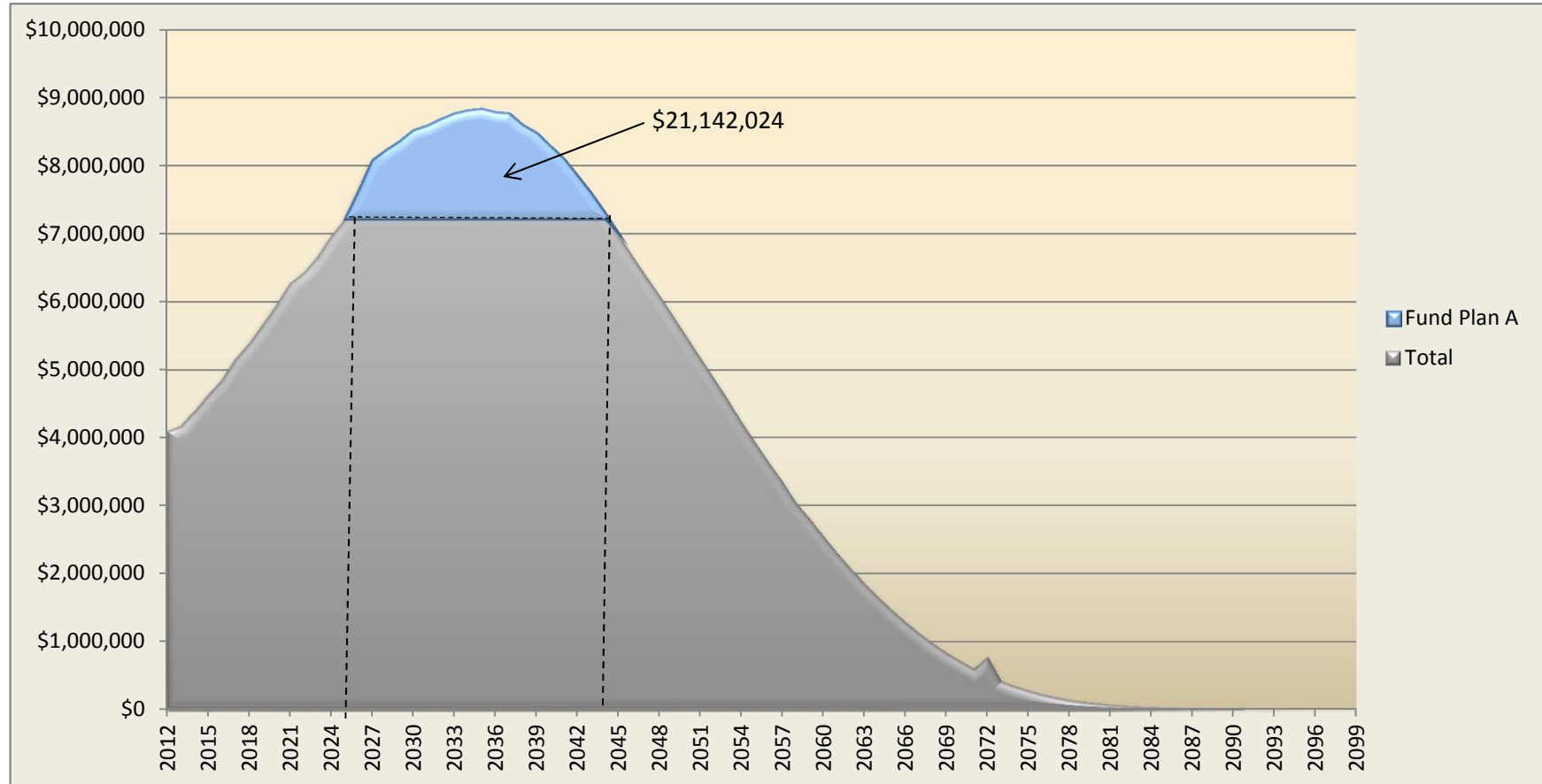


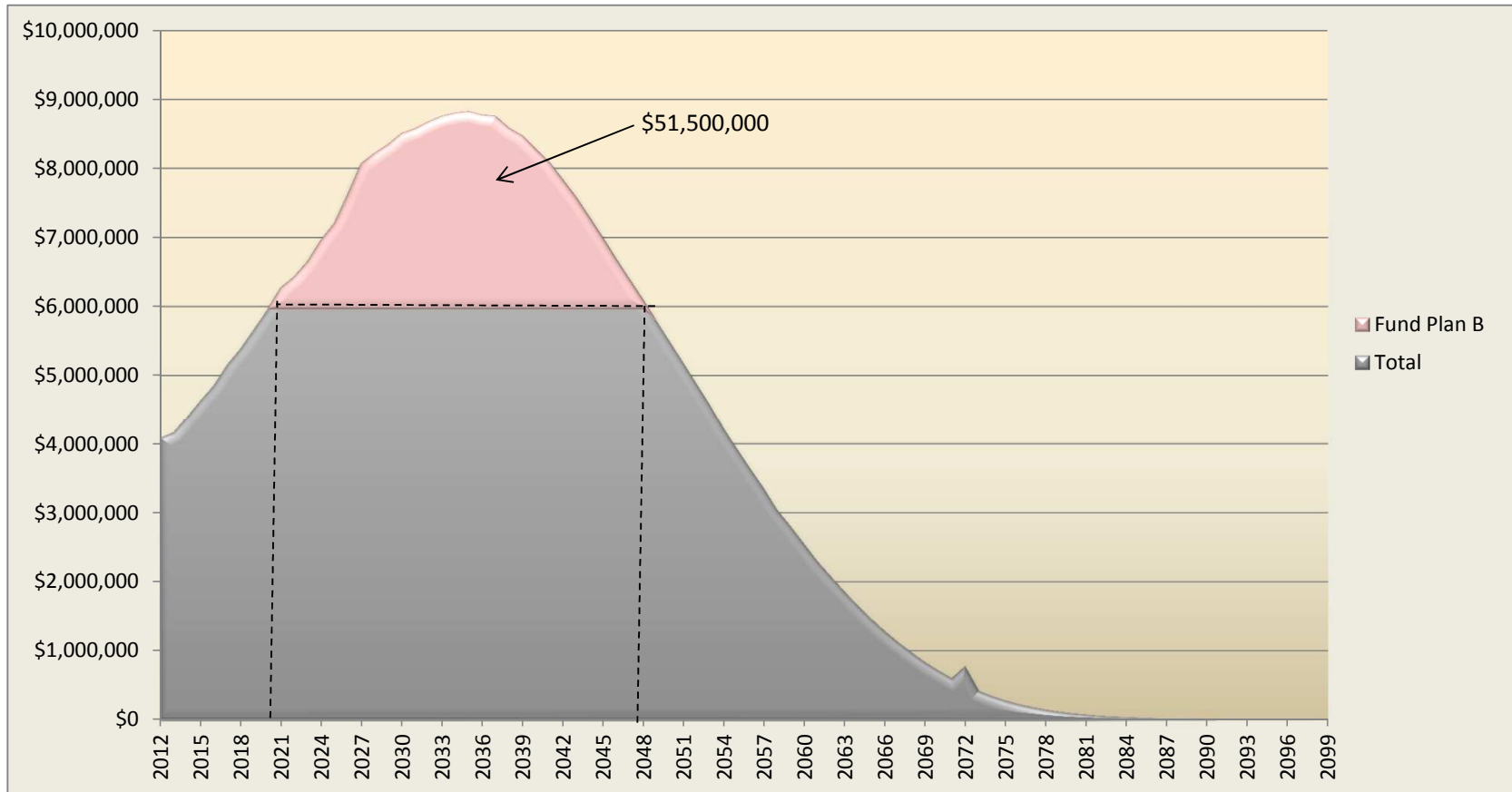
**SAN JOAQUIN DELTA COMMUNITY COLLEGE DISTRICT
RETIREMENT HEALTH BENEFITS
"PAY-AS-YOU GO" ACTUARIAL ESTIMATES PLAN "A"
2012-2099**



Plan A Details

- Generate \$21.1 Million between 2013 - 2025.
- By 2025 if plan is followed, District will be able to stop annual increase of premiums for retirees.
- By 2044 annual costs will start to decline from the 2025 cost of \$7.2 Million.

**SAN JOAQUIN DELTA COMMUNITY COLLEGE DISTRICT
RETIREMENT HEALTH BENEFITS
"PAY-AS-YOU GO" ACTUARIAL ESTIMATES PLAN "B"
2012-2099**



Plan B Details

- Generate \$51.5 Million between 2013 - 2020.
- By 2020 if plan is followed, District will be able to stop annual increase of premiums for retirees.
- By 2047 annual costs will start to decline from the 2020 cost of \$6.0 Million.