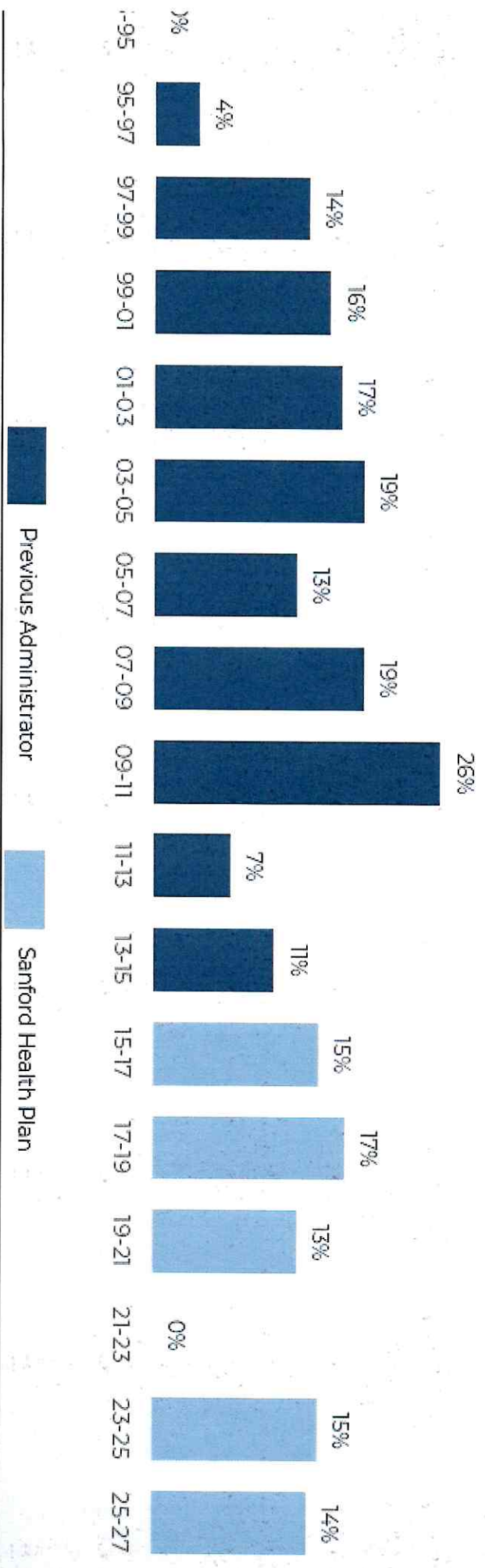


# NDPERS PREMIUM PERCENTAGE INCREASE FROM PREVIOUS BIENNIIUM

(Excludes Plan Design Changes)



Date	Insurance Trust Beginning Balance	Gain Sharing	PPACA Fees	Premium Buydown	Operating Gain/Loss	Ending Balance
6/30/2015	\$ 42,925,033.00	\$ 3,755,000.00	\$ (5,462,000.00)	\$ -	\$ (30,547.00)	\$ 41,187,486.00
6/30/2016	\$ 41,187,486.00	\$ -	\$ -	\$ (7,335,000.00)	\$ (1,531,643.00)	\$ 32,320,843.00
6/30/2017	\$ 32,320,843.00	\$ (3,000,000.00)	\$ 5,861,755.00	\$ (6,950,000.00)	\$ 1,119,442.00	\$ 29,352,040.00
6/30/2018	\$ 29,352,040.00	\$ -	\$ -	\$ -	\$ (645,000.00)	\$ 28,707,040.00
6/30/2019	\$ 28,707,040.00	\$ -	\$ 6,997,245.00	\$ -	\$ (3,992,356.00)	\$ 31,711,929.00
6/30/2020	\$ 31,711,929.00	\$ -	\$ -	\$ -	\$ 2,836,535.00	\$ 34,548,464.00
6/30/2021	\$ 34,548,464.00	\$ -	\$ -	\$ -	\$ (2,426,452.00)	\$ 32,122,012.00
6/30/2022	\$ 32,122,012.00	\$ 12,572,529.00	\$ 13,498,992.00	\$ -	\$ (60,268.00)	\$ 58,133,265.00
6/30/2023	\$ 58,133,265.00	\$ (625,846.00)	\$ -	\$ -	\$ 1,027,337.00	\$ 58,534,756.00
10/31/2024	\$ 58,534,756.00	\$ -	\$ -	\$ -	\$ 1,747,311.00	\$ 60,282,067.00
Insurance Trust Balance at 10/31/2024	\$ 60,282,067.00					
Life Insurance Reserves	\$ (3,099,119.33)					
Anticipated Admin Fee Shortfall Through 6/30/2027	\$ (2,000,000.00)					
Expected Health Reserves Available to Buy Down Premiums/Increase Benefits	\$ 55,182,947.67					