d. Difference between actual & expected experience & Other	378,892
e. Assumption Changes	-
f. Benefit Payments	(13,557,996)
g. Contribution Refunds	(168,503)
<b>h. Net Change in Total Pension Liability</b>	<u>12,998,154</u>
<b>i. Total Pension Liability - Beginning</b>	<u>289,948,599</u>
<b>j. Total Pension Liability - Ending</b>	<u>\$ 302,946,753</u>
<b>2. Plan Fiduciary Net Position</b>	
a. Contributions - Employer	\$ 8,941,538
b. Contributions - Non-Employer Contributing Entity	-
c. Contributions - Member	1,927,618
d. Net Investment Income	22,389,189
e. Benefit Payments	(13,557,996)
f. Contribution Refunds	(168,503)
g. Administrative Expense	(337,907)
h. Other	370,252
<b>i. Net Change in Plan Fiduciary Net Position</b>	<u>19,564,191</u>
<b>j. Plan Fiduciary Net Position - Beginning</b>	<u>238,502,690</u>
<b>k. Plan Fiduciary Net Position - Ending</b>	<u>\$ 258,066,881</u>
<b>3. Net Pension Liability / (Asset)</b>	44,879,872
<b>Certain Key Assumptions</b>	
Valuation Date	09/30/2013
Measurement Date	09/30/2014
Investment Return Assumption	8.00%
Mortality Table	60% recognition of RP-2000 fully generational using Scale AA and 40% recognition of 1983 GAM with no projection

**Schedule of Changes in the Employers' Net Pension Liability  
Using Assumptions required under 112.664(1)(a), F.S.**

Fiscal year ending September 30,	<u>2014</u>
<b>1. Total pension liability</b>	
a. Service Cost	\$ 3,621,259
b. Interest	23,095,989
c. Benefit Changes	-
d. Difference between actual & expected experience & Other	378,892
e. Assumption Changes	-
f. Benefit Payments	(13,557,996)
g. Contribution Refunds	(168,503)
<b>h. Net Change in Total Pension Liability</b>	<u>13,369,641</u>
<b>i. Total Pension Liability - Beginning</b>	<u>293,710,072</u>
<b>j. Total Pension Liability - Ending</b>	<u>\$ 307,079,713</u>
<b>2. Plan Fiduciary Net Position</b>	
a. Contributions - Employer	\$ 8,941,538
b. Contributions - Non-Employer Contributing Entity	-
c. Contributions - Member	1,927,618
d. Net Investment Income	22,389,189
e. Benefit Payments	(13,557,996)
f. Contribution Refunds	(168,503)
g. Administrative Expense	(337,907)
h. Other	370,252
<b>i. Net Change in Plan Fiduciary Net Position</b>	<u>19,564,191</u>
<b>j. Plan Fiduciary Net Position - Beginning</b>	<u>238,502,690</u>
<b>k. Plan Fiduciary Net Position - Ending</b>	<u>\$ 258,066,881</u>
<b>3. Net Pension Liability / (Asset)</b>	49,012,832
<b>Certain Key Assumptions</b>	
Valuation Date	09/30/2013
Measurement Date	09/30/2014
Investment Return Assumption	8.00%
Mortality Table	RP-2000 fully generational using Scale AA

**Schedule of Changes in the Employers' Net Pension Liability  
Using Assumptions required under 112.664(1)(b), F.S.**

Fiscal year ending September 30,	<u>2014</u>
<b>1. Total pension liability</b>	
a. Service Cost	\$ 5,839,735
b. Interest	21,174,466
c. Benefit Changes	-
d. Difference between actual & expected experience & Other	1,978,916
e. Assumption Changes	-
f. Benefit Payments	(13,557,996)
g. Contribution Refunds	(168,503)
<b>h. Net Change in Total Pension Liability</b>	<u>15,266,618</u>
<b>i. Total Pension Liability - Beginning</b>	<u>356,808,736</u>
<b>j. Total Pension Liability - Ending</b>	<u><u>\$ 372,075,354</u></u>
<b>2. Plan Fiduciary Net Position</b>	
a. Contributions - Employer	\$ 8,941,538
b. Contributions - Non-Employer Contributing Entity	-
c. Contributions - Member	1,927,618
d. Net Investment Income	22,389,189
e. Benefit Payments	(13,557,996)
f. Contribution Refunds	(168,503)
g. Administrative Expense	(337,907)
h. Other	370,252
<b>i. Net Change in Plan Fiduciary Net Position</b>	<u>19,564,191</u>
<b>j. Plan Fiduciary Net Position - Beginning</b>	<u>238,502,690</u>
<b>k. Plan Fiduciary Net Position - Ending</b>	<u><u>\$ 258,066,881</u></u>
<b>3. Net Pension Liability / (Asset)</b>	114,008,473
<b>Certain Key Assumptions</b>	
Valuation Date	09/30/2013
Measurement Date	09/30/2014
Investment Return Assumption	6.00%
Mortality Table	RP-2000 fully generational using Scale AA



**Schedule of Changes in the Employers' Net Pension Liability**  
**Using Assumptions under 112.664(1)(b), F.S. except 2% higher investment return assumption**

Fiscal year ending September 30,	<u>2014</u>
<b>1. Total pension liability</b>	
a. Service Cost	\$ 2,346,632
b. Interest	24,569,332
c. Benefit Changes	-
d. Difference between actual & expected experience & Other	(1,221,134)
e. Assumption Changes	-
f. Benefit Payments	(13,557,996)
g. Contribution Refunds	(168,503)
<b>h. Net Change in Total Pension Liability</b>	<u>11,968,331</u>
<b>i. Total Pension Liability - Beginning</b>	<u>251,340,832</u>
<b>j. Total Pension Liability - Ending</b>	<u>\$ 263,309,163</u>
 <b>2. Plan Fiduciary Net Position</b>	
a. Contributions - Employer	\$ 8,941,538
b. Contributions - Non-Employer Contributing Entity	-
c. Contributions - Member	1,927,618
d. Net Investment Income	22,389,189
e. Benefit Payments	(13,557,996)
f. Contribution Refunds	(168,503)
g. Administrative Expense	(337,907)
h. Other	370,252
<b>i. Net Change in Plan Fiduciary Net Position</b>	<u>19,564,191</u>
<b>j. Plan Fiduciary Net Position - Beginning</b>	<u>238,502,690</u>
<b>k. Plan Fiduciary Net Position - Ending</b>	<u>\$ 258,066,881</u>
 <b>3. Net Pension Liability / (Asset)</b>	 5,242,282
 <b>Certain Key Assumptions</b>	
Valuation Date	09/30/2013
Measurement Date	09/30/2014
Investment Return Assumption	10.00%
Mortality Table	RP-2000 fully generational using Scale AA

**Asset and Benefit Payment Projection**  
**Not Reflecting Any Contributions from the Employer, State or Employee**  
**Using assumptions from the Plan's latest actuarial valuation**

<b>FYE</b>	<b>Market Value of Assets (BOY)</b>	<b>Expected Investment Return</b>	<b>Projected Benefit Payments</b>	<b>Market Value of Assets (EOY)</b>
2015	171,949,069	13,251,282	12,616,081	172,584,270
2016	172,584,270	13,292,017	12,868,114	173,008,173
2017	173,008,173	13,315,852	13,120,056	173,203,969
2018	173,203,969	13,317,599	13,467,953	173,053,615
2019	173,053,615	13,287,212	13,926,935	172,413,892
2020	172,413,892	13,215,417	14,442,347	171,186,962
2021	171,186,962	13,094,827	15,003,245	169,278,544
2022	169,278,544	12,920,840	15,536,090	166,663,294
2023	166,663,294	12,689,503	16,089,011	163,263,786
2024	163,263,786	12,397,876	16,580,667	159,080,995
2025	159,080,995	12,047,071	16,985,223	154,142,843
2026	154,142,843	11,638,135	17,332,316	148,448,662
2027	148,448,662	11,169,730	17,654,073	141,964,319
2028	141,964,319	10,639,870	17,931,888	134,672,301
2029	134,672,301	10,048,008	18,144,410	126,575,899
2030	126,575,899	9,393,622	18,311,247	117,658,274
2031	117,658,274	8,674,553	18,452,719	107,880,108
2032	107,880,108	7,887,464	18,573,621	97,193,951
2033	97,193,951	7,028,967	18,663,735	85,559,183
2034	85,559,183	6,095,868	18,721,672	72,933,379
2035	72,933,379	5,084,617	18,751,337	59,266,659
2036	59,266,659	3,991,163	18,754,239	44,503,583
2037	44,503,583	2,811,730	18,713,915	28,601,398
2038	28,601,398	1,542,991	18,628,027	11,516,362
2039	11,516,362	181,080	18,505,731	-
2040	-	-	18,340,868	-

Number of years for which current market value of assets are adequate to sustain the payment of expected retirement benefits, **reflecting no contributions from the Employer, Employee or State, contrary to Florida Statutes and Plan provisions:**

24.58

**Certain Key Assumptions**

Valuation Investment return assumption	8.00%
Valuation Mortality Table	60% recognition of RP-2000 fully generational using Scale AA and 40% recognition of 1983 GAM with no projection

**Note: As required in Section 112.664(c) of the Florida Statutes, the projection of the Fund assets do not include contributions from the Employer, Employee or State, which is contrary to Florida Statutes and Plan provisions. For this reason, these projections should not be viewed as a representation of the amount of time the Fund can sustain benefit payments. Under the GASB standards which DO include contributions from the employer, employee and State, the Fund is expected to be able to sustain the benefit payment demands in the near-term and long-term future.**

**Asset and Benefit Payment Projection**  
**Not Reflecting Any Contributions from the Employer, State or Employee**  
**Using Assumptions required under 112.664(1)(a), F.S.**

<b>FYE</b>	<b>Market Value of Assets (BOY)</b>	<b>Expected Investment Return</b>	<b>Projected Benefit Payments</b>	<b>Market Value of Assets (EOY)</b>
2015	171,949,069	13,251,213	12,617,806	172,582,476
2016	172,582,476	13,291,629	12,874,220	172,999,885
2017	172,999,885	13,314,740	13,131,275	173,183,350
2018	173,183,350	13,315,269	13,484,986	173,013,633
2019	173,013,633	13,283,064	13,950,663	172,346,034
2020	172,346,034	13,208,713	14,474,238	171,080,509
2021	171,080,509	13,084,669	15,044,297	169,120,881
2022	169,120,881	12,906,159	15,587,783	166,439,257
2023	166,439,257	12,668,981	16,153,985	162,954,253
2024	162,954,253	12,369,966	16,659,353	158,664,866
2025	158,664,866	12,010,048	17,078,523	153,596,391
2026	153,596,391	11,590,069	17,441,061	147,745,399
2027	147,745,399	11,108,454	17,779,454	141,074,399
2028	141,074,399	10,562,949	18,075,071	133,562,277
2029	133,562,277	9,952,726	18,306,414	125,208,589
2030	125,208,589	9,276,965	18,493,065	115,992,489
2031	115,992,489	8,533,186	18,655,338	105,870,337
2032	105,870,337	7,717,716	18,797,766	94,790,287
2033	94,790,287	6,826,825	18,909,949	82,707,163
2034	82,707,163	5,856,951	18,990,560	69,573,554
2035	69,573,554	4,804,150	19,043,370	55,334,334
2036	55,334,334	3,663,962	19,069,608	39,928,688
2037	39,928,688	2,432,187	19,052,707	23,308,168
2038	23,308,168	1,105,046	18,990,185	5,423,029
2039	5,423,029	-	18,890,725	-
2040	-	-	18,747,967	-

Number of years for which current market value of assets are adequate to sustain the payment of expected retirement benefits, reflecting no contributions from the Employer, Employee or State, contrary to Florida Statutes and Plan provisions: 24.25

**Certain Key Assumptions**

Valuation Investment return assumption 8.00%  
Valuation Mortality Table RP-2000 fully generational using Scale AA

**Note: As required in Section 112.664(c) of the Florida Statutes, the projection of the Fund assets do not include contributions from the Employer, Employee or State, which is contrary to Florida Statutes and Plan provisions. For this reason, these projections should not be viewed as a representation of the amount of time the Fund can sustain benefit payments. Under the GASB standards which DO include contributions from the employer, employee and State, the Fund is expected to be able to sustain the benefit payment demands in the near-term and long-term future.**

### Asset and Benefit Payment Projection

Not Reflecting Any Contributions from the Employer, State or Employee

Using Assumptions required under 112.664(1)(b), F.S.

FYE	Market Value of Assets (BOY)	Expected Investment Return	Projected Benefit Payments	Market Value of Assets (EOY)
2015	171,949,069	9,938,410	12,617,806	169,269,673
2016	169,269,673	9,769,954	12,874,220	166,165,407
2017	166,165,407	9,575,986	13,131,275	162,610,118
2018	162,610,118	9,352,058	13,484,986	158,477,190
2019	158,477,190	9,090,112	13,950,663	153,616,639
2020	153,616,639	8,782,771	14,474,238	147,925,172
2021	147,925,172	8,424,181	15,044,297	141,305,056
2022	141,305,056	8,010,670	15,587,783	133,727,943
2023	133,727,943	7,539,057	16,153,985	125,113,015
2024	125,113,015	7,007,000	16,659,353	115,460,662
2025	115,460,662	6,415,284	17,078,523	104,797,423
2026	104,797,423	5,764,614	17,441,061	93,120,976
2027	93,120,976	5,053,875	17,779,454	80,395,397
2028	80,395,397	4,281,472	18,075,071	66,601,798
2029	66,601,798	3,446,915	18,306,414	51,742,299
2030	51,742,299	2,549,746	18,493,065	35,798,980
2031	35,798,980	1,588,279	18,655,338	18,731,921
2032	18,731,921	559,982	18,797,766	494,137
2033	494,137	-	18,909,949	-
2034	-	-	18,990,560	-
2035	-	-	19,043,370	-
2036	-	-	19,069,608	-
2037	-	-	19,052,707	-
2038	-	-	18,990,185	-
2039	-	-	18,890,725	-
2040	-	-	18,747,967	-

Number of years for which current market value of assets are adequate to sustain the payment of expected retirement benefits, reflecting no contributions from the Employer, Employee or State, contrary to Florida Statutes and Plan provisions:

18.00

#### Certain Key Assumptions

Valuation Investment return assumption

6.00%

Valuation Mortality Table

RP-2000 fully generational using Scale AA

**Note: As required in Section 112.664(c) of the Florida Statutes, the projection of the Fund assets do not include contributions from the Employer, Employee or State, which is contrary to Florida Statutes and Plan provisions. For this reason, these projections should not be viewed as a representation of the amount of time the Fund can sustain benefit payments. Under the GASB standards which DO include contributions from the employer, employee and State, the Fund is expected to be able to sustain the benefit payment demands in the near-term and long-term future.**

**Asset and Benefit Payment Projection**  
**Not Reflecting Any Contributions from the Employer, State or Employee**  
**Using Assumptions under 112.664(1)(b), F.S. except 2% higher investment return assumption**

<b>FYE</b>	<b>Market Value of Assets (BOY)</b>	<b>Expected Investment Return</b>	<b>Projected Benefit Payments</b>	<b>Market Value of Assets (EOY)</b>
2015	171,949,069	16,564,017	12,617,806	175,895,280
2016	175,895,280	16,945,817	12,874,220	179,966,877
2017	179,966,877	17,340,124	13,131,275	184,175,726
2018	184,175,726	17,743,323	13,484,986	188,434,063
2019	188,434,063	18,145,873	13,950,663	192,629,273
2020	192,629,273	18,539,215	14,474,238	196,694,250
2021	196,694,250	18,917,210	15,044,297	200,567,163
2022	200,567,163	19,277,327	15,587,783	204,256,707
2023	204,256,707	19,617,971	16,153,985	207,720,693
2024	207,720,693	19,939,102	16,659,353	211,000,442
2025	211,000,442	20,246,118	17,078,523	214,168,037
2026	214,168,037	20,544,751	17,441,061	217,271,727
2027	217,271,727	20,838,200	17,779,454	220,330,473
2028	220,330,473	21,129,294	18,075,071	223,384,696
2029	223,384,696	21,423,149	18,306,414	226,501,431
2030	226,501,431	21,725,490	18,493,065	229,733,856
2031	229,733,856	22,040,619	18,655,338	233,119,137
2032	233,119,137	22,372,025	18,797,766	236,693,396
2033	236,693,396	22,723,842	18,909,949	240,507,289
2034	240,507,289	23,101,201	18,990,560	244,617,930
2035	244,617,930	23,509,625	19,043,370	249,084,185
2036	249,084,185	23,954,938	19,069,608	253,969,515
2037	253,969,515	24,444,316	19,052,707	259,361,124
2038	259,361,124	24,986,603	18,990,185	265,357,542
2039	265,357,542	25,591,218	18,890,725	272,058,035
2040	272,058,035	26,268,405	18,747,967	279,578,473

Number of years for which current market value of assets are adequate to sustain the payment of expected retirement benefits, reflecting no contributions from the Employer, Employee or State, contrary to Florida Statutes and Plan provisions:

N/A

**Certain Key Assumptions**

Valuation Investment return assumption

10.00%

Valuation Mortality Table

RP-2000 fully generational using Scale AA

**Note: As required in Section 112.664(c) of the Florida Statutes, the projection of the Fund assets do not include contributions from the Employer, Employee or State, which is contrary to Florida Statutes and Plan provisions. For this reason, these projections should not be viewed as a representation of the amount of time the Fund can sustain benefit payments. Under the GASB standards which DO include contributions from the employer, employee and State, the Fund is expected to be able to sustain the benefit payment demands in the near-term and long-term future.**

**ACTUARIALLY DETERMINED CONTRIBUTION EXPRESSED AS PERCENT OF PAYROLL**

	Plan's Latest Actuarial Valuation Assumptions	112.664(1)(a) F.S. Assumptions	112.664(1)(b) F.S. Assumptions	112.664(1)(b) F.S. Except 2% Higher Investment Return Assumption
A. Valuation Date	September 30, 2014	September 30, 2014	September 30, 2014	September 30, 2014
B. Actuarially Determined Contribution (ADC) to Be Paid During Fiscal Year Ending	9/30/2016	9/30/2016	9/30/2016	9/30/2016
C. Assumed Dates of Employer Contributions	Quarterly	Quarterly	Quarterly	Quarterly
D. Total Normal Cost	20.86 %	21.06 %	34.06 %	13.63 %
E. Amortization of Unfunded Actuarial Accrued Liability	43.04 %	44.01 %	65.47 %	23.59 %
F. Administrative Expenses	1.29 %	1.29 %	1.29 %	1.29 %
G. Total ADC Adjusted for Timing and Frequency of Payments	65.19 %	66.36 %	100.82 %	38.51 %
H. Expected Covered Payroll for Contribution Year	\$ 18,652,936	\$ 18,652,936	\$ 18,652,936	\$ 18,652,936
I. ADC as a Dollar Amount in the Contribution Year G x H	\$ 12,159,849	\$ 12,378,088	\$ 18,805,890	\$ 7,183,246
J. Member Portion of Contribution	\$ 2,051,823	\$ 2,051,823	\$ 2,051,823	\$ 2,051,823
K. Employer ADC in Contribution Year	\$ 10,108,026	\$ 10,326,265	\$ 16,754,067	\$ 5,131,423
L. Employer ADC as % of Covered Payroll in Contribution Year: K ÷ H	54.19 %	55.36 %	89.82 %	27.51 %
M. Certain Key Assumptions				
Investment Return Assumption	8.00%	8.00%	6.00%	10.00%
Mortality Table	80% blend of RP-2000 fully generational using Scale AA and 20% blend of 1983 GAM	RP-2000 fully generational using Scale AA	RP-2000 fully generational using Scale AA	RP-2000 fully generational using Scale AA