

EXHIBIT A
COMPARISON OF CERTAIN RETIREMENT PLANS

	Average Final Salary	Normal Retirement Age	Benefit	Vesting	Employee Contribution	Employer Contribution	Funded
Employees Retirement System	5 yrs	60	1/60 X average final salary for each year of service	15 yrs with allowance pay beginning at age 60	5.45% at age 21 to 8.90% at age 59 or over	4.50% for 1971	Yes
Maryland Legislative Plan	Highest year salary	age 55 or after 16 yrs of service	1/20 X highest year salary for each year not in excess of 20	8 yrs with allowance pay beginning at age 55	15%	49.62%	Yes
Pennsylvania Legislative Plan	3 yrs	50	7½% of final salary for each year	8 yrs	7½%	Pays balance	Yes
Military Plan	Highest grade	after 20 years	2½% X highest grade salary for each year	none	none	Pays all	No
Congressional	3 yrs	Age 50 with 30 years; Age 60 with 10 years; Age 62 with 5 years	2½% X average final salary for each year, not to exceed 80% of AFS	20 yrs at age 50	7½%	Pays balance	No
Maryland Judicial	Max. Salary	60	1/16 of maximum salary not to exceed 60% of max. salary	immediate with allow. beginning at age 60	6%	Pays balance	No

(NOTE: 110 Legislators are members of the Maryland Legislative Plan). 1-5-71