



**JOINT  
COMMITTEE ON  
PUBLIC  
EMPLOYEE  
RETIREMENT**

**2010  
ANNUAL  
REPORT  
TO THE  
GENERAL  
ASSEMBLY**

**DECEMBER 2009**



**STATE OF MISSOURI  
JOINT COMMITTEE ON  
PUBLIC EMPLOYEE RETIREMENT**

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December 2009

Dear Colleague:

The Joint Committee on Public Employee Retirement (JCPER) respectfully submits its Annual Report for plan year 2008. We hope the information contained in this report will assist in the transparency of the financial and actuarial condition of Missouri's public pension plans.

After recording unprecedented investment gains in plan year 2007, Missouri's public plans joined the rest of the nation in experiencing a significant decline in plan assets due to the downturn in the investment markets in 2008. However, as perpetual entities employing long-term investment strategies, Missouri plans will weather this downturn and continue in their role of providing retirement benefits promised to their membership.

The JCPER will continue to monitor plan experience and address funding policies to assist General Assembly members in their legislative mission.

Sincerely,

A handwritten signature in cursive script, reading "Ward Franz".

Representative Ward Franz  
Chairman

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## BACKGROUND

In 1983, during the First Regular Session of the 82<sup>nd</sup> General Assembly, Missouri lawmakers established the Joint Committee on Public Employee Retirement (JCPER). This action was taken in response to the growing concern regarding the fiscal integrity of Missouri's public employee retirement systems. Prior to this legislative action, there was no centralized reporting agency charged with maintaining information regarding these public plans. This permanent pension review and oversight body consists of six Senators and six Representatives. The JCPER is governed by provisions in Chapter 21 and 105 of the Missouri Revised Statutes (RSMo). These statutes require:

### Chapter 21, the committee shall:

- Make a continuing study and analysis of all state and local government retirement systems;
- Devise a standard reporting system to obtain data on each public employee retirement system that will provide information on each system's financial and actuarial status at least biennially;
- Determine from its study and analysis the need for changes in statutory law;
- Make any other recommendations to the General Assembly necessary to provide adequate retirement benefits to state and local government employees within the ability of taxpayers to support their future costs.

### Chapter 105, public retirement plans:

- Are to be held in trust and shall not be co-mingled with any other funds;
- Are considered fiduciaries and may invest according to prudent person provisions;
- Shall submit to the JCPER an actuarial cost statement for proposed changes to a plan;
- Shall submit to the JCPER a comprehensive annual financial report within 6 months of a plan's fiscal year end;
- May participate in cooperative agreements providing portability of public employee benefits;
- Shall have an actuarial valuation performed (at least biennially) in compliance with the recommended standards of the Governmental Accounting Standards Board (GASB);
- Shall file proposed rules with the JCPER. Plans not required to file rules with the Secretary of State's office shall submit any proposed rule with the JCPER within 10 days of adoption.

## RESPONSIBILITIES

The following is a summary of JCPER responsibilities:

- **PERS Annual Reporting** Missouri's 125 public employee retirement systems report plan information for analysis including assets, liabilities, benefit levels, membership, investment allocation, advisors, and investment related fees. *It is the policy of the JCPER to evaluate a plan from year to year to determine specific trends, i.e., contribution levels, asset levels, etc. It is not our policy to compare one plan against another.*
- **Assistance to the General Assembly** Sixty-nine retirement related bills were monitored through the legislative process in the 2009 session. Nine of those bills passed (with 2 vetoed by the Governor) and were signed into law with seven retirement systems specifically affected by passage of these provisions. (See page 8 for state legislation.)
- **Assistance to Local PERS** The JCPER continues to provide assistance to local PERS throughout the state. Most notably are the individual plan comparisons and analyses provided for the local political subdivisions. The committee believes this to be one of the most important functions.
- **Assistance to Resource Groups** With budget challenges and the exit of Boomers from the workforce, the JCPER serves as a resource for information to various commissions and ad hoc committees including the St. Louis Pension Task Force, the Missouri State Government Review Commission, and the State Retirement Advisory Commission. *Education and avocation of public employee benefit issues remains central to the JCPER mission.*
- **Internet Resource** JCPER information continues to be available via [www.jcper.org](http://www.jcper.org).



## MISSOURI'S PUBLIC EMPLOYEE RETIREMENT SYSTEMS

After recording the largest investment gains in 2007 since the inception of JCPER reporting, 2008 and 2009 investment experience presented Missouri public plans, along with the rest of the nation, with unprecedented losses. While it is undeniable that Missouri's plans have sustained a significant decline in asset levels, it is important to remember that these plans are perpetual entities which employ long-term investment strategies to assist in weathering downturns in the investment markets. As is their standard, Missouri public plans remain committed to providing the promised retirement benefits to their membership.

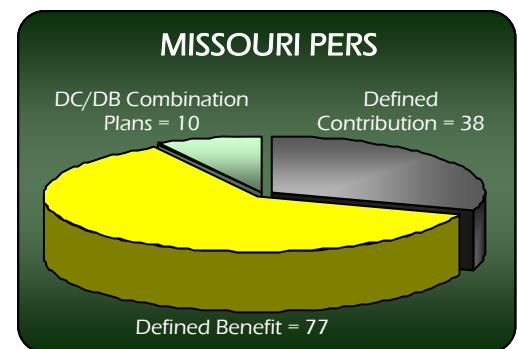
As of December 2009, there were 125 government entities in the state of Missouri providing retirement benefits. A complete listing of Missouri's individual PERS for plan year 2008 can be found in the appendices of this report.

| PERS                          | Total # Plans | Active Members | Non-Active Members | Assets (in thousands) |
|-------------------------------|---------------|----------------|--------------------|-----------------------|
| Municipalities                | 51            | 18,469         | 16,191             | 4,527,950             |
| Fire Protection Districts     | 36            | 1,463          | 343                | 201,596               |
| Hospitals & Health Centers    | 9             | 6,030          | 2,234              | 243,876               |
| Statewide                     | 8             | 106,678        | 75,615             | 13,943,982            |
| Transit Authorities           | 6             | 2,516          | 1,679              | 174,416               |
| Public Schools & Universities | 5             | 156,953        | 109,740            | 33,872,275            |
| Counties                      | 2             | 5,408          | 5,075              | 484,339               |
| Public Libraries              | 1             | 370            | 280                | 26,625                |
| Drainage & Levee Districts    | 1             | 10             | -                  | 297                   |
| Public Water Supply Districts | 3             | 41             | 1                  | 2,860                 |
| Sewer Districts               | 1             | 885            | 728                | 150,809               |
| Other                         | 2             | 233            | 40                 | 22,839                |
| <b>Totals</b>                 | <b>125</b>    | <b>299,056</b> | <b>211,926</b>     | <b>53,651,864</b>     |

### DEFINED CONTRIBUTION V. DEFINED BENEFIT

There are two common types of public sector retirement plans.

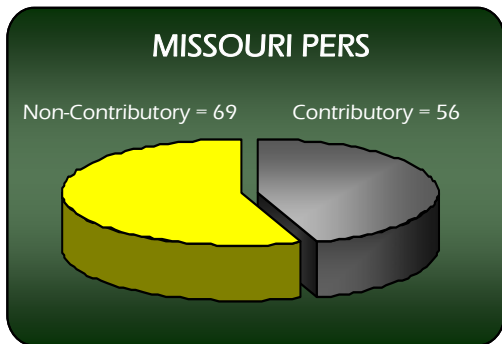
- 1) "Defined Contribution" plan: Consists of employer and/or employee contributions into an individual account with the benefit paid at retirement equaling the accumulated account balance including any investment gains or losses. The Employee bears the investment risk.
- 2) "Defined Benefit" plan: Consists of employer and/or employee contributions with a benefit paid at retirement equaling a benefit formula "defined" by components such as benefit multiplier (usually 1.5% to 2.5%), final average salary, and/or years of service. This benefit is payable for the member's lifetime and depending on the option chosen, may provide a survivor benefit as well. The Employer bears the investment risk.



In Missouri, 87 of the 125 public plans represented in this report are covered under a defined benefit structure. Due to the large representation, this report focuses primarily on this plan structure.

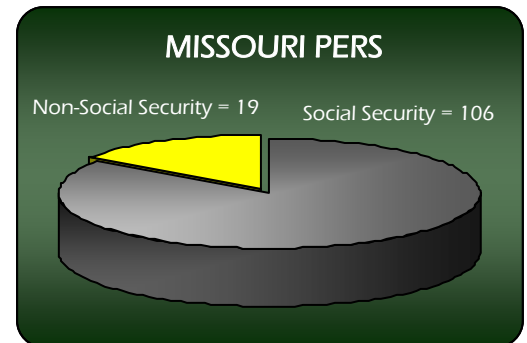


When designing a retirement plan, many components must be considered and decisions made regarding several different variables:



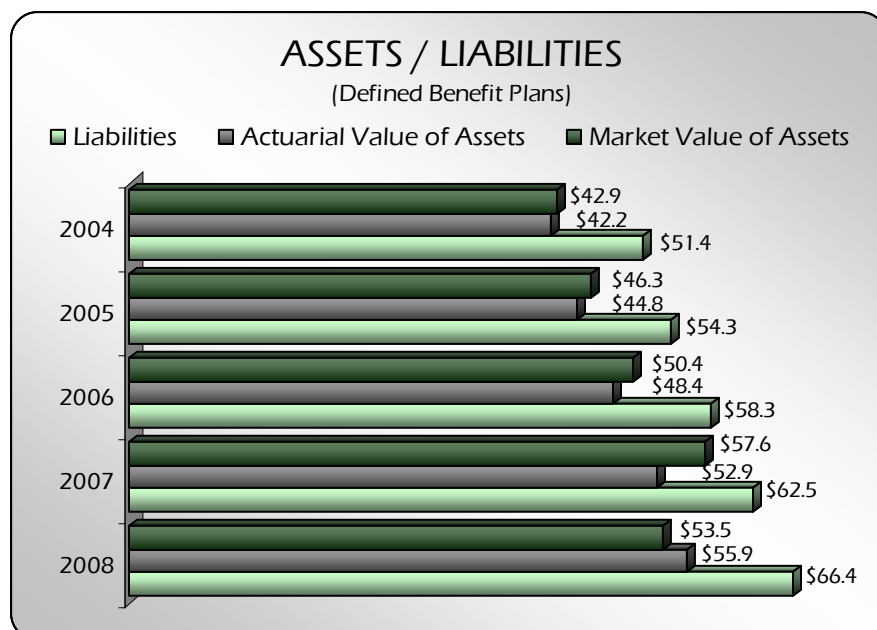
**CONTRIBUTORY V. NON-CONTRIBUTORY** – Contributory plans require the employee to contribute a portion of earnings to the plan. The contribution varies for each plan and may be tied to statutory provisions. Non-Contributory plans do not require an employee contribution.

**SOCIAL SECURITY V. NON-SOCIAL SECURITY** - Social Security participation for the majority of Missouri's public employees is required, however, certain teacher and public safety personnel opted out of Social Security participation in 1956. There are currently 19 non-Social Security covered plans comprised of over 84,000 active and over 47,000 retired members. Non-Social Security covered plans typically provide a higher benefit formula and most often have earlier age and service requirements for retirement.



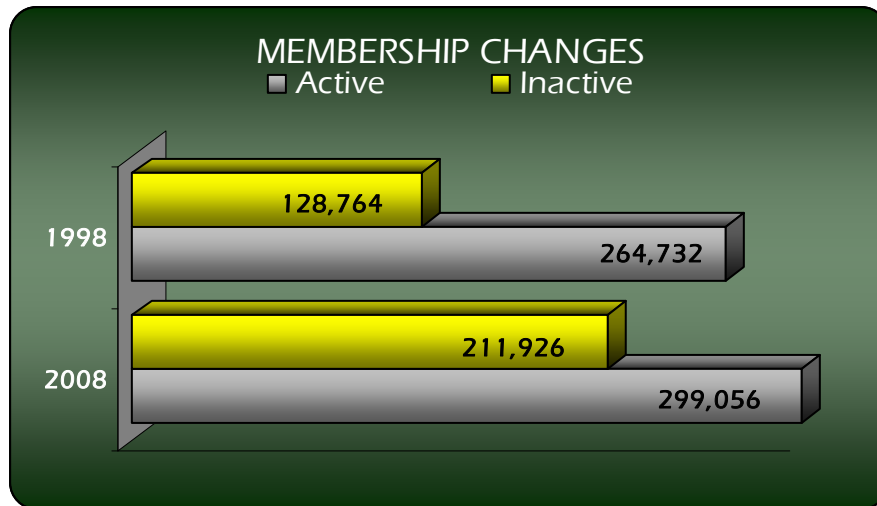
### FUNDING OF MISSOURI'S PERS

The JCPER maintains plan data which enables trend data to be produced for Missouri's plans. As an example, the chart below displays asset and liability trend data over the five year period from 2004 to 2008. One key component of this chart can be noted with the progression of the actuarial value of assets. The actuarial value of assets utilizes, among other criteria, a smoothing period of investment gains and losses. This period is typically from 3 to 5 years and assists in reducing volatility in asset values and corresponding contribution requirements.



### A DECADE OF CHANGE

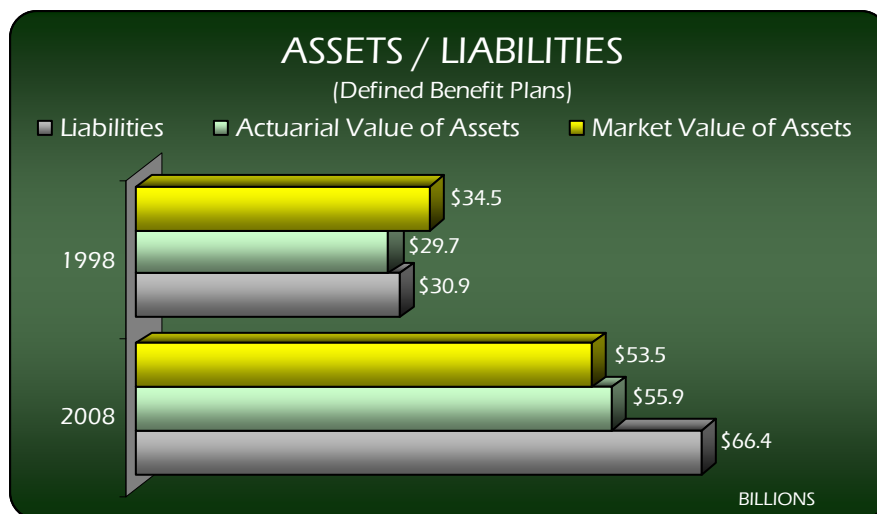
In producing this 2010 annual report, a comparison of plan information from the JCPER 2000 annual report has been provided which outlines plan data and demographic changes during the past decade. Following the robust investment markets of the 1990's, Missouri's public plans, as the rest of the nation, encountered two significant investment market downturns during this decade. The following charts provide both 2000 annual report (plan year 1998) and 2010 annual report (plan year 2008) plan data.



As noted in the above chart, active members grew over 13% in 10 years and inactive members grew over 64% in the same time period. As more Boomers exit the workforce and public employers face budgetary challenges, the inactive membership numbers will continue to increase dramatically compared to active membership growth.

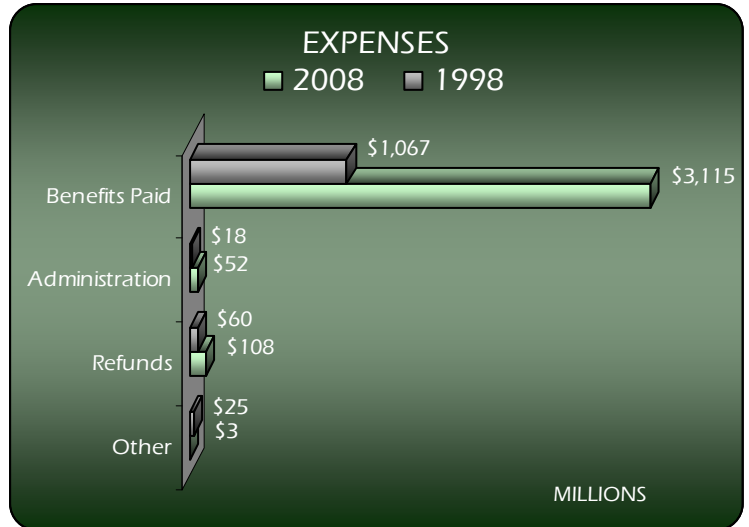
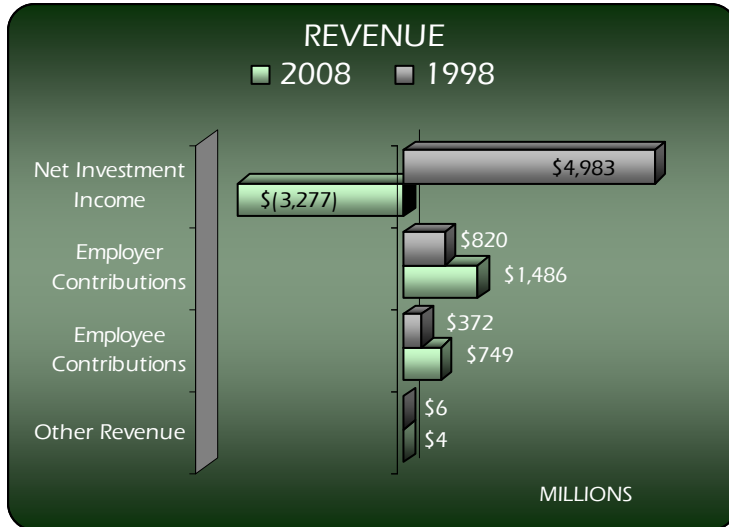
For plan year 1998, the JCPER monitored 111 public plans with 77 defined benefit plans, 32 defined contribution plans and 2 DB/DC combination plans included in this total. In 2008, the total plans reviewed equaled 125 with 77 defined benefit plans, 38 defined contribution plans and 10 DB/DC combination plans included.

It is clear that plan assets have grown substantially since 1998. In plan year 1998, total market value of assets equaled in excess of \$34 billion compared to 2008's total of over \$53 billion.



Funded ratios, in the aggregate, for these plans equaled 111% and 96% on a market value and actuarial value respectively, compared to 2008 funded ratios of 81% and 84%.

Along with increased plan asset and liability values, the plan revenue and expense streams increased as well.



As displayed, Missouri's public pension plans have grown significantly in the past decade in both plan revenue and expense. As these plans have matured, benefit payments have almost tripled from just over \$1 billion in 1998 to in excess of \$3.1 in 2008, which is reflective of the growth in the inactive membership, previously noted.

### CONTRIBUTION RATES

The number one obligation of PERS is to pay all of the benefits promised. A plan's ability to achieve this goal is the ultimate test of fiscal soundness. To this end, plans must receive annual employer contributions at a level recommended by the plan's actuary. A trend emerged in 2002 with sponsors facing an inability to meet the minimum required contribution payments which continued into 2008 with 22 plans failing to meet the full required contribution. As plans recognize 2008 and 2009 investment losses, annual plan contribution rates are expected to increase for several years. These increases may apply additional pressure to political subdivisions already facing budgetary constraints.

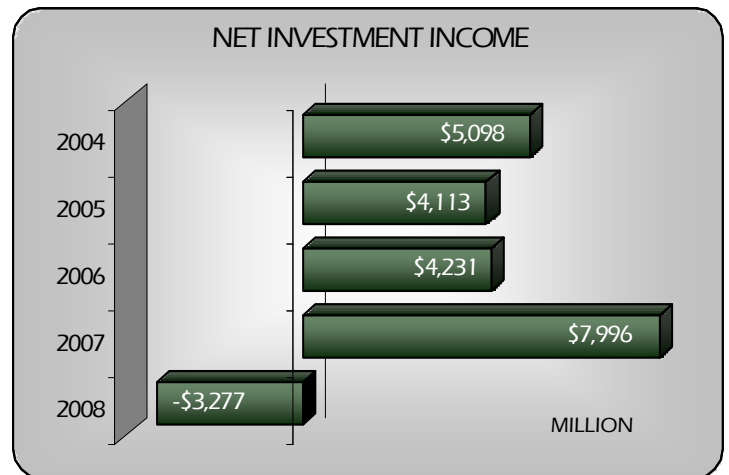
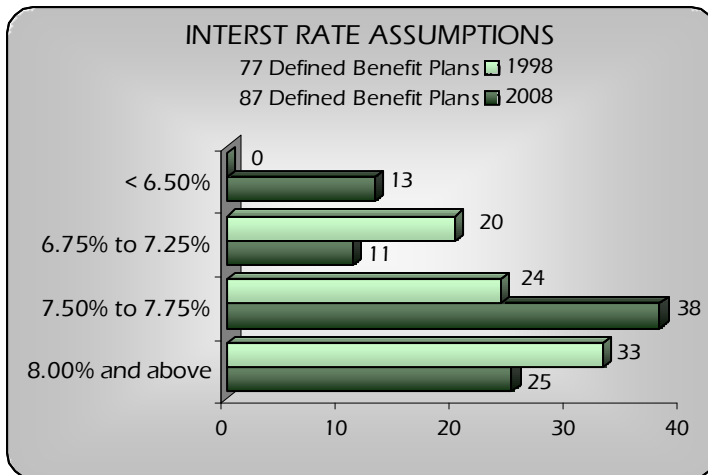
### INVESTMENT RATES OF RETURN

With the market boom of the 1990s, many plans reevaluated their investment strategies and moved away from conservative investment allocations into more moderate investments. Because of the positive investment returns, many plans also increased their assumed rates of return to reflect the plan experience.

Beginning in Plan Year 2000, plans started to experience negative investment returns that fell significantly short of assumptions. The negative trend continued for 3 plan years which caused many boards to reevaluate their assumed rates of return.

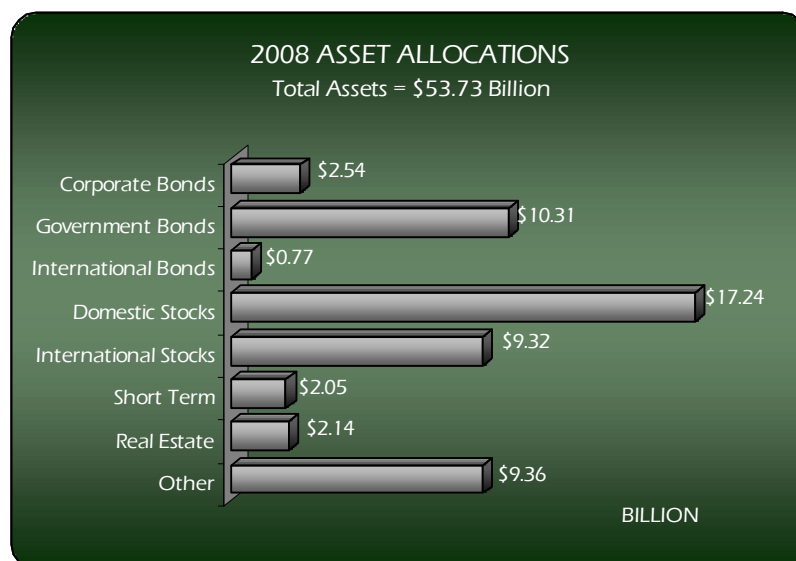


The chart below compares investment rate of return assumptions utilized by plans in 1998 and 2008. As previously mentioned, 77 defined benefit plans were monitored in 1998 as opposed to 87 in 2008. Keeping those numbers in mind, it is important to note that in 1998 the lowest rate of return assumption reported was 7% however, for plan year 2008, there were 13 plans with assumptions below 7%. After five consecutive years of positive investment experience, Missouri's public plans, in the aggregate, realized net investment losses in excess of negative \$3.2 billion. This loss was encountered after a record net investment income in excess of \$7.9 billion for plan year 2007.



## STATUTORY INVESTMENT REQUIREMENTS

Chapter 105, which governs Missouri's public pension plans, contains provisions relative to plan investments and fiduciary responsibilities of plan boards. Specifically, Section 105.688 outlines the "Prudent Person Rule" which requires plan fiduciaries to *"discharge his or her duties in the interest of the participants in the system and their beneficiaries and shall act with the same care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a similar capacity and familiar with those matters would use in the conduct of a similar enterprise with similar aims."*



Given income derived from investments is the driving force behind plan revenue, it is crucial that fiduciaries develop and review investment policies and strategies. Each individual plan Board of Trustees sets its investment policy based on the fiduciary standards mentioned above. The chart to the left outlines plan year 2008 asset allocation utilized by Missouri's public plans.



## FEDERAL ISSUES

The 111<sup>th</sup> Congress has faced unprecedented issues on many fronts including financial institutions, markets and regulatory concerns as well as long-term challenges such as Medicare and Social Security. While many pension related proposals have been introduced, movement of such bills has been slow. The JCPER will continue to analyze Federal proposals for any effect on Missouri's public pension plans.

Issues that have faced Missouri's plans in 2009 include the IRS 2007 pronouncement associated with the defining "normal" retirement age for a pension plan. Under the IRS regulations, the normal retirement age can't be earlier than what is typical for the employer's industry. For most plans, a normal retirement age that falls between ages 55 and 62 would meet the IRS regulations. Additionally, an exception has been made for public safety personnel with an acceptable age being 50 or later. An October 2009 IRS notice indicated public plan sponsors will have until January 1, 2013 to comply with the new rules (as opposed to the previous January 1, 2011 deadline). This extension allows the IRS to consider public plan sponsor comments associated with the impact of the regulations.

### GASB OPEB REPORTING

In 2004, the Government Accounting Standards Board (GASB) released Statement No. 45 – Accounting and Financial Reporting by Employers for Post-employment Benefits Other than Pensions (OPEBs). OPEBs are post-employment benefits other than pensions such as health insurance, dental, vision, prescription or other health benefits, and benefits such as life insurance, disability, and long-term care. The timeline associated with implementation of the statement has come to completion and all political subdivisions will now begin reporting OPEB liabilities. Nationally, state and local government OPEB liabilities are estimated to be close to \$1 trillion.

Since 1998, JCPER staff has tracked post-employment health care benefits for Missouri's retirement plans. Post-employment health care coverage is offered in 44 plans. Of these, 27 plans provide spousal and dependent coverage with the remaining 17 plans providing coverage to the retiree only. Thirty-three political subdivisions subsidize post-employment health care benefits through a premium subsidy or a flat dollar amount. These entities providing a retiree health care subsidy are now required to report the associated OPEB liability according to GASB.

## STATE ISSUES

During the 2009 Missouri Legislative session, 69 pension-related bills were offered and evaluated by the JCPER. In total, 9 of these bills were Truly Agreed to and Finally Passed by the General Assembly. Of those passed, the Governor vetoed 2 bills.

Seven pension systems were directly affected by the passage of these provisions. Provisions passed and the systems affected can be found on the following page.



**2009 LEGISLATION****MILITARY PENSIONS****House Bill 82**

- Authorizes an income tax credit for military retirement benefits.

**MISSOURI STATE EMPLOYEES' RETIREMENT SYSTEM & MoDOT & PATROL EMPLOYEES' RETIREMENT SYSTEM****House Bill 210**

- Allows contributions to the state employees' charitable campaign to be withheld from a retiree's monthly annuity, upon request in writing.

**MUNICIPAL POLICE & FIRE PENSION PLANS****Senate Bill 161 & House Bill 593**

- Removes certain insurance investment restrictions relative to municipal police and fire retirement plans

**POLICE RETIREMENT SYSTEM OF THE CITY OF ST. LOUIS, KANSAS CITY POLICE RETIREMENT SYSTEM, & KANSAS CITY CIVILIAN POLICE EMPLOYEES' RETIREMENT SYSTEM****House Bill 397**

- Modifies disability retirement provisions (St. Louis Police)
- Clarifies provisions relative to reserve police officers (St. Louis Police)
- Allows certain members to receive a minimum monthly benefit of \$600 (KC Police)

**PUBLIC SAFETY EMPLOYEES****House Bill 580**

- Authorizes a Line of Duty Compensation Act for public safety workers killed in the line of duty.

**PUBLIC SCHOOL RETIREMENT SYSTEM /PUBLIC EDUCATION EMPLOYEES' RETIREMENT SYSTEM****House Bill 265**

- Clean up provisions, including allowing the comingling of PSRS and PEERS funds for investment purposes only, allow indemnification of PSRS/PEERS Board of Trustee members, and prohibit nonprofit educational association/organization employees hired after 06/30/10 from PSRS or PEERS membership.

Several provisions related to retirement were offered and ultimately did not pass. These provisions may be issues brought before the Missouri General Assembly during the 2010 legislation session and include:

- Modifying the definition of compensation
- Modifying contribution structures
- Modifying Board structures
- Modifying service accruals
- Retirement Incentives
- Authorization of a Joint Interim Legislative Committee to examine system(s)



## CONCLUSION

The Joint Committee was established in 1983 in response to concerns addressed by the State Auditor's Office and the National Conference of State Legislatures Task Force on Public Pensions. Since that time, public pension plans have experienced an evolution of legislative, regulatory, financial and accounting requirements, and guidelines which have resulted in greater transparency of public pension plans. Sound policy recommendations have been adopted which include investment policies, board governance, and trustee education. Despite negative media attention tied primarily to public pensions, Missouri's plans and sponsors remain committed to delivering the benefits promised to their memberships. The JCPER will continue in its role of analysis and reporting plan status as well as providing assistance to Missouri's plans and the General Assembly.

## A LOOK AHEAD

Preliminary plan year 2009 indicates Missouri's public plans were dramatically affected by the downturn in the investment markets. Of the 9 plans reporting net investment income for plan year 2009, these plans have experienced losses in excess of -\$8 billion. These losses will be recognized during the respective plan's smoothing period and can be expected to affect plan status and contribution requirements for the next several years.



## DEFINED BENEFIT PLANS

It should be noted that data included in these  
appendices reflect PERS information from  
plan year 2008

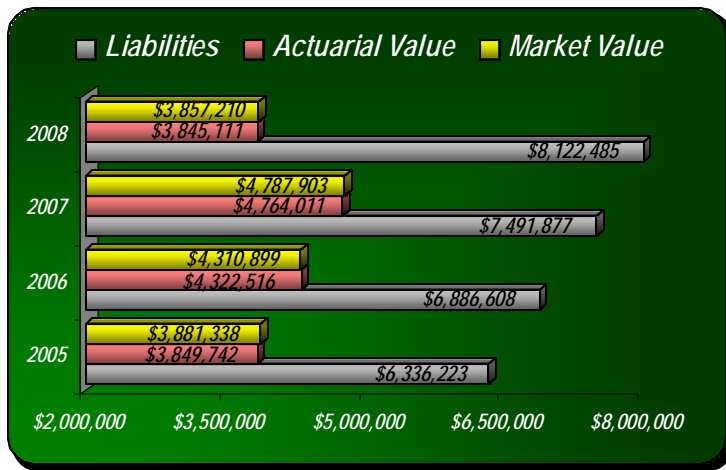


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# AFFTON FIRE PROTECTION DISTRICT RETIREMENT PLAN



## MEMBERSHIP:

Active: 33

Inactive: 16

## CONTRIBUTIONS:

Employer: \$341,915

Employee: Non-Contributory

## BENEFIT:

Normal Retirement Formula:

65% of compensation

Reduced 3.33% per year less 30 Years

Supplemental Benefit: \$500 monthly to age 62

Normal Retirement Benefits:

Age 60 with 5 years of service

Social Security Coverage: yes

COLA:

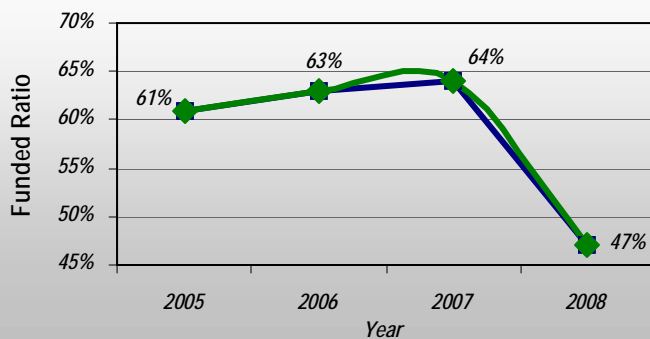
No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4.5%

■ Actuarial Value of Assets ■ Market Value of Assets



# ANTONIA FIRE PROTECTION DISTRICT PENSION PLAN

## MEMBERSHIP:

Active: 20

Inactive: 0

## CONTRIBUTIONS:

Employer: \$78,806

Employee: Non-Contributory

## BENEFIT:

Normal Retirement Formula:

2.25% of compensation for first 24 years of service,  
plus 1% for next 6 years of service

Normal Retirement Benefits:

Age 55 or 30 years of service

Social Security Coverage: yes

COLA:

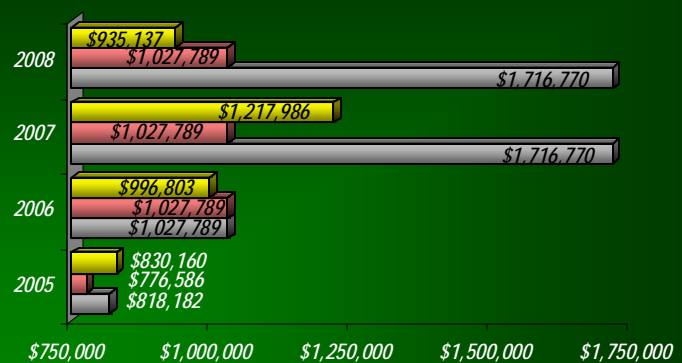
No COLA

## ACTUARIAL ASSUMPTIONS:

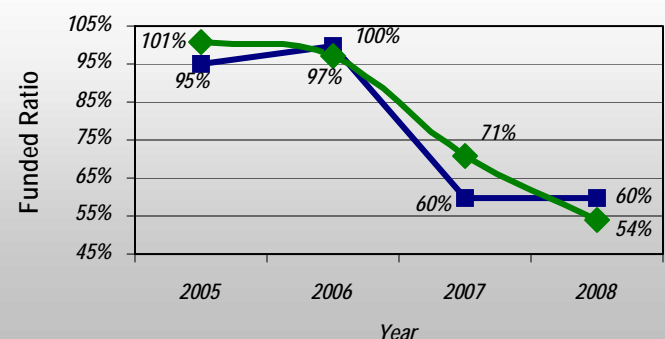
Interest Rate: 7%

Salary: 4%

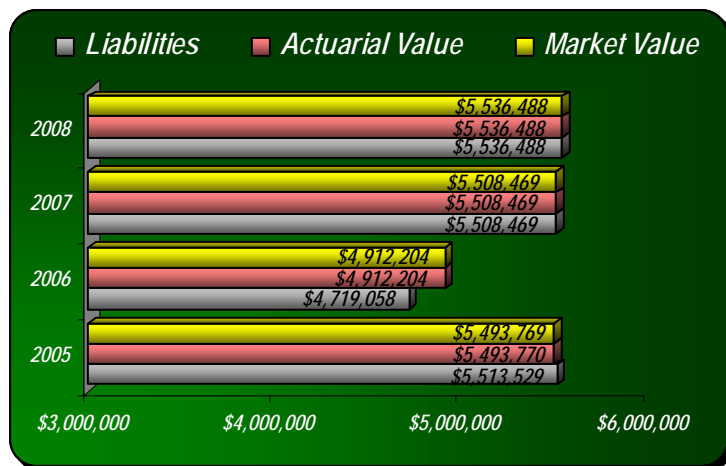
■ Liabilities ■ Actuarial Value ■ Market Value



■ Actuarial Value of Assets ■ Market Value of Assets



# ARNOLD POLICE PENSION PLAN



## MEMBERSHIP:

Active: 46 Inactive: 2

## CONTRIBUTIONS:

Employer: \$421,152 Employee: \$178,989

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation times years of service  
Maximum: 75% of compensation

### Normal Retirement Benefits:

Age 55 with 5 years of service

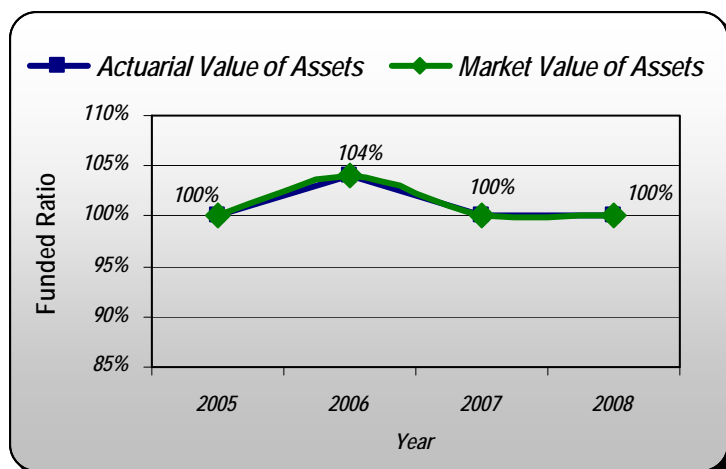
Social Security Coverage: yes

## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8% Salary: 4.5%



# BERKELEY POLICE & FIRE PENSION FUND

## MEMBERSHIP:

Active: 66 Inactive: 49

## CONTRIBUTIONS:

Employer: \$221,851 Employee: \$196,991

## BENEFIT:

### Normal Retirement Formula:

50% of compensation for the first 20 years of service,  
plus 1% for next 5 years of service  
Maximum: 55% of compensation

### Normal Retirement Benefits:

Age 55 with 10 years of service

Social Security Coverage: yes

## COLA:

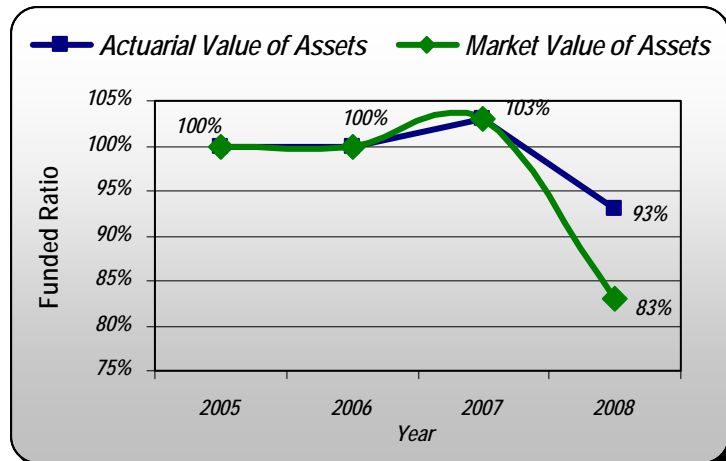
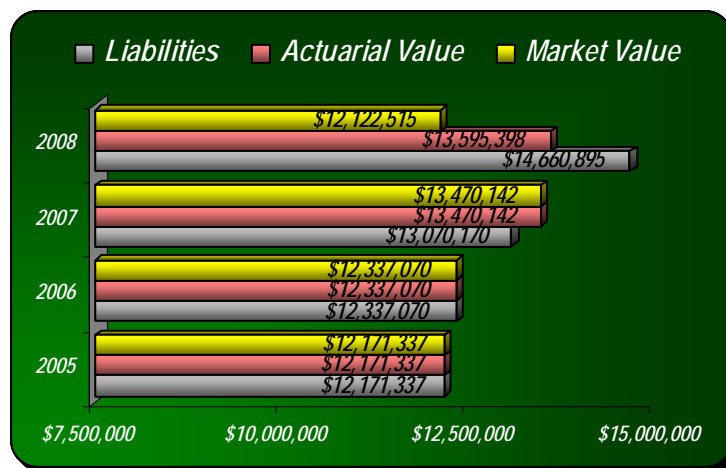
Annual Maximum Amount: 3%

'Cap' Total Maximum: 50%

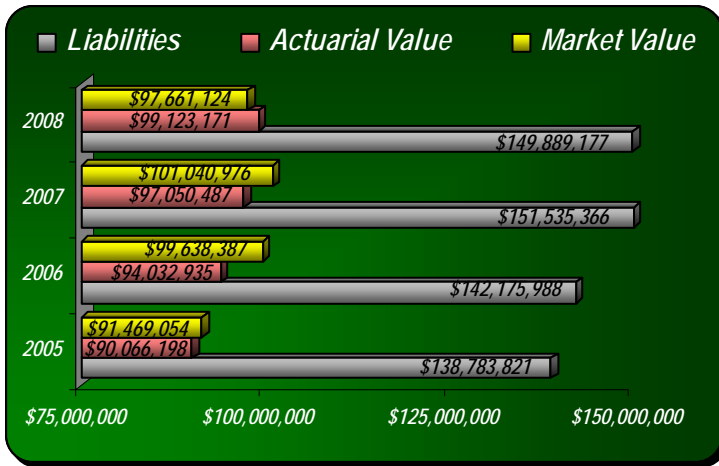
Percent of CPI: 50%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5% Salary: 4%



# BI-STATE DEVELOPMENT AGENCY DIV. 788, A.T.U.



## MEMBERSHIP:

Active: 1,255

Inactive: 968

## CONTRIBUTIONS:

Employer: \$4,671,805

Employee: \$1,724,197

## BENEFIT:

### Normal Retirement Formula:

\$40 times years of service for those retiring with less than 25 years,  
\$55 times years of service for those retiring with 25 or more years

### Normal Retirement Benefits:

Age 65, 25 years of service, or age 55 with 15 years of service

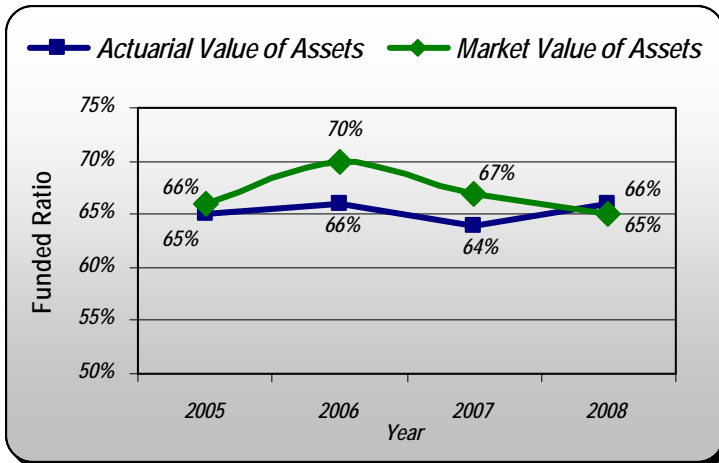
Social Security Coverage: yes

## COLA:

Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%



# BI-STATE DEVELOPMENT AGENCY LOCAL 2 I.B.E.W.

## MEMBERSHIP:

Active: 53

Inactive: 5

## CONTRIBUTIONS:

Employer: \$191,261

Employee: \$59,721

## BENEFIT:

### Normal Retirement Formula:

\$60 times years of service

### Normal Retirement Benefits:

25 years of service, or age 65 with 12 years of service

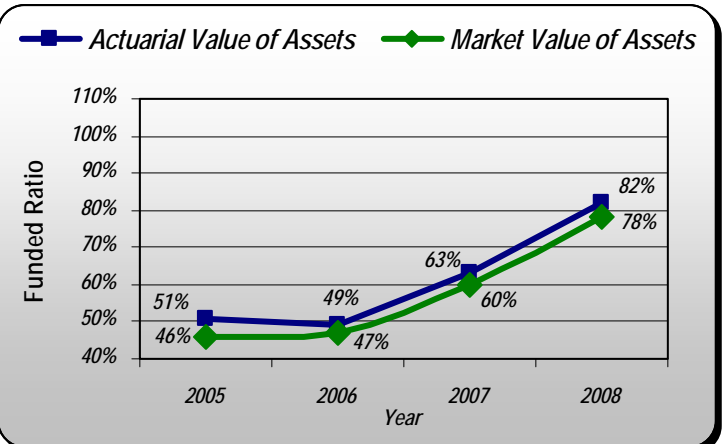
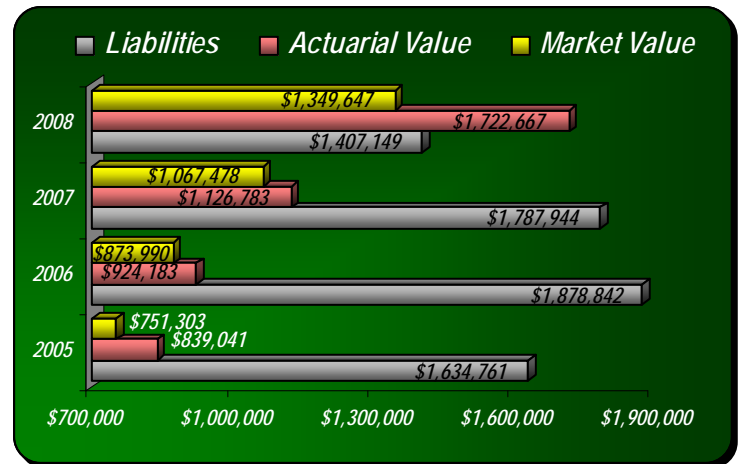
Social Security Coverage: yes

## COLA:

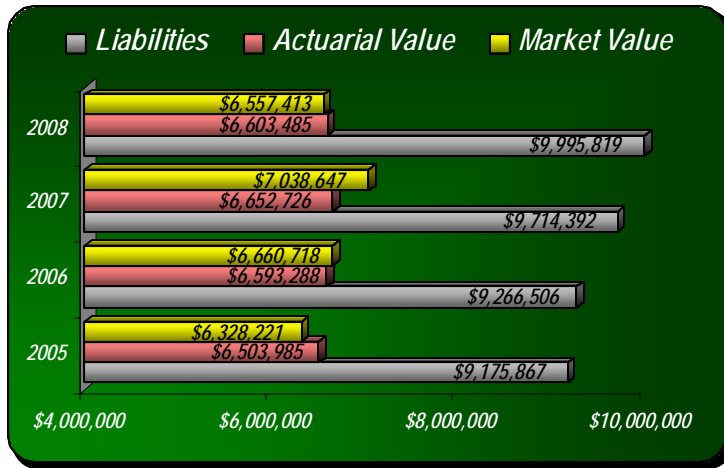
No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%



# BI-STATE DEVELOPMENT AGENCY DIV. 788 CLERICAL UNIT ATU



## MEMBERSHIP:

Active: 52

Inactive: 64

## CONTRIBUTIONS:

Employer: \$229,977 Employee: \$93,096

## BENEFIT:

### Normal Retirement Formula:

\$40 times years of service for those retiring with less than 25 years,  
\$55 times years of service for those retiring with 25 or more years

### Normal Retirement Benefits:

25 years of service, or age 65 with 10 years of service

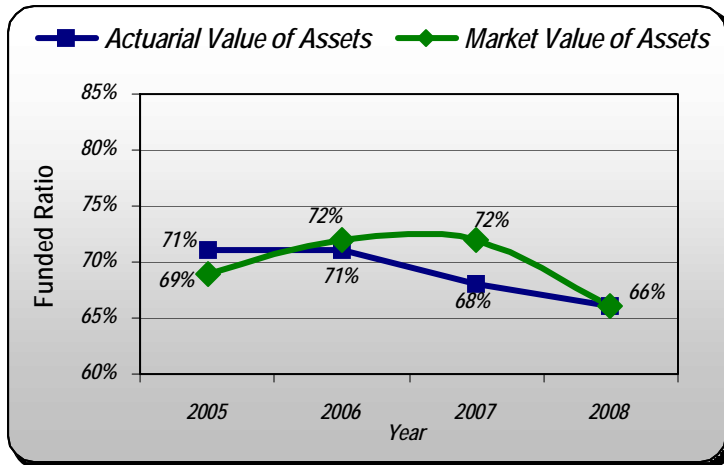
Social Security Coverage: yes

## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%



# BI-STATE DEVELOPMENT AGENCY SALARIED EMPLOYEES

## MEMBERSHIP:

Active: 474

Inactive: 339

## CONTRIBUTIONS:

Employer: \$2,064,252 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

1.5% of compensation times years of creditable service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: yes

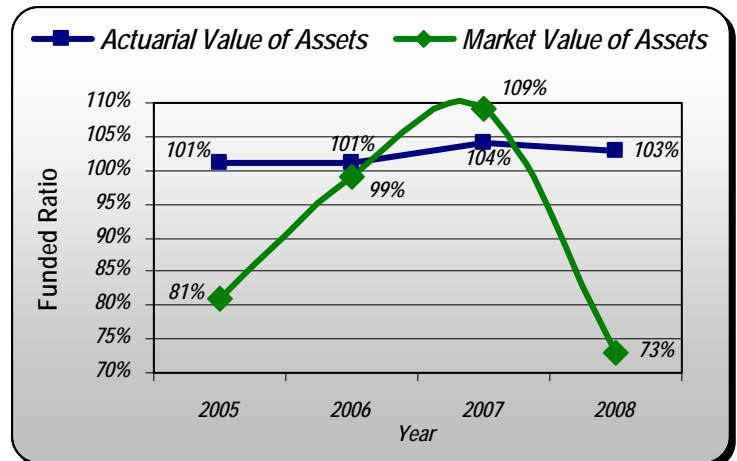
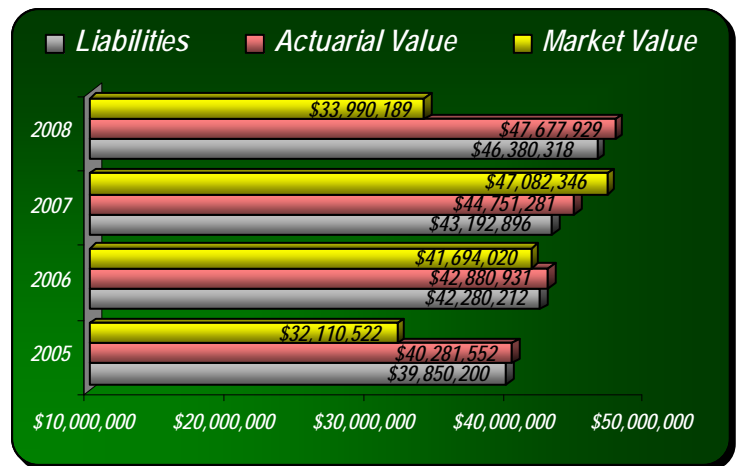
## COLA:

No COLA

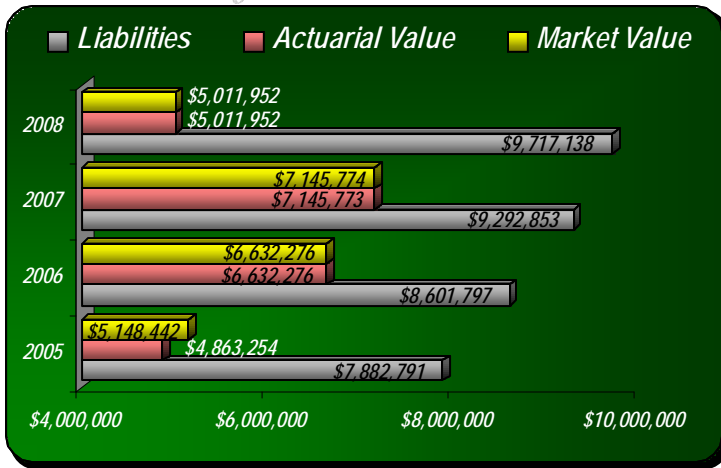
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 4.5%



# BLACK JACK FIRE PROTECTION DISTRICT RETIREMENT PLAN



## MEMBERSHIP:

Active: 37

Inactive: 9

## CONTRIBUTIONS:

Employer: \$531,314

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

Uniformed: \$93 times years of service

Non-uniform: \$45 times years of service

Supplemental benefit to age 62: Estimated Social Security Benefit

Additional Uniformed Supplemental Benefit to age 65: \$20 times years of service

### Normal Retirement Benefits:

Age 60 or 30 years of service

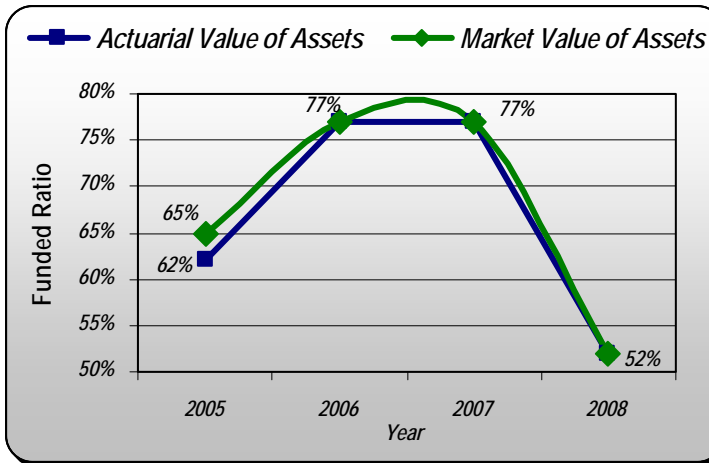
Social Security Coverage: yes

## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7%



# BOTHWELL REGIONAL HEALTH CENTER RETIREMENT PLAN

## MEMBERSHIP:

Active: 632

Inactive: 448

## CONTRIBUTIONS:

Employer: \$2,285,296 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

1.2% of compensation times years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service

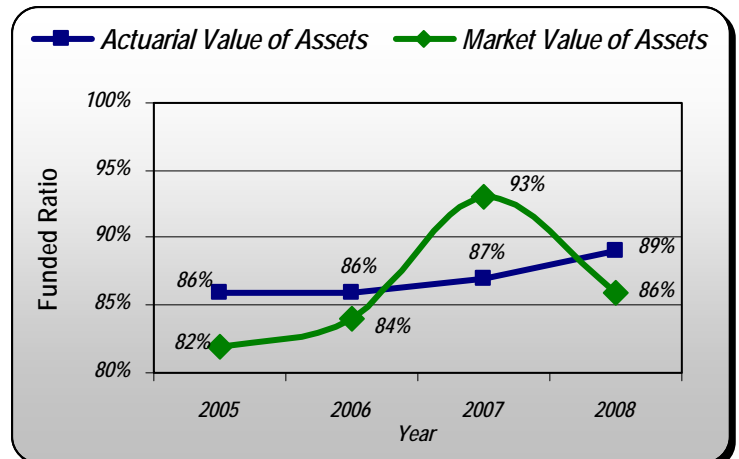
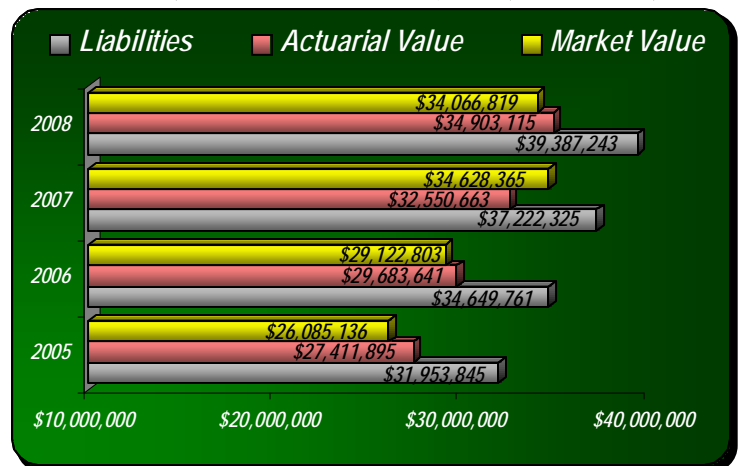
Social Security Coverage: yes

## COLA:

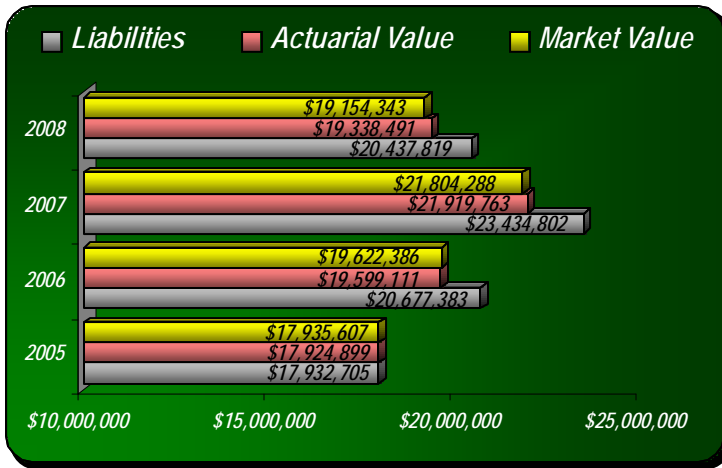
No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%



# BRENTWOOD POLICE & FIREMEN RETIREMENT FUND



## MEMBERSHIP:

Active: 50

Inactive: 27

## CONTRIBUTIONS:

Employer: \$961,192 Employee: \$218,470

## BENEFIT:

### Normal Retirement Formula:

3.5% of compensation for first 20 years of service, plus 1% for the next 10 years of service

### Normal Retirement Benefits:

Age 55 with 20 years of service

Social Security Coverage: no

## COLA:

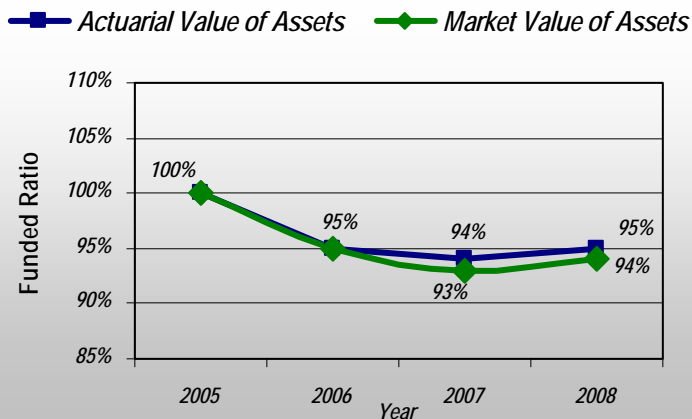
Annual Amount Maximum: 2%

'Cap' Total Maximum: 20%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 5.5%



# BRIDGETON EMPLOYEES RETIREMENT PLAN

## MEMBERSHIP:

Active: 135

Inactive: 119

## CONTRIBUTIONS:

Employer: \$971,000

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service

### Normal Retirement Benefits:

Age 60 with 5 years of service

Social Security Coverage: yes

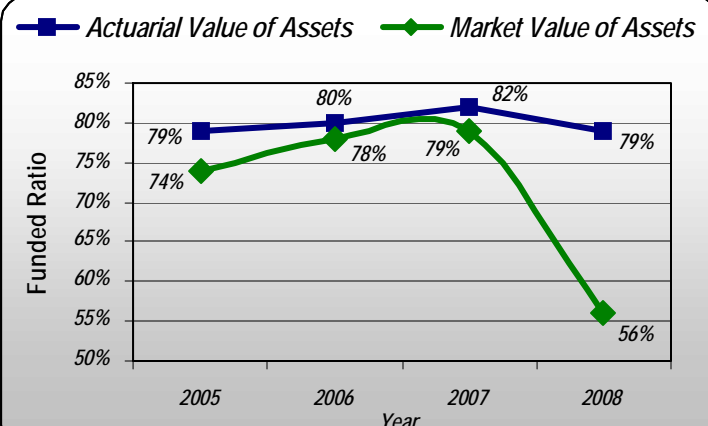
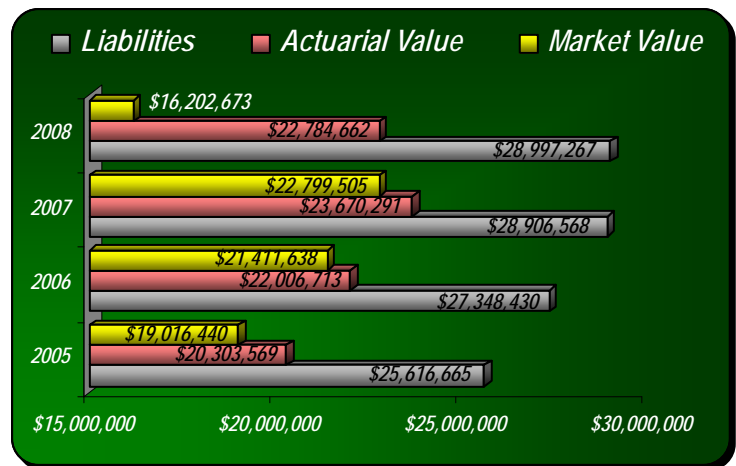
## COLA:

No COLA

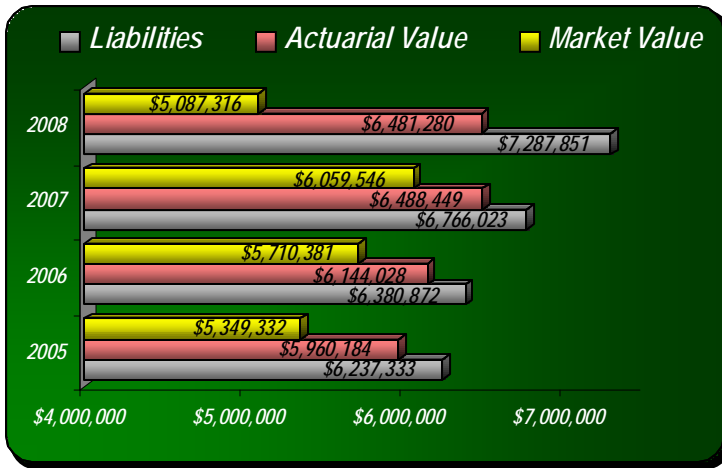
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4.5%



# CARTHAGE POLICEMEN'S & FIREMEN'S PENSION PLAN



## MEMBERSHIP:

Active: 47

Inactive: 36

## CONTRIBUTIONS:

Employer: \$195,088

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation for the first 20 years of service, plus 1% for the next 15 years

### Normal Retirement Benefits:

Age 58 with 10 years of service

Social Security Coverage: yes

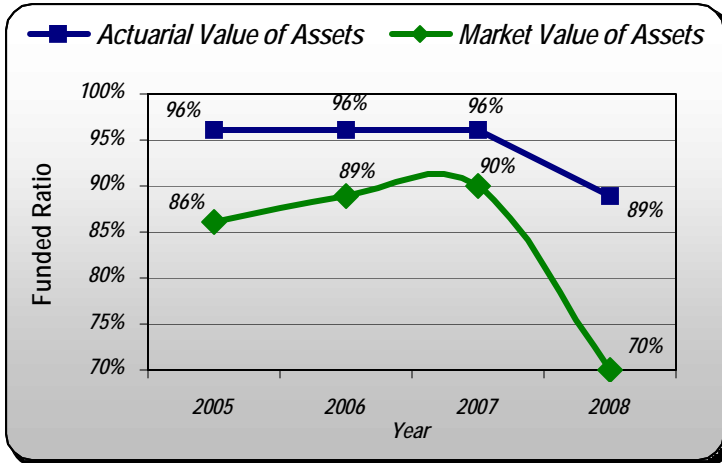
## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 4%



# CEDAR HILL FIRE PROTECTION DISTRICT LENGTH OF SERVICE PROGRAM

## MEMBERSHIP:

Active: 16

Inactive: 9

## CONTRIBUTIONS:

Employer: \$19,811

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

\$15 per month times years of service

Maximum: \$450 per month

10 year life annuity

### Normal Retirement Benefits:

Age 65 with 5 years of service

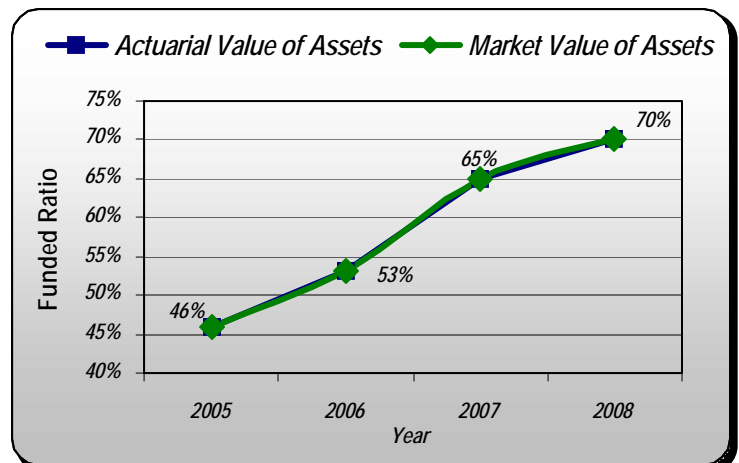
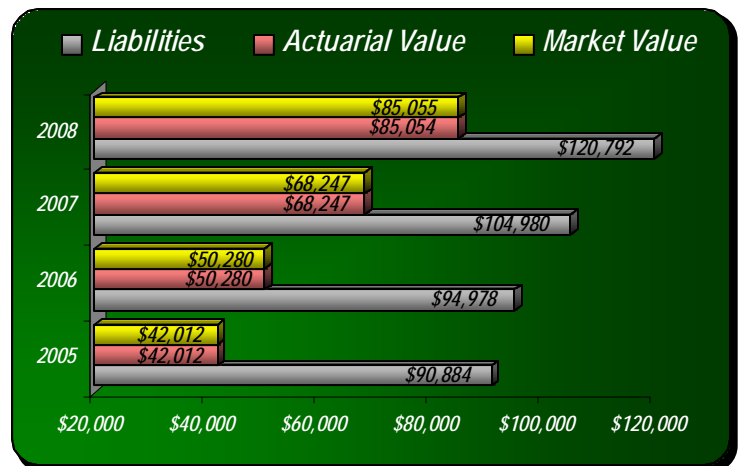
Social Security Coverage: yes

## COLA:

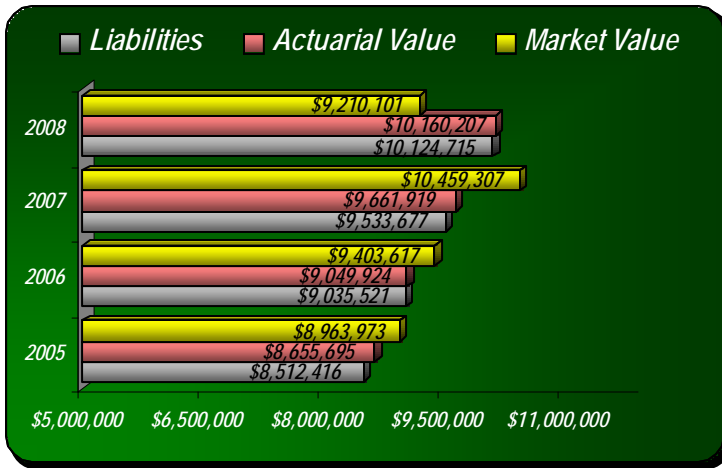
No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 4.75%



# CLAYTON NON-UNIFORMED EMPLOYEE PENSION PLAN



## MEMBERSHIP:

Active: 91

Inactive: 57

## CONTRIBUTIONS:

Employer: \$0

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

1.5% of compensation times years of service  
Maximum: 60% of compensation

### Normal Retirement Benefits:

Age 60 with 5 years of service

Social Security Coverage: yes

## COLA:

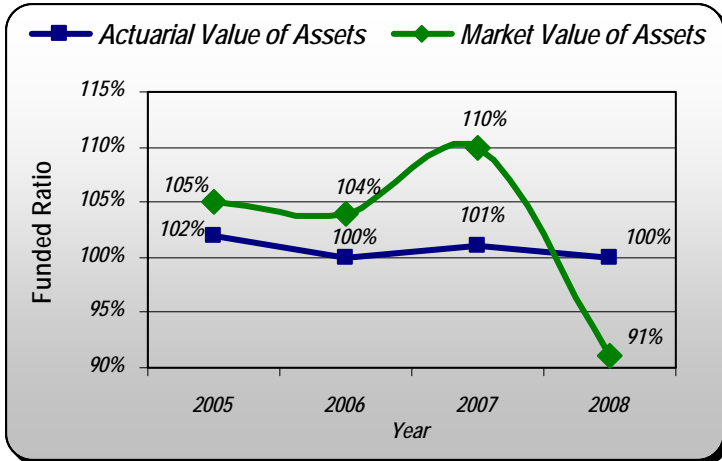
Annual Amount Maximum: 2%

'Cap' Total Maximum: 25%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7%

Salary: 4.5%



# CLAYTON UNIFORMED EMPLOYEES PENSION PLAN

## MEMBERSHIP:

Active: 87

Inactive: 57

## CONTRIBUTIONS:

Employer: \$733,009

Employee: \$227,153

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service  
Maximum: 60% of compensation

### Normal Retirement Benefits:

Age 55 with 10 years of service, age 50 with 25 years of service, or age 65 with 5 years of service

Social Security Coverage: yes

## COLA:

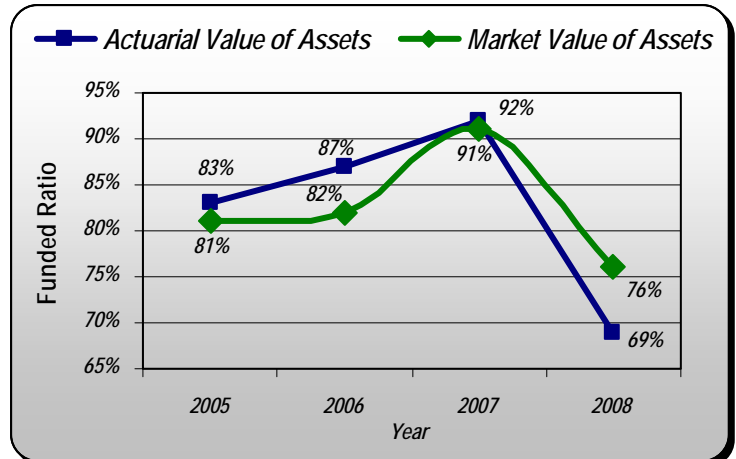
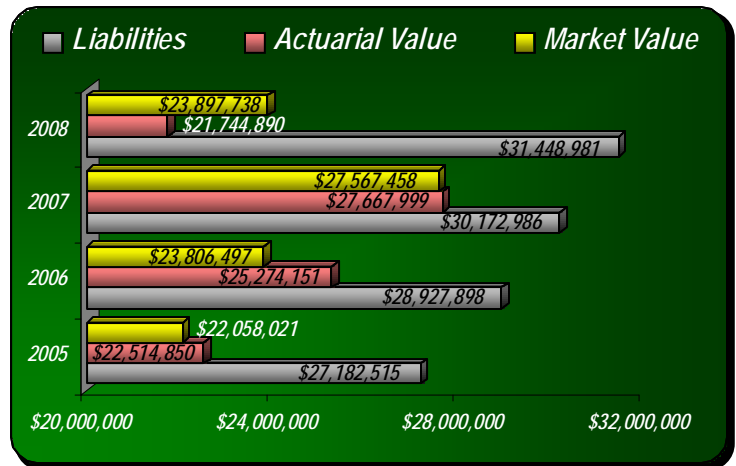
Annual Amount Maximum: 2%

'Cap' Total Maximum: 25%

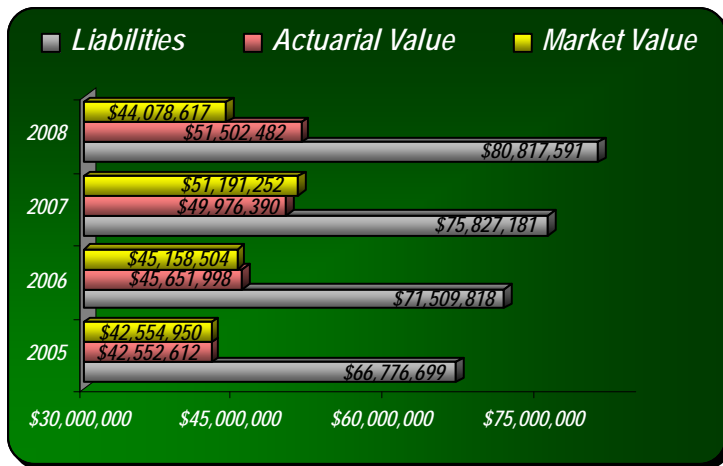
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7%

Salary: 3.5%



# COLUMBIA FIREMENS' RETIREMENT PLAN



## MEMBERSHIP:

Active: 134

Inactive: 119

## CONTRIBUTIONS:

Employer: \$2,853,109 Employee: \$1,121,994

## BENEFIT:

### Normal Retirement Formula:

3.5% of compensation for the first 20 years of service, plus 2% for the next 5 years of service

Maximum: 80% of compensation

2% of compensation for less than 20 years of service

### Normal Retirement Benefits:

Age 65 with 20 years of service

Social Security Coverage: no

## COLA:

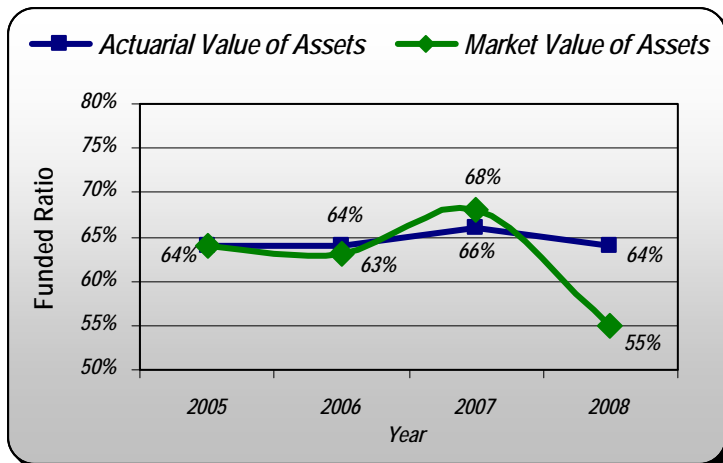
Annual Amount Minimum: 2%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 4%

Deferred Retirement Option Plan



# COLUMBIA POLICE RETIREMENT PLAN

## MEMBERSHIP:

Active: 152

Inactive: 114

## CONTRIBUTIONS:

Employer: \$2,520,373 Employee: \$288,991

## BENEFIT:

### Normal Retirement Formula:

3% of compensation for the first 20 years of service, plus 2% for the next 5 years of service  
Maximum: 70% of compensation

### Normal Retirement Benefits:

20 years of service, Age 65 with 1 year of service

Social Security Coverage: yes

## COLA:

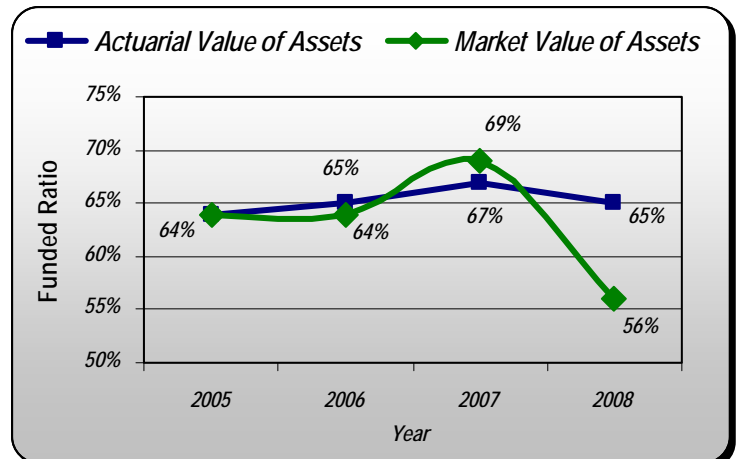
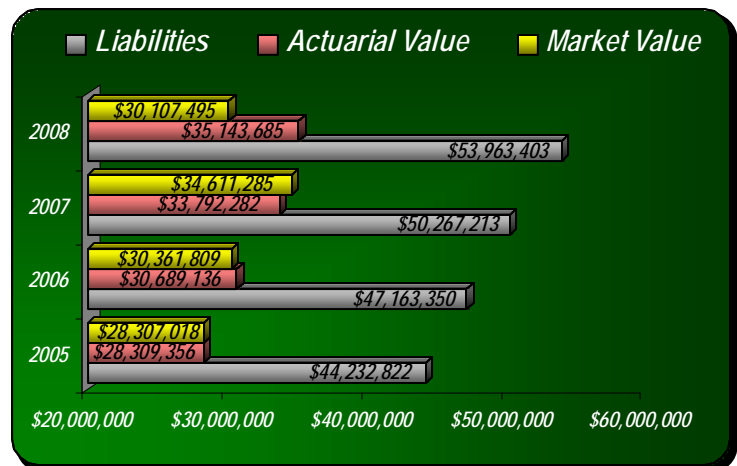
Annual Amount Minimum: .6%

## ACTUARIAL ASSUMPTIONS:

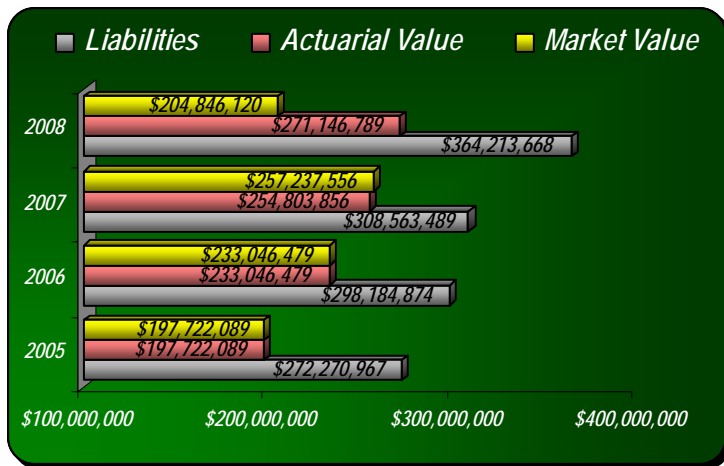
Interest Rate: 8%

Salary: 4%

Deferred Retirement Option Plan



# COUNTY EMPLOYEES RETIREMENT FUND



## MEMBERSHIP:

Active: 11,182

Inactive: 4,186

## CONTRIBUTIONS:

Employer: \$20,053,257 Employee: \$8,456,413

## BENEFIT:

### Normal Retirement Formula:

\$29 x years of credited service

Greater of Flat Dollar formula, TRR formula-Social Security offset, or Prior Plan formula

### Normal Retirement Benefits:

Age 62 with 8 years of service

Social Security Coverage: yes

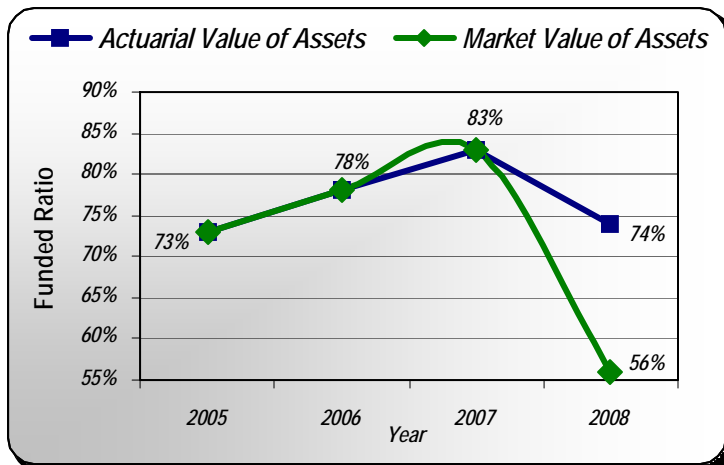
## COLA:

Annual Amount Maximum: 1%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 3%



# CREVE COEUR EMPLOYEES RETIREMENT PLAN

## MEMBERSHIP:

Active: 87

Inactive: 76

## CONTRIBUTIONS:

Employer: \$642,000 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service OR 1.7% of compensation times years of service plus 3% employer contribution to defined contribution plan  
Maximum: 30 years of service

### Normal Retirement Benefits:

Age 65 with 8 years of service, Rule of 85

Uniformed: Age 55

Social Security Coverage: yes

## COLA:

Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

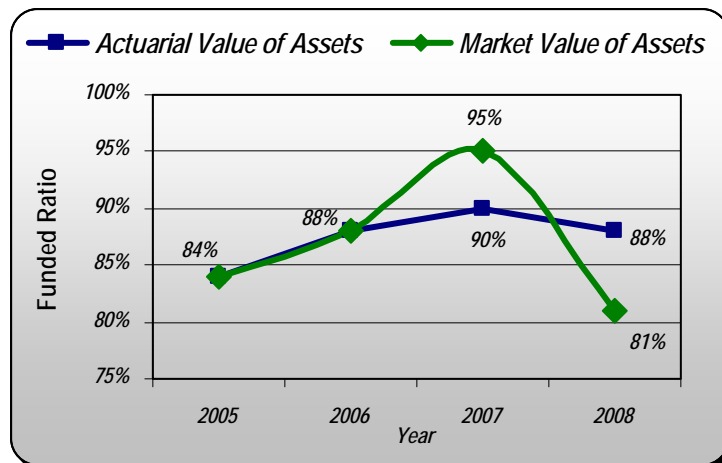
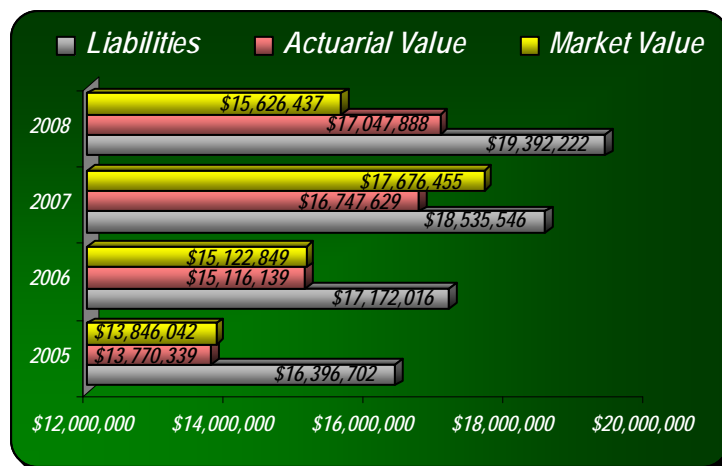
Interest Rate: 8%

Salary: 5.5%

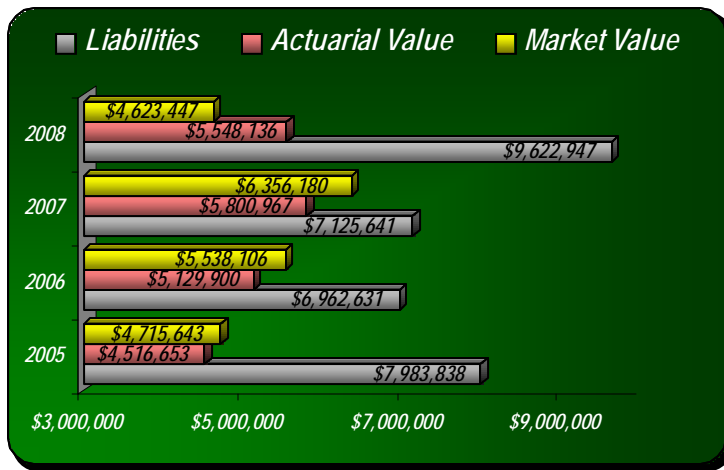
## Deferred Retirement Option Plan

## Defined Contribution Plan

See corresponding information in defined contribution section



# CREVE COEUR FIRE PROTECTION DISTRICT



## MEMBERSHIP:

Active: 57

Inactive: 25

## CONTRIBUTIONS:

Employer: \$600,000

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

70% of compensation offset by:

- 1) Defined contribution account, and
- 2) At age 62, 66.66% of primary social security benefit

### Normal Retirement Benefits:

Age 55 or 25 years of service

Social Security Coverage: yes

## COLA:

No COLA

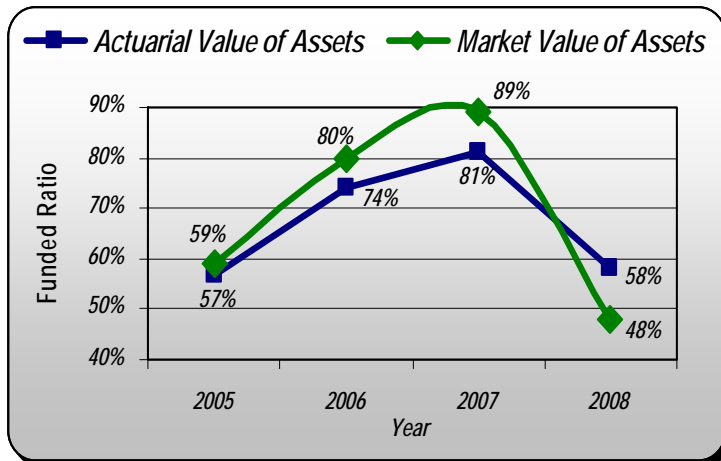
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 4.75%

## Defined Contribution Plan

See corresponding information in defined contribution section



# EUREKA FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

Active: 35

Inactive: 16

## CONTRIBUTIONS:

Employer: \$269,000

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation times years of service

Maximum: 30 years of service

20 or more years of service: Supplemental benefit of \$400 monthly to Medicare eligibility then reduced to \$200 monthly

### Normal Retirement Benefits:

Age 55 or 30 years of service

Social Security Coverage: yes

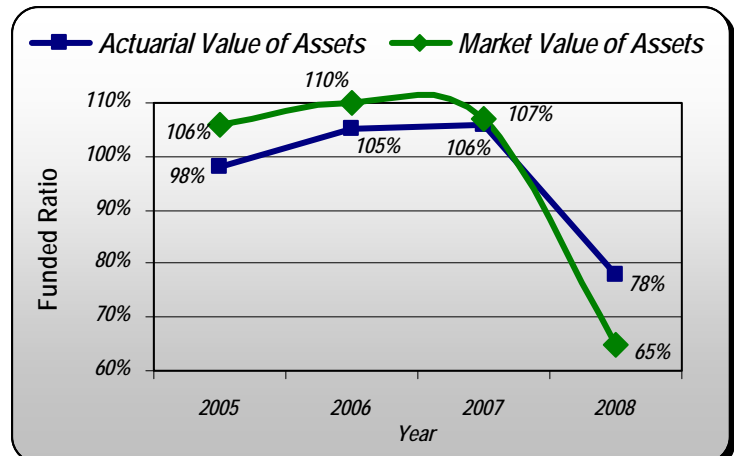
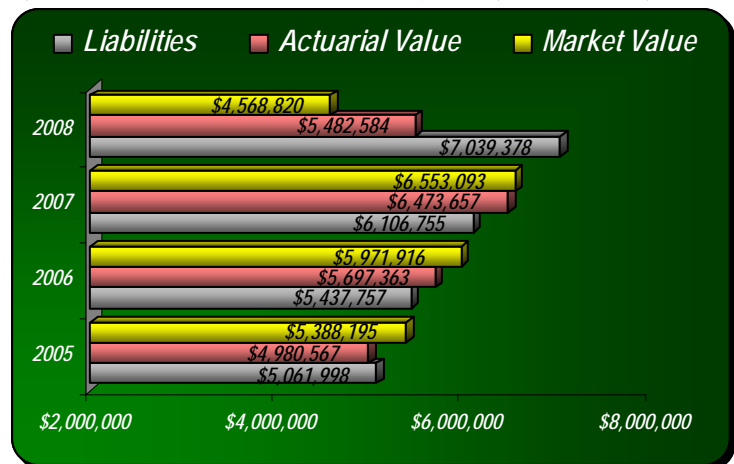
## COLA:

No COLA

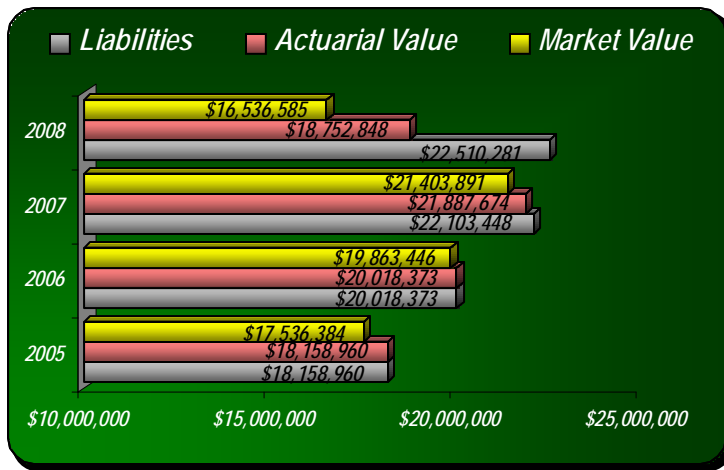
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 3%



# FENTON FIRE PROTECTION DISTRICT RETIREMENT PLAN



## MEMBERSHIP:

Active: 58

Inactive: 21

## CONTRIBUTIONS:

Employer: \$1,119,066 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation times years of service

Maximum: 30 years of service

Supplemental Benefit: Age 55 to 65, \$13 times years of service (service through 2/28/06 only)

Maximum: \$390 per month

### Normal Retirement Benefits:

Age 55 with 15 years of service

Social Security Coverage: yes

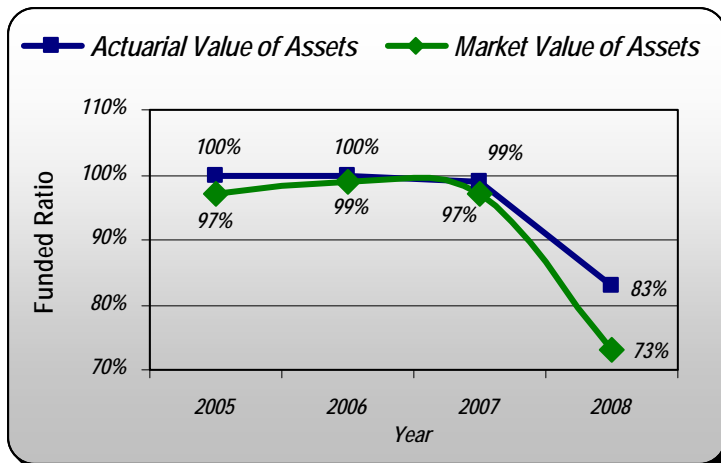
## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4.25%



# FERGUSON PENSION PLAN

## MEMBERSHIP:

Active: 132

Inactive: 101

## CONTRIBUTIONS:

Employer: \$7,075

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

1.75% of compensation times years of service

Supplemental Benefit: \$5 times years of service to medicare eligibility

Maximum: \$150 monthly

### Normal Retirement Benefits:

Age 60 with 8 years of service

Social Security Coverage: yes

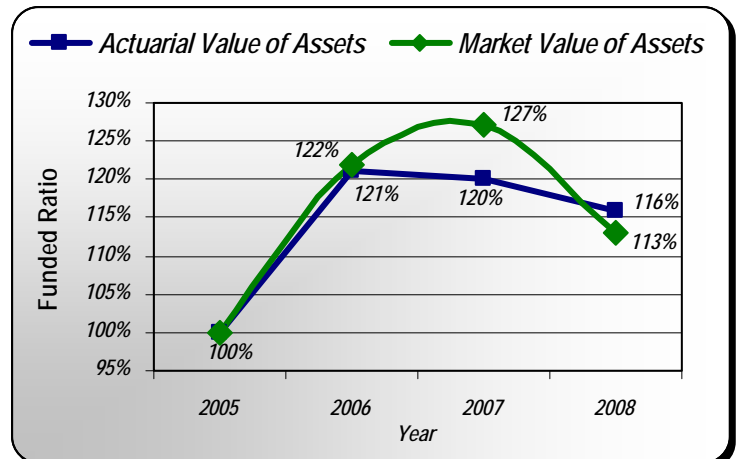
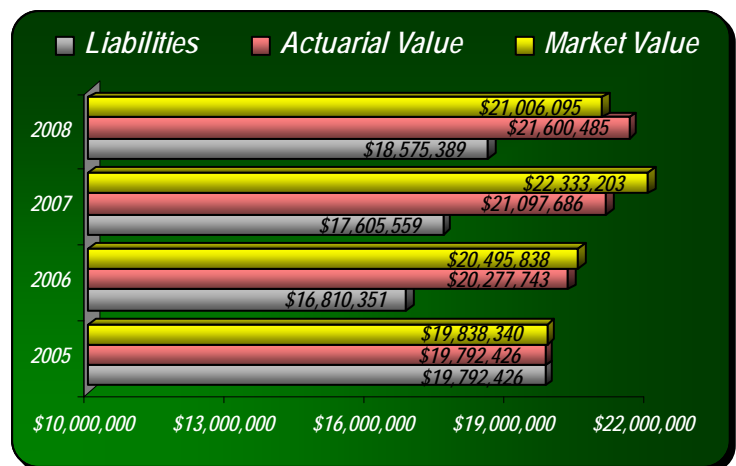
## COLA:

No COLA

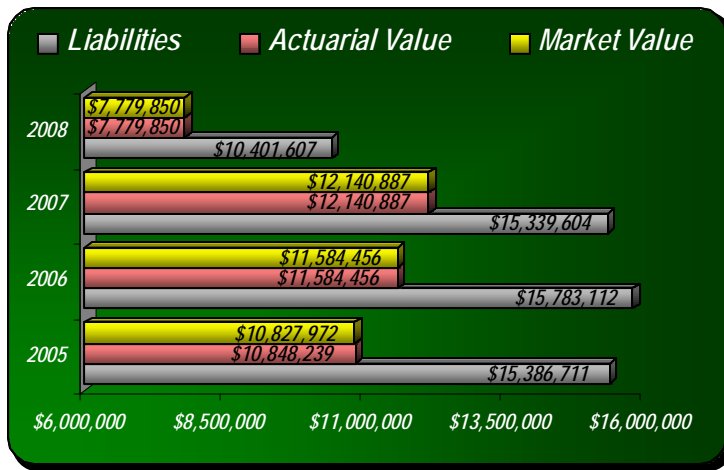
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%



# FLORISSANT EMPLOYEES PENSION PLAN



## MEMBERSHIP:

Active: 42

Inactive: 50

## CONTRIBUTIONS:

Employer: \$1,165,885 Employee: Non-Contributory

## BENEFIT:

Normal Retirement Formula:

2% of compensation times years of service

Normal Retirement Benefits:

Age 60 with 10 years of service

Social Security Coverage: yes

## COLA:

No COLA

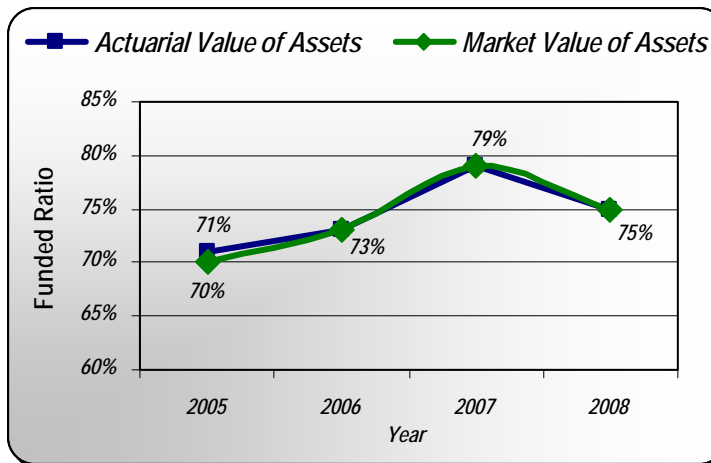
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 5%

Defined Contribution Plan

See corresponding information in defined contribution section



# FLORISSANT VALLEY FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

Active: 62

Inactive: 6

## CONTRIBUTIONS:

Employer: \$1,111,409 Employee: \$45,073

## BENEFIT:

Normal Retirement Formula:

2.5% of compensation times years of service

Maximum: 30 years of service

Normal Retirement Benefits:

Age 60 or 30 years of service

Social Security Coverage: yes

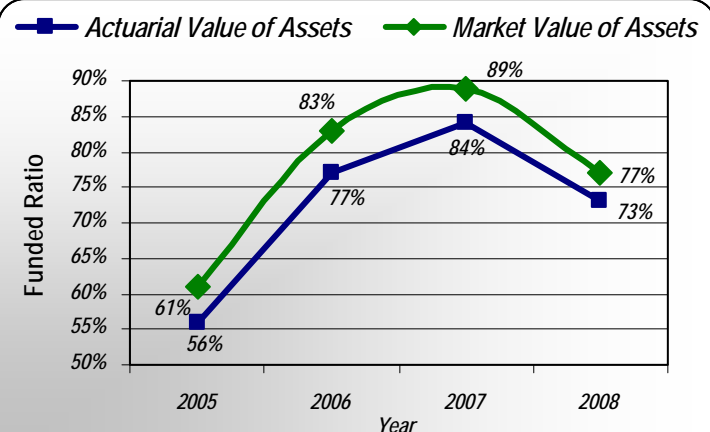
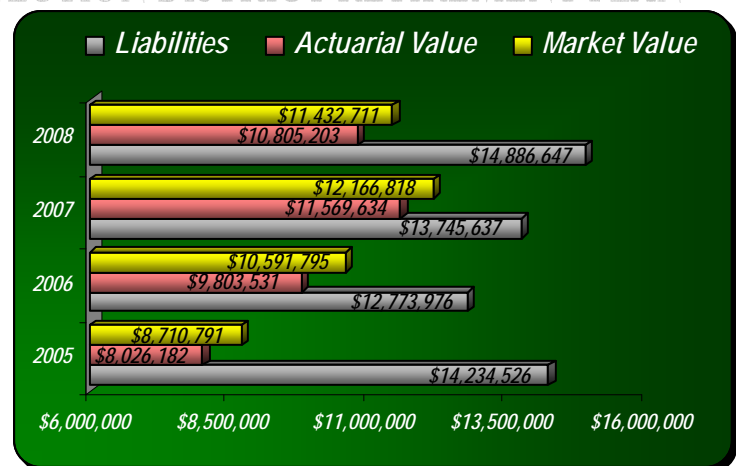
## COLA:

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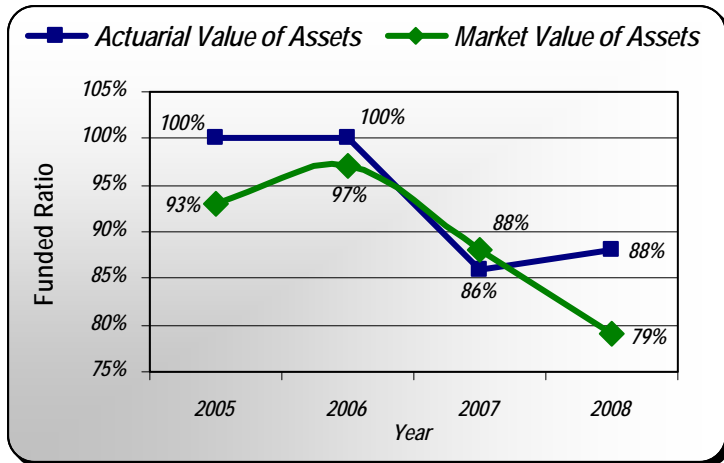
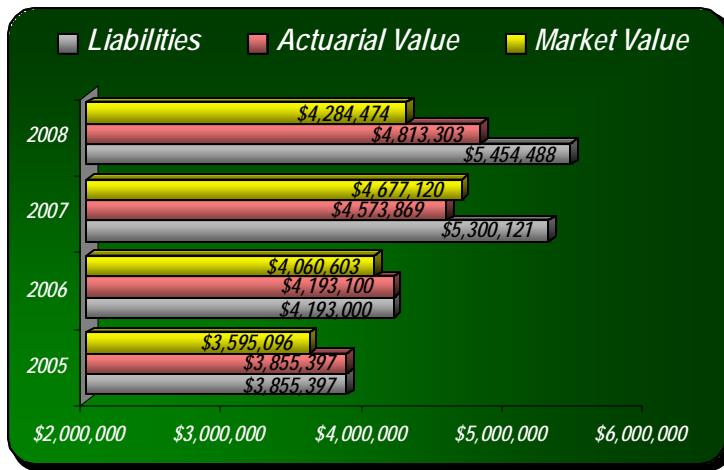
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 6.75%

Salary: 4%



# GLENDALE PENSION PLAN



## MEMBERSHIP:

Active: 26

Inactive: 16

## CONTRIBUTIONS:

Employer: \$125,434

Employee: \$47,199

## BENEFIT:

### Normal Retirement Formula:

50% of compensation for the first 20 years of service, plus 1% of compensation for each year over 20 years

### Normal Retirement Benefits:

Age 55 with 15 years of service

Social Security Coverage: yes

## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%

# HANNIBAL POLICE & FIRE RETIREMENT PLAN

## MEMBERSHIP:

Active: 72

Inactive: 66

## CONTRIBUTIONS:

Employer: \$678,725

Employee: \$279,360

## BENEFIT:

### Normal Retirement Formula:

65% of compensation for the first 25 years of service, plus 1% for each year in excess of 25 years  
Maximum: 70% of compensation

### Normal Retirement Benefits:

25 years of service, age 55 if hired on/after 7/1/07

Social Security Coverage: no

## COLA:

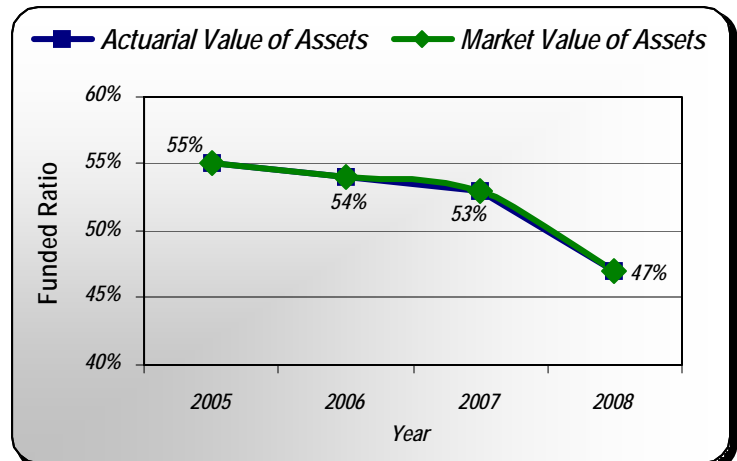
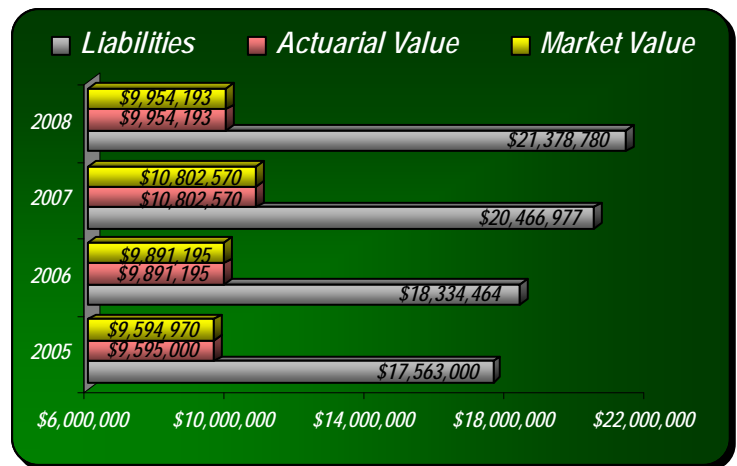
Annual Amount Maximum: 3%

Percent of CPI: 100%

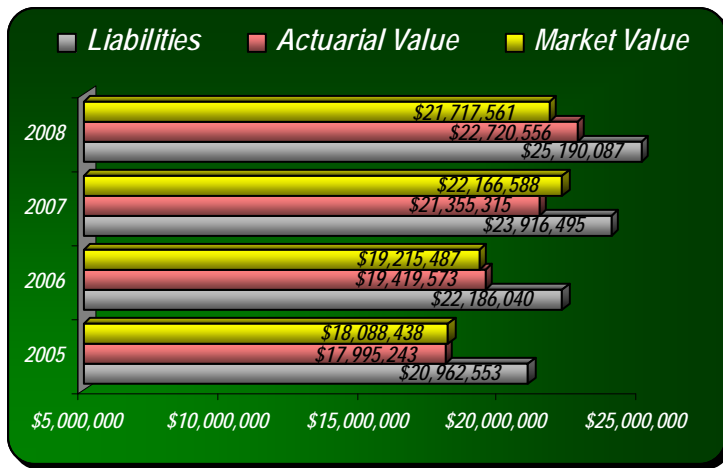
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%



# HAZELWOOD RETIREMENT PLAN



## MEMBERSHIP:

Active: 180

Inactive: 73

## CONTRIBUTIONS:

Employer: \$1,073,126 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service

Maximum: 30 years of service

### Normal Retirement Benefits:

Age 60 or 25 years of service

Social Security Coverage: yes

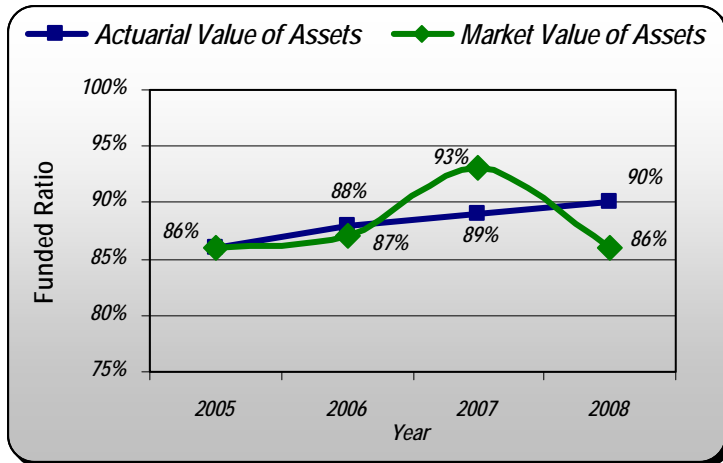
## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 5%



# HIGH RIDGE FIRE PROTECTION DISTRICT PENSION PLAN

## MEMBERSHIP:

Active: 35

Inactive: 2

## CONTRIBUTIONS:

Employer: \$228,278 Employee: \$0

## BENEFIT:

### Normal Retirement Formula:

\$100 times years of credited service

### Normal Retirement Benefits:

Age 55

Social Security Coverage: yes

## COLA:

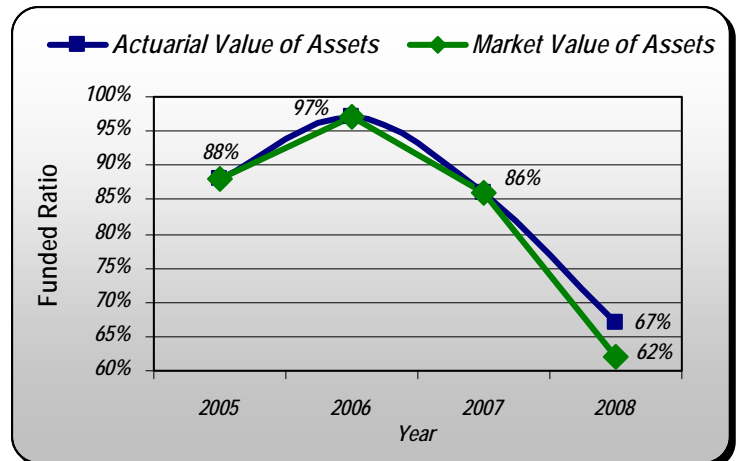
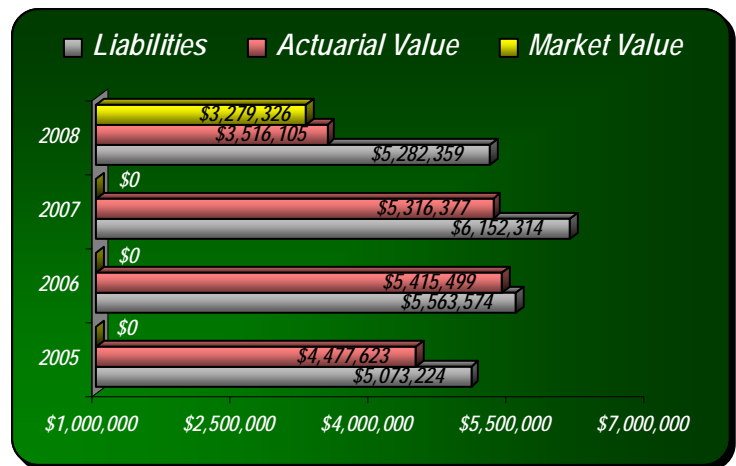
No COLA

## ACTUARIAL ASSUMPTIONS:

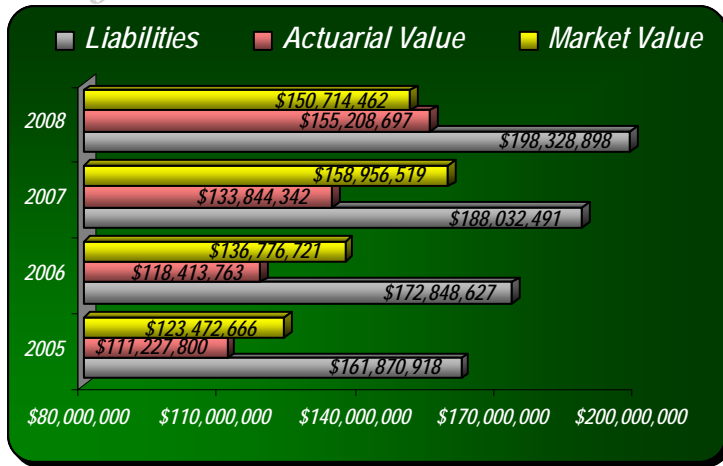
Interest Rate: 7.5%

### Defined Contribution Plan

See corresponding information in defined contribution section



# JACKSON COUNTY EMPLOYEES PENSION PLAN



## MEMBERSHIP:

Active: 1,523 Inactive: 1,707

## CONTRIBUTIONS:

Employer: \$7,280,908 Employee: \$20,570

## BENEFIT:

### Normal Retirement Formula:

1.5% of compensation times years of service

Elected officials: 4.167% of compensation times years of service up to 12 years; plus 5% for years 12-16

### Normal Retirement Benefits:

Age 65 with 5 years of service, Rule of 80 after age 55

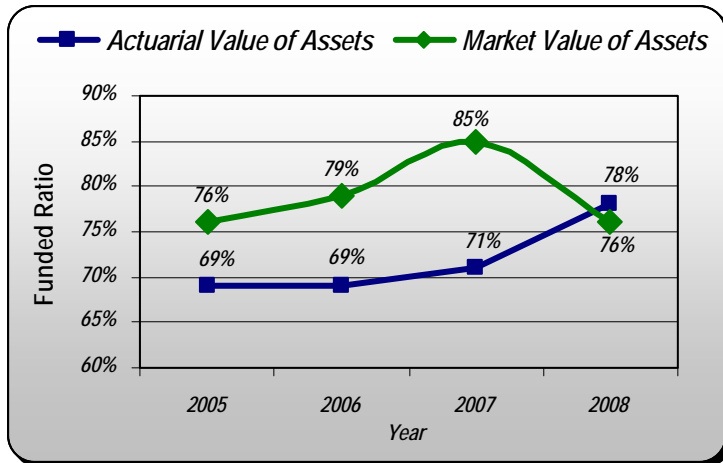
Social Security Coverage: yes

## COLA:

Annual Amount Maximum: 1.5%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7% Salary: 5%



# JEFFERSON CITY FIREMEN'S RETIREMENT SYSTEM

## MEMBERSHIP:

Active: 74 Inactive: 58

## CONTRIBUTIONS:

Employer: \$903,296 Employee: \$145,727

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation times years of service

### Normal Retirement Benefits:

Age 55 or 24 years of service, Rule of 80

Social Security Coverage: no

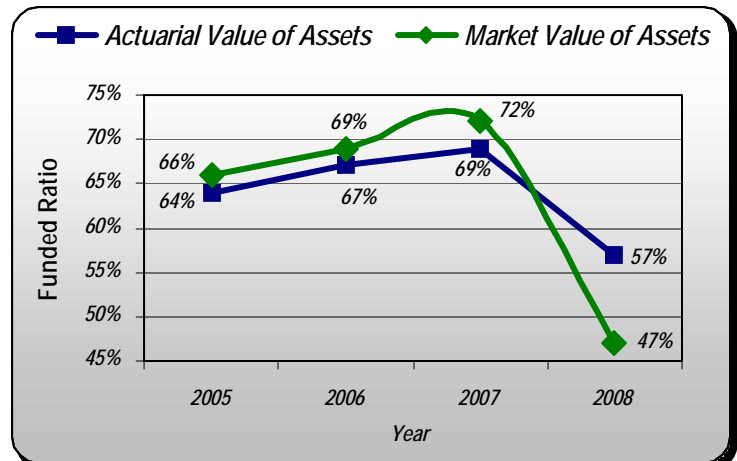
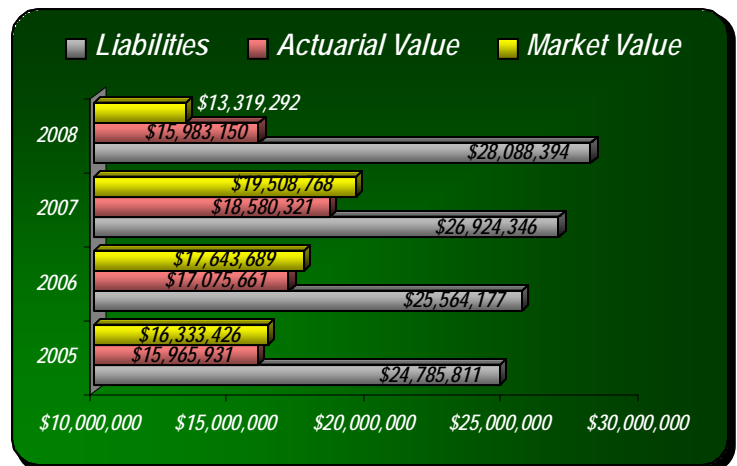
## COLA:

Annual Amount Minimum: 2%

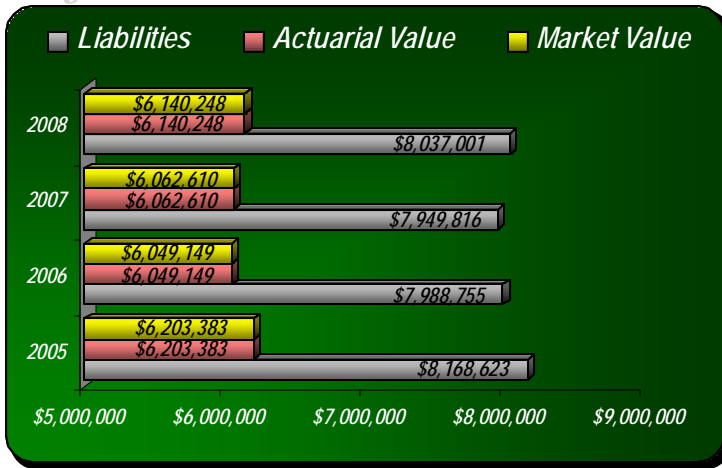
Annual Amount Maximum: 2%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5% Salary: 4%



# JENNINGS POLICE & FIREMEN'S RETIREMENT FUND



## MEMBERSHIP:

Active: 11

Inactive: 48

## CONTRIBUTIONS:

Employer: \$177,429

Employee: \$22,077

## BENEFIT:

### Normal Retirement Formula:

2.25% of compensation times years of service

Maximum: 50% of compensation

### Normal Retirement Benefits:

Age 55 with 20 years of service

Age 65 with 15 years of service

Social Security Coverage: yes

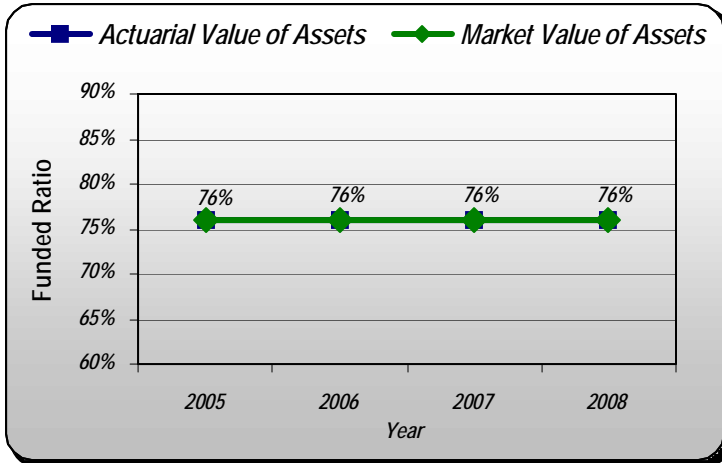
## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 6%

Salary: 4%



# JOPLIN POLICE & FIRE PENSION PLAN

## MEMBERSHIP:

Active: 165

Inactive: 134

## CONTRIBUTIONS:

Employer: \$1,201,804 Employee: \$1,260,091

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation for the first 20 years of service, plus 1% for each of the next 15 years

Maximum: 65% of compensation

### Normal Retirement Benefits:

20 years of service, Age 60 with 1 year of service

Social Security Coverage: no

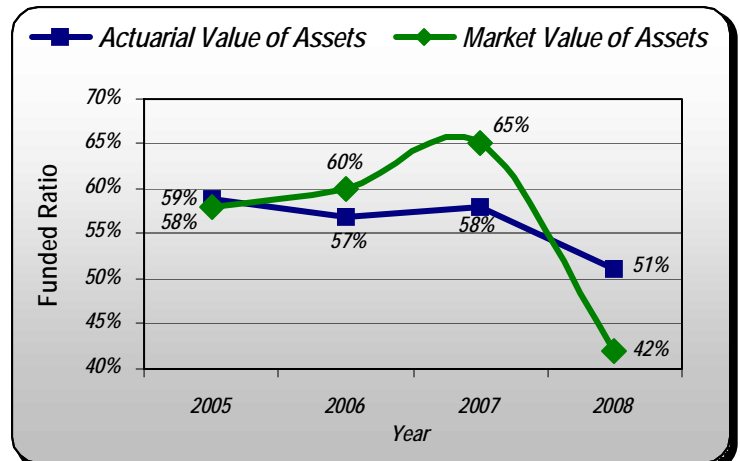
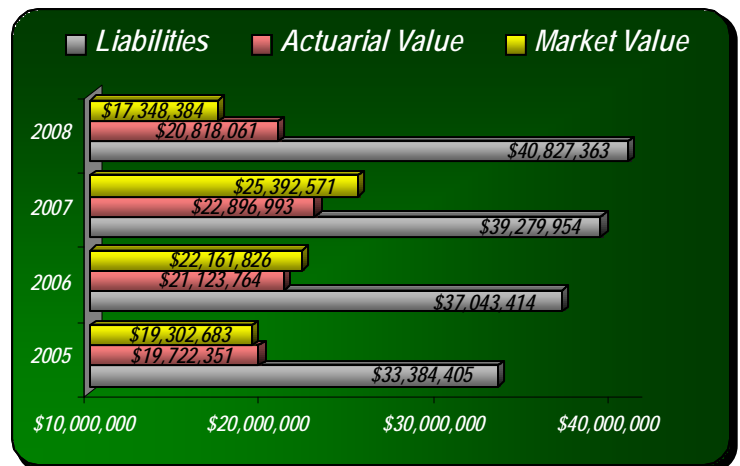
## COLA:

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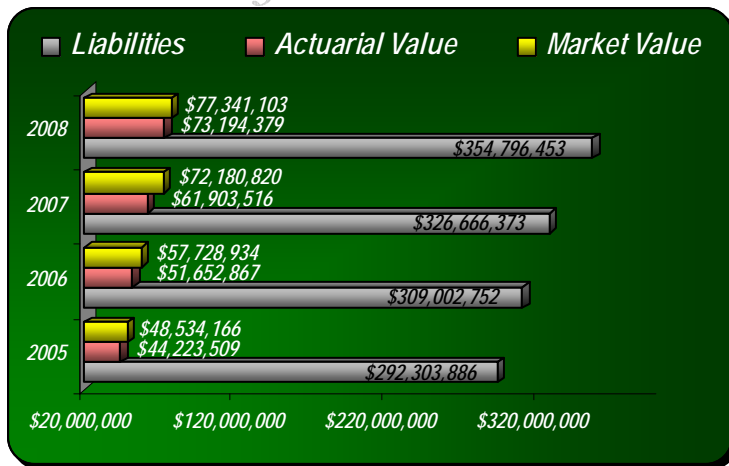
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7%

Salary: 3%



# JUDICIAL RETIREMENT PLAN



## MEMBERSHIP:

Active: 401

Inactive: 494

## CONTRIBUTIONS:

Employer: \$26,215,309 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

Less than 12 years of service: 4.17% of compensation times years of service

More than 12 years of service: 50% of compensation

### Normal Retirement Benefits:

Age 62 with 12 years of service, Age 60 with 15 years of service, Age 55 with 20 years of service

Social Security Coverage: yes

## COLA:

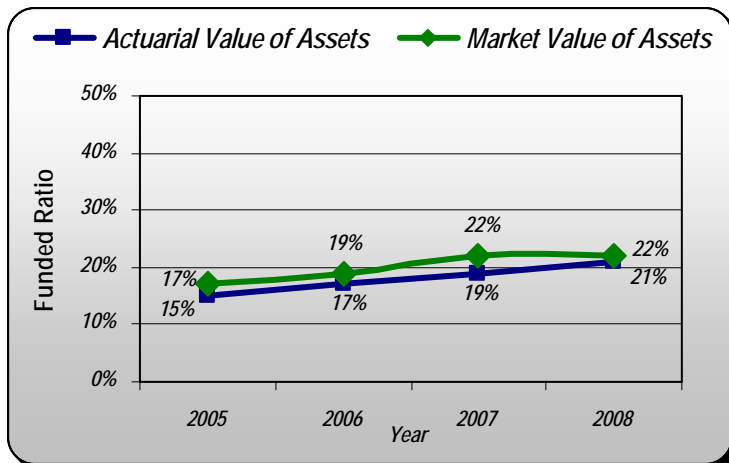
Annual Amount Maximum: 5%

Percent of CPI: 80%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8.5%

Salary: 4%



# KANSAS CITY CIVILIAN POLICE EMPLOYEES' RETIREMENT SYSTEM

## MEMBERSHIP:

Active: 630

Inactive: 172

## CONTRIBUTIONS:

Employer: \$3,372,411 Employee: \$1,285,869

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service

Maximum: 70% of compensation

Supplemental Benefit: \$160 per month for those retiring after 8/28/07 with more than 15 years of service

### Normal Retirement Benefits:

Later of age 65 or 10 years of service; Rule of 80

Social Security Coverage: yes

## COLA:

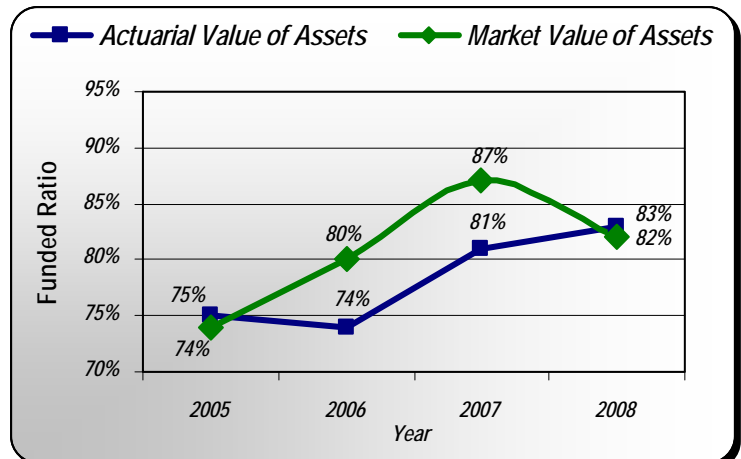
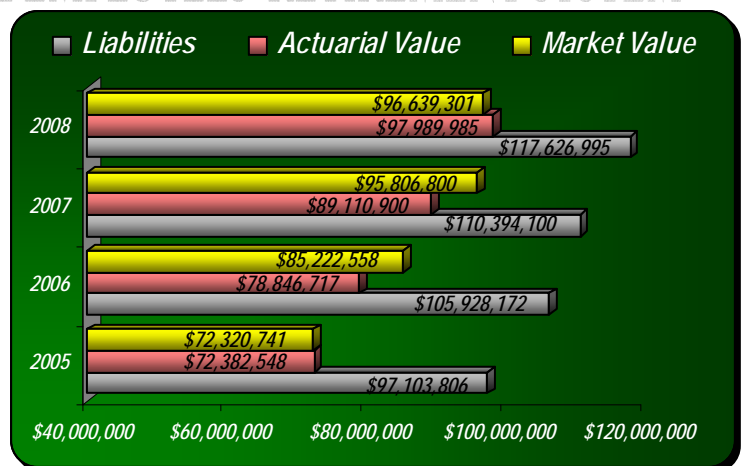
Annual Amount Maximum: 3%

## ACTUARIAL ASSUMPTIONS:

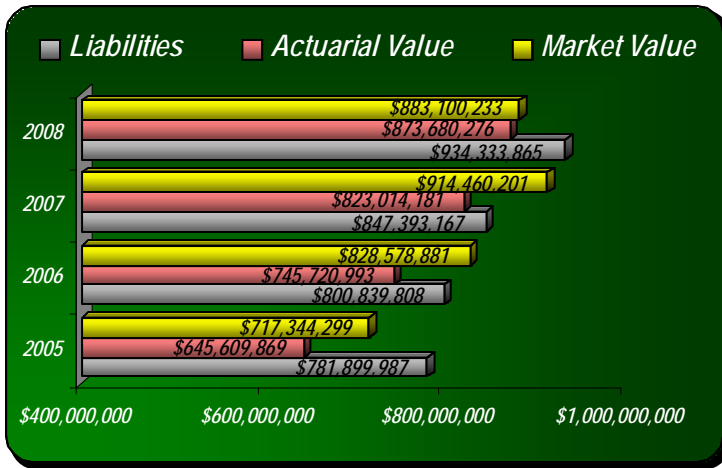
Interest Rate: 7.75%

Salary: 4%

Partial Lump Sum Option



# KANSAS CITY EMPLOYEES RETIREMENT SYSTEM



## MEMBERSHIP:

Active: 3,688

Inactive: 1,944

## CONTRIBUTIONS:

Employer: \$20,011,617 Employee: \$6,528,004

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service

Maximum: 70% of compensation

### Normal Retirement Benefits:

Age 65 with 5 years of service, Age 55 with 25 years of service, Age 60 with 10 years of service, Rule of 80

Social Security Coverage: yes

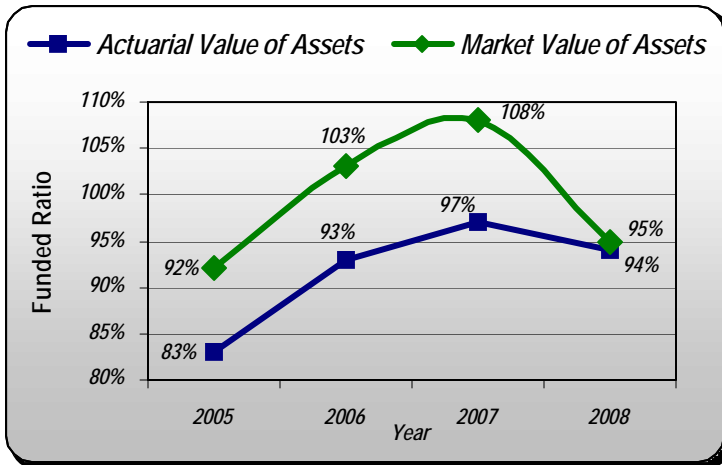
## COLA:

Annual Amount Maximum: 3%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 6%



# KANSAS CITY FIREFIGHTER'S PENSION SYSTEM

## MEMBERSHIP:

Active: 932

Inactive: 867

## CONTRIBUTIONS:

Employer: \$10,940,229 Employee: \$5,306,233

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation times years of service

Maximum: 80% of compensation

### Normal Retirement Benefits:

25 years of service

Social Security Coverage: no

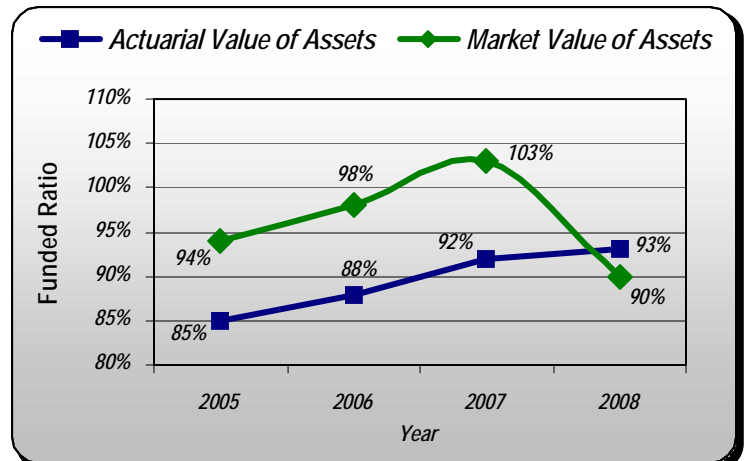
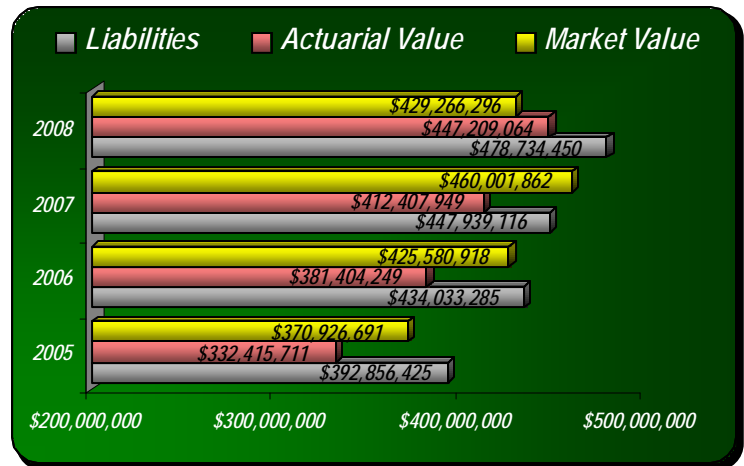
## COLA:

Annual Amount Maximum: 3%

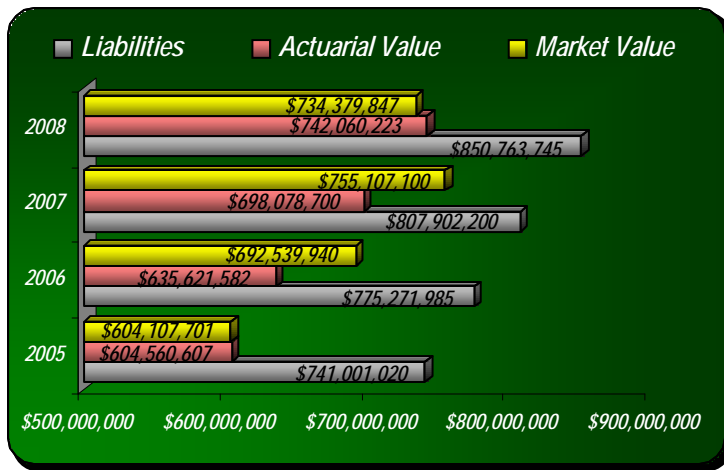
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.75%

Salary: 6%



# KANSAS CITY POLICE RETIREMENT SYSTEM



## MEMBERSHIP:

Active: 1,433

Inactive: 1,200

## CONTRIBUTIONS:

Employer: \$15,747,111

Employee: \$8,459,762

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation times years of service

Maximum: 75% of compensation

Supplemental Benefit: \$420 per month

### Normal Retirement Benefits:

Age 60 with 10 years of service, 25 years of service

Social Security Coverage: no

## COLA:

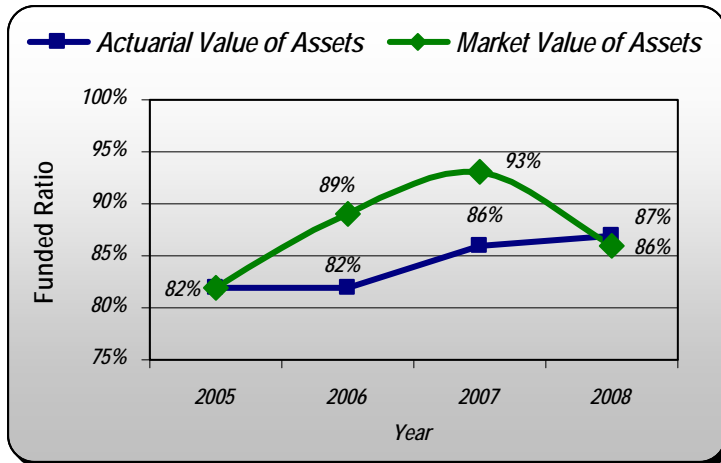
Ad Hoc COLA

Annual Amount Maximum: 3%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.75%

Salary: 4%



# KANSAS CITY PUBLIC SCHOOL RETIREMENT SYSTEM

## MEMBERSHIP:

Active: 4,648

Inactive: 5,229

## CONTRIBUTIONS:

Employer: \$15,888,234

Employee: \$15,612,996

## BENEFIT:

### Normal Retirement Formula:

2% of compensations times years of creditable service

### Normal Retirement Benefits:

Age 60 with 5 years of service

Social Security Coverage: yes

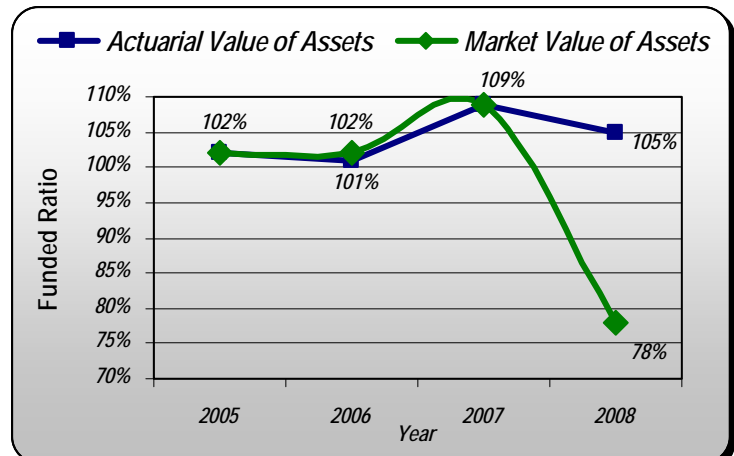
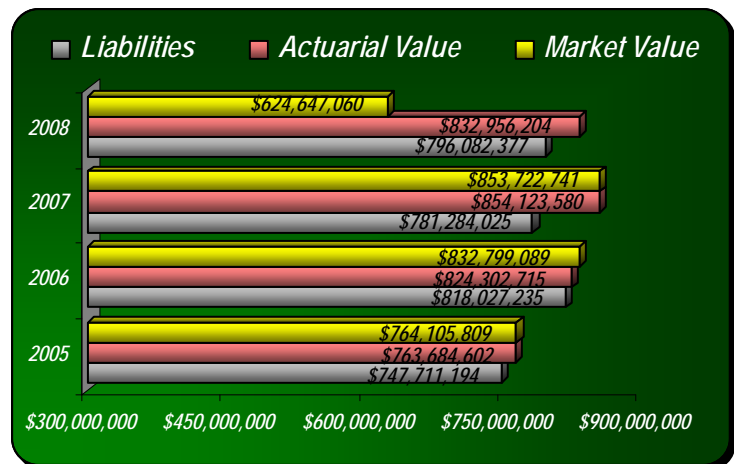
## COLA:

Ad Hoc COLA

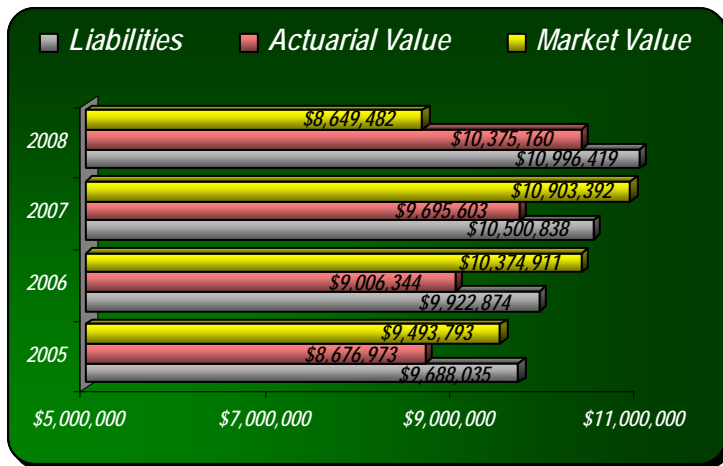
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 5%



# KANSAS CITY A.T.A. SALARIED EMPLOYEES PENSION PLAN



## MEMBERSHIP:

Active: 102

Inactive: 47

## CONTRIBUTIONS:

Employer: \$810,000

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

1.45% of compensation times years of creditable service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: yes

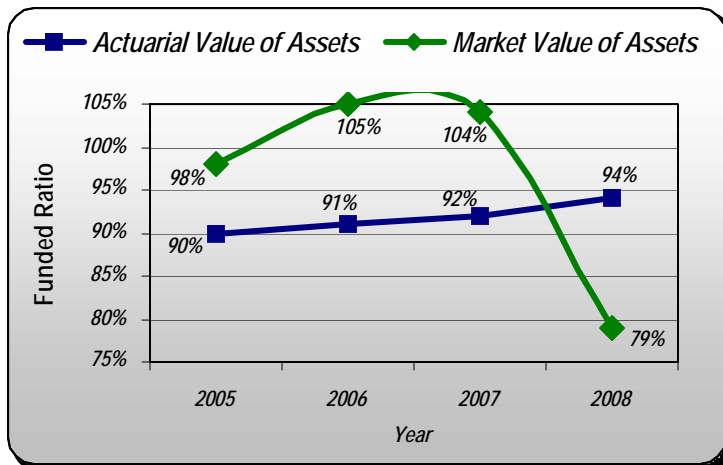
## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 4%



# KANSAS CITY A.T.A. UNION EMPLOYEES PENSION PLAN

## MEMBERSHIP:

Active: 580

Inactive: 256

## CONTRIBUTIONS:

Employer: \$2,136,311

Employee: \$1,039,096

## BENEFIT:

### Normal Retirement Formula:

1.28% of compensation times years of service

### Normal Retirement Benefits:

Age 62 with 10 years of service. Age 60 with 30 years of service

Social Security Coverage: yes

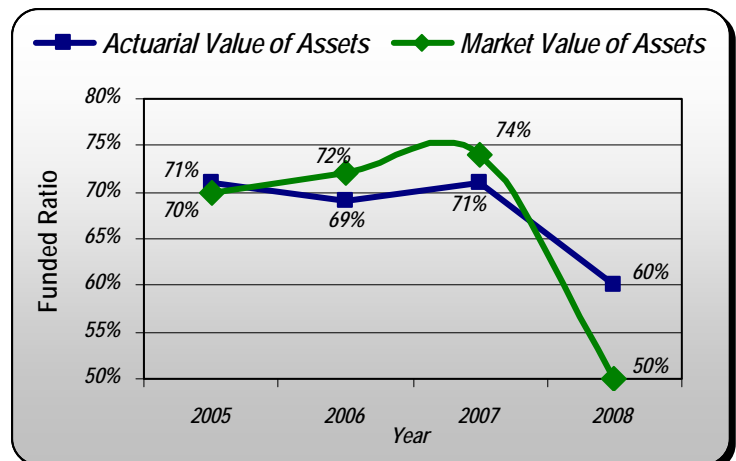
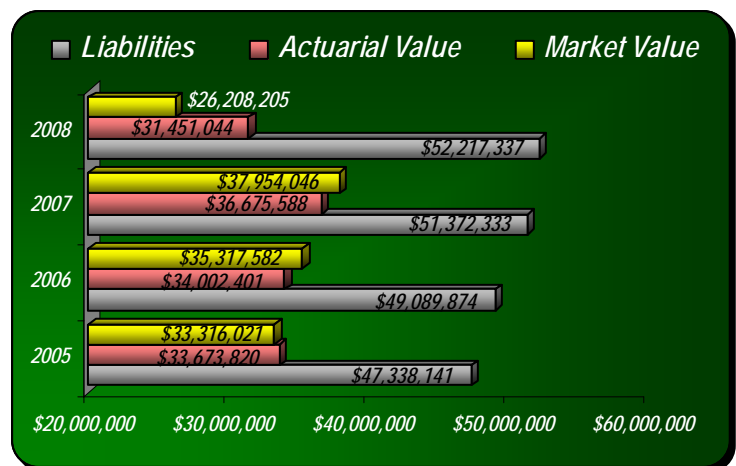
## COLA:

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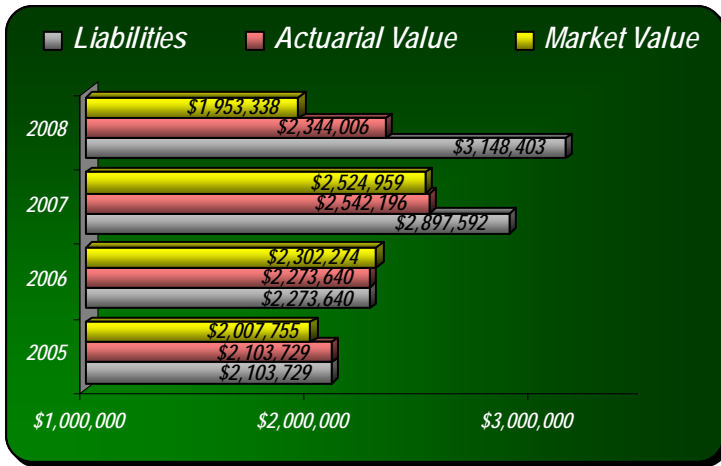
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4.25%



# LADUE NON-UNIFORMED EMPLOYEES RETIREMENT PLAN



## MEMBERSHIP:

Active: 30

Inactive: 12

## CONTRIBUTIONS:

Employer: \$175,000

Employee: Non-Contributory

## BENEFIT:

Normal Retirement Formula:

1.25% of compensation times years of service

Maximum: 35 years of service

Normal Retirement Benefits:

Age 62 with 10 years of service

Social Security Coverage: yes

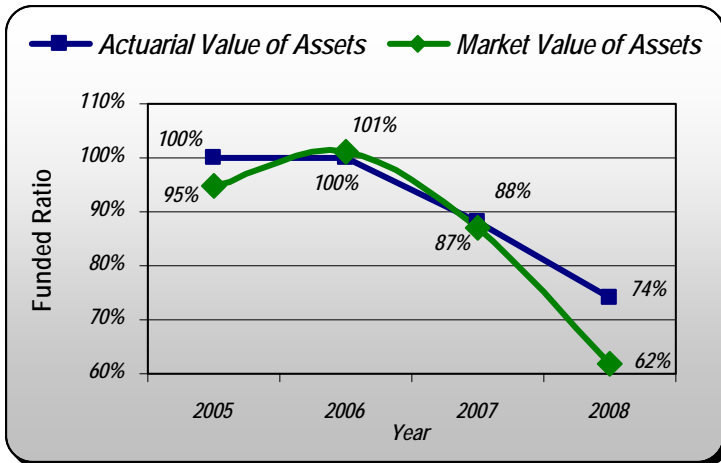
## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.75%

Salary: 5%



# LADUE POLICE & FIRE PENSION PLAN

## MEMBERSHIP:

Active: 60

Inactive: 49

## CONTRIBUTIONS:

Employer: \$2,240,000 Employee: \$127,583

## BENEFIT:

Normal Retirement Formula:

2% of compensation for the first 20 years of service,

plus 2.5% for the next 10 years

Maximum: 65% of compensation

Normal Retirement Benefits:

Age 55 with 30 years of service

Social Security Coverage: no

## COLA:

Annual Amount Maximum: 2%

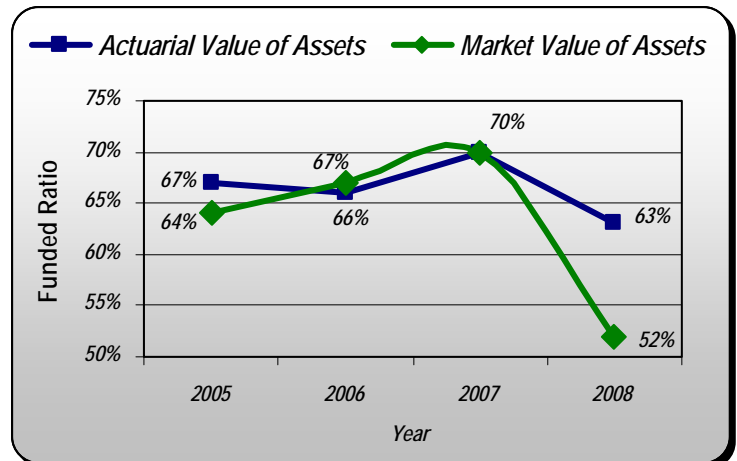
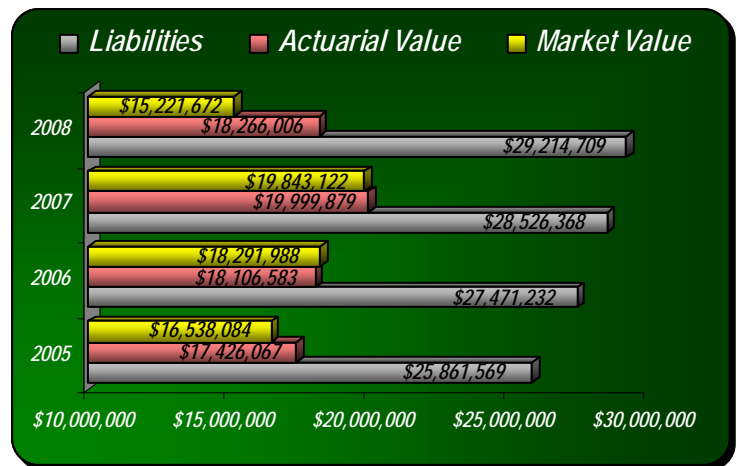
'Cap' Total Maximum: 20%

Percent of CPI: 100%

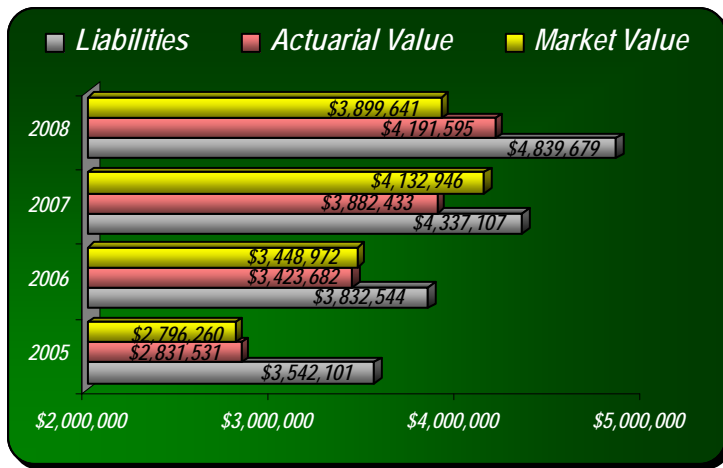
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.75%

Salary: 4.75%



# LAGERS STAFF RETIREMENT PLAN



## MEMBERSHIP:

Active: 18

Inactive: 7

## CONTRIBUTIONS:

Employer: \$162,890

Employee: Non-Contributory

## BENEFIT:

Normal Retirement Formula:

2% of compensation times years of service

Normal Retirement Benefits:

Age 60 with 5 years of service, Rule of 80

Social Security Coverage: yes

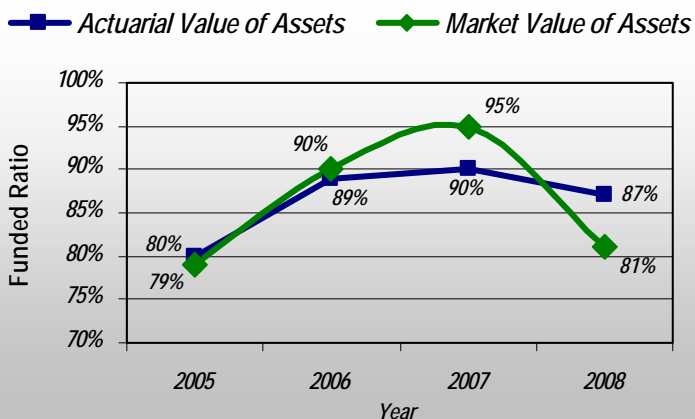
## COLA:

Annual Amount Maximum: 4%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%



# LITTLE RIVER DRAINAGE DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

Active: 10

Inactive: 0

## CONTRIBUTIONS:

Employer: \$0

Employee: \$11,060

## BENEFIT:

Normal Retirement Formula:

1% of compensation times years of service

Minimum: \$100 per Month

Normal Retirement Benefits:

Age 65

Social Security Coverage: yes

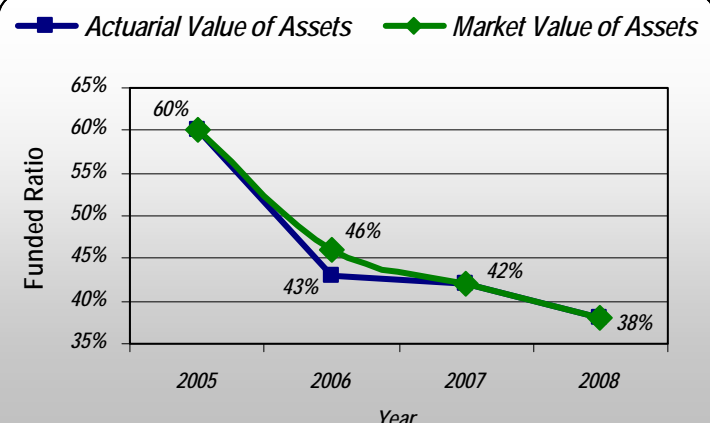
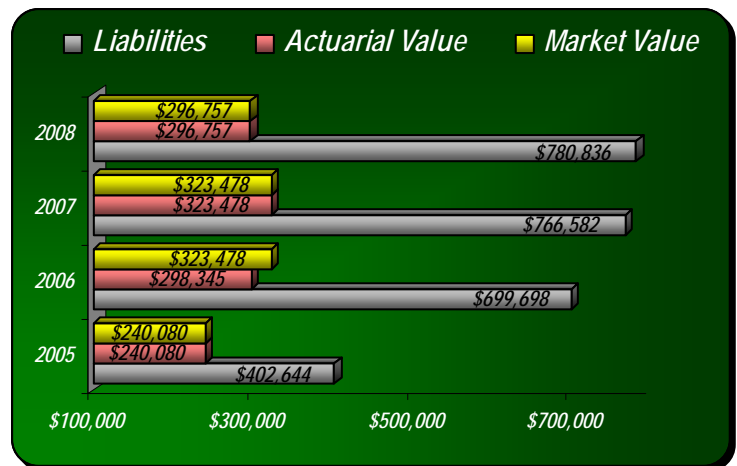
## COLA:

No COLA

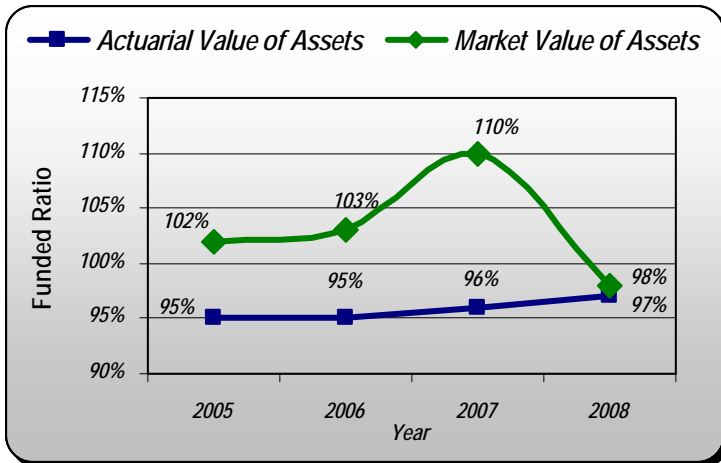
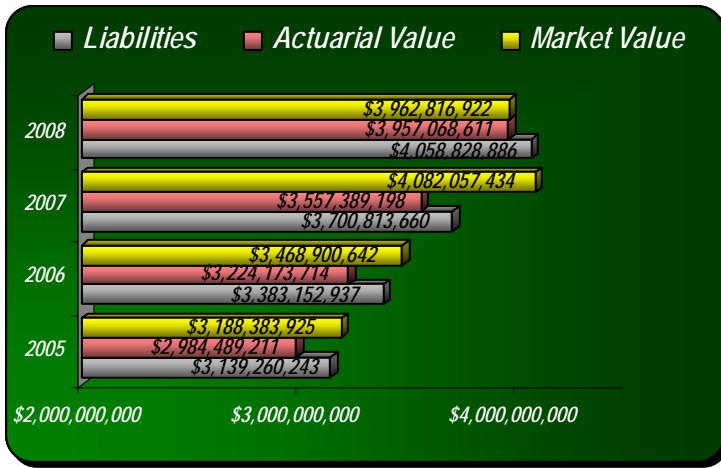
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 5%

Salary: 3.5%



# LOCAL GOVERNMENT EMPLOYEES RETIREMENT SYSTEM



## MEMBERSHIP:

Active: 31,424

Inactive: 14,333

## CONTRIBUTIONS:

Employer: \$130,007,191

Employee: \$7,974,093

## BENEFIT:

### Normal Retirement Formula:

Several Optional Benefit Programs: 1%, 1.25%, 1.5%, 1.75%, 2%, Non-Social Security 2.5%  
Temporary supplemental benefits of: .25%, .50%, .75%, or 1% until age 62 or 65 depending on benefit program.

### Normal Retirement Benefits:

Age 60 with 5 years of service

Uniformed: Age 55 with 5 years of service

Social Security Coverage: yes

## COLA:

Annual Amount Maximum: 4%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%

Partial Lump Sum Option

# MAPLEWOOD POLICE & FIRE RETIREMENT FUND

## MEMBERSHIP:

Active: 48

Inactive: 21

## CONTRIBUTIONS:

Employer: \$634,463

Employee: \$183,929

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service  
Maximum: 60% of compensation

### Normal Retirement Benefits:

20 years of service, Age 55 with 10 to less than 20 years of service

Social Security Coverage: no

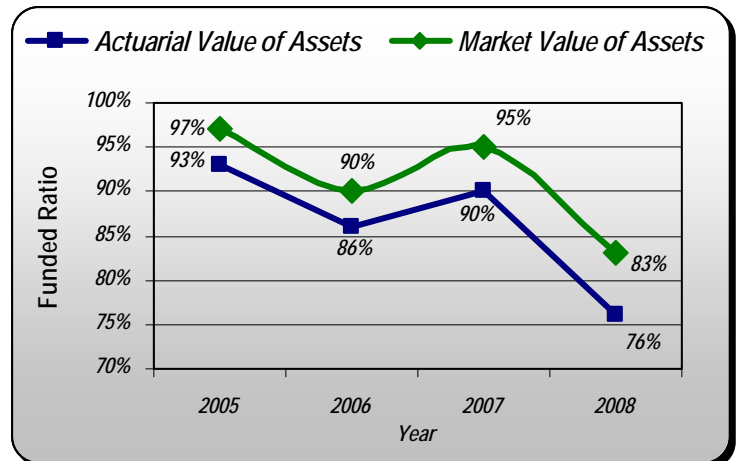
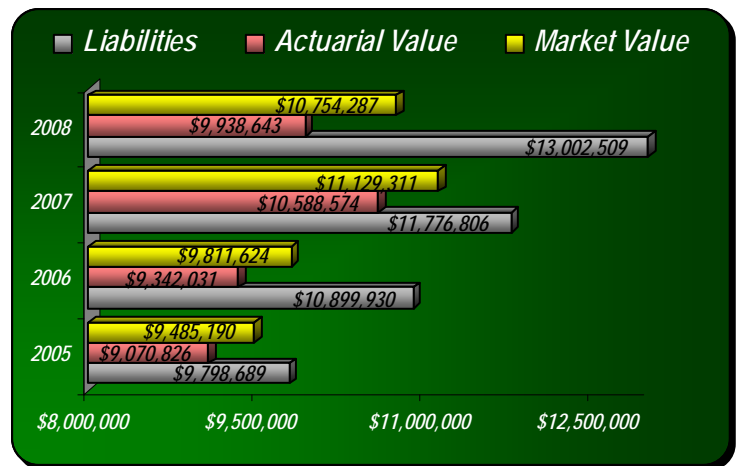
## COLA:

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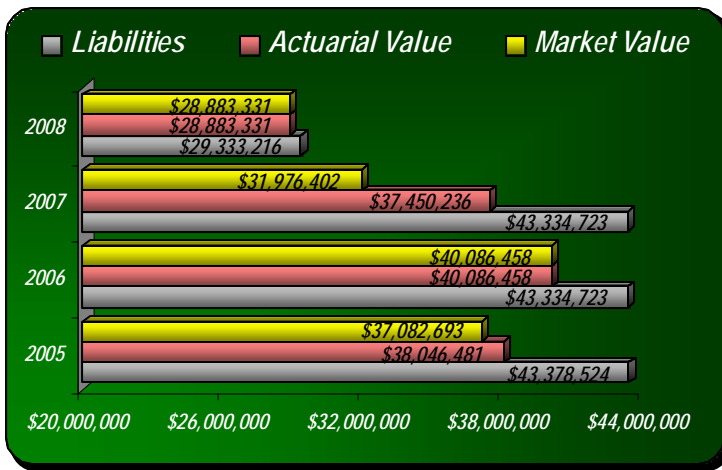
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7%

Salary: 4%



# MEHLVILLE FIRE PROTECTION DISTRICT RETIREMENT PLAN



## MEMBERSHIP:

Active: 89

Inactive: 48

## CONTRIBUTIONS:

Employer: \$0

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2.625% of compensation for first 27 years of service,  
plus 1% for each additional year  
Maximum: 75% of compensation

### Normal Retirement Benefits:

Age 58 with 5 years of service

Social Security Coverage: yes

## COLA:

Annual Amount Minimum: 3%

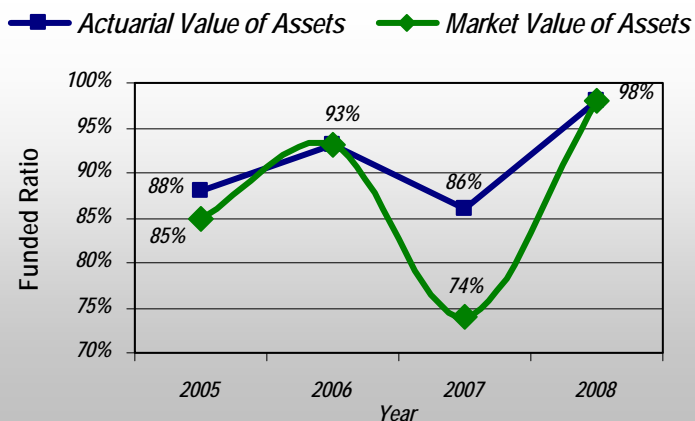
'Cap' Total Maximum: 24%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

## Defined Contribution Plan

See corresponding information in defined contribution section



# METRO ST. LOUIS SEWER DISTRICT EMPLOYEES

## MEMBERSHIP:

Active: 885

Inactive: 729

## CONTRIBUTIONS:

Employer: \$7,460,492 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

1.7% of compensation times years of service,  
plus .40% of compensation above covered earnings,  
times years of service  
Maximum: 35 years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: yes

## COLA:

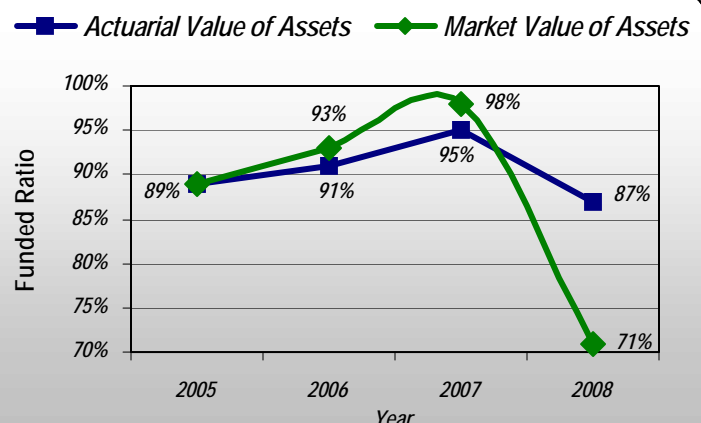
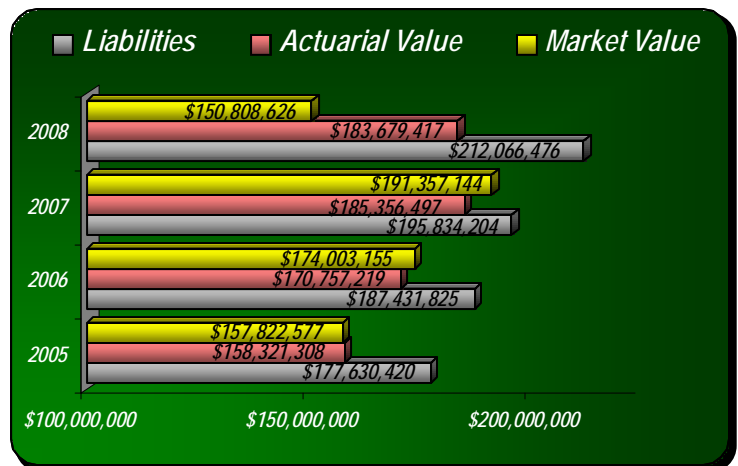
Annual Amount Minimum: 3%

'Cap' Total Maximum: 45%

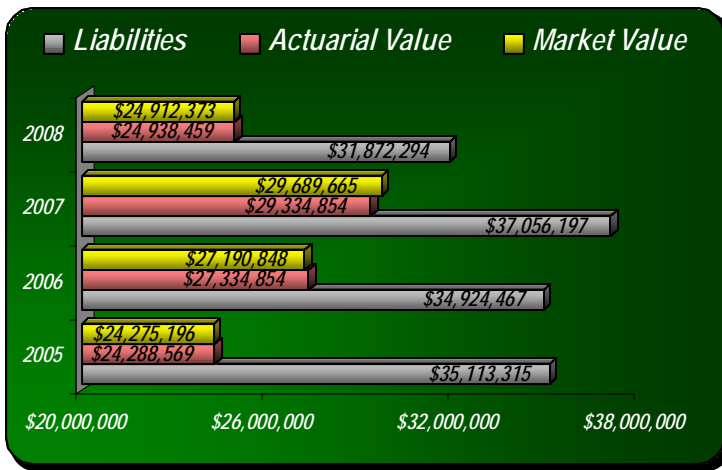
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 5.5%



# METRO WEST FIRE PROTECTION DISTRICT RETIREMENT PLAN



## MEMBERSHIP:

Active: 93

Inactive: 48

## CONTRIBUTIONS:

Employer: \$2,086,572 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation times years of service

3% for benefits accrued as of 12/31/06

Maximum: 33 1/3 years of service

### Normal Retirement Benefits:

Age 55 with 10 years of service

Social Security Coverage: yes

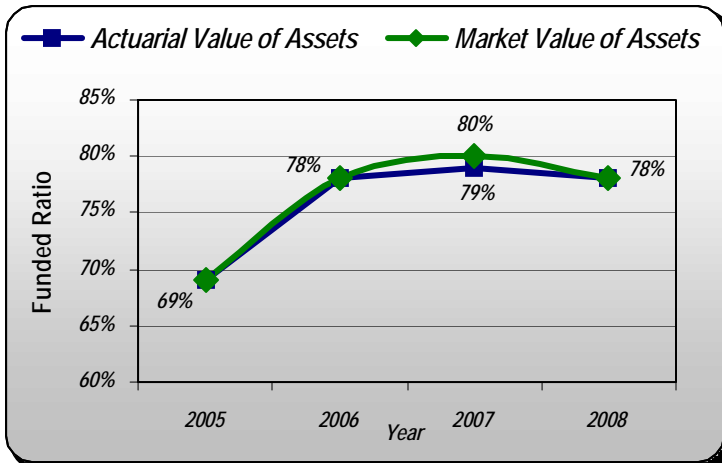
## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7%

Salary: 3%



# MID-COUNTY FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

Active: 21

Inactive: 2

## CONTRIBUTIONS:

Employer: \$200,000 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

\$55 times years of service

Maximum: 20 years of service

### Normal Retirement Benefits:

Age 55 with 10 years of service

Social Security Coverage: yes

## COLA:

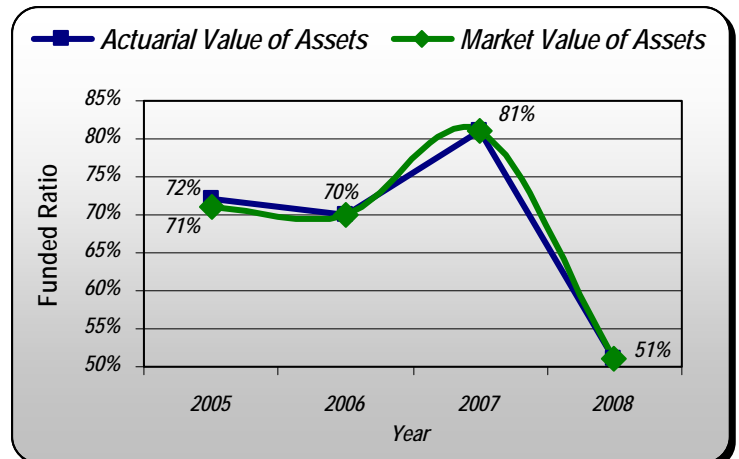
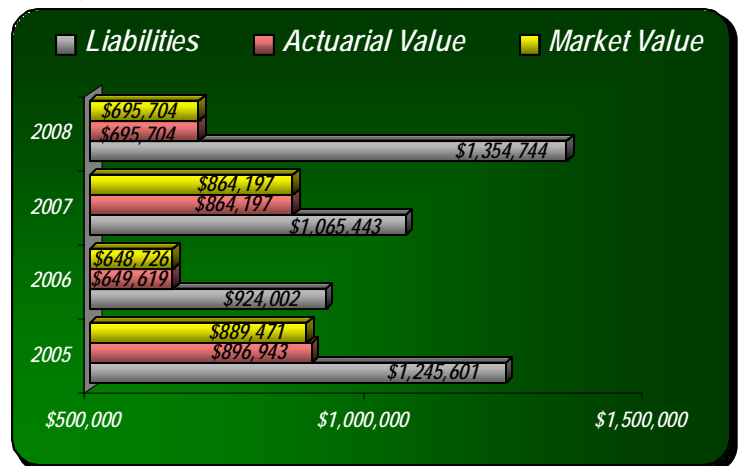
No COLA

## ACTUARIAL ASSUMPTIONS:

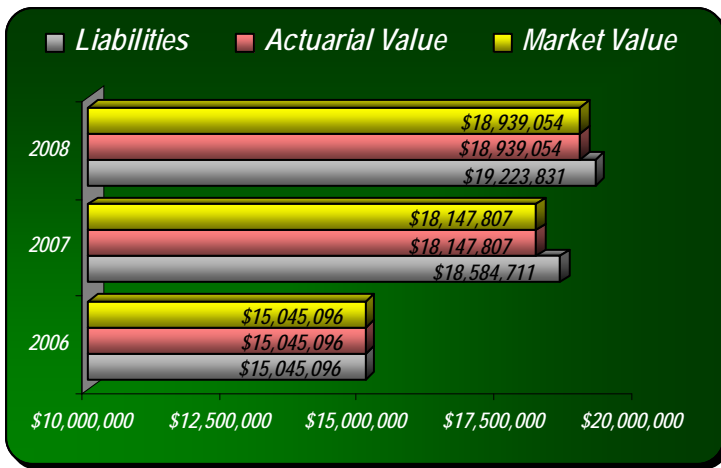
Interest Rate: 6.5%

## Defined Contribution Plan

See corresponding information in defined contribution section



# MISSOURI HIGHER EDUCATION LOAN AUTHORITY PENSION PLAN



## MEMBERSHIP:

Active: 215

Inactive: 33

## CONTRIBUTIONS:

Employer: \$2,038,462 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation times years of service

1.5% times years of service (non-salaried members)

### Normal Retirement Benefits:

Age 60 with 15 years of service, Age 65 with 5 years of service

Social Security Coverage: yes

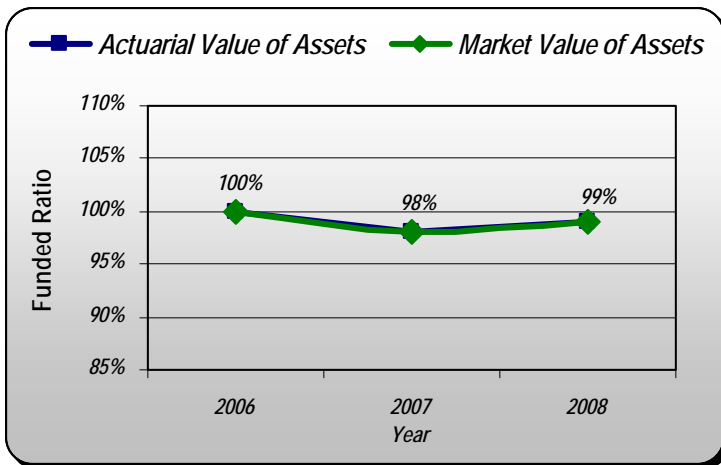
## COLA:

Percent of CPI: 80%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7%

Salary: 5%



# MISSOURI STATE EMPLOYEES RETIREMENT SYSTEM

## MEMBERSHIP:

Active: 54,542

Inactive: 47,201

## CONTRIBUTIONS:

Employer: \$249,808,225

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

MSEP 2000: 1.7% of compensation times years of service, plus .8% to age 62 (under Rule of 80)

### Normal Retirement Benefits:

Age 62 with 5 years of service, Rule of 80 after age 48

Social Security Coverage: yes

## COLA:

Annual Amount Maximum: 5%

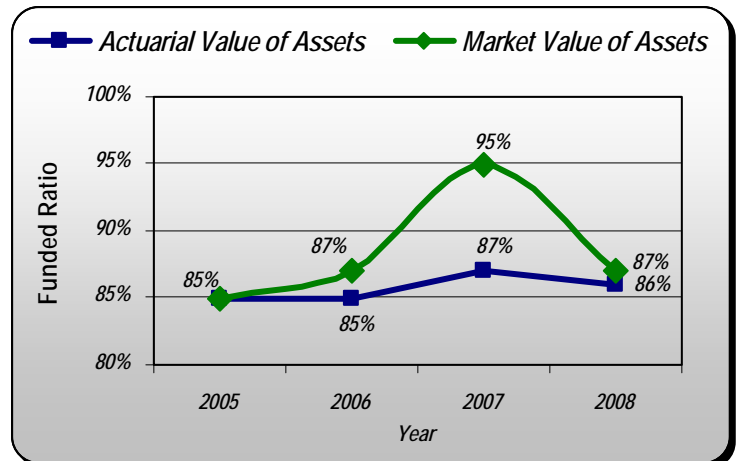
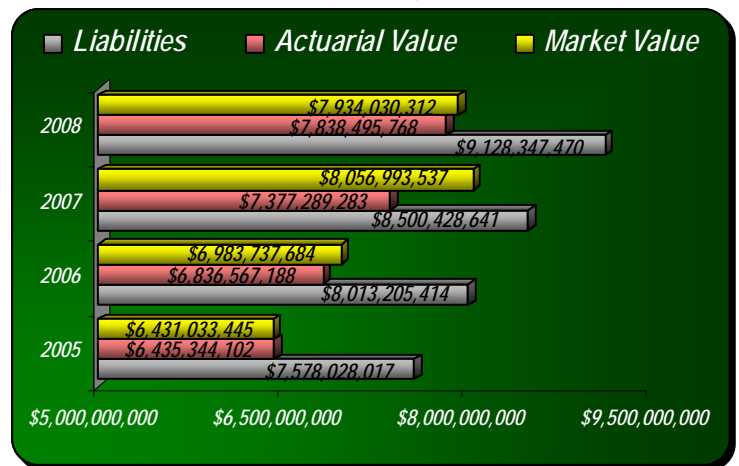
Percent of CPI: 80%

## ACTUARIAL ASSUMPTIONS:

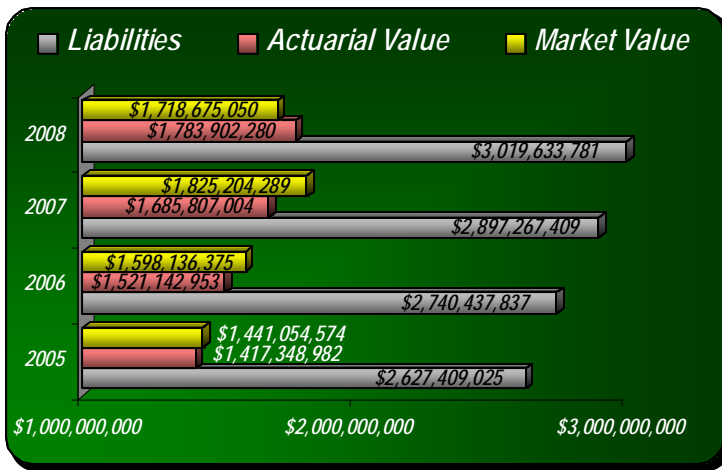
Interest Rate: 8.5%

Salary: 4%

BackDROP Option



# MODOT & HIGHWAY PATROL EMPLOYEES' RETIREMENT SYSTEM



## MEMBERSHIP:

Active: 8,889

Inactive: 9,185

## CONTRIBUTIONS:

Employer: \$123,335,151

Employee: Non-Contributory

## BENEFIT:

Normal Retirement Formula:

MSEP 2000: 1.7% of compensation times years of service, plus .8% to age 62 (under Rule of 80)

Normal Retirement Benefits:

Age 62 with 5 years of service; Rule of 80 after age 48

Social Security Coverage: yes

## COLA:

Annual Amount Maximum: 5%

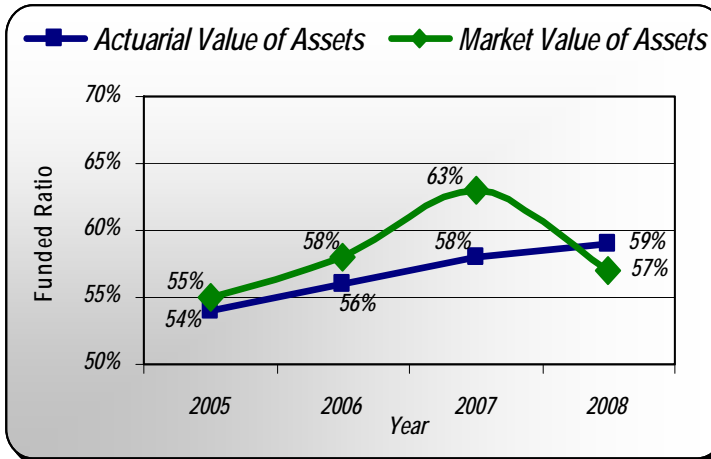
Percent of CPI: 80%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8.25%

Salary: 3.75%

BackDROP Option



# MONARCH FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

Active: 124

Inactive: 20

## CONTRIBUTIONS:

Employer: \$270,000 Employee: Non-Contributory

## BENEFIT:

Normal Retirement Formula:

Voluntary Employee Benefit Association

Normal Retirement Benefits:

Age 55 with 10 years of service

Social Security Coverage: yes

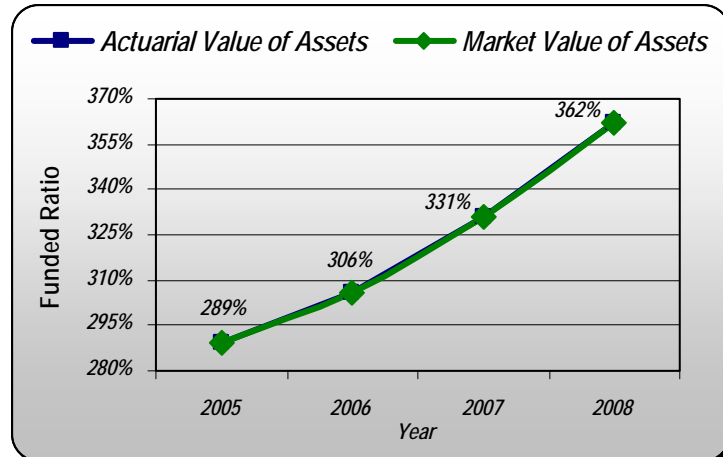
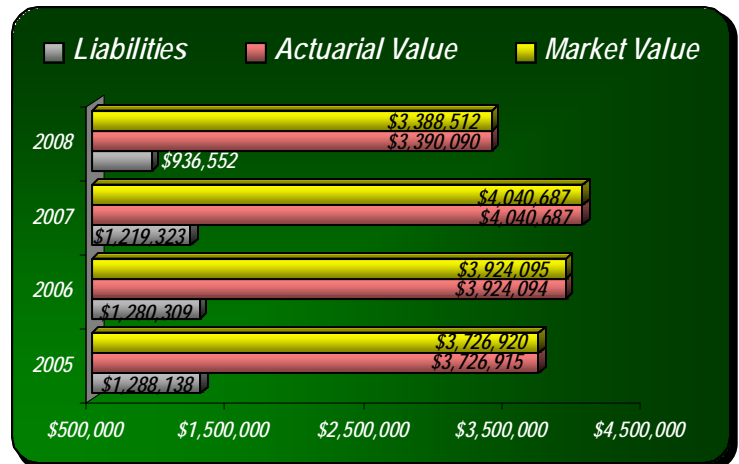
## COLA:

No COLA

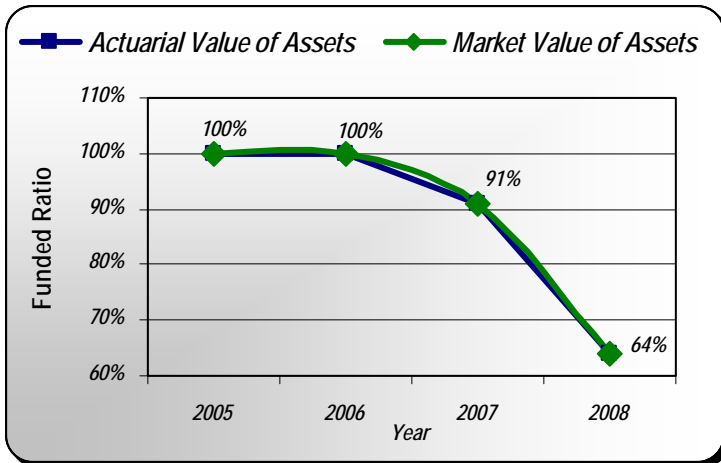
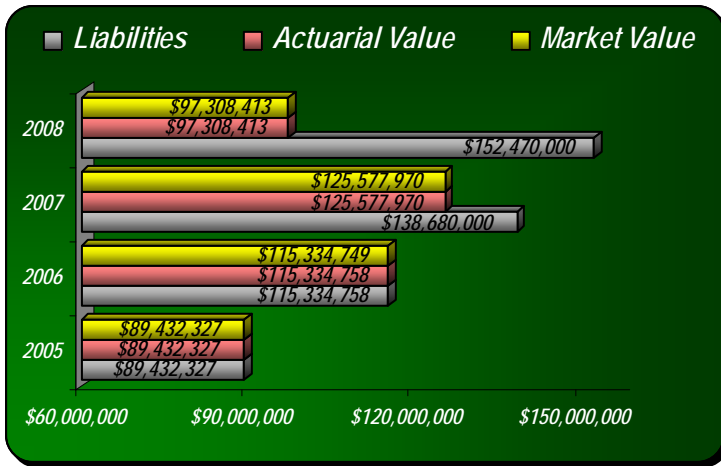
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 6.5%

Salary: 5%



# NORTH KANSAS CITY HOSPITAL RETIREMENT PLAN



## MEMBERSHIP:

Active: 2,486

Inactive: 1,027

## CONTRIBUTIONS:

Employer: \$10,200,000 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

Hired after 1/1/05: 90% of compensation not in excess of the integration level & 1.4% above integration,  
Hired prior to 1/1/05: 1.35% of compensation below integration, plus 2% above integration, times years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: yes

## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 5%

# NORTH KANSAS CITY POLICE & FIRE RETIREMENT FUND

## MEMBERSHIP:

Active: 95

Inactive: 75

## CONTRIBUTIONS:

Employer: \$1,056,526 Employee: \$55,507

## BENEFIT:

### Normal Retirement Formula:

Less than 30 years: 2.5% of compensation for the first 20 years, plus 1% for the next 10 years  
30 years of service: 60% of compensation

### Normal Retirement Benefits:

Age 55

Social Security Coverage: yes

## COLA:

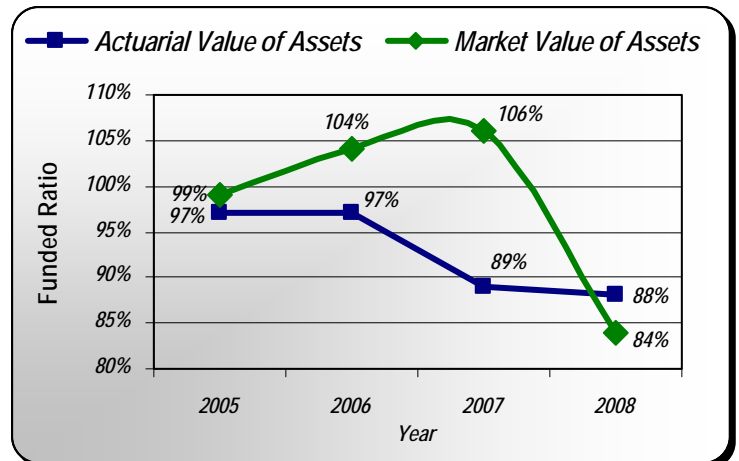
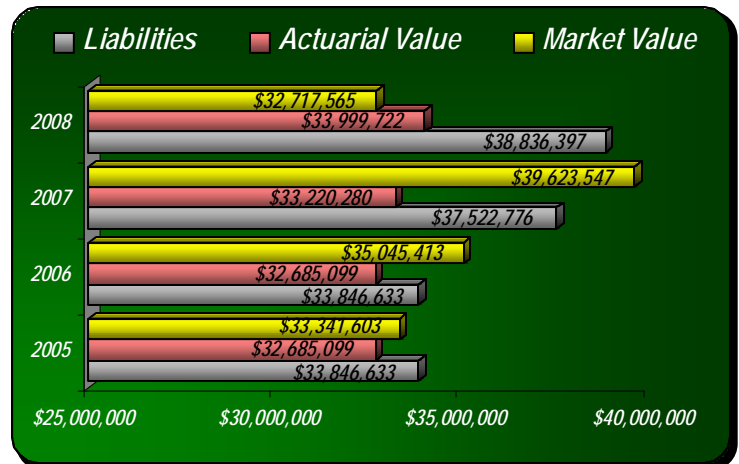
Lesser of Social Security COLA or 4%

## ACTUARIAL ASSUMPTIONS:

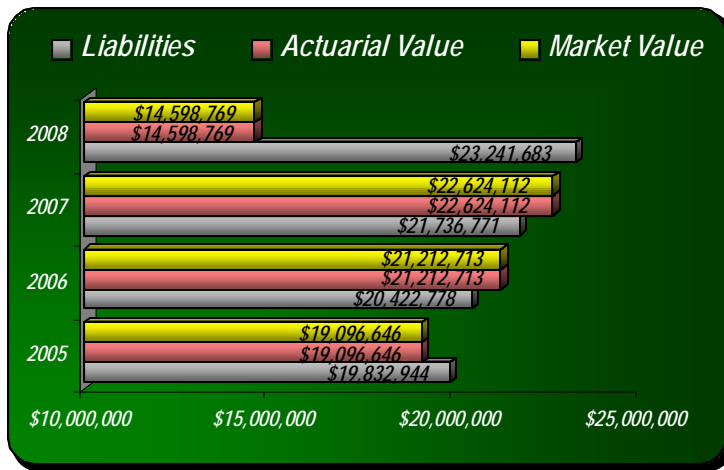
Interest Rate: 6.5%

Salary: 5%

Deferred Retirement Option Plan (DROP)



# OLIVETTE SALARIED EMPLOYEES' RETIREMENT PLAN



## MEMBERSHIP:

Active: 56

Inactive: 60

## CONTRIBUTIONS:

Employer: \$496,280

Employee: \$189,620

## BENEFIT:

Normal Retirement Formula:

2% of compensation times years of service

Normal Retirement Benefits:

Age 55 with 5 years of service

Social Security Coverage: yes

## COLA:

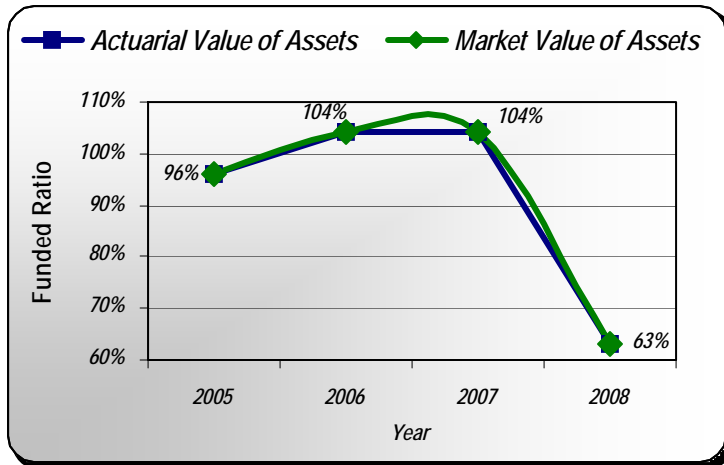
Annual Amount Maximum: 2%

'Cap' Total Maximum: 25%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.25%

Salary: 5.25%



# OVERLAND NON-UNIFORM PENSION FUND

## MEMBERSHIP:

Active: 56

Inactive: 55

## CONTRIBUTIONS:

Employer: \$296,000

Employee: \$107,967

## BENEFIT:

Normal Retirement Formula:

2.25% of compensation times years of service  
Maximum: 60% of compensation

Normal Retirement Benefits:

Age 58 with 5 years of service, or 25 years of service

Social Security Coverage: yes

## COLA:

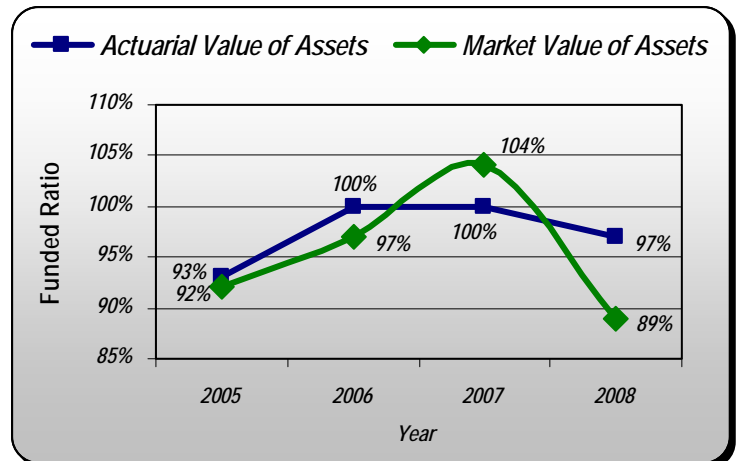
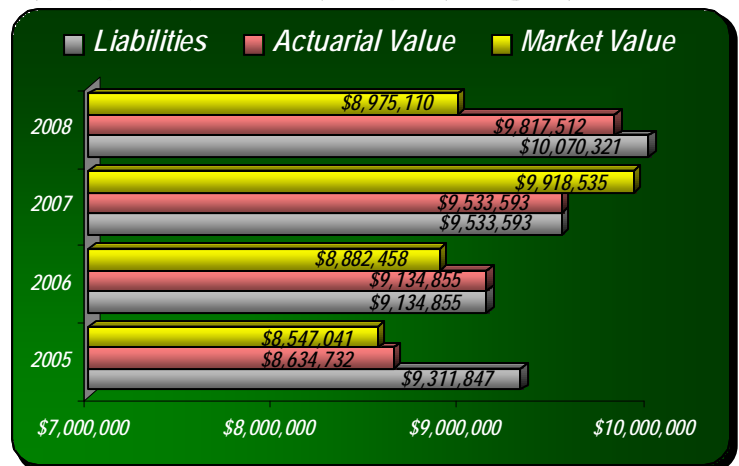
Annual Amount Maximum: 3%

Percent of CPI: 60%

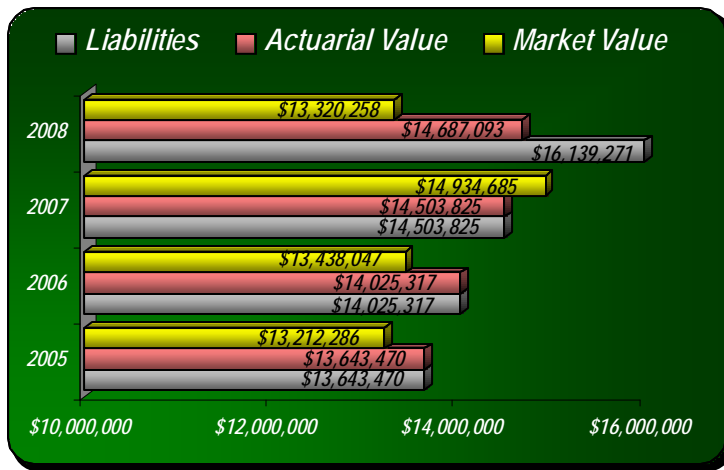
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%



# OVERLAND POLICE RETIREMENT FUND



## MEMBERSHIP:

Active: 46

Inactive: 34

## CONTRIBUTIONS:

Employer: \$308,169

Employee: \$115,243

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation for first 20 years of service, plus 1.5% for next 10 years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service, Age 62 with 18 years of service, 20 years of service

Social Security Coverage: yes

## COLA:

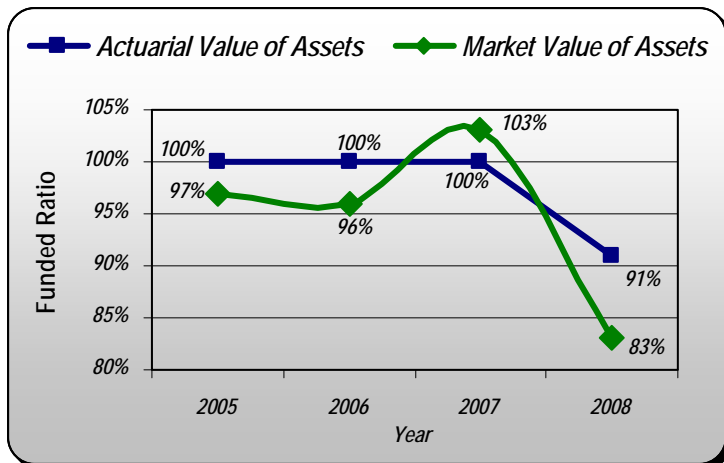
Annual Amount Maximum: 3%

Percent of CPI: 60%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%



# PATTONVILLE-BRIDGETON FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

Active: 61

Inactive: 16

## CONTRIBUTIONS:

Employer: \$1,387,000 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

50% of compensation with 20 years of service

Supplemental benefit from age 55 to 62:

20% of compensation

### Normal Retirement Benefits:

Uniformed: Age 55 with 5 years of service

Non-Uniformed: Age 62 with 5 years of service

Social Security Coverage: yes

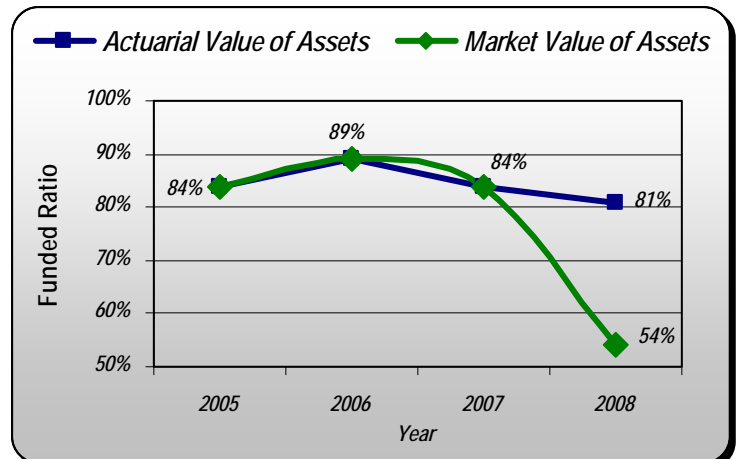
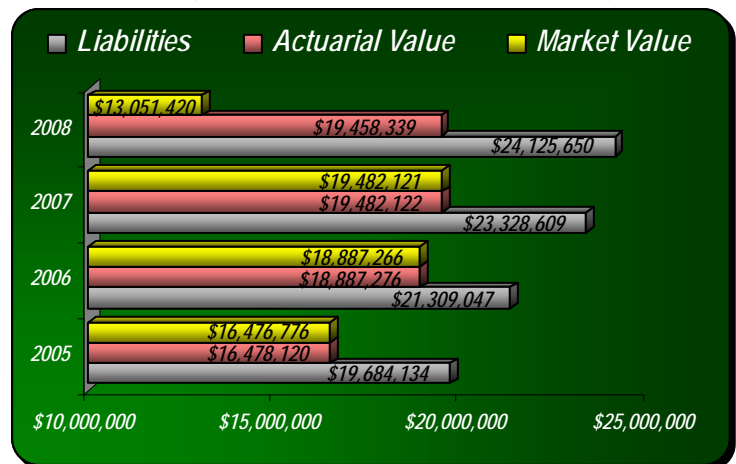
## COLA:

Annual Amount Minimum: 1%, plus ad hoc COLA depending on plan's funded ratio

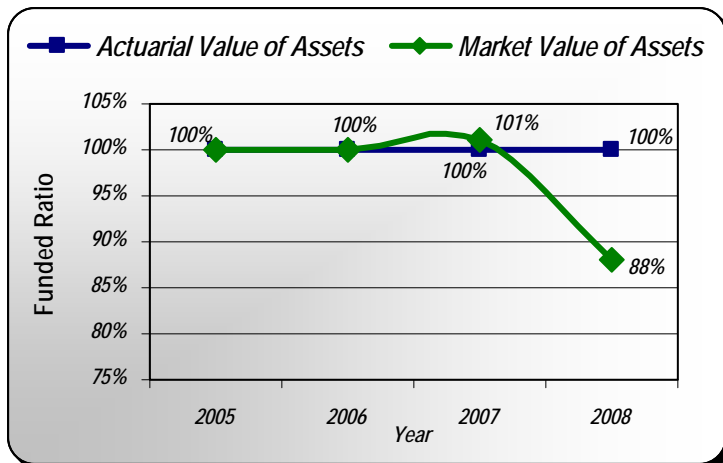
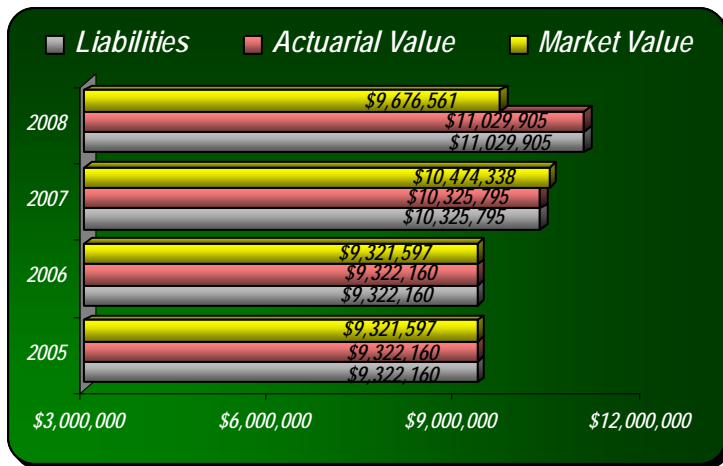
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.75%

Salary: 2.5%



# POPLAR BLUFF POLICE & FIRE PENSION PLAN



## MEMBERSHIP:

Active: 77

Inactive: 53

## CONTRIBUTIONS:

Employer: \$172,311

Employee: \$265,623

## BENEFIT:

### Normal Retirement Formula:

2% of compensation for first 20 years of service,  
plus 1.5% for each additional year of service  
Maximum: \$1,650 per month

### Normal Retirement Benefits:

Age 55 with 5 years of service

Social Security Coverage: yes

## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 6.75%

Salary: 3.5%

# PROSECUTING ATTORNEYS' & CIRCUIT ATTORNEYS' RETIREMENT SYSTEM

## MEMBERSHIP:

Active: 113

Inactive: 66

## CONTRIBUTIONS:

Employer: \$1,570,187

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

1st Class Counties & St. Louis City:

50% of compensation

3rd & 4th Class Counties:

12-20 years: \$105 times each 2 year period

20+ years: \$130 times each 2 year period

### Normal Retirement Benefits:

Age 62 with 12 years of service

Social Security Coverage: yes

## COLA:

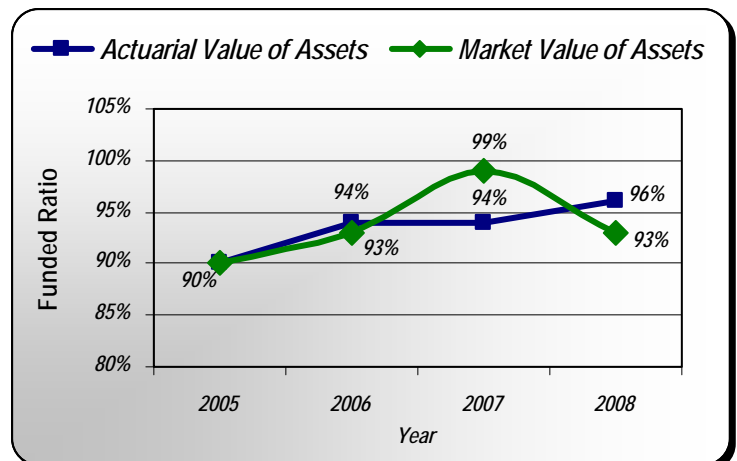
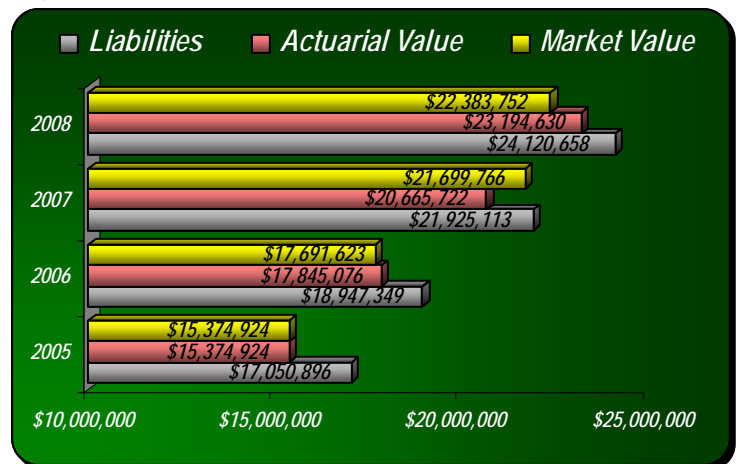
Annual Amount Maximum: 2%

'Cap' Total Maximum: 50%

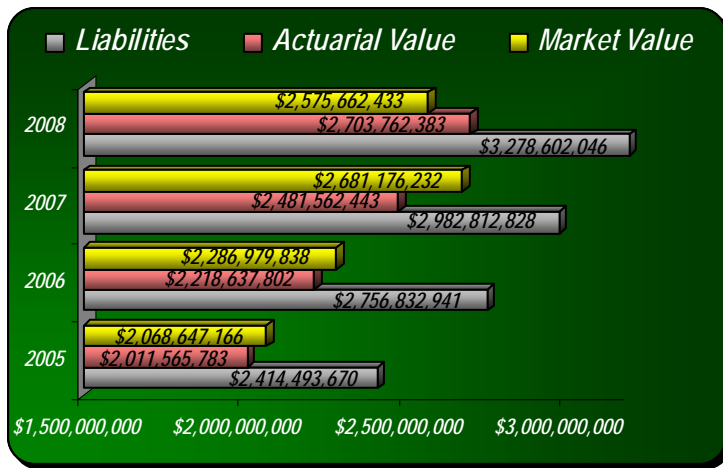
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%



# PUBLIC EDUCATION EMPLOYEES' RETIREMENT SYSTEM



## MEMBERSHIP:

Active: 50,865

Inactive: 34,911

## CONTRIBUTIONS:

Employer: \$77,988,839

Employee: \$81,370,202

## BENEFIT:

### Normal Retirement Formula:

1.61% of compensation times years of service

Rule of 80/30 & Out: Additional 0.8% of compensation times years of service to Social Security eligibility

### Normal Retirement Benefits:

Age 60 with 5 years of service, Age 55 with 25 years of service, 30 years of service, Rule of 80

Social Security Coverage: yes

## COLA:

Annual Amount Maximum: 5%

'Cap' Total Maximum: 80%

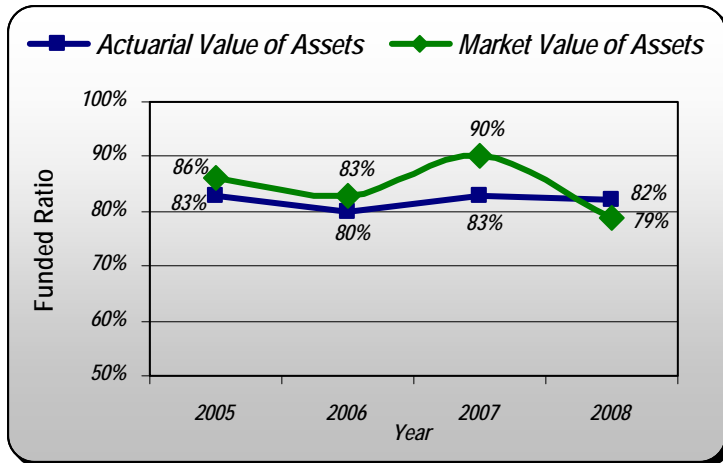
Percent of CPI: 100%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 5%

Partial Lump Sum Option



# PUBLIC SCHOOL RETIREMENT SYSTEM

## MEMBERSHIP:

Active: 78,436

Inactive: 53,318

## CONTRIBUTIONS:

Employer: \$521,241,501

Employee: \$572,810,350

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation times years of service

2.55% of compensation with 31 years of service, retiring before July 2013

### Normal Retirement Benefits:

Age 60 with 5 years of service; 30 years of service;

Age 55 with 25 years of service; Rule of 80

Social Security Coverage: no

## COLA:

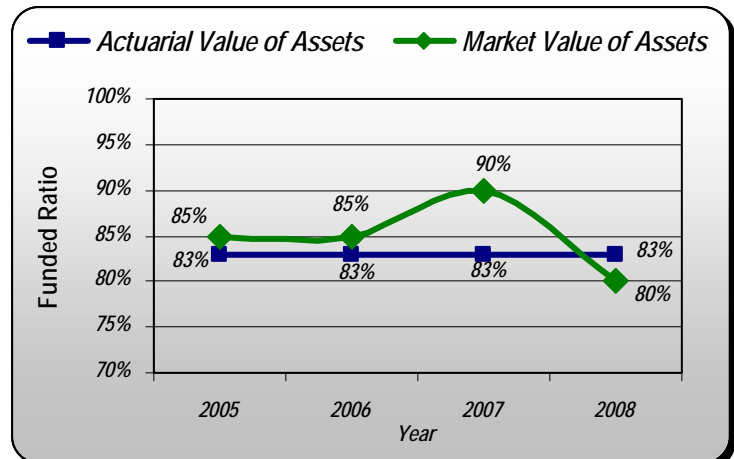
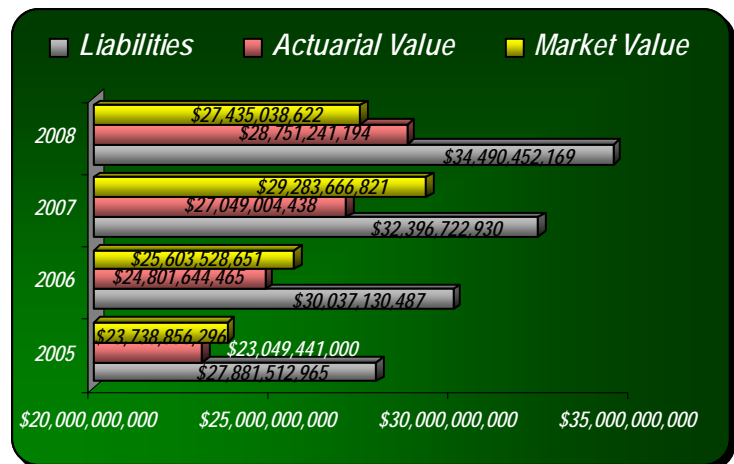
Annual Amount Maximum: 5%

## ACTUARIAL ASSUMPTIONS:

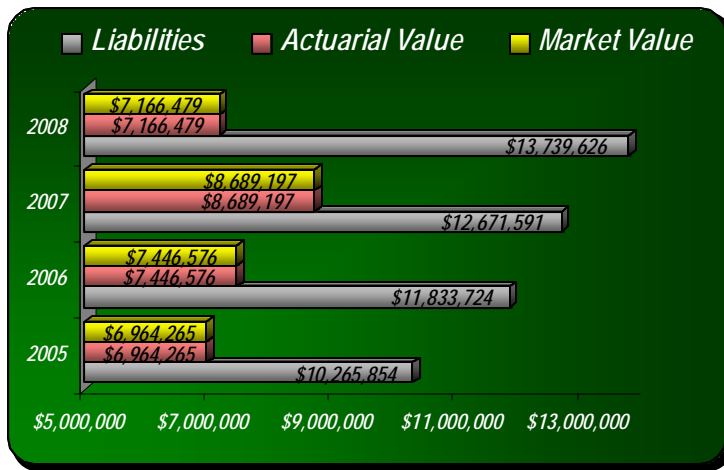
Interest Rate: 8%

Salary: 5%

Partial Lump Sum Option



# RAYTOWN POLICEMEN'S RETIREMENT FUND



## MEMBERSHIP:

Active: 46

Inactive: 26

## CONTRIBUTIONS:

Employer: \$1,115,415 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2.5% of compensation for first 20 years of service, plus 1% for next 10 years

### Normal Retirement Benefits:

Age 55 with 20 years of service

Social Security Coverage: yes

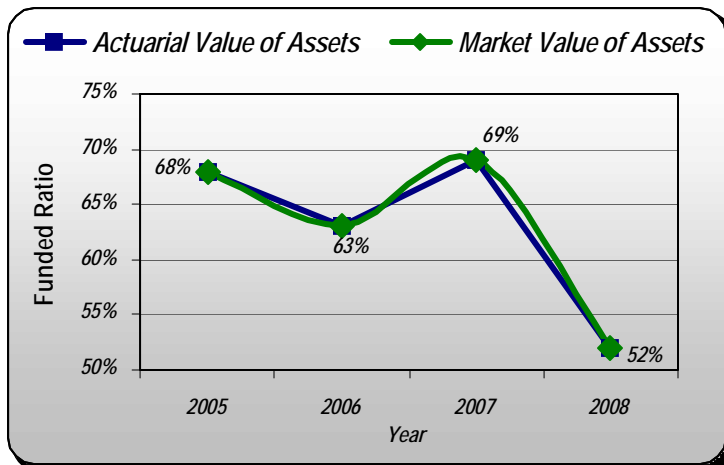
## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%



# RICHMOND HEIGHTS POLICE & FIRE RETIREMENT PLAN

## MEMBERSHIP:

Active: 64

Inactive: 36

## CONTRIBUTIONS:

Employer: \$991,493

Employee: \$111,726

## BENEFIT:

### Normal Retirement Formula:

70% of compensation

### Normal Retirement Benefits:

Age 60 or 30 years of service

Social Security Coverage: yes

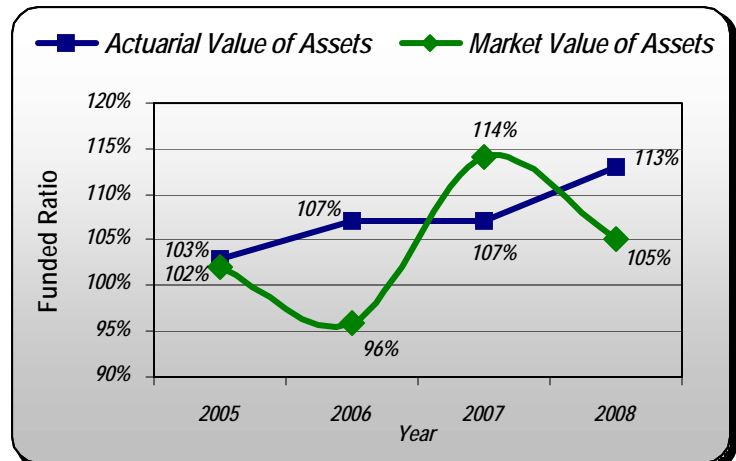
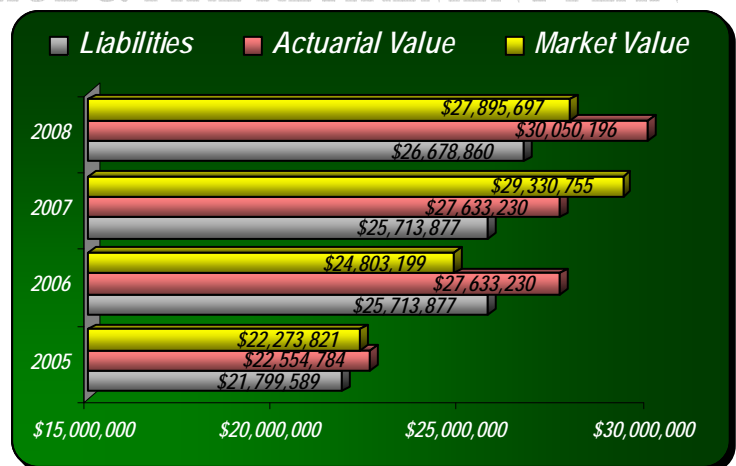
## COLA:

Based on increase in base pay of actives until age 65

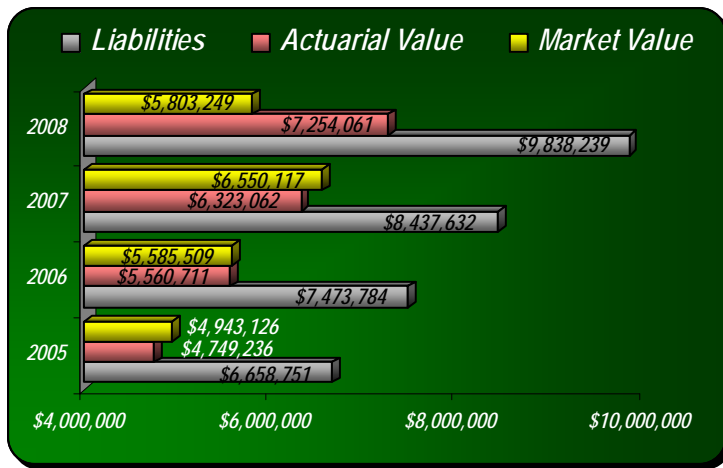
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 5%



# ROCK COMMUNITY FIRE PROTECTION DISTRICT RETIREMENT PLAN



## MEMBERSHIP:

Active: 73

Inactive: 11

## CONTRIBUTIONS:

Employer: \$732,742

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service

Supplemental Benefit: \$500 per month to Medicare eligibility

### Normal Retirement Benefits:

Later of age 60 or 5 years of service;

Age 55 with 30 years of service

Social Security Coverage: yes

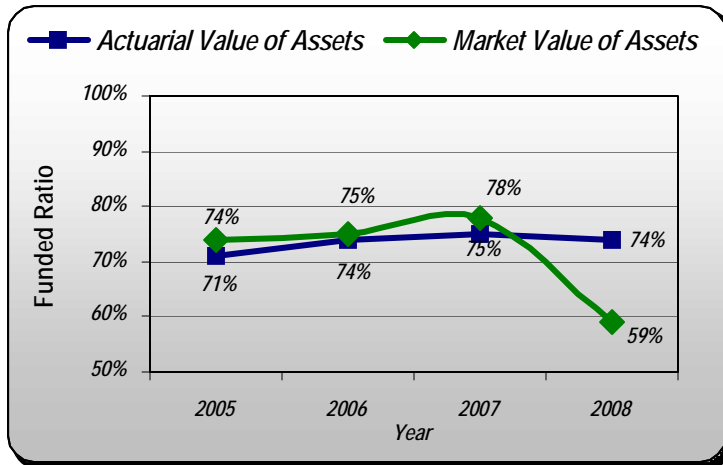
## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 5%



# ROCK HILL POLICE & FIRE PENSION PLAN

## MEMBERSHIP:

Active: 11

Inactive: 20

## CONTRIBUTIONS:

Employer: \$236,769

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

40% of final average monthly compensation

Temporary Benefit: 10% of final average month compensation to age 62

### Normal Retirement Benefits:

Age 60 with 5 years of service

Social Security Coverage: yes

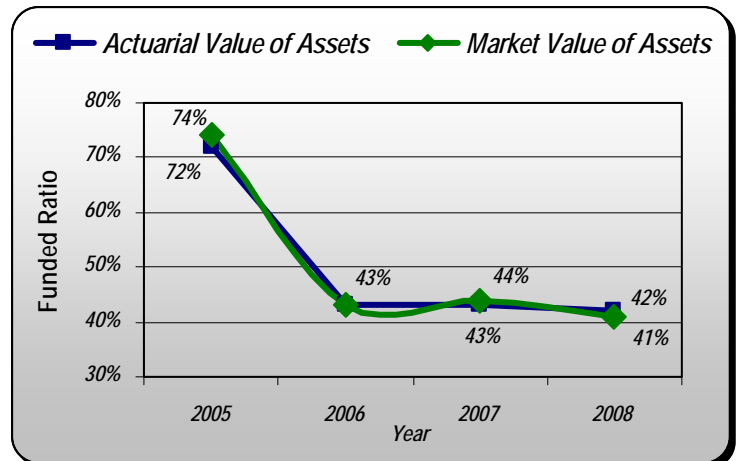
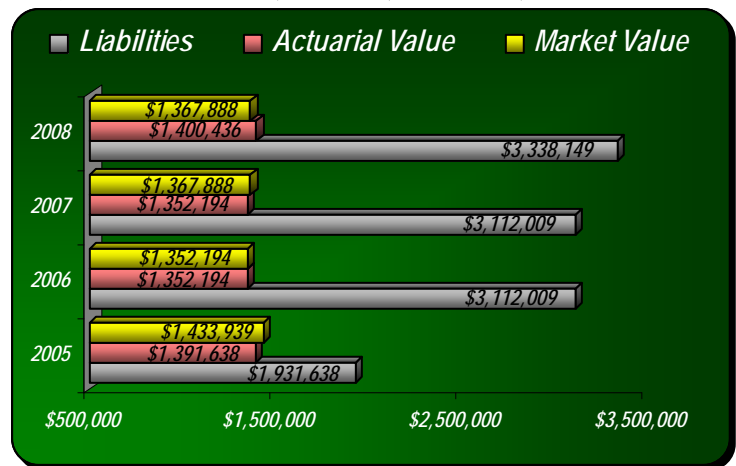
## COLA:

No COLA

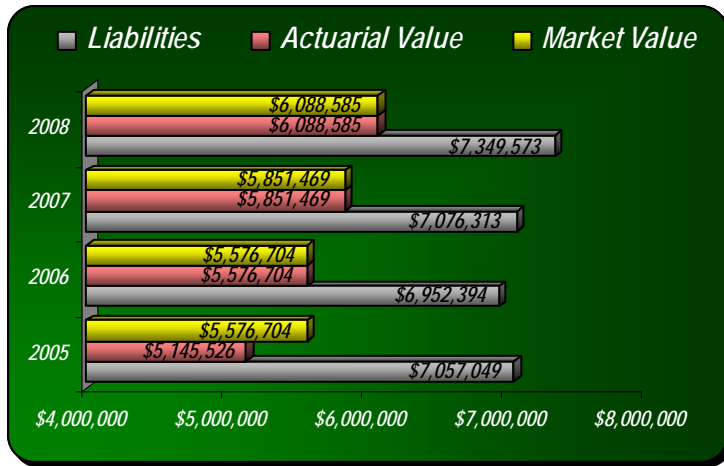
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 5.5%

Salary: 4.5%



# SEDALIA FIREMEN'S RETIREMENT FUND



## MEMBERSHIP:

Active: 40

Inactive: 31

## CONTRIBUTIONS:

Employer: \$248,201

Employee: \$83,201

## BENEFIT:

### Normal Retirement Formula:

50% of Indexed Earnings Base (IEB)

2008 IEB = \$41,753 increasing 3% annually

### Normal Retirement Benefits:

Age 55 with 22 years of service

Social Security Coverage: no

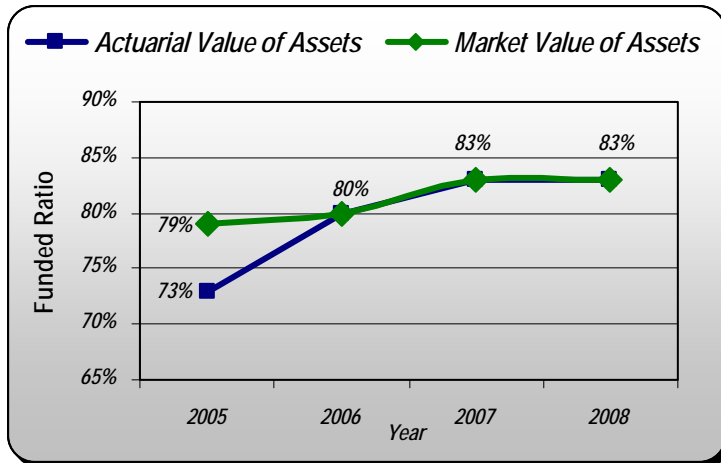
## COLA:

Annual Amount Maximum: 3%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7%

Salary: 3%



# SEDALIA POLICE RETIREMENT FUND

## MEMBERSHIP:

Active: 43

Inactive: 34

## CONTRIBUTIONS:

Employer: \$186,446

Employee: \$32,273

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service  
Maximum: 30 years

### Normal Retirement Benefits:

Age 52 or 15 years of service

Social Security Coverage: yes

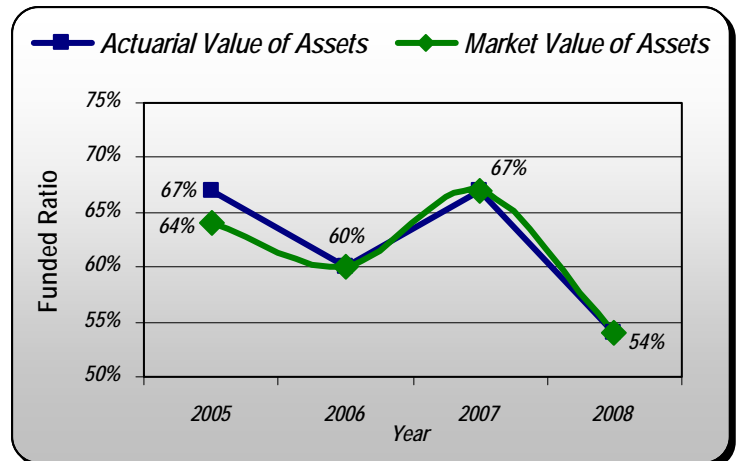
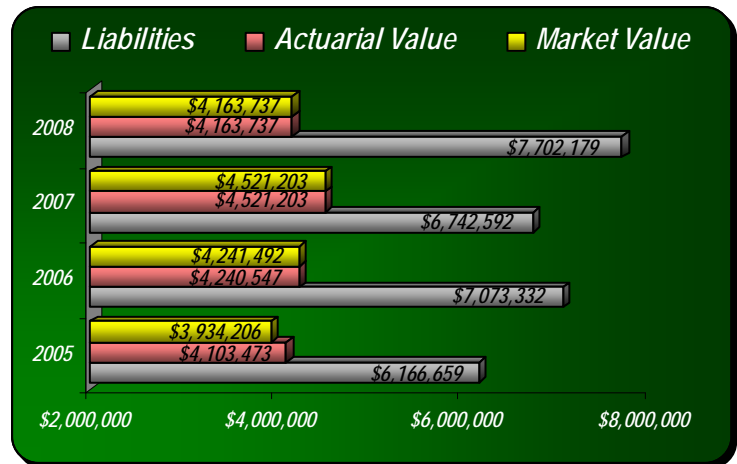
## COLA:

Annual Amount Maximum: 2%

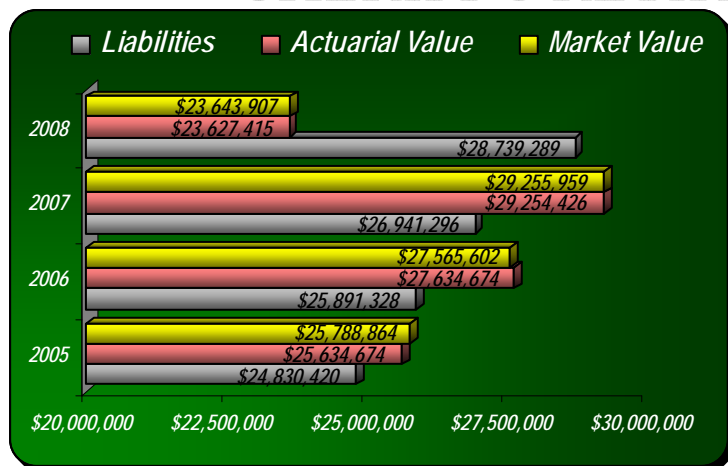
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%



# SHERIFF'S RETIREMENT SYSTEM



## MEMBERSHIP:

Active: 114

Inactive: 150

## CONTRIBUTIONS:

Employer: \$1,761,091 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service

### Normal Retirement Benefits:

Age 55 with 12 years of service;

Age 62 with 8 years of service

Social Security Coverage: yes

## COLA:

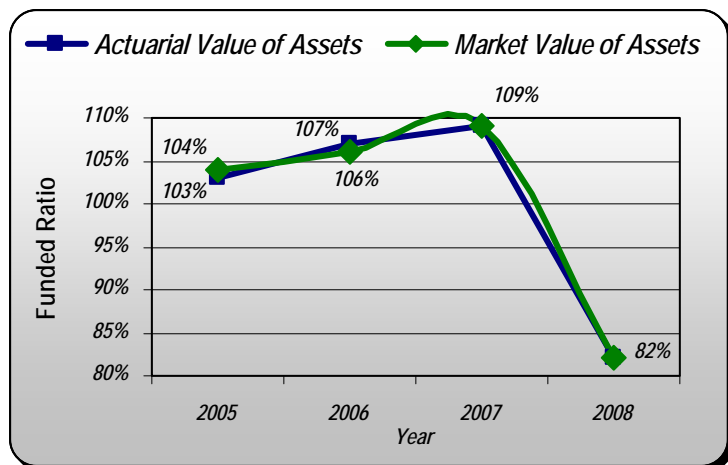
Annual Amount Maximum: 5%

Percent of CPI: 100%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 1.5%



# SPRINGDALE FIRE PROTECTION DISTRICT RETIREMENT SYSTEM

## MEMBERSHIP:

Active: 16

Inactive: 8

## CONTRIBUTIONS:

Employer: \$63,000

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

\$90 times years of service

### Normal Retirement Benefits:

Age 60 with 7 years of service

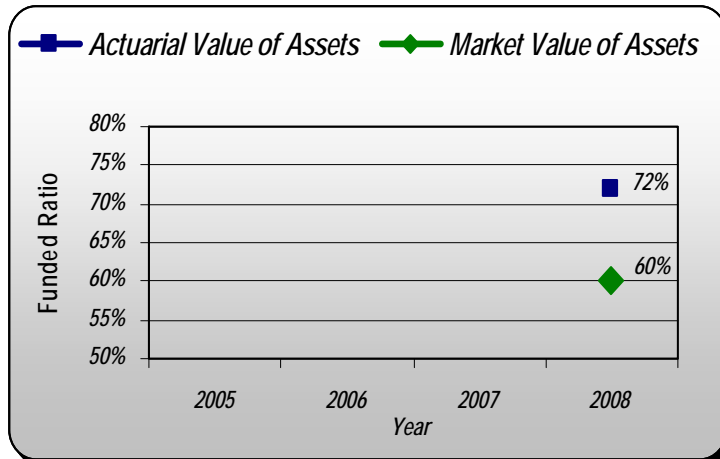
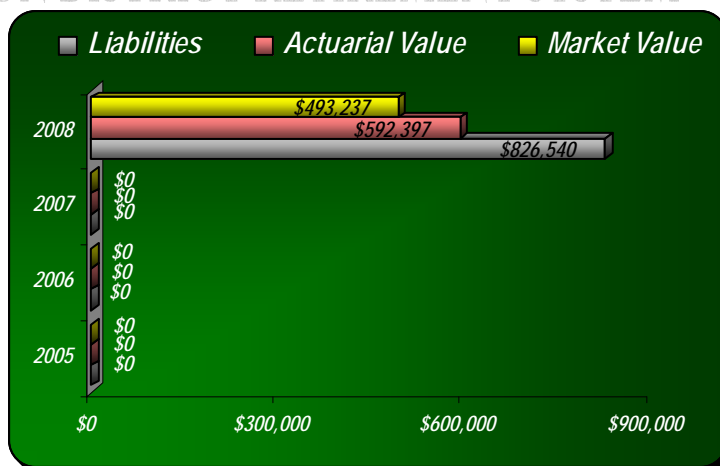
Social Security Coverage: yes

## COLA:

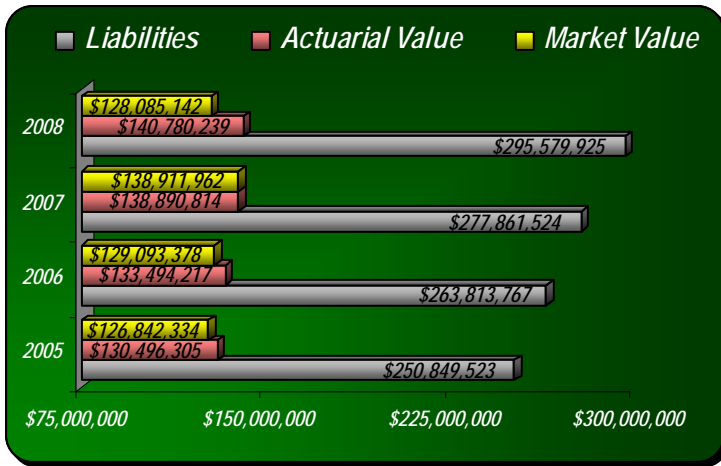
No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 6.5%



# SPRINGFIELD POLICE & FIRE RETIREMENT FUND



## MEMBERSHIP:

Active: 505

Inactive: 462

## CONTRIBUTIONS:

Employer: \$8,794,259 Employee: \$2,964,383

## BENEFIT:

### Normal Retirement Formula:

2.8% of compensation times years of service

Maximum: 70% of compensation

Hired after 6/1/06: 2.5% of compensation times years of service

Maximum: 75% of compensation

### Normal Retirement Benefits:

Age 55 with 20 years of service, Age 60, 25 years of service

Hired after 6/1/06: Age 55 with 25 years of service, or Age 60

Social Security Coverage: no

## COLA:

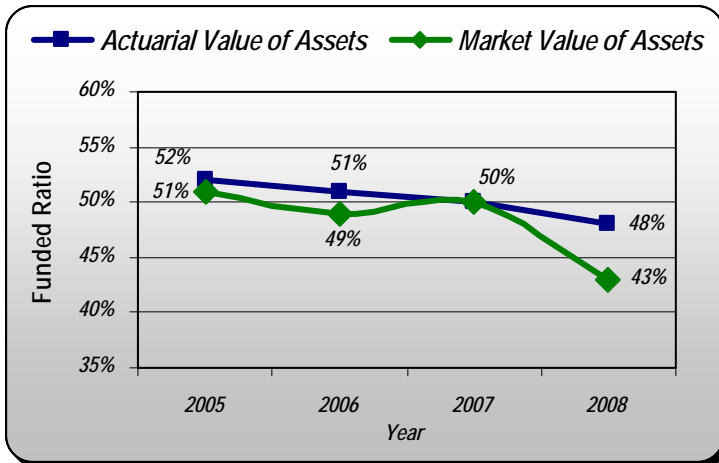
Annual Amount Maximum: 3%

Hired after 6/1/06: Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%



# ST. JOSEPH POLICEMEN'S PENSION FUND

## MEMBERSHIP:

Active: 113

Inactive: 96

## CONTRIBUTIONS:

Employer: \$1,536,575 Employee: \$219,328

## BENEFIT:

### Normal Retirement Formula:

40% of compensation for the first 20 years of service, plus 2% for the next 15 years

Maximum: 70% of compensation

### Normal Retirement Benefits:

20 years of service

Social Security Coverage: no

## COLA:

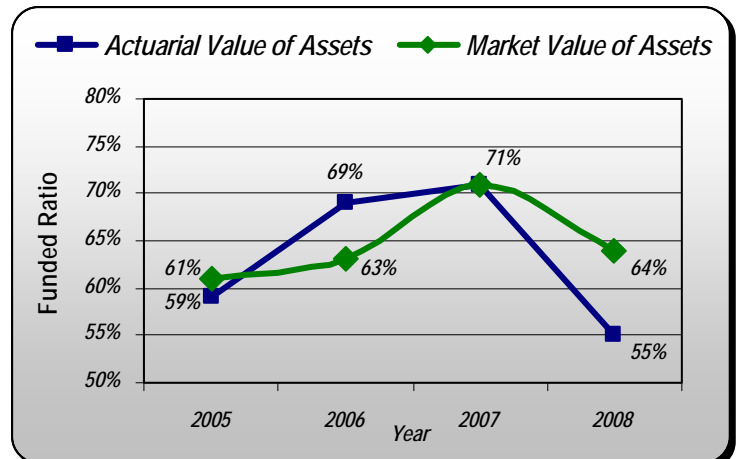
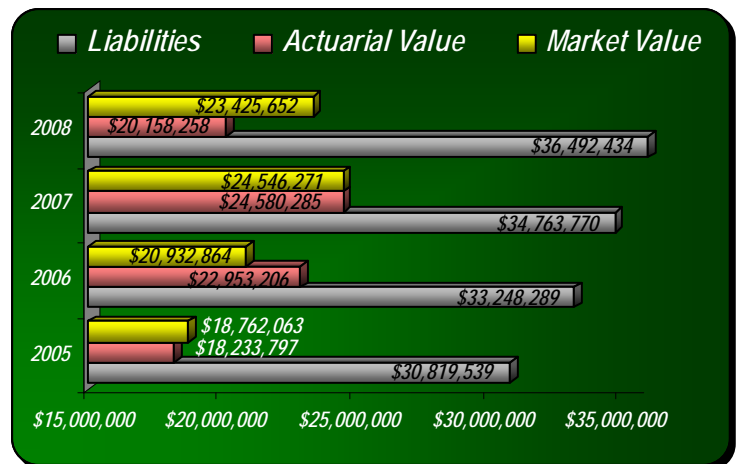
Annual Amount Maximum: 4%

Percent of CPI: 50%

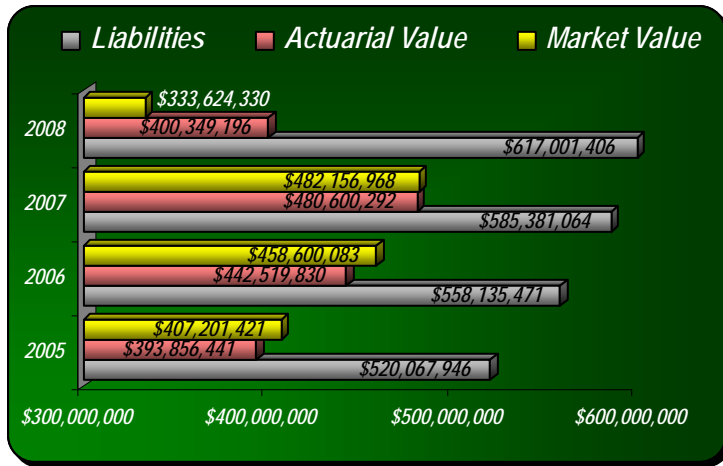
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4%



# ST. LOUIS COUNTY EMPLOYEES RETIREMENT PLAN



## MEMBERSHIP:

Active: 3,885

Inactive: 3,368

## CONTRIBUTIONS:

Employer: \$27,245,017 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

General Employees: 1.5% of compensation times years of service, plus \$15 per month times years of service

Uniformed: 1.6% of compensation times years of service, plus \$30 per month times years of service to age 65, plus \$5 per month times years of service

### Normal Retirement Benefits:

Age 65 with 3 years of service, Uniformed: Age 60 with 10 years of service, Age 65 with 3 years of service, Both Groups: Rule of 80

Social Security Coverage: yes

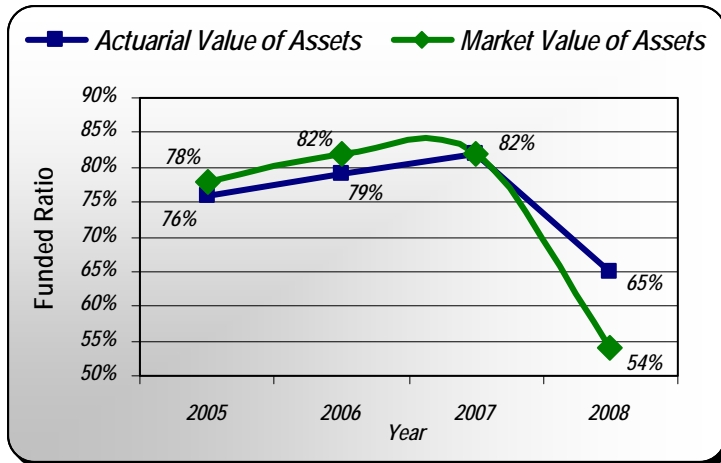
## COLA:

Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 5%



# ST. LOUIS COUNTY LIBRARY DISTRICT EMPLOYEES' PENSION PLAN

## MEMBERSHIP:

Active: 370

Inactive: 280

## CONTRIBUTIONS:

Employer: \$437,010

Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

1.6% of compensation times years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: yes

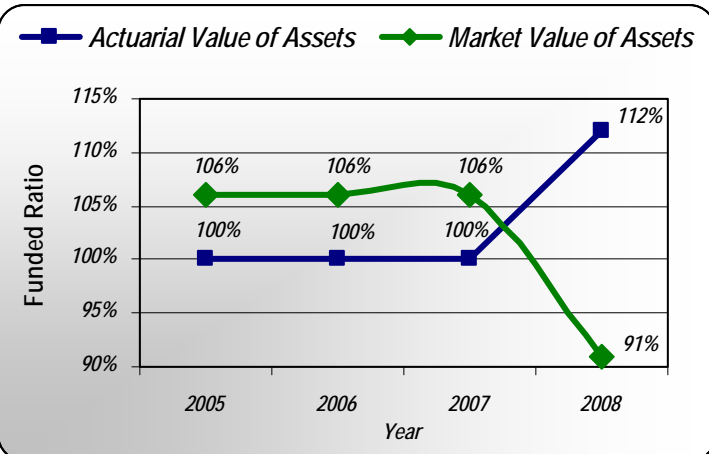
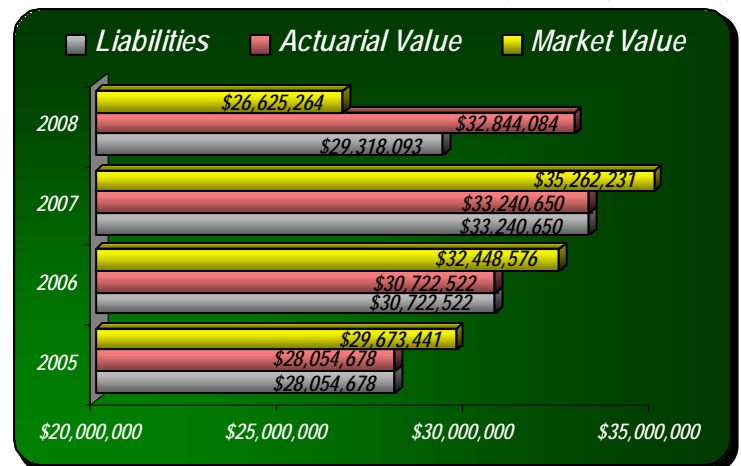
## COLA:

No COLA

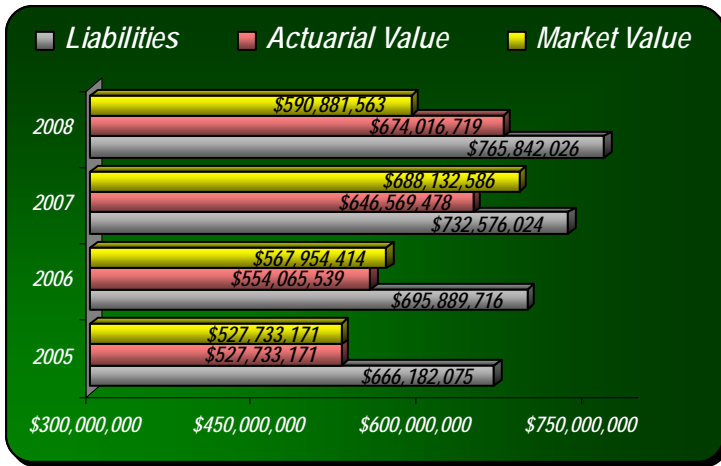
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5%

Salary: 4.5%



# ST. LOUIS EMPLOYEES RETIREMENT SYSTEM



## MEMBERSHIP:

Active: 5,756

Inactive: 6,312

## CONTRIBUTIONS:

Employer: \$30,350,011

Employee: \$90,934

## BENEFIT:

### Normal Retirement Formula:

1.3% of compensation times years of service up to \$51,348, plus 2.05% of compensation times years of service above \$51,348

### Normal Retirement Benefits:

Age 65 with 5 years of service, Rule of 85

Social Security Coverage: yes

## COLA:

Annual Amount Maximum: 5%

'Cap' Total Maximum: 25%

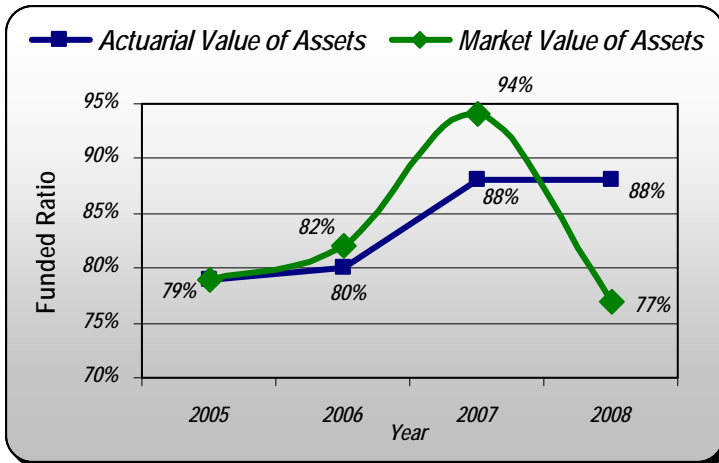
Percent of CPI: 100%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: varied

Deferred Retirement Option Plan (DROP)



# ST. LOUIS FIREMEN'S RETIREMENT SYSTEM

## MEMBERSHIP:

Active: 677

Inactive: 1,073

## CONTRIBUTIONS:

Employer: \$7,484,524

Employee: \$2,845,174

## BENEFIT:

### Normal Retirement Formula:

40% of compensation for the first 20 years of service, plus 2% for the next 5 years, plus 5% of each year over 25 years

Maximum: 30 years of service

### Normal Retirement Benefits:

20 years of service

Social Security Coverage: no

## COLA:

Annual Amount Minimum: 1.5%

Annual Amount Maximum: 5%

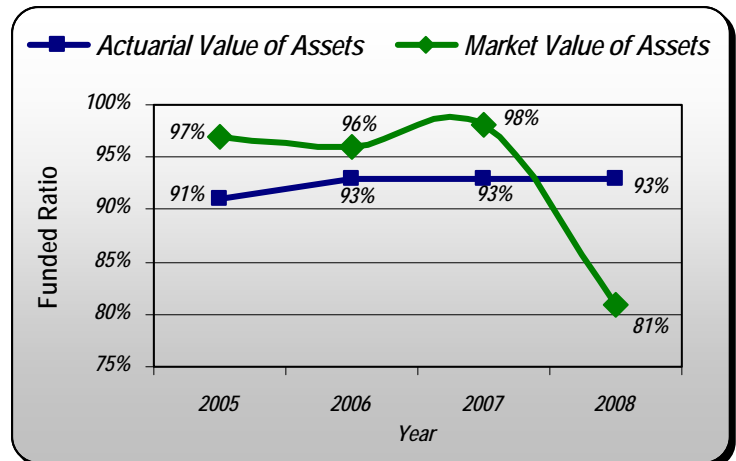
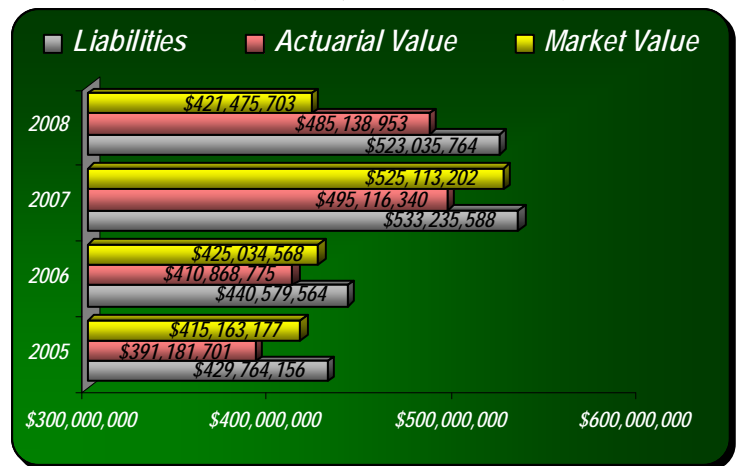
'Cap' Total Maximum: 25%

## ACTUARIAL ASSUMPTIONS:

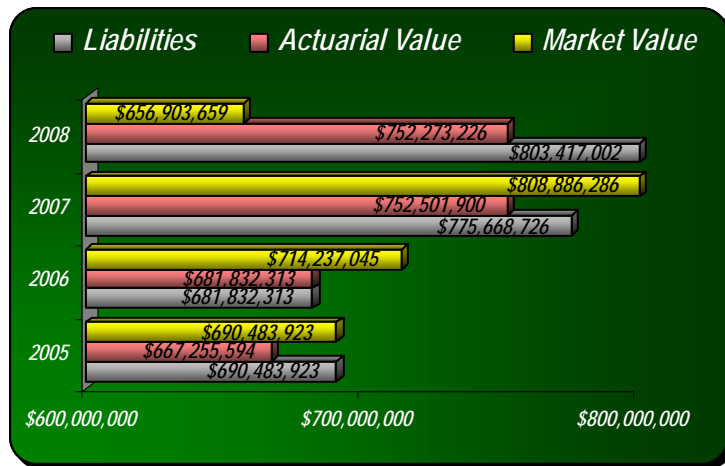
Interest Rate: 7.625%

Salary: 4%

Deferred Retirement Option Plan (DROP)



# ST. LOUIS POLICE RETIREMENT SYSTEM



## MEMBERSHIP:

Active: 1,222

Inactive: 1,985

## CONTRIBUTIONS:

Employer: \$10,384,025

Employee: \$4,333,303

## BENEFIT:

### Normal Retirement Formula:

2% of compensation for the first 25 years of service, plus 4% for the next 5 years, plus 5% for all service after 30 years

Maximum: 75% of compensation

### Normal Retirement Benefits:

Age 55 with 20 years of service

Social Security Coverage: no

## COLA:

Annual Amount Maximum: 3%

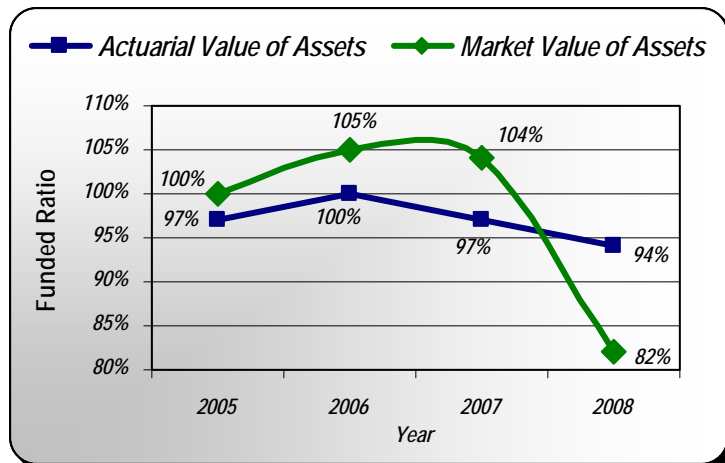
'Cap' Total Maximum: 30%

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.75%

Salary: 5%

Deferred Retirement Option Plan (DROP)



# ST. LOUIS PUBLIC SCHOOL RETIREMENT SYSTEM

## MEMBERSHIP:

Active: 5,021

Inactive: 6,091

## CONTRIBUTIONS:

Employer: \$27,853,996

Employee: \$11,537,258

## BENEFIT:

### Normal Retirement Formula:

2% of compensation times years of service  
Maximum: 60% of compensation

### Normal Retirement Benefits:

Age 65, Rule of 85

Social Security Coverage: yes

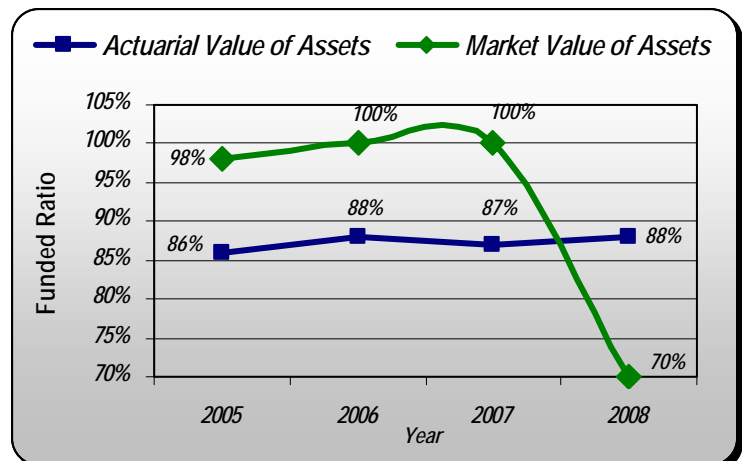
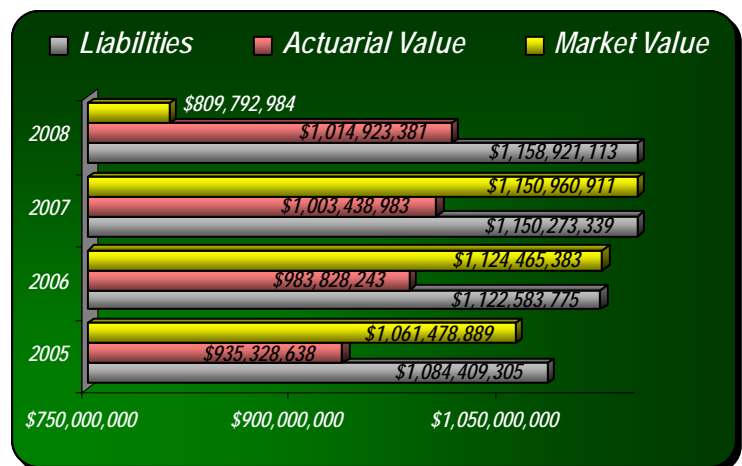
## COLA:

Ad Hoc COLA

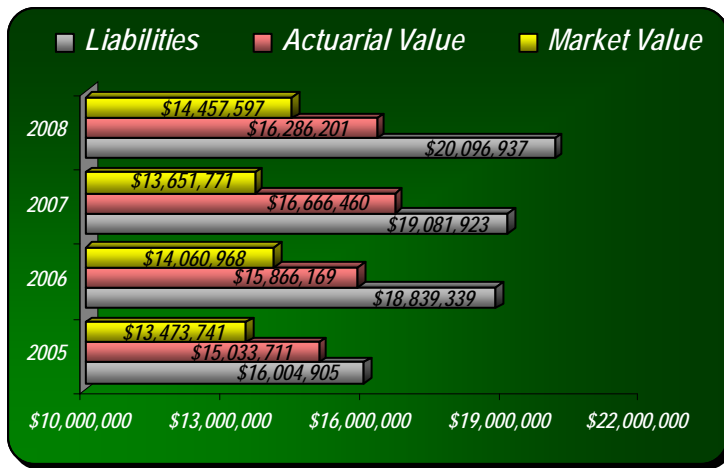
## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8%

Salary: 4.5%



# UNIVERSITY CITY NON-UNIFORMED RETIREMENT PLAN



## MEMBERSHIP:

Active: 156

Inactive: 72

## CONTRIBUTIONS:

Employer: \$562,138 Employee: \$215,997

## BENEFIT:

### Normal Retirement Formula:

1.6% of compensation times years of service, plus .5% above break point amount (\$37,000) times years of service

Maximum: 35 years of service

### Normal Retirement Benefits:

Age 65, or Age 62 with 30 years of service

Social Security Coverage: yes

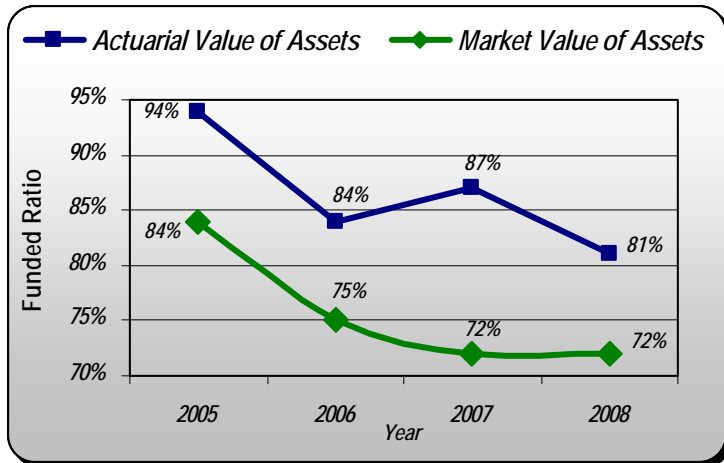
## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 6.5%

Salary: 3%



# UNIVERSITY CITY POLICE & FIRE RETIREMENT FUND

## MEMBERSHIP:

Active: 115

Inactive: 94

## CONTRIBUTIONS:

Employer: \$942,048

Employee: \$2,865

## BENEFIT:

### Normal Retirement Formula:

25 years of service: 65% of compensation, plus 1% for the next 5 years, less member offset  
Offset is frozen upon 30 years of service

### Normal Retirement Benefits:

Age 50 with 25 years of service

Social Security Coverage: no

## COLA:

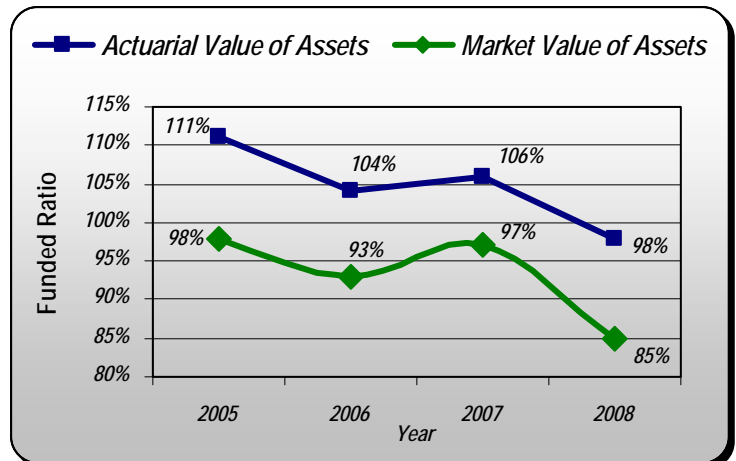
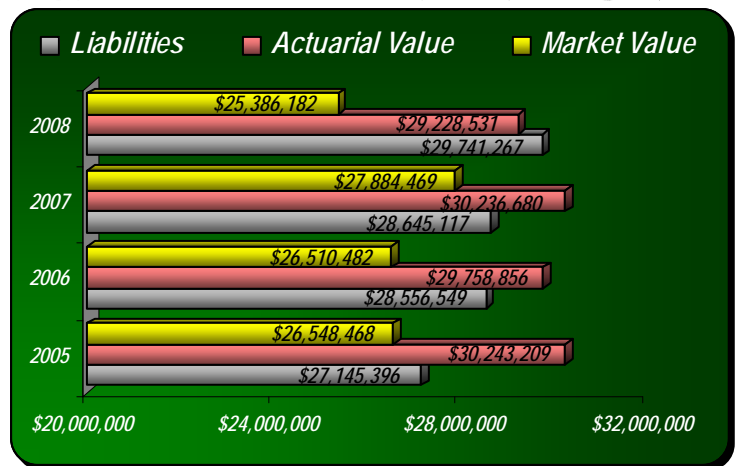
No COLA

## ACTUARIAL ASSUMPTIONS:

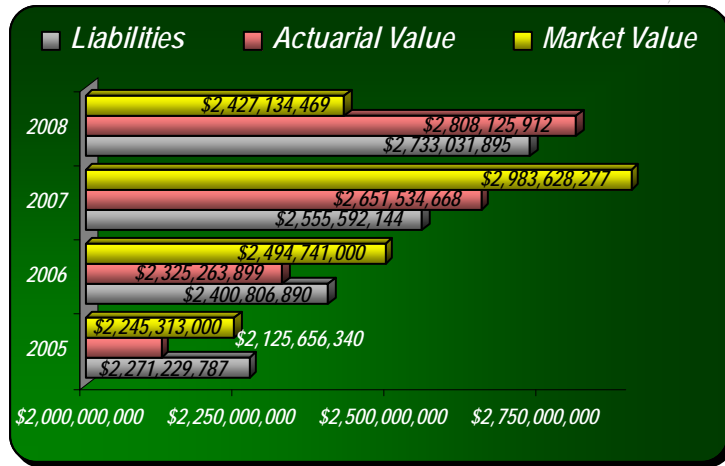
Interest Rate: 6.5%

Salary: 3%

Defined Contribution Offset



# UNIVERSITY OF MO RETIREMENT, DISABILITY, & DEATH BENEFIT PLAN



## MEMBERSHIP:

Active: 17,983 Inactive: 10,191

## CONTRIBUTIONS:

Employer: \$68,444,616 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

2.2% of compensation times years of service

### Partial Lump Sum Option

### Normal Retirement Benefits:

Age 65 with 5 years of service

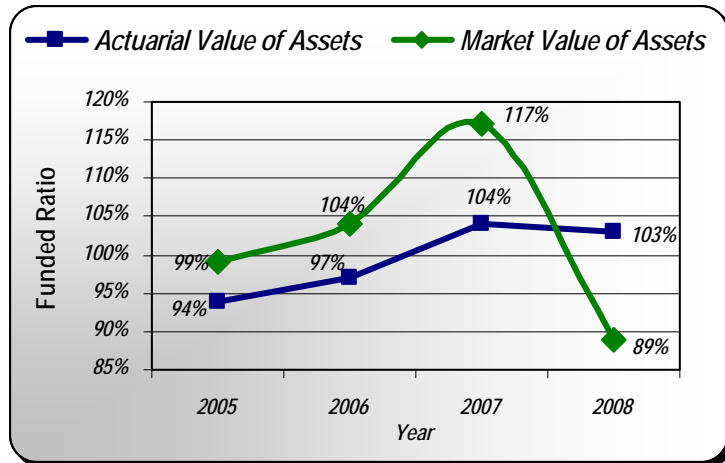
Social Security Coverage: yes

## COLA:

Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 8% Salary: 5%



# VALLEY PARK FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

Active: 26 Inactive: 7

## CONTRIBUTIONS:

Employer: \$200,000 Employee: Non-Contributory

## BENEFIT:

### Normal Retirement Formula:

1.75% of compensation times years of service  
Maximum: 30 years of service

### Normal Retirement Benefits:

Age 55

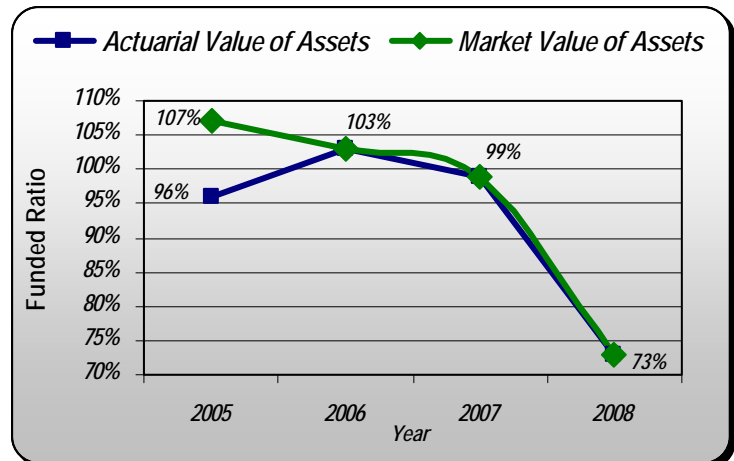
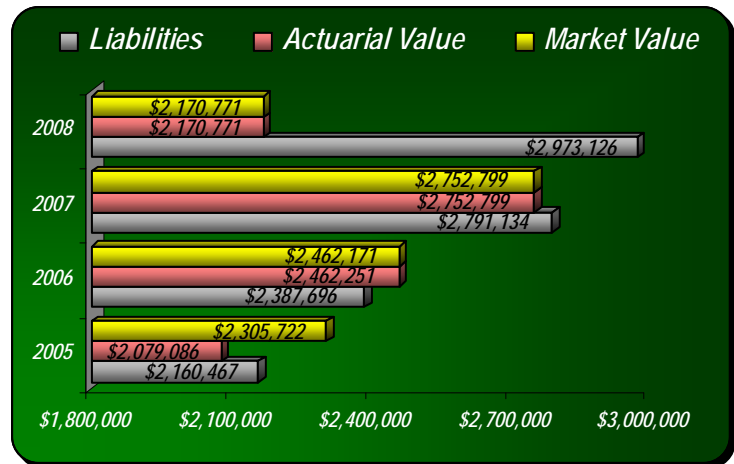
Social Security Coverage: yes

## COLA:

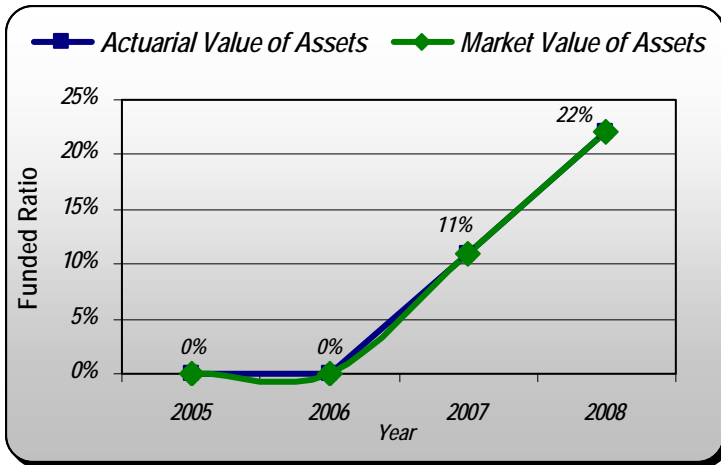
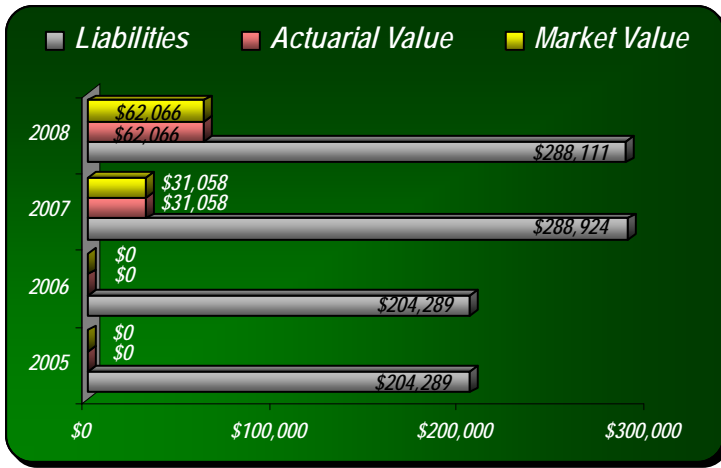
No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 7.5% Salary: 4%



# WEST OVERLAND FIRE PROTECTION DISTRICT RETIREMENT PLAN



## MEMBERSHIP:

Active: 17

Inactive: 3

## CONTRIBUTIONS:

Employer: \$30,000

Employee: Non-Contributory

## BENEFIT:

Normal Retirement Formula:

\$750 monthly to age 65

Normal Retirement Benefits:

Age 55 with 5 years of service

Social Security Coverage: yes

## COLA:

No COLA

## ACTUARIAL ASSUMPTIONS:

Interest Rate: 6%

## DEFINED CONTRIBUTION PLANS

It should be noted that data included in these  
appendices reflect PERS information from  
plan year 2008



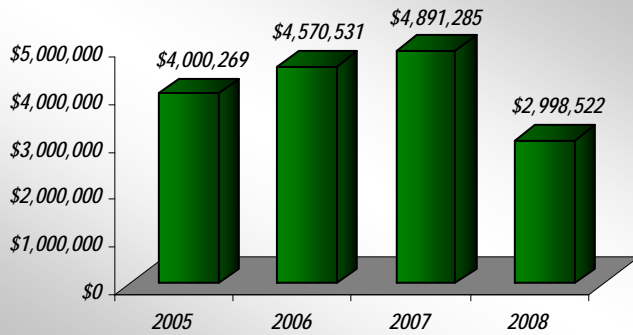
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# BALLWIN POLICE PENSION PLAN

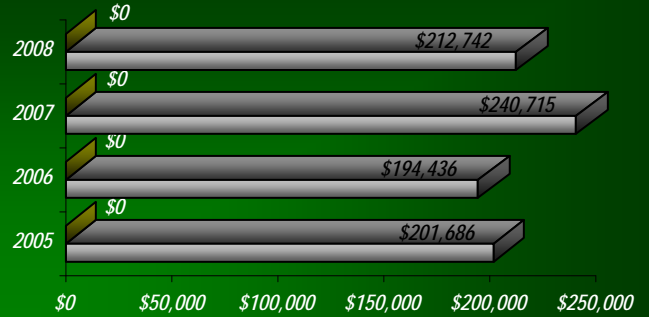
MEMBERSHIP = 45

FUND TOTAL



CONTRIBUTIONS

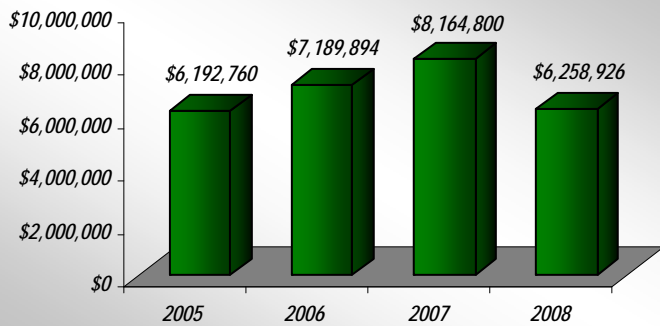
EMPLOYER EMPLOYEE



# BATES COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

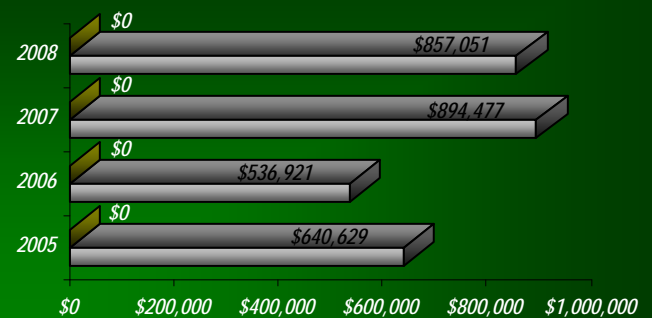
MEMBERSHIP = 201

FUND TOTAL



CONTRIBUTIONS

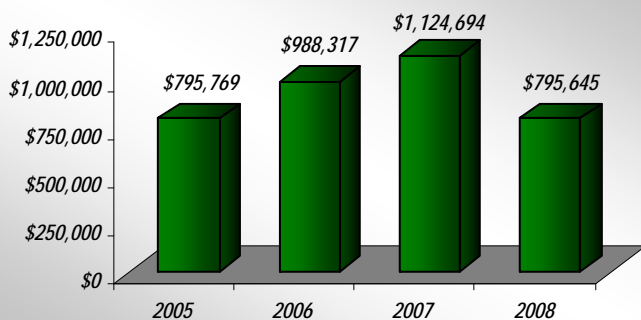
EMPLOYER EMPLOYEE



# CEDAR HILL FIRE PROTECTION DISTRICT MONEY PURCHASE PLAN

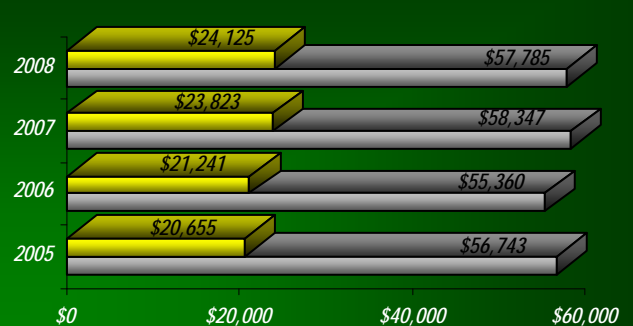
MEMBERSHIP = 17

FUND TOTAL



CONTRIBUTIONS

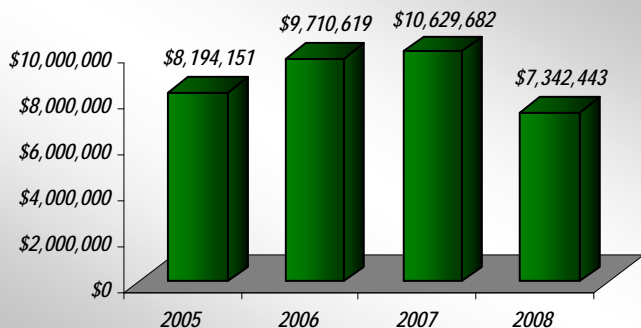
EMPLOYER EMPLOYEE



# CENTRAL COUNTY FIRE & RESCUE PENSION PLAN

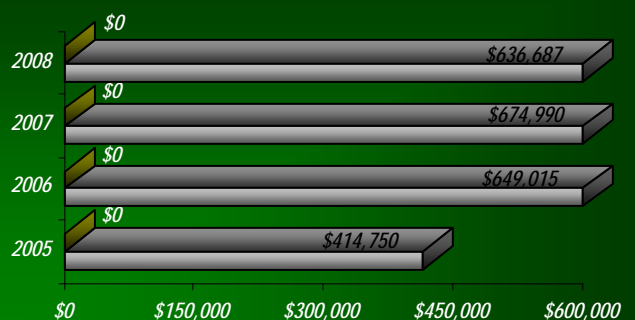
MEMBERSHIP = 76

FUND TOTAL



CONTRIBUTIONS

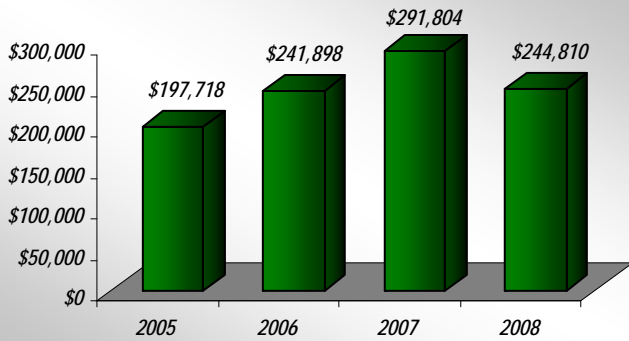
EMPLOYER EMPLOYEE



# CERF ADMINISTRATIVE OFFICE 401(a) PLAN

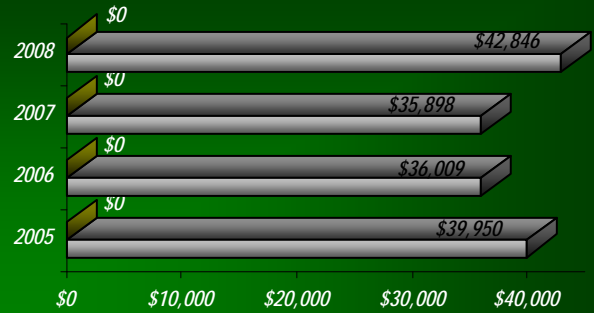
MEMBERSHIP = 13

FUND TOTAL



CONTRIBUTIONS

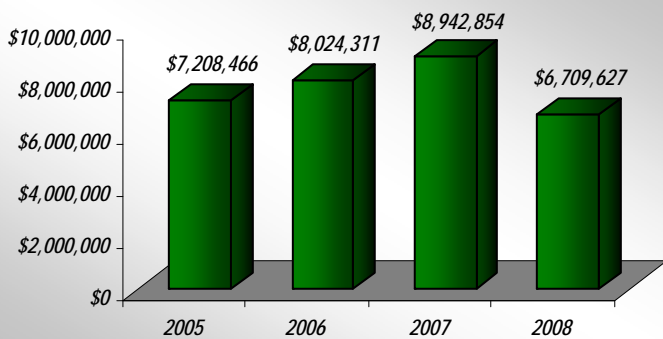
EMPLOYER EMPLOYEE



# CHESTERFIELD RETIREMENT PLAN

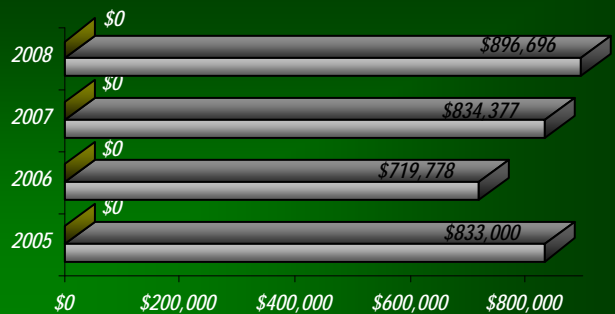
MEMBERSHIP = 191

FUND TOTAL



CONTRIBUTIONS

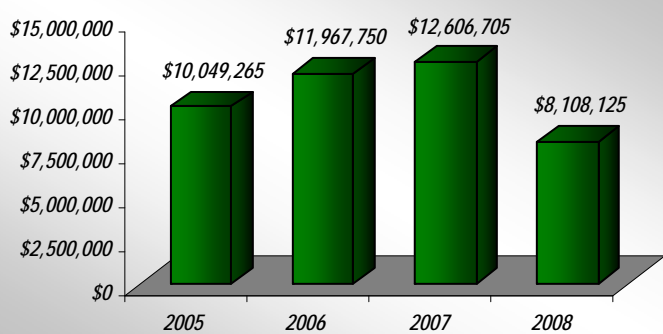
EMPLOYER EMPLOYEE



# COMMUNITY FIRE PROTECTION DISTRICT RETIREMENT PLAN

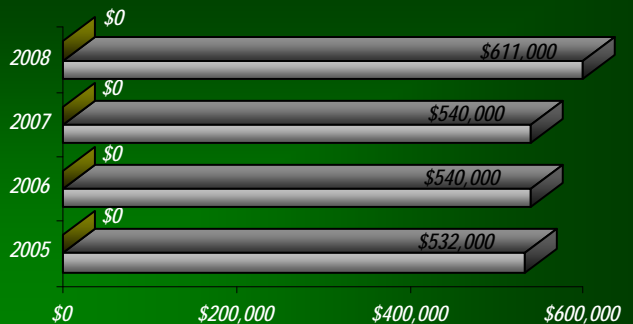
MEMBERSHIP = 58

FUND TOTAL



CONTRIBUTIONS

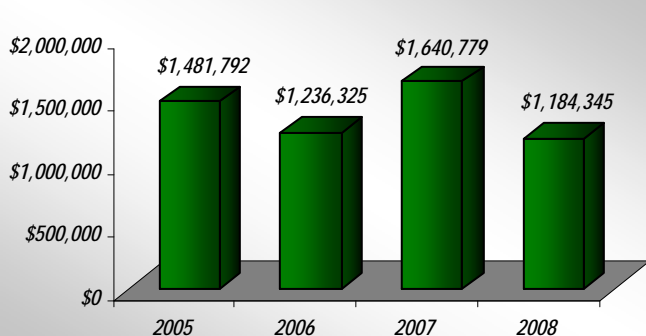
EMPLOYER EMPLOYEE



# CONSOLIDATED WATER DISTRICT #C-1 OF JEFFERSON COUNTY

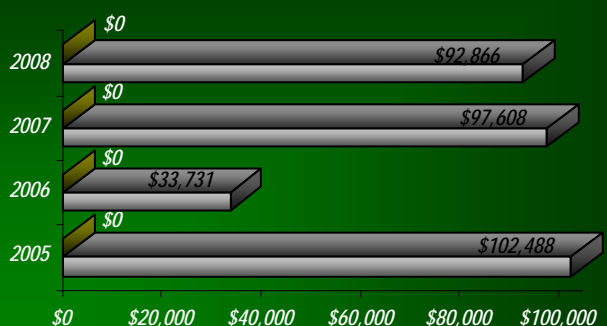
MEMBERSHIP = 20

FUND TOTAL



CONTRIBUTIONS

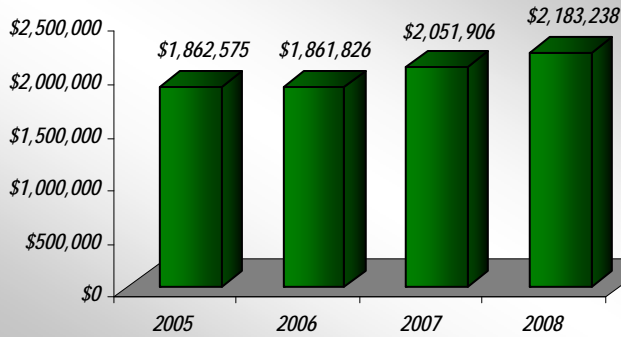
EMPLOYER EMPLOYEE



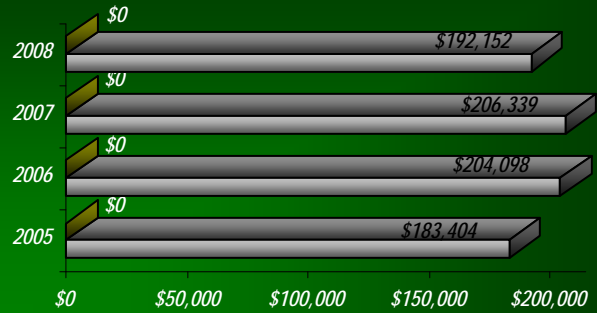
# COOPER COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

MEMBERSHIP = 110

FUND TOTAL



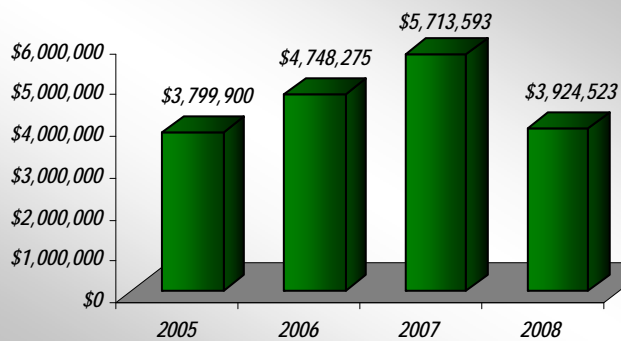
CONTRIBUTIONS  
EMPLOYER EMPLOYEE



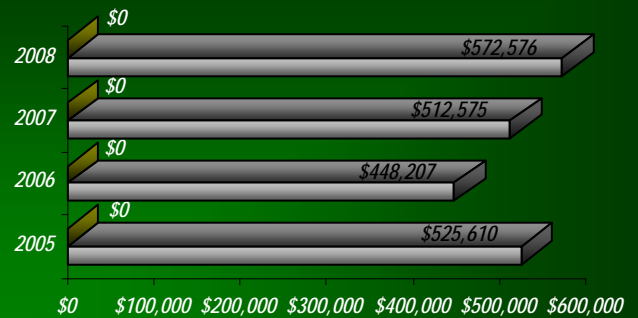
# COTTLEVILLE FIRE PROTECTION DISTRICT RETIREMENT PLAN

MEMBERSHIP = 47

FUND TOTAL



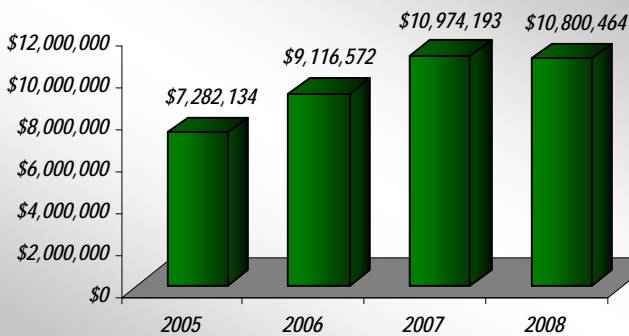
CONTRIBUTIONS  
EMPLOYER EMPLOYEE



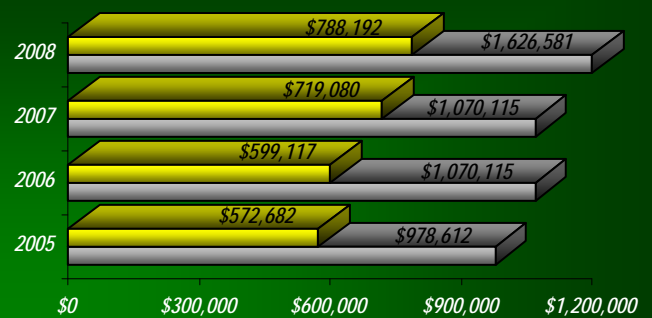
# COUNTY EMPLOYEES' RETIREMENT PLAN

MEMBERSHIP = 6,607

FUND TOTAL



CONTRIBUTIONS  
EMPLOYER EMPLOYEE

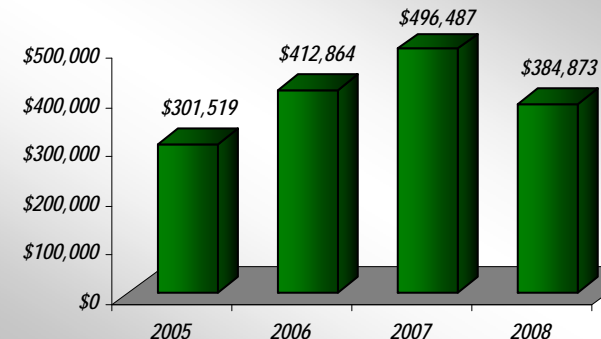


Defined Benefit Plan: See corresponding individual plan page in defined benefit section

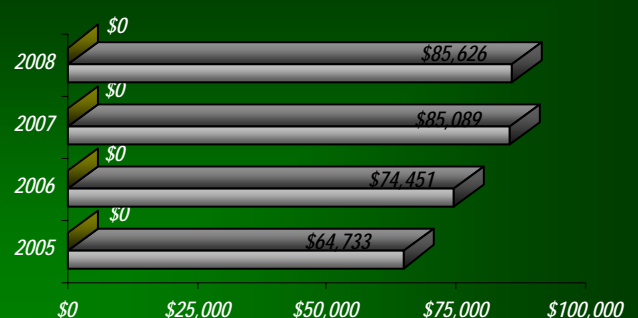
# CREVE COEUR EMPLOYEES RETIREMENT PLAN

MEMBERSHIP = 48

FUND TOTAL



CONTRIBUTIONS  
EMPLOYER EMPLOYEE

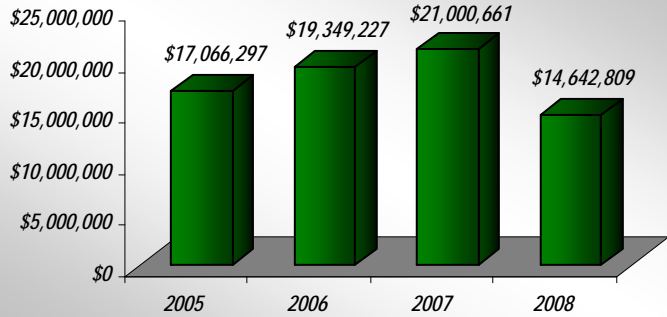


Defined Benefit Plan: See corresponding individual plan page in defined benefit section

# CREVE COEUR FIRE PROTECTION DISTRICT RETIREMENT PLAN

MEMBERSHIP = 57

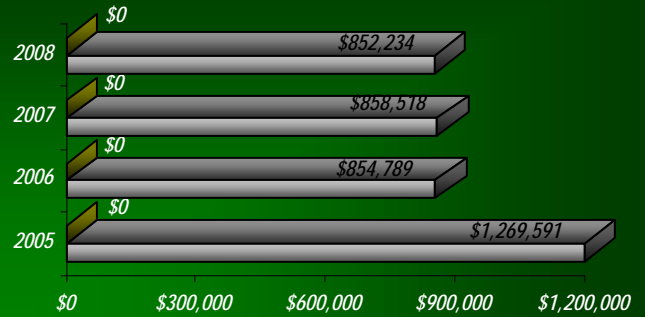
FUND TOTAL



Defined Benefit Plan: See corresponding individual plan page in defined benefit section

CONTRIBUTIONS

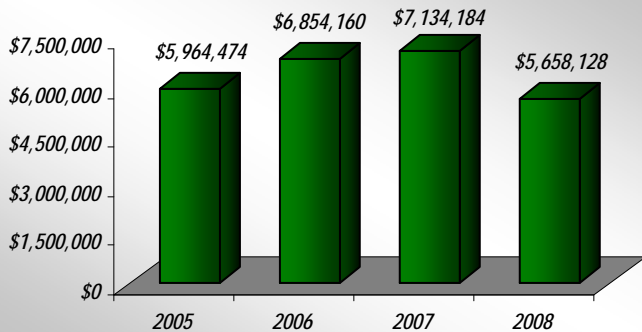
EMPLOYER EMPLOYEE



# DES PERES RETIREMENT PLAN

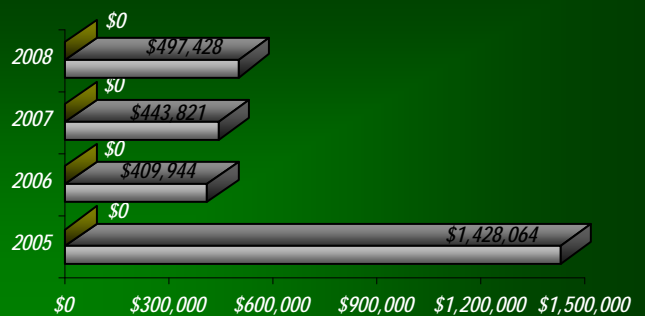
MEMBERSHIP = 150

FUND TOTAL



CONTRIBUTIONS

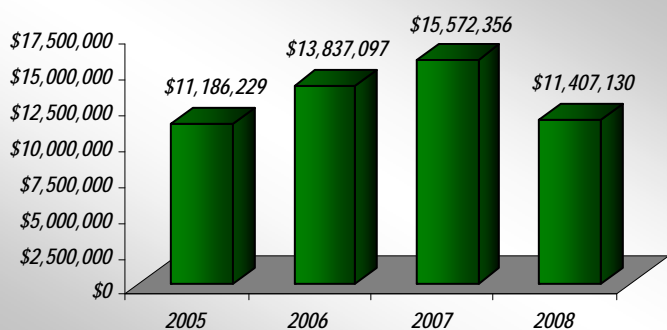
EMPLOYER EMPLOYEE



# FLORISSANT EMPLOYEES PENSION PLAN

MEMBERSHIP = 181

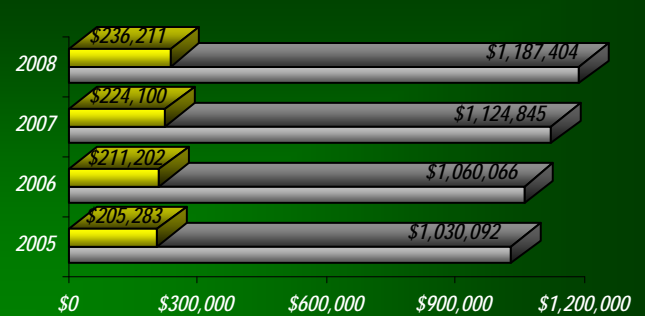
FUND TOTAL



Defined Benefit Plan: See corresponding individual plan page in defined benefit section

CONTRIBUTIONS

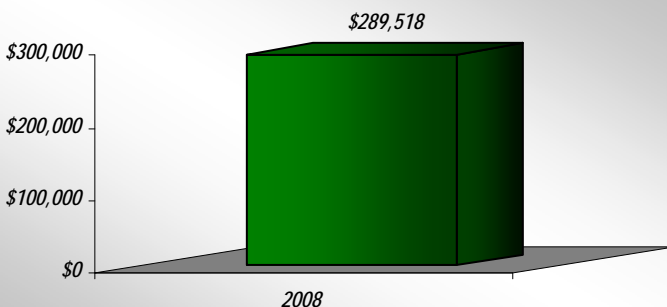
EMPLOYER EMPLOYEE



# HIGH RIDGE FIRE PROTECTION DISTRICT PENSION PLAN

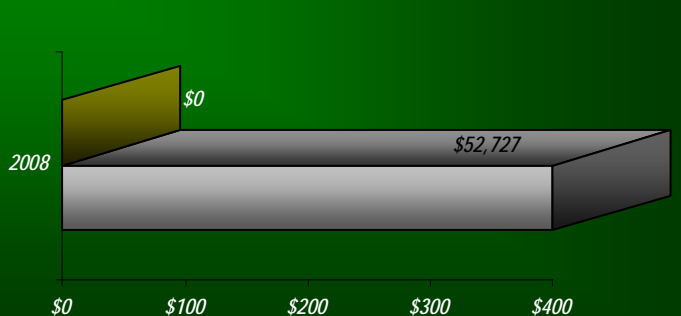
MEMBERSHIP = 35

FUND TOTAL



CONTRIBUTIONS

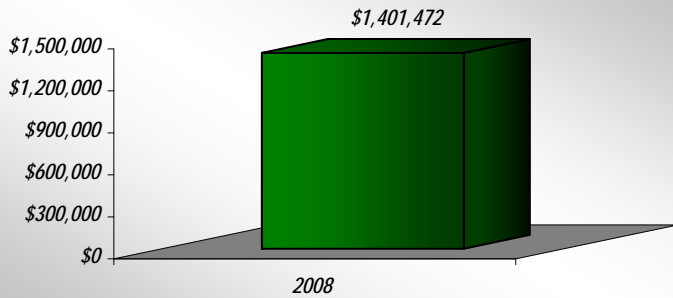
EMPLOYER EMPLOYEE



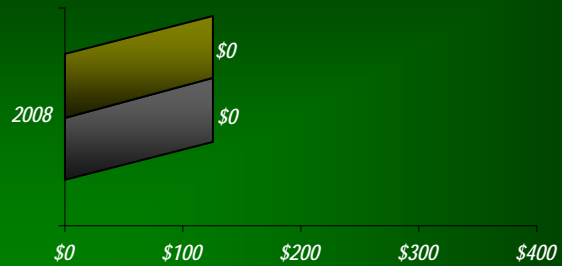
# KANSAS CITY ELECTED OFFICIALS SUPPLEMENTAL RETIREMENT PLAN

MEMBERSHIP = 21

FUND TOTAL



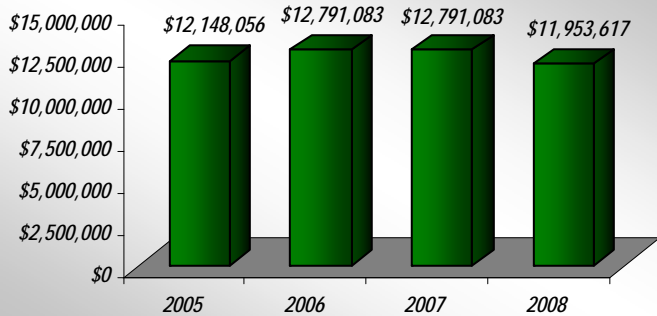
CONTRIBUTIONS  
EMPLOYER EMPLOYEE



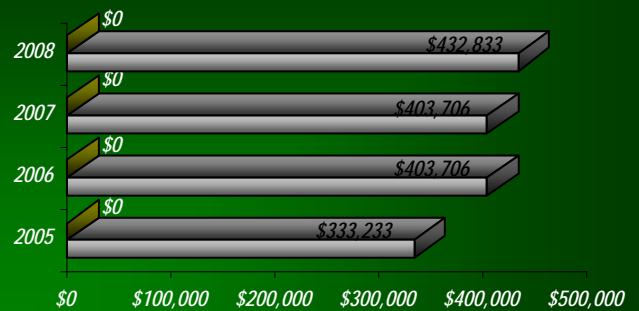
# KIRKWOOD CIVILIAN EMPLOYEES PENSION PLAN

MEMBERSHIP = 170

FUND TOTAL



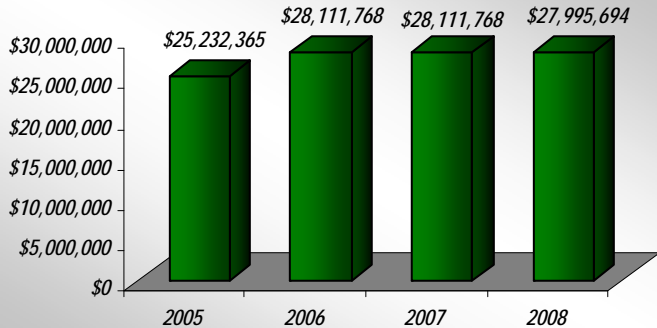
CONTRIBUTIONS  
EMPLOYER EMPLOYEE



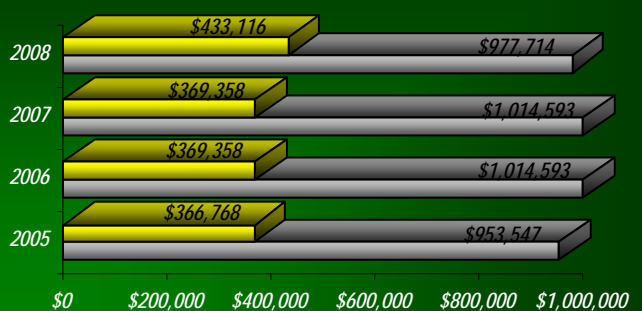
# KIRKWOOD POLICE & FIRE PENSION PLAN

MEMBERSHIP = 97

FUND TOTAL



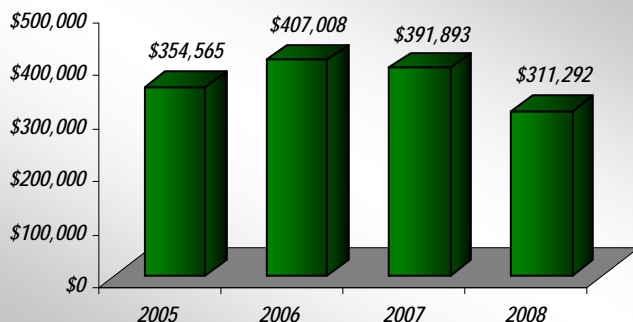
CONTRIBUTIONS  
EMPLOYER EMPLOYEE



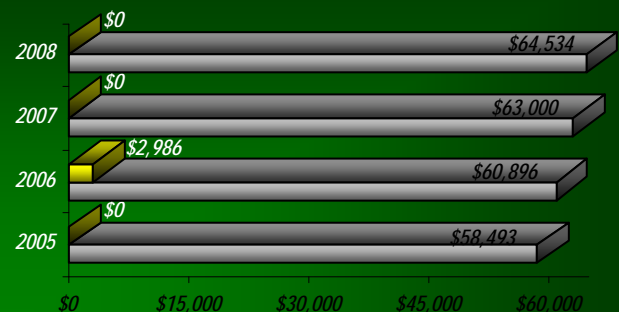
# LAKE ST. LOUIS FIRE PROTECTION DISTRICT RETIREMENT PLAN

MEMBERSHIP = 10

FUND TOTAL



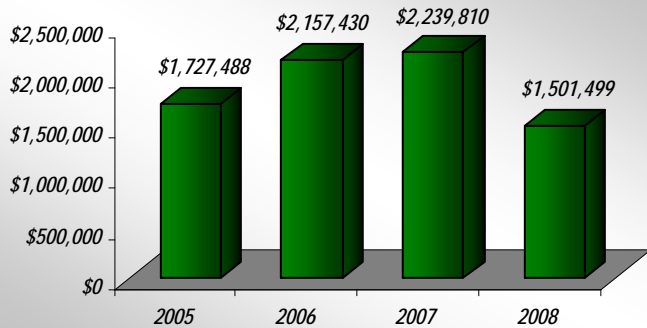
CONTRIBUTIONS  
EMPLOYER EMPLOYEE



# LEMAY FIRE PROTECTION DISTRICT RETIREMENT PLAN

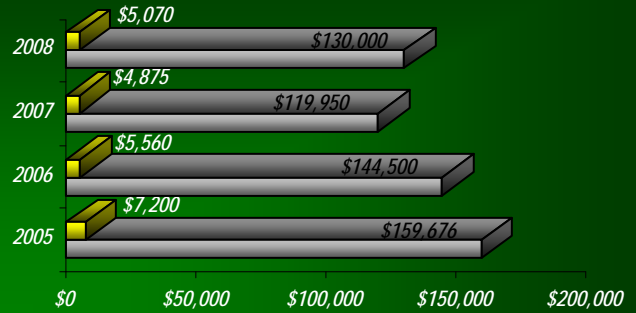
MEMBERSHIP = 23

FUND TOTAL



CONTRIBUTIONS

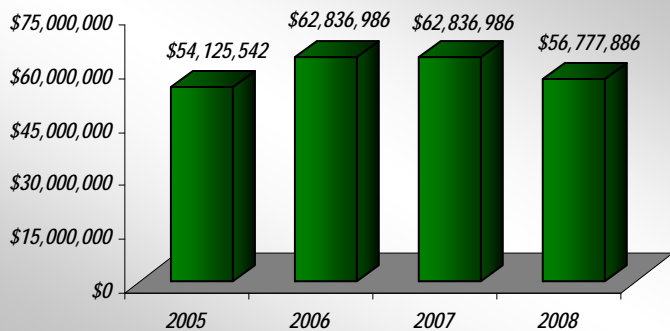
EMPLOYER EMPLOYEE



# LIBERTY HOSPITAL RETIREMENT INCOME PLAN

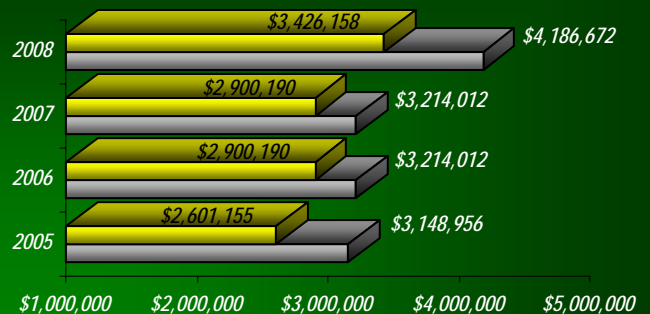
MEMBERSHIP = 1,326

FUND TOTAL



CONTRIBUTIONS

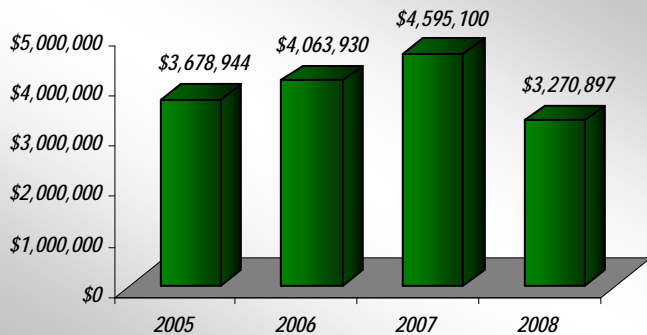
EMPLOYER EMPLOYEE



# LINCOLN COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

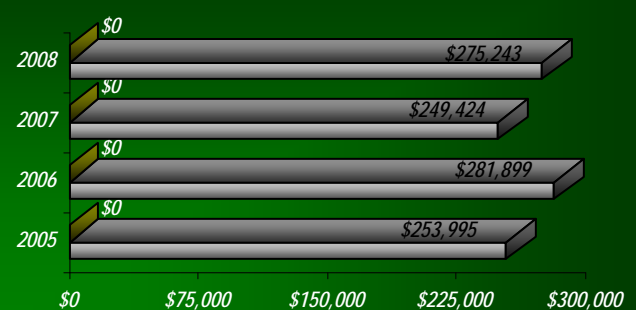
MEMBERSHIP = 248

FUND TOTAL



CONTRIBUTIONS

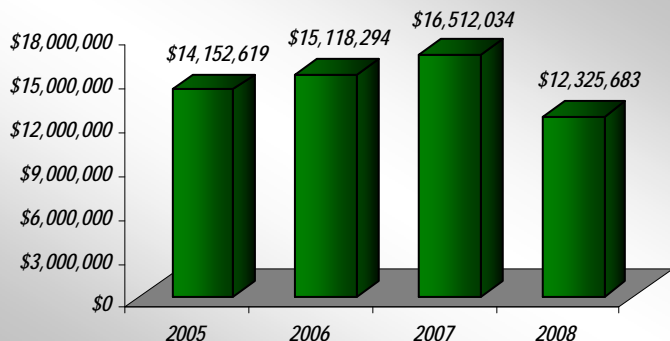
EMPLOYER EMPLOYEE



# MARYLAND HEIGHTS FIRE PROTECTION DISTRICT PENSION PLAN

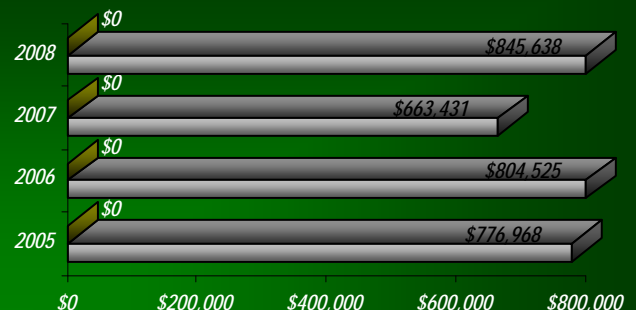
MEMBERSHIP = 49

FUND TOTAL



CONTRIBUTIONS

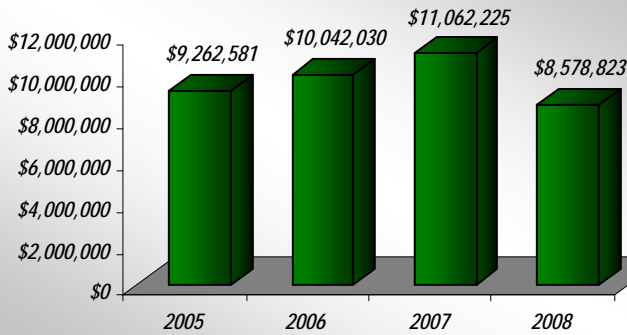
EMPLOYER EMPLOYEE



# MARYLAND HEIGHTS PENSION PLAN

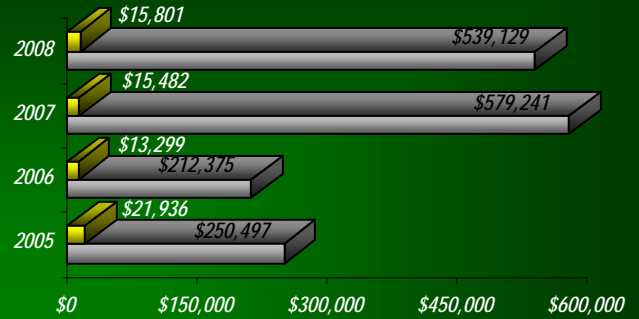
MEMBERSHIP = 143

FUND TOTAL



CONTRIBUTIONS

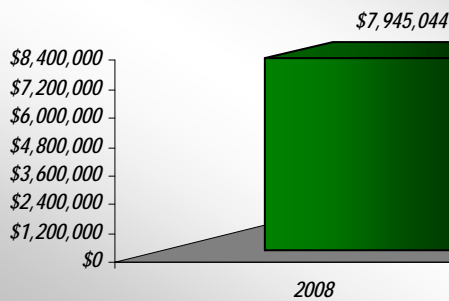
EMPLOYER EMPLOYEE



# MEHLVILLE FIRE PROTECTION DISTRICT RETIREMENT PLAN

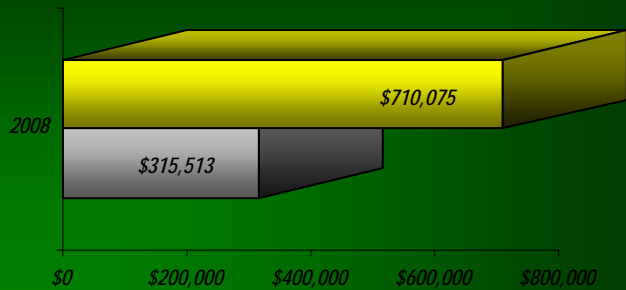
MEMBERSHIP = 17

FUND TOTAL



CONTRIBUTIONS

EMPLOYER EMPLOYEE

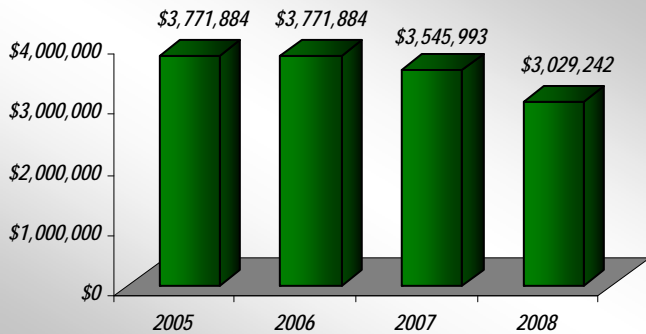


Defined Benefit Plan: See corresponding individual plan page in defined benefit section

# METRO NORTH FIRE PROTECTION DISTRICT RETIREMENT PLAN

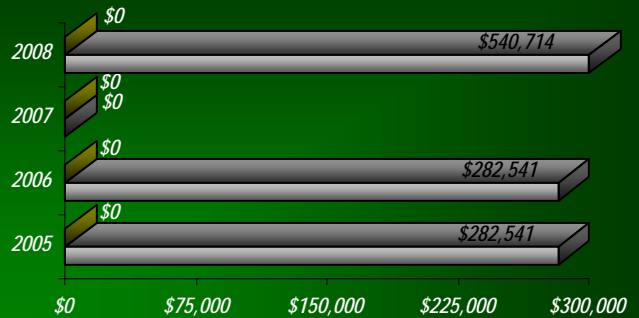
MEMBERSHIP = 15

FUND TOTAL



CONTRIBUTIONS

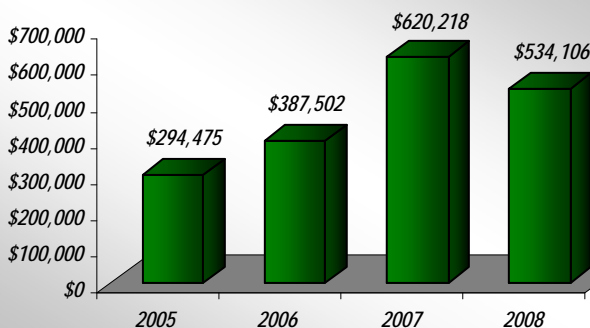
EMPLOYER EMPLOYEE



# MID COUNTY FIRE PROTECTION DISTRICT RETIREMENT PLAN

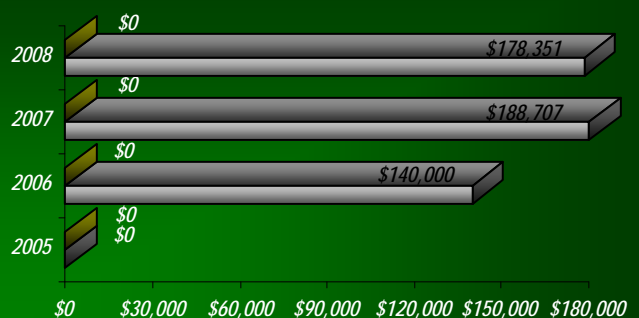
MEMBERSHIP = 22

FUND TOTAL



CONTRIBUTIONS

EMPLOYER EMPLOYEE

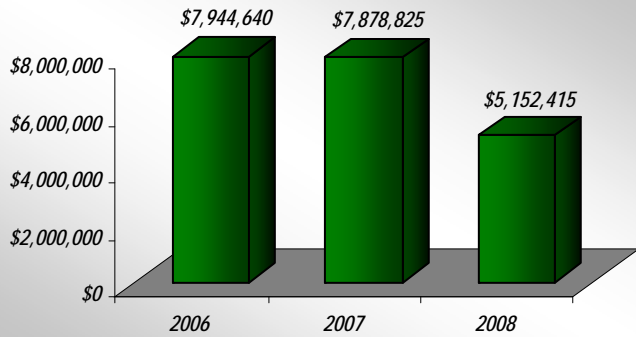


Defined Benefit Plan: See corresponding individual plan page in defined benefit section

# MISSOURI HIGHER EDUCATION LOAN AUTHORITY PENSION PLAN

MEMBERSHIP = 171

## FUND TOTAL



Defined Benefit Plan: See corresponding individual plan page in defined benefit section

## CONTRIBUTIONS

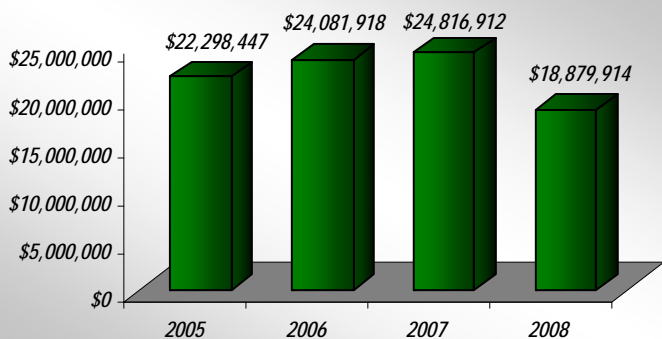
EMPLOYER EMPLOYEE



# MONARCH FIRE PROTECTION DISTRICT RETIREMENT PLAN

MEMBERSHIP = 123

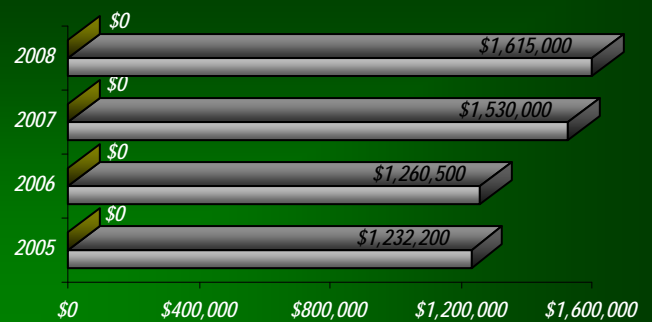
## FUND TOTAL



Defined Benefit Plan: See corresponding individual plan page in defined benefit section

## CONTRIBUTIONS

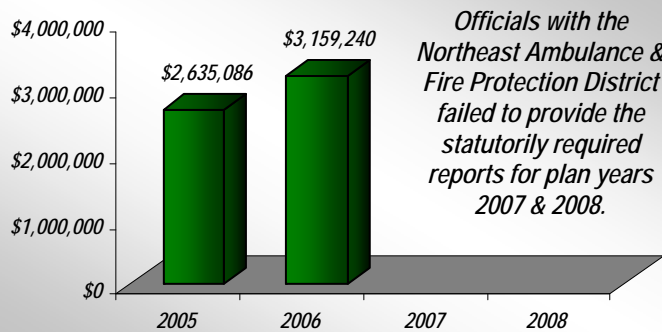
EMPLOYER EMPLOYEE



# NORTHEAST AMBULANCE & FIRE PROTECTION DISTRICT RETIREMENT FUND

MEMBERSHIP =

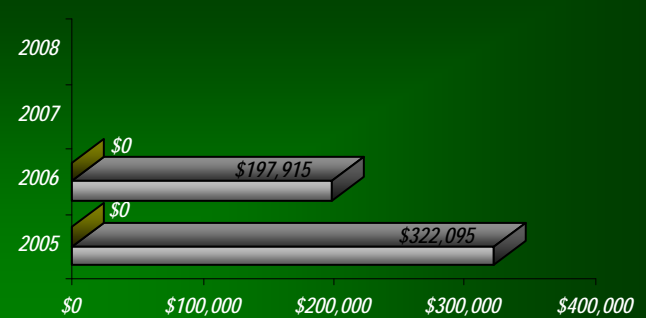
## FUND TOTAL



Officials with the Northeast Ambulance & Fire Protection District failed to provide the statutorily required reports for plan years 2007 & 2008.

## CONTRIBUTIONS

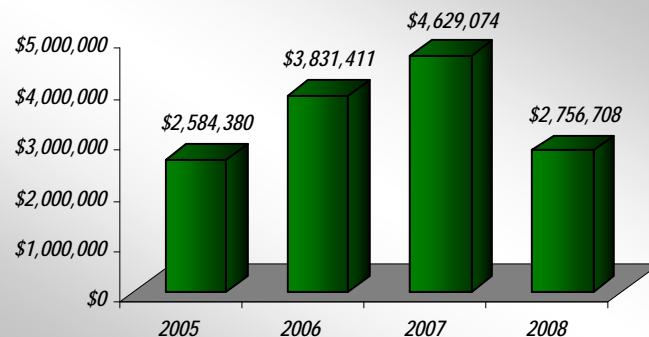
EMPLOYER EMPLOYEE



# O'FALLON FIRE PROTECTION DISTRICT PENSION PLAN

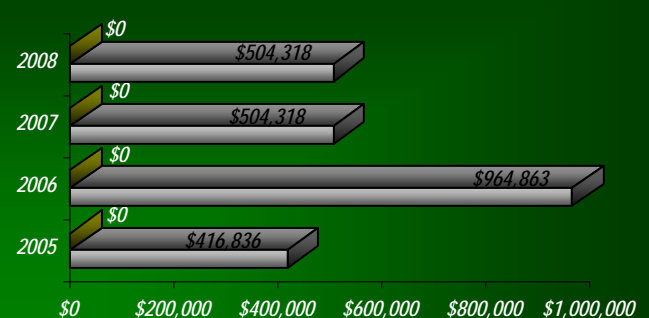
MEMBERSHIP = 60

## FUND TOTAL

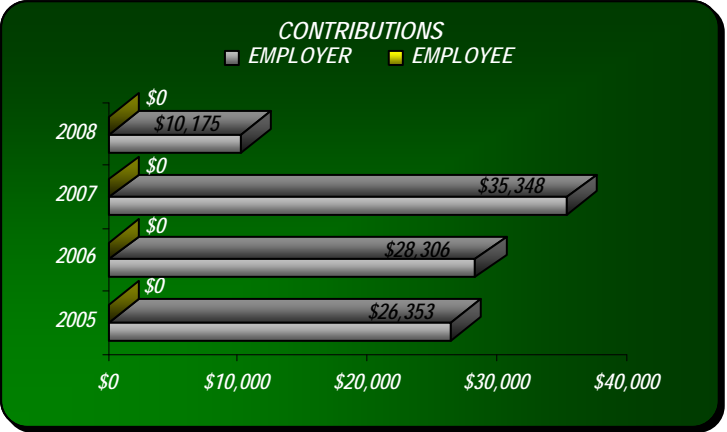
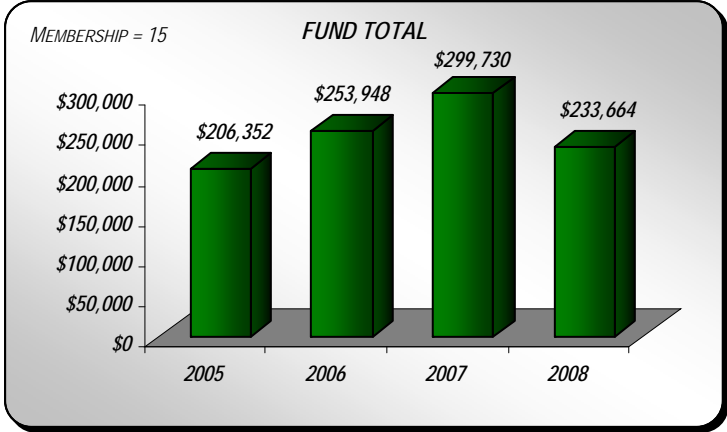


## CONTRIBUTIONS

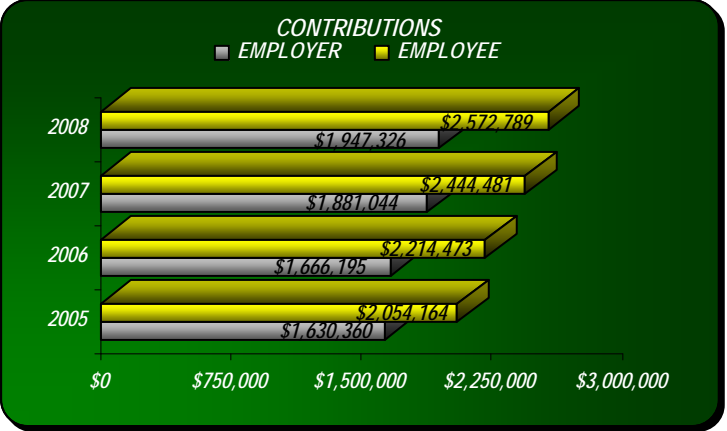
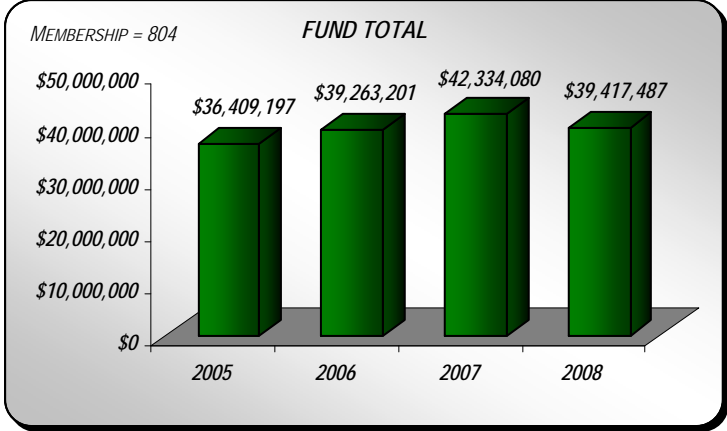
EMPLOYER EMPLOYEE



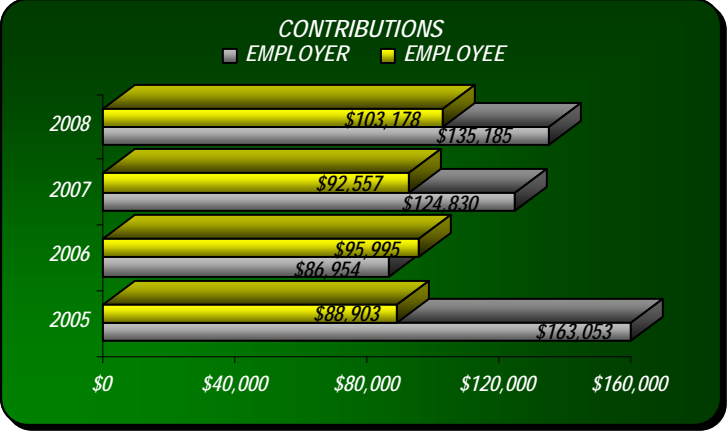
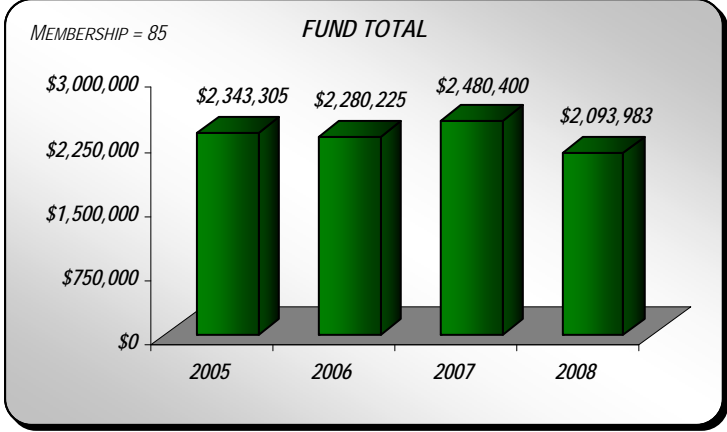
# PACIFIC FIRE PROTECTION DISTRICT RETIREMENT PLAN



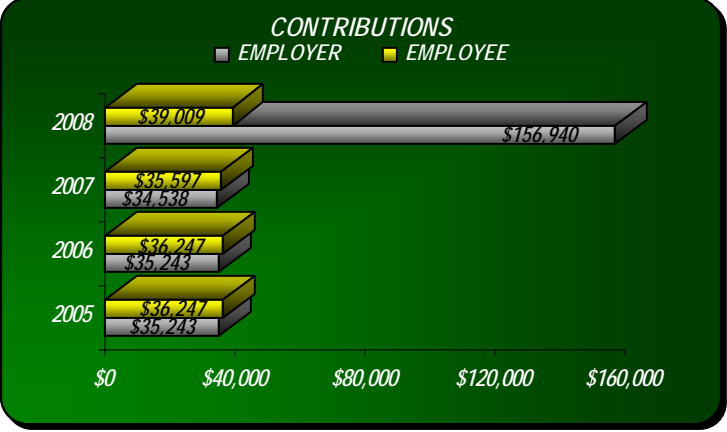
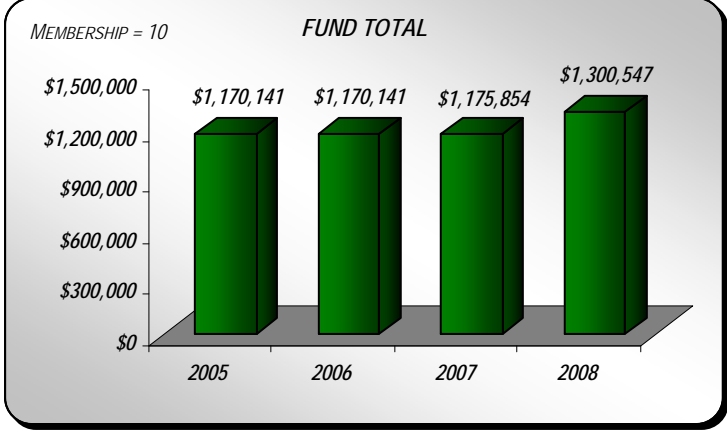
# PHELPS COUNTY REGIONAL MEDICAL CENTER PENSION PLAN



# PIKE COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN



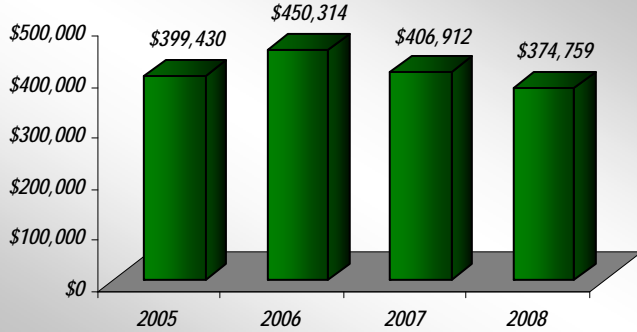
# PUBLIC WATER SUPPLY DISTRICT #2 OF JACKSON COUNTY



# PUBLIC WATER SUPPLY DISTRICT #3 OF JEFFERSON COUNTY

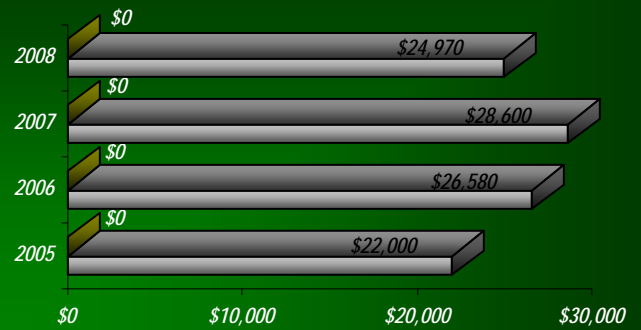
MEMBERSHIP = 11

FUND TOTAL



CONTRIBUTIONS

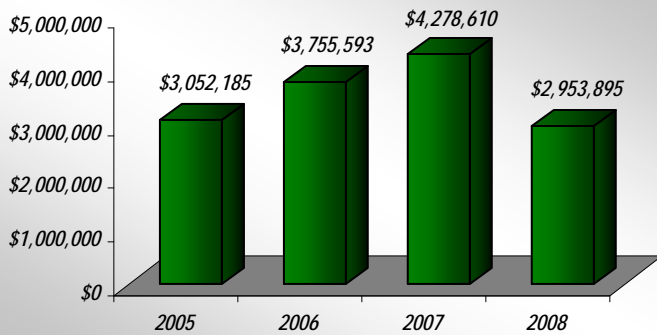
EMPLOYER EMPLOYEE



# RIVERVIEW FIRE PROTECTION DISTRICT RETIREMENT PLAN

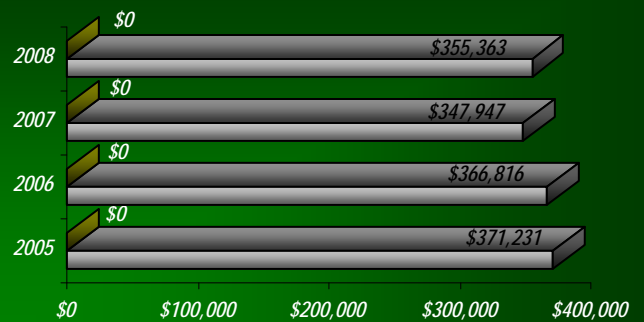
MEMBERSHIP = 22

FUND TOTAL



CONTRIBUTIONS

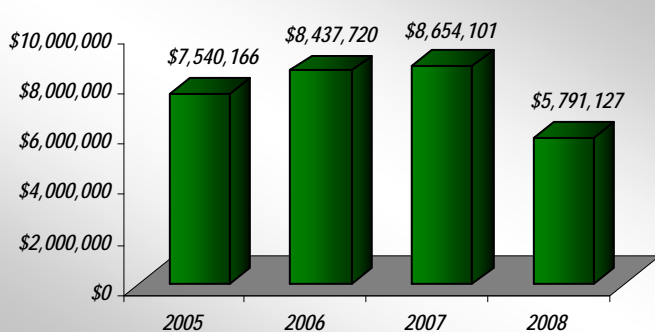
EMPLOYER EMPLOYEE



# ROBERTSON FIRE PROTECTION DISTRICT RETIREMENT PLAN

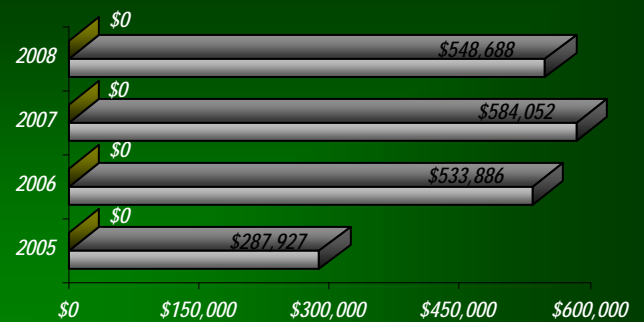
MEMBERSHIP = 42

FUND TOTAL



CONTRIBUTIONS

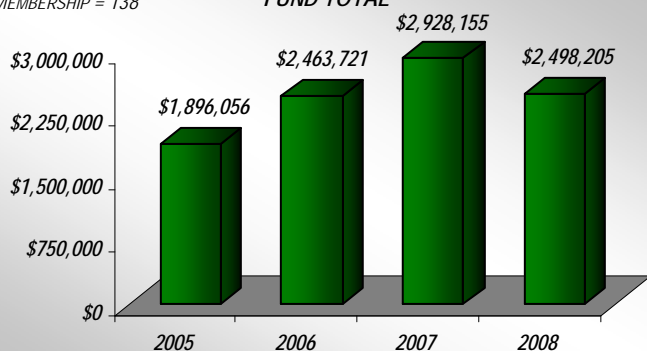
EMPLOYER EMPLOYEE



# SAMARITAN MEMORIAL HOSPITAL PENSION PLAN

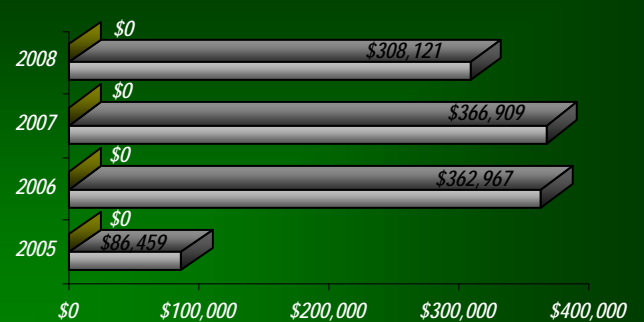
MEMBERSHIP = 138

FUND TOTAL



CONTRIBUTIONS

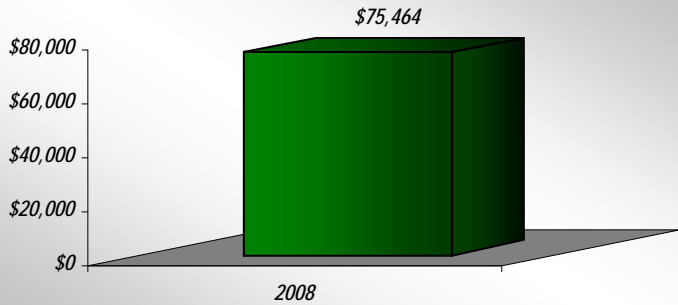
EMPLOYER EMPLOYEE



# SHADY VALLEY FIRE PROTECTION DISTRICT 401(a) PLAN

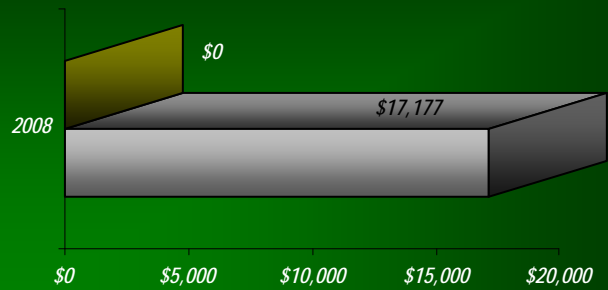
MEMBERSHIP = 12

FUND TOTAL



CONTRIBUTIONS

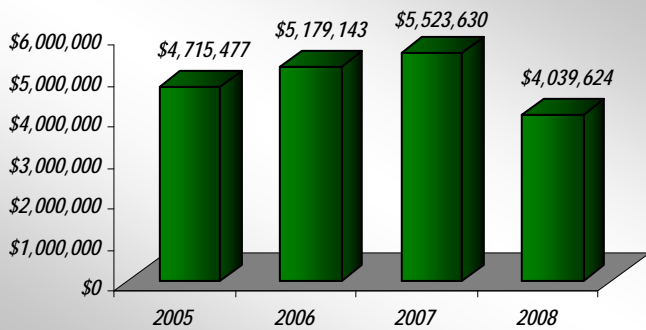
EMPLOYER EMPLOYEE



# SPANISH LAKE FIRE PROTECTION DISTRICT RETIREMENT PLAN

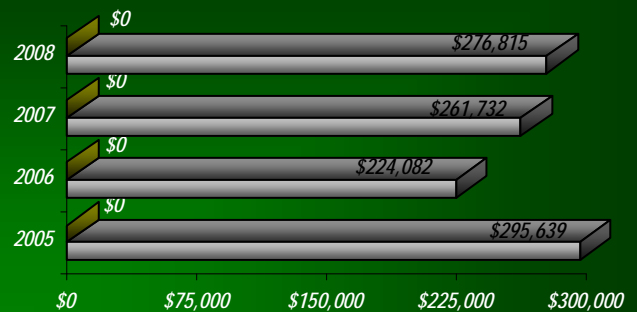
MEMBERSHIP = 21

FUND TOTAL



CONTRIBUTIONS

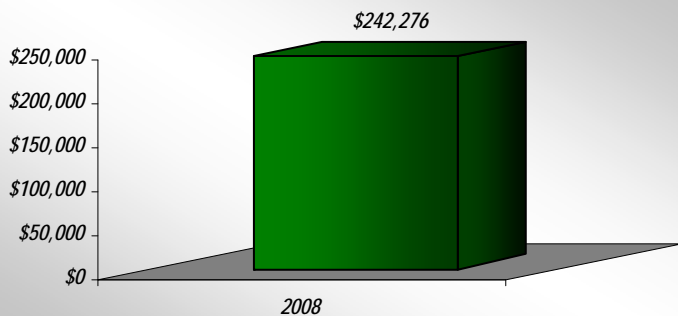
EMPLOYER EMPLOYEE



# SPRINGDALE FIRE PROTECTION DISTRICT RETIREMENT PLAN

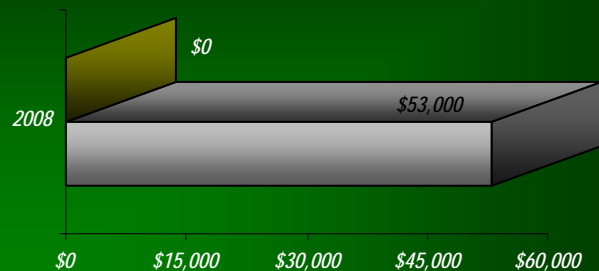
MEMBERSHIP = 16

FUND TOTAL



CONTRIBUTIONS

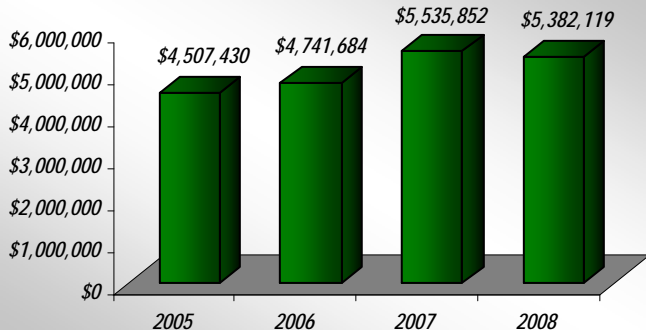
EMPLOYER EMPLOYEE



# WEBSTER GROVES NON-UNIFORMED EMPLOYEES PENSION PLAN

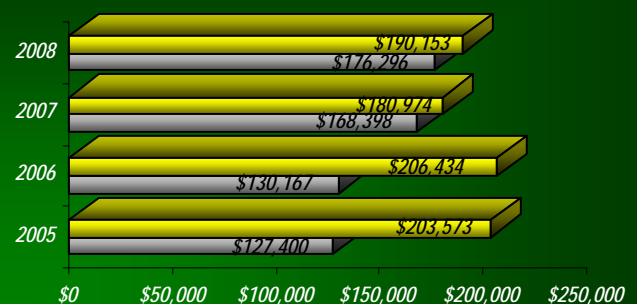
MEMBERSHIP = 70

FUND TOTAL

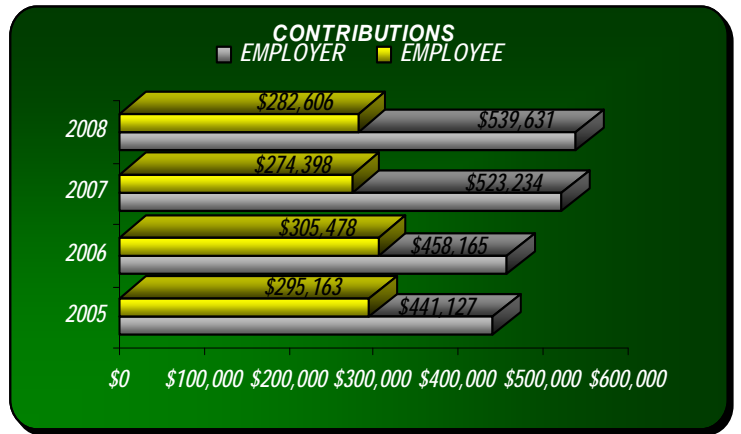
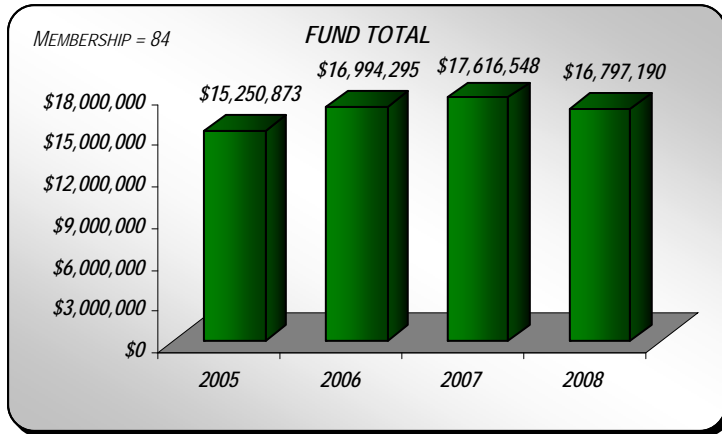


CONTRIBUTIONS

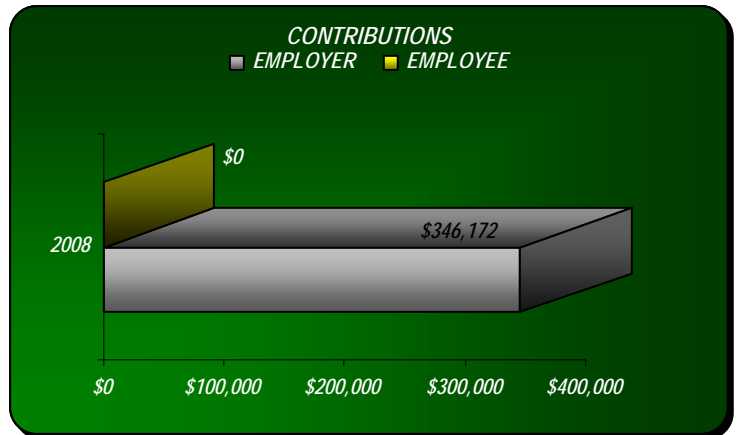
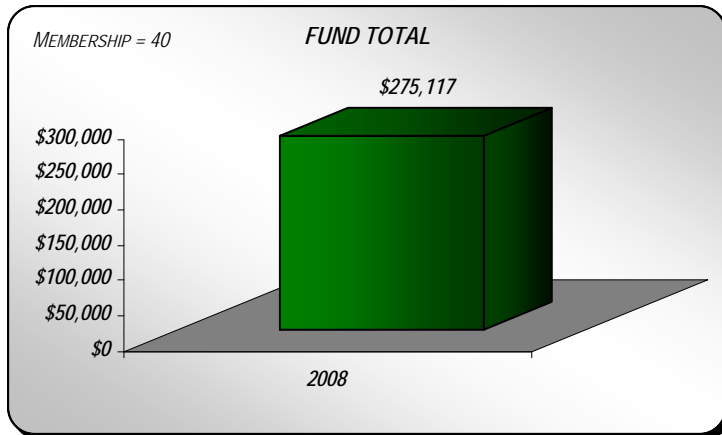
EMPLOYER EMPLOYEE



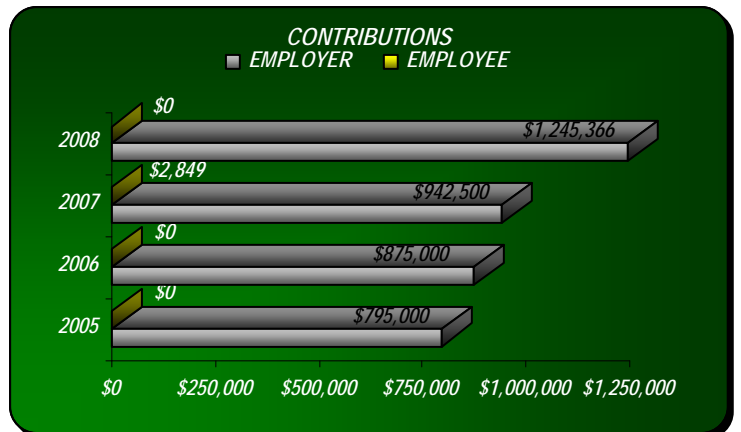
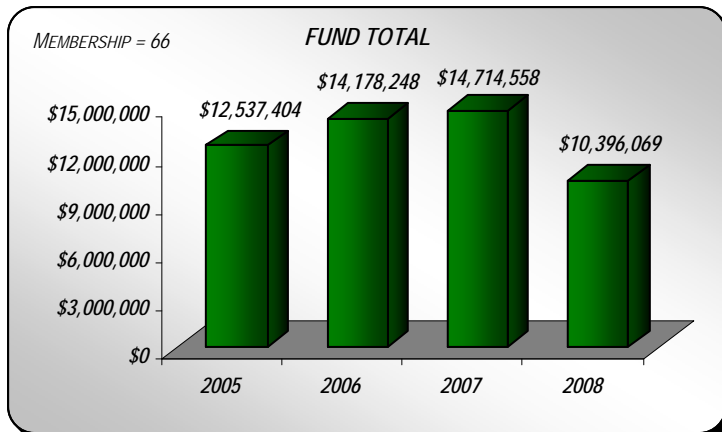
# WEBSTER GROVES POLICE & FIRE RETIREMENT FUND



# WENTZVILLE FIRE PROTECTION DISTRICT RETIREMENT PLAN



# WEST COUNTY EMS & FIRE PROTECTION DISTRICT RETIREMENT PLAN



# WEST OVERLAND FIRE PROTECTION DISTRICT RETIREMENT PLAN

