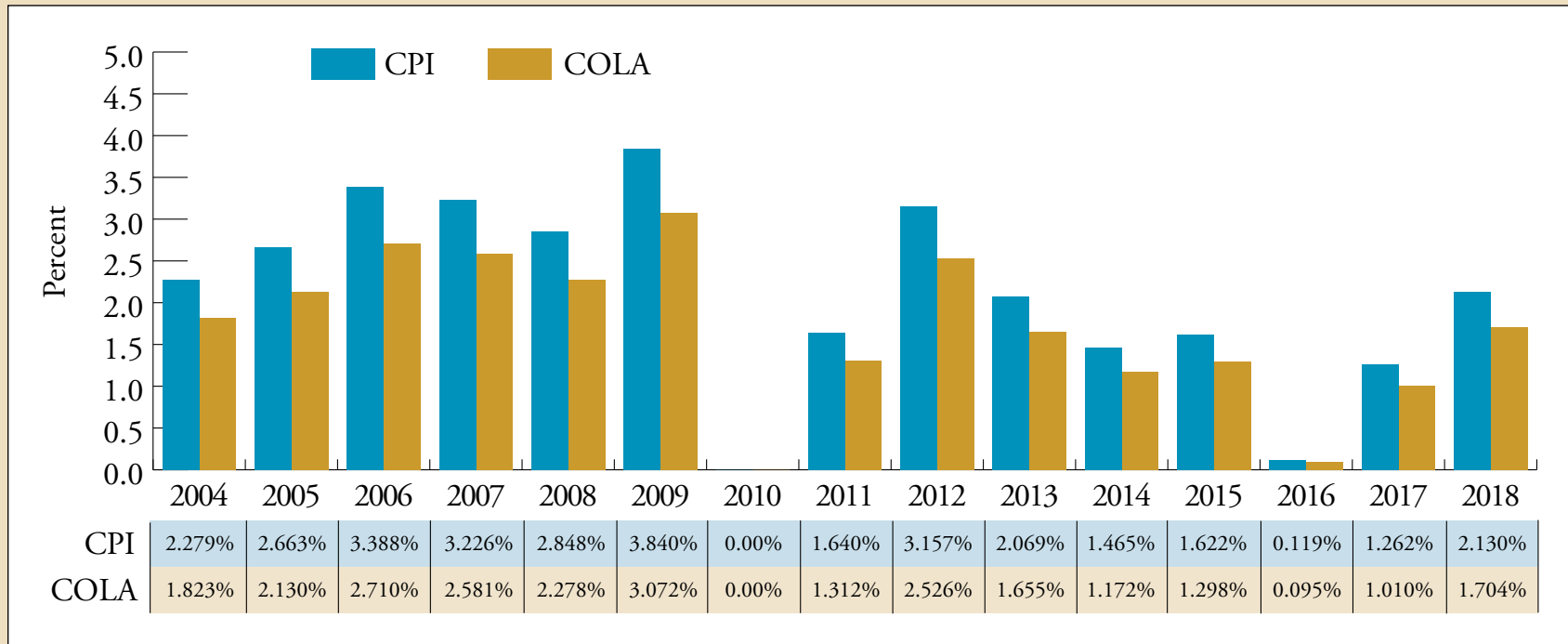


HISTORY OF ANNUAL COLA RATES FOR RETIREES

History of COLAs Based on 80% of the Percentage Increase in the Average CPI



History of 4% COLA Rate

10/01/77 – 09/30/81	10/01/81 – 02/28/83	03/01/83 – 02/29/84	03/01/84 – 02/28/91	03/01/91 – 02/29/92	03/01/92 – Present
4.00%	5.00%	4.905%	4.000%	4.322%	4.000%

For more information regarding annual COLA rates, please refer to your *Retirement Handbook*, visit our website at www.mosers.org, or contact a benefit counselor.



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