



## UAL Program

*Pension Refinancing & UAL Prepayments*

### WHAT IS THE UAL PROGRAM?

CalMuni PFA has developed a comprehensive Pension Cost Optimization Program to help public agencies address their CalPERS unfunded accrued liability ("UAL") payments. The Program utilizes a comprehensive suite of strategies and alternatives to achieve rapid fiscal relief and a cost-effective and predictable future UAL payment schedule.

CalMuni PFA can assist with pension policy development, base targeting, pension cost projects, and ultimately refinancing UAL costs.

Our team understands that every public agency is unique, with its own set of challenges and opportunities. Expert financial consultants including municipal advisors and bond counsel assess market readiness and the interest rate environment in your best interest.

### BENEFITS



#### BUDGET PREDICTABILITY

Enhance budget predictability with a new levels UAL payment structure.



#### CASH FLOW SAVINGS

Achieve cash flow savings from financing at a lower interest rate than the current CalPERS discount rate.



#### LOW COST OF BORROWING

CalMuni PFA guarantees the lowest cost of borrowing in relation to the competition.

Apply Here:

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[www.calmunipfa.com/applynow](http://www.calmunipfa.com/applynow)