

North Carolina
Future of Retirement
Study Commission

DB/DC Combination

Plan	Relative Value of DB vs. DC	Source of DB Contributions	Source of DC Contributions
3a. Oregon	Roughly same	Employer	Employee, although employers may elect to pay on their behalf.
3b. Georgia	Roughly same	1.25% of pay from Employee, rest from Employer	Up to 3% of pay match from Employer, rest from Employee.
3c. Indiana	Value of DB is higher	Employer	Employee, although employers may elect to pay on their behalf.
3d. Ohio	Value of DC is higher	Employer	Employee
3e. Washington	Roughly same assuming minimum contribution to DC	Employer	Employee