

December 18, 2015

West Overland EMS & Fire Protection District
St. Louis, Missouri

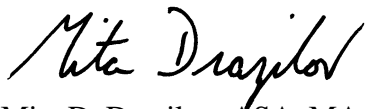
Ladies and Gentlemen:

This report contains projections needed to comply with Missouri state disclosure requirements (Section 105.660 of the RSMo) regarding the adoption of LAGERS benefits by a political subdivision. This report is intended to be a supplement to the October 31, 2015 Initial Valuation for the West Overland EMS & Fire Protection District dated December 18, 2015.

The actuarial assumptions and methods used to determine the stated costs are described in Appendix II of the Initial Valuation Report. In our opinion, they do produce results which, in the aggregate, are reasonable. Additional miscellaneous and technical assumptions as well as disclosures required by the actuarial standards of practice may be found in the LAGERS Compiled Annual Actuarial Valuation report as of February 28, 2015.

Mita Drazilov is a member of the American Academy of Actuaries and meets the Qualification Standards of the Academy of Actuaries to render the actuarial opinion herein.

Respectfully submitted,



Mita D. Drazilov, ASA, MAAA

West Overland EMS & Fire Protection District - Fire

Employer Contribution Rates (Contributory Plan - 5 Year FAS)
(4% member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	5.0%	\$77,284	\$ 259,013	7.0%	\$108,198	\$ 333,435	7.6%	\$117,472	\$ 334,953
2016	1,599,785	5.0	79,989	262,990	7.0	111,985	338,554	7.6	121,584	340,096
2017	1,655,777	5.0	82,789	266,737	7.0	115,904	343,378	7.6	125,839	344,942
2018	1,713,729	5.0	85,686	270,220	7.0	119,961	347,861	7.6	130,243	349,446
2019	1,773,710	5.0	88,686	273,400	7.0	124,160	351,955	7.6	134,802	353,558
2020	1,835,790	5.0	91,790	276,236	7.0	128,505	355,606	7.6	139,520	357,226
2021	1,900,043	5.0	95,002	278,683	7.0	133,003	358,757	7.6	144,403	360,391
2022	1,966,545	5.0	98,327	280,693	7.0	137,658	361,344	7.6	149,457	362,990
2023	2,035,374	5.0	101,769	282,211	7.0	142,476	363,299	7.6	154,688	364,954
2024	2,106,612	5.0	105,331	283,180	7.0	147,463	364,547	7.6	160,103	366,208

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	8.9%	\$137,566	\$ 390,401	9.1%	\$140,657	\$ 406,915	10.3%	\$159,206	\$ 444,945
2016	1,599,785	8.9	142,381	396,395	9.1	145,580	413,163	10.3	164,778	451,777
2017	1,655,777	8.9	147,364	402,043	9.1	150,676	419,050	10.3	170,545	458,214
2018	1,713,729	8.9	152,522	407,292	9.1	155,949	424,521	10.3	176,514	464,197
2019	1,773,710	8.9	157,860	412,085	9.1	161,408	429,517	10.3	182,692	469,660
2020	1,835,790	8.9	163,385	416,360	9.1	167,057	433,973	10.3	189,086	474,532
2021	1,900,043	8.9	169,104	420,049	9.1	172,904	437,818	10.3	195,704	478,736
2022	1,966,545	8.9	175,023	423,078	9.1	178,956	440,975	10.3	202,554	482,188
2023	2,035,374	8.9	181,148	425,367	9.1	185,219	443,361	10.3	209,644	484,796
2024	2,106,612	8.9	187,488	426,828	9.1	191,702	444,884	10.3	216,981	486,461

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	11.2%	\$173,117	\$ 480,078	11.8%	\$182,391	\$ 499,065	13.3%	\$205,576	\$ 552,937
2016	1,599,785	11.2	179,176	487,449	11.8	188,775	506,728	13.3	212,771	561,427
2017	1,655,777	11.2	185,447	494,394	11.8	195,382	513,948	13.3	220,218	569,426
2018	1,713,729	11.2	191,938	500,849	11.8	202,220	520,658	13.3	227,926	576,861
2019	1,773,710	11.2	198,656	506,743	11.8	209,298	526,785	13.3	235,903	583,650
2020	1,835,790	11.2	205,608	512,000	11.8	216,623	532,250	13.3	244,160	589,705
2021	1,900,043	11.2	212,805	516,536	11.8	224,205	536,966	13.3	252,706	594,930
2022	1,966,545	11.2	220,253	520,261	11.8	232,052	540,838	13.3	261,550	599,220
2023	2,035,374	11.2	227,962	523,075	11.8	240,174	543,764	13.3	270,705	602,462
2024	2,106,612	11.2	235,941	524,872	11.8	248,580	545,632	13.3	280,179	604,532

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.50%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

West Overland EMS & Fire Protection District - Fire

Employer Contribution Rates (Contributory Plan - 3 Year FAS)
(4% member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	5.3%	\$81,921	\$ 269,699	7.4%	\$114,381	\$ 346,545	8.0%	\$123,655	\$ 348,520
2016	1,599,785	5.3	84,789	273,840	7.4	118,384	351,866	8.0	127,983	353,871
2017	1,655,777	5.3	87,756	277,742	7.4	122,527	356,879	8.0	132,462	358,913
2018	1,713,729	5.3	90,828	281,368	7.4	126,816	361,538	8.0	137,098	363,599
2019	1,773,710	5.3	94,007	284,679	7.4	131,255	365,793	8.0	141,897	367,878
2020	1,835,790	5.3	97,297	287,632	7.4	135,848	369,588	8.0	146,863	371,694
2021	1,900,043	5.3	100,702	290,180	7.4	140,603	372,863	8.0	152,003	374,987
2022	1,966,545	5.3	104,227	292,272	7.4	145,524	375,552	8.0	157,324	377,691
2023	2,035,374	5.3	107,875	293,853	7.4	150,618	377,584	8.0	162,830	379,734
2024	2,106,612	5.3	111,650	294,862	7.4	155,889	378,881	8.0	168,529	381,038

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	9.4%	\$145,294	\$ 405,674	9.5%	\$146,840	\$ 422,445	10.9%	\$168,480	\$ 461,818
2016	1,599,785	9.4	150,380	411,903	9.5	151,980	428,931	10.9	174,377	468,909
2017	1,655,777	9.4	155,643	417,772	9.5	157,299	435,042	10.9	180,480	475,590
2018	1,713,729	9.4	161,091	423,227	9.5	162,804	440,722	10.9	186,796	481,799
2019	1,773,710	9.4	166,729	428,208	9.5	168,502	445,909	10.9	193,334	487,469
2020	1,835,790	9.4	172,564	432,650	9.5	174,400	450,535	10.9	200,101	492,526
2021	1,900,043	9.4	178,604	436,483	9.5	180,504	454,527	10.9	207,105	496,890
2022	1,966,545	9.4	184,855	439,630	9.5	186,822	457,805	10.9	214,353	500,473
2023	2,035,374	9.4	191,325	442,008	9.5	193,361	460,282	10.9	221,856	503,180
2024	2,106,612	9.4	198,022	443,526	9.5	200,128	461,863	10.9	229,621	504,908

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	11.7%	\$180,845	\$ 498,016	12.4%	\$191,665	\$ 517,763	13.8%	\$213,305	\$ 573,422
2016	1,599,785	11.7	187,175	505,662	12.4	198,373	525,713	13.8	220,770	582,226
2017	1,655,777	11.7	193,726	512,867	12.4	205,316	533,203	13.8	228,497	590,522
2018	1,713,729	11.7	200,506	519,563	12.4	212,502	540,165	13.8	236,495	598,232
2019	1,773,710	11.7	207,524	525,678	12.4	219,940	546,522	13.8	244,772	605,272
2020	1,835,790	11.7	214,787	531,131	12.4	227,638	552,192	13.8	253,339	611,551
2021	1,900,043	11.7	222,305	535,837	12.4	235,605	557,084	13.8	262,206	616,969
2022	1,966,545	11.7	230,086	539,701	12.4	243,852	561,101	13.8	271,383	621,418
2023	2,035,374	11.7	238,139	542,621	12.4	252,386	564,136	13.8	280,882	624,780
2024	2,106,612	11.7	246,474	544,485	12.4	261,220	566,074	13.8	290,712	626,926

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.50%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

West Overland EMS & Fire Protection District - Fire

Employer Contribution Rates (Non-Contributory Plan - 5 Year FAS)

(0% member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	8.9%	\$137,566	\$ 275,490	10.9%	\$168,480	\$ 344,328	11.5%	\$177,754	\$ 350,830
2016	1,599,785	8.9	142,381	279,720	10.9	174,377	349,615	11.5	183,975	356,217
2017	1,655,777	8.9	147,364	283,705	10.9	180,480	354,596	11.5	190,414	361,292
2018	1,713,729	8.9	152,522	287,409	10.9	186,796	359,226	11.5	197,079	366,009
2019	1,773,710	8.9	157,860	290,791	10.9	193,334	363,454	11.5	203,977	370,316
2020	1,835,790	8.9	163,385	293,808	10.9	200,101	367,225	11.5	211,116	374,158
2021	1,900,043	8.9	169,104	296,411	10.9	207,105	370,479	11.5	218,505	377,473
2022	1,966,545	8.9	175,023	298,548	10.9	214,353	373,151	11.5	226,153	380,195
2023	2,035,374	8.9	181,148	300,163	10.9	221,856	375,170	11.5	234,068	382,252
2024	2,106,612	8.9	187,488	301,194	10.9	229,621	376,459	11.5	242,260	383,565

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	12.8%	\$197,848	\$ 400,857	13.0%	\$200,939	\$ 413,187	14.2%	\$219,487	\$ 450,887
2016	1,599,785	12.8	204,772	407,012	13.0	207,972	419,531	14.2	227,169	457,810
2017	1,655,777	12.8	211,939	412,811	13.0	215,251	425,508	14.2	235,120	464,333
2018	1,713,729	12.8	219,357	418,201	13.0	222,785	431,064	14.2	243,350	470,395
2019	1,773,710	12.8	227,035	423,123	13.0	230,582	436,137	14.2	251,867	475,931
2020	1,835,790	12.8	234,981	427,513	13.0	238,653	440,662	14.2	260,682	480,868
2021	1,900,043	12.8	243,206	431,301	13.0	247,006	444,566	14.2	269,806	485,128
2022	1,966,545	12.8	251,718	434,411	13.0	255,651	447,772	14.2	279,249	488,626
2023	2,035,374	12.8	260,528	436,761	13.0	264,599	450,194	14.2	289,023	491,269
2024	2,106,612	12.8	269,646	438,261	13.0	273,860	451,740	14.2	299,139	492,957

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	15.1%	\$233,399	\$ 481,998	15.7%	\$242,673	\$ 500,880	17.2%	\$265,858	\$ 550,873
2016	1,599,785	15.1	241,568	489,399	15.7	251,166	508,570	17.2	275,163	559,331
2017	1,655,777	15.1	250,022	496,372	15.7	259,957	515,816	17.2	284,794	567,300
2018	1,713,729	15.1	258,773	502,853	15.7	269,055	522,551	17.2	294,761	574,707
2019	1,773,710	15.1	267,830	508,771	15.7	278,472	528,701	17.2	305,078	581,470
2020	1,835,790	15.1	277,204	514,049	15.7	288,219	534,186	17.2	315,756	587,502
2021	1,900,043	15.1	286,906	518,603	15.7	298,307	538,919	17.2	326,807	592,707
2022	1,966,545	15.1	296,948	522,343	15.7	308,748	542,805	17.2	338,246	596,981
2023	2,035,374	15.1	307,341	525,169	15.7	319,554	545,741	17.2	350,084	600,210
2024	2,106,612	15.1	318,098	526,973	15.7	330,738	547,616	17.2	362,337	602,272

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.50%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

West Overland EMS & Fire Protection District - Fire

Employer Contribution Rates (Non-Contributory Plan - 3 Year FAS)

(0% member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	9.2%	\$142,203	\$ 284,936	11.3%	\$174,662	\$ 356,146	11.9%	\$183,937	\$ 363,186
2016	1,599,785	9.2	147,180	289,311	11.3	180,776	361,614	11.9	190,374	368,762
2017	1,655,777	9.2	152,331	293,433	11.3	187,103	366,766	11.9	197,037	374,016
2018	1,713,729	9.2	157,663	297,264	11.3	193,651	371,555	11.9	203,934	378,899
2019	1,773,710	9.2	163,181	300,762	11.3	200,429	375,928	11.9	211,071	383,358
2020	1,835,790	9.2	168,893	303,882	11.3	207,444	379,828	11.9	218,459	387,335
2021	1,900,043	9.2	174,804	306,574	11.3	214,705	383,193	11.9	226,105	390,767
2022	1,966,545	9.2	180,922	308,785	11.3	222,220	385,956	11.9	234,019	393,585
2023	2,035,374	9.2	187,254	310,455	11.3	229,997	388,044	11.9	242,210	395,714
2024	2,106,612	9.2	193,808	311,521	11.3	238,047	389,377	11.9	250,687	397,073

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	13.3%	\$205,576	\$ 414,809	13.4%	\$207,122	\$ 427,350	14.8%	\$228,761	\$ 466,459
2016	1,599,785	13.3	212,771	421,178	13.4	214,371	433,911	14.8	236,768	473,621
2017	1,655,777	13.3	220,218	427,179	13.4	221,874	440,093	14.8	245,055	480,369
2018	1,713,729	13.3	227,926	432,756	13.4	229,640	445,839	14.8	253,632	486,641
2019	1,773,710	13.3	235,903	437,849	13.4	237,677	451,086	14.8	262,509	492,368
2020	1,835,790	13.3	244,160	442,391	13.4	245,996	455,766	14.8	271,697	497,476
2021	1,900,043	13.3	252,706	446,311	13.4	254,606	459,804	14.8	281,206	501,884
2022	1,966,545	13.3	261,550	449,529	13.4	263,517	463,120	14.8	291,049	505,503
2023	2,035,374	13.3	270,705	451,961	13.4	272,740	465,625	14.8	301,235	508,238
2024	2,106,612	13.3	280,179	453,514	13.4	282,286	467,224	14.8	311,779	509,984

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	15.6%	\$241,127	\$ 498,606	16.3%	\$251,947	\$ 518,143	17.7%	\$273,586	\$ 569,842
2016	1,599,785	15.6	249,566	506,261	16.3	260,765	526,098	17.7	283,162	578,591
2017	1,655,777	15.6	258,301	513,474	16.3	269,892	533,594	17.7	293,073	586,835
2018	1,713,729	15.6	267,342	520,178	16.3	279,338	540,561	17.7	303,330	594,497
2019	1,773,710	15.6	276,699	526,300	16.3	289,115	546,923	17.7	313,947	601,493
2020	1,835,790	15.6	286,383	531,760	16.3	299,234	552,597	17.7	324,935	607,733
2021	1,900,043	15.6	296,407	536,471	16.3	309,707	557,493	17.7	336,308	613,117
2022	1,966,545	15.6	306,781	540,339	16.3	320,547	561,513	17.7	348,078	617,538
2023	2,035,374	15.6	317,518	543,262	16.3	331,766	564,551	17.7	360,261	620,879
2024	2,106,612	15.6	328,631	545,128	16.3	343,378	566,490	17.7	372,870	623,012

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.50%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

West Overland EMS & Fire Protection District - Fire

Employer Contribution Rates (Contributory Plan - 5 Year FAS)
(4% member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	5.1%	\$78,830	\$ 255,039	7.2%	\$111,289	\$ 328,008	8.0%	\$123,655	\$ 343,141
2016	1,599,785	5.1	81,589	258,955	7.2	115,185	333,044	8.0	127,983	348,410
2017	1,655,777	5.1	84,445	262,645	7.2	119,216	337,789	8.0	132,462	353,374
2018	1,713,729	5.1	87,400	266,074	7.2	123,388	342,199	8.0	137,098	357,988
2019	1,773,710	5.1	90,459	269,205	7.2	127,707	346,226	8.0	141,897	362,201
2020	1,835,790	5.1	93,625	271,998	7.2	132,177	349,818	8.0	146,863	365,959
2021	1,900,043	5.1	96,902	274,408	7.2	136,803	352,917	8.0	152,003	369,201
2022	1,966,545	5.1	100,294	276,387	7.2	141,591	355,462	8.0	157,324	371,863
2023	2,035,374	5.1	103,804	277,882	7.2	146,547	357,385	8.0	162,830	373,875
2024	2,106,612	5.1	107,437	278,837	7.2	151,676	358,613	8.0	168,529	375,159

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	9.3%	\$143,749	\$ 394,114	9.3%	\$143,749	\$ 400,016	10.7%	\$165,388	\$ 444,148
2016	1,599,785	9.3	148,780	400,165	9.3	148,780	406,158	10.7	171,177	450,967
2017	1,655,777	9.3	153,987	405,867	9.3	153,987	411,945	10.7	177,168	457,392
2018	1,713,729	9.3	159,377	411,166	9.3	159,377	417,323	10.7	183,369	463,364
2019	1,773,710	9.3	164,955	416,005	9.3	164,955	422,234	10.7	189,787	468,817
2020	1,835,790	9.3	170,728	420,321	9.3	170,728	426,614	10.7	196,430	473,681
2021	1,900,043	9.3	176,704	424,045	9.3	176,704	430,394	10.7	203,305	477,878
2022	1,966,545	9.3	182,889	427,103	9.3	182,889	433,498	10.7	210,420	481,324
2023	2,035,374	9.3	189,290	429,413	9.3	189,290	435,843	10.7	217,785	483,928
2024	2,106,612	9.3	195,915	430,888	9.3	195,915	437,340	10.7	225,407	485,590

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	11.4%	\$176,208	\$ 471,828	12.2%	\$188,574	\$ 493,830	13.5%	\$208,668	\$ 543,275
2016	1,599,785	11.4	182,375	479,072	12.2	195,174	501,412	13.5	215,971	551,616
2017	1,655,777	11.4	188,759	485,898	12.2	202,005	508,556	13.5	223,530	559,475
2018	1,713,729	11.4	195,365	492,242	12.2	209,075	515,196	13.5	231,353	566,780
2019	1,773,710	11.4	202,203	498,035	12.2	216,393	521,259	13.5	239,451	573,450
2020	1,835,790	11.4	209,280	503,202	12.2	223,966	526,667	13.5	247,832	579,399
2021	1,900,043	11.4	216,605	507,660	12.2	231,805	531,333	13.5	256,506	584,532
2022	1,966,545	11.4	224,186	511,321	12.2	239,918	535,164	13.5	265,484	588,747
2023	2,035,374	11.4	232,033	514,087	12.2	248,316	538,059	13.5	274,775	591,932
2024	2,106,612	11.4	240,154	515,853	12.2	257,007	539,907	13.5	284,393	593,965

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.50%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

West Overland EMS & Fire Protection District - Fire

Employer Contribution Rates (Contributory Plan - 3 Year FAS)
(4% member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	5.4%	\$83,467	\$ 265,634	7.6%	\$117,472	\$ 340,945	8.4%	\$129,838	\$ 357,106
2016	1,599,785	5.4	86,388	269,712	7.6	121,584	346,180	8.4	134,382	362,589
2017	1,655,777	5.4	89,412	273,555	7.6	125,839	351,112	8.4	139,085	367,755
2018	1,713,729	5.4	92,541	277,127	7.6	130,243	355,696	8.4	143,953	372,556
2019	1,773,710	5.4	95,780	280,388	7.6	134,802	359,882	8.4	148,992	376,940
2020	1,835,790	5.4	99,133	283,297	7.6	139,520	363,615	8.4	154,206	380,850
2021	1,900,043	5.4	102,602	285,807	7.6	144,403	366,837	8.4	159,604	384,224
2022	1,966,545	5.4	106,193	287,868	7.6	149,457	369,482	8.4	165,190	386,995
2023	2,035,374	5.4	109,910	289,425	7.6	154,688	371,481	8.4	170,971	389,088
2024	2,106,612	5.4	113,757	290,419	7.6	160,103	372,757	8.4	176,955	390,425

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	9.8%	\$151,477	\$ 409,547	9.7%	\$149,931	\$ 415,393	11.2%	\$173,117	\$ 461,117
2016	1,599,785	9.8	156,779	415,835	9.7	155,179	421,771	11.2	179,176	468,197
2017	1,655,777	9.8	162,266	421,760	9.7	160,610	427,780	11.2	185,447	474,868
2018	1,713,729	9.8	167,945	427,267	9.7	166,232	433,365	11.2	191,938	481,068
2019	1,773,710	9.8	173,824	432,295	9.7	172,050	438,465	11.2	198,656	486,729
2020	1,835,790	9.8	179,907	436,780	9.7	178,072	443,014	11.2	205,608	491,778
2021	1,900,043	9.8	186,204	440,650	9.7	184,304	446,939	11.2	212,805	496,135
2022	1,966,545	9.8	192,721	443,828	9.7	190,755	450,162	11.2	220,253	499,713
2023	2,035,374	9.8	199,467	446,229	9.7	197,431	452,597	11.2	227,962	502,416
2024	2,106,612	9.8	206,448	447,762	9.7	204,341	454,152	11.2	235,941	504,142

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	12.0%	\$185,482	\$ 489,539	12.7%	\$196,302	\$ 512,457	14.1%	\$217,942	\$ 563,574
2016	1,599,785	12.0	191,974	497,055	12.7	203,173	520,325	14.1	225,570	572,227
2017	1,655,777	12.0	198,693	504,137	12.7	210,284	527,739	14.1	233,465	580,380
2018	1,713,729	12.0	205,647	510,719	12.7	217,644	534,629	14.1	241,636	587,958
2019	1,773,710	12.0	212,845	516,729	12.7	225,261	540,921	14.1	250,093	594,877
2020	1,835,790	12.0	220,295	522,090	12.7	233,145	546,533	14.1	258,846	601,048
2021	1,900,043	12.0	228,005	526,716	12.7	241,305	551,375	14.1	267,906	606,373
2022	1,966,545	12.0	235,985	530,514	12.7	249,751	555,351	14.1	277,283	610,746
2023	2,035,374	12.0	244,245	533,384	12.7	258,492	558,355	14.1	286,988	614,050
2024	2,106,612	12.0	252,793	535,216	12.7	267,540	560,273	14.1	297,032	616,159

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.50%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

West Overland EMS & Fire Protection District - Fire

Employer Contribution Rates (Non-Contributory Plan - 5 Year FAS)

(0% member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	9.0%	\$139,112	\$ 271,220	11.1%	\$171,571	\$ 339,059	11.9%	\$183,937	\$ 358,728
2016	1,599,785	9.0	143,981	275,384	11.1	177,576	344,265	11.9	190,374	364,236
2017	1,655,777	9.0	149,020	279,308	11.1	183,791	349,170	11.9	197,037	369,426
2018	1,713,729	9.0	154,236	282,955	11.1	190,224	353,729	11.9	203,934	374,249
2019	1,773,710	9.0	159,634	286,285	11.1	196,882	357,892	11.9	211,071	378,653
2020	1,835,790	9.0	165,221	289,255	11.1	203,773	361,605	11.9	218,459	382,581
2021	1,900,043	9.0	171,004	291,818	11.1	210,905	364,809	11.9	226,105	385,971
2022	1,966,545	9.0	176,989	293,922	11.1	218,286	367,440	11.9	234,019	388,754
2023	2,035,374	9.0	183,184	295,512	11.1	225,927	369,428	11.9	242,210	390,857
2024	2,106,612	9.0	189,595	296,527	11.1	233,834	370,697	11.9	250,687	392,200

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	13.2%	\$204,030	\$ 404,698	13.2%	\$204,030	\$ 406,841	14.6%	\$225,670	\$ 450,616
2016	1,599,785	13.2	211,172	410,912	13.2	211,172	413,088	14.6	233,569	457,535
2017	1,655,777	13.2	218,563	416,767	13.2	218,563	418,974	14.6	241,743	464,054
2018	1,713,729	13.2	226,212	422,208	13.2	226,212	424,444	14.6	250,204	470,113
2019	1,773,710	13.2	234,130	427,177	13.2	234,130	429,439	14.6	258,962	475,646
2020	1,835,790	13.2	242,324	431,609	13.2	242,324	433,894	14.6	268,025	480,580
2021	1,900,043	13.2	250,806	435,433	13.2	250,806	437,738	14.6	277,406	484,838
2022	1,966,545	13.2	259,584	438,573	13.2	259,584	440,895	14.6	287,116	488,334
2023	2,035,374	13.2	268,669	440,946	13.2	268,669	443,280	14.6	297,165	490,976
2024	2,106,612	13.2	278,073	442,461	13.2	278,073	444,803	14.6	307,565	492,663

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	15.3%	\$236,490	\$ 474,583	16.1%	\$248,855	\$ 496,519	17.4%	\$268,949	\$ 542,480
2016	1,599,785	15.3	244,767	481,870	16.1	257,565	504,142	17.4	278,363	550,809
2017	1,655,777	15.3	253,334	488,736	16.1	266,580	511,325	17.4	288,105	558,657
2018	1,713,729	15.3	262,201	495,117	16.1	275,910	518,001	17.4	298,189	565,951
2019	1,773,710	15.3	271,378	500,944	16.1	285,567	524,097	17.4	308,626	572,611
2020	1,835,790	15.3	280,876	506,141	16.1	295,562	529,534	17.4	319,427	578,551
2021	1,900,043	15.3	290,707	510,625	16.1	305,907	534,226	17.4	330,607	583,677
2022	1,966,545	15.3	300,881	514,307	16.1	316,614	538,078	17.4	342,179	587,886
2023	2,035,374	15.3	311,412	517,089	16.1	327,695	540,989	17.4	354,155	591,066
2024	2,106,612	15.3	322,312	518,865	16.1	339,165	542,847	17.4	366,550	593,096

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.50%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

West Overland EMS & Fire Protection District - Fire

Employer Contribution Rates (Non-Contributory Plan - 3 Year FAS)
(0% member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	9.3%	\$143,749	\$ 280,637	11.5%	\$177,754	\$ 350,807	12.2%	\$188,574	\$ 371,514
2016	1,599,785	9.3	148,780	284,946	11.5	183,975	356,193	12.2	195,174	377,218
2017	1,655,777	9.3	153,987	289,006	11.5	190,414	361,268	12.2	202,005	382,593
2018	1,713,729	9.3	159,377	292,779	11.5	197,079	365,985	12.2	209,075	387,588
2019	1,773,710	9.3	164,955	296,225	11.5	203,977	370,292	12.2	216,393	392,149
2020	1,835,790	9.3	170,728	299,298	11.5	211,116	374,133	12.2	223,966	396,217
2021	1,900,043	9.3	176,704	301,950	11.5	218,505	377,448	12.2	231,805	399,727
2022	1,966,545	9.3	182,889	304,127	11.5	226,153	380,170	12.2	239,918	402,609
2023	2,035,374	9.3	189,290	305,772	11.5	234,068	382,227	12.2	248,316	404,787
2024	2,106,612	9.3	195,915	306,822	11.5	242,260	383,540	12.2	257,007	406,177

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	13.7%	\$211,759	\$ 418,922	13.6%	\$210,213	\$ 420,967	15.1%	\$233,399	\$ 466,358
2016	1,599,785	13.7	219,171	425,354	13.6	217,571	427,430	15.1	241,568	473,518
2017	1,655,777	13.7	226,841	431,414	13.6	225,186	433,520	15.1	250,022	480,265
2018	1,713,729	13.7	234,781	437,047	13.6	233,067	439,180	15.1	258,773	486,535
2019	1,773,710	13.7	242,998	442,190	13.6	241,225	444,349	15.1	267,830	492,261
2020	1,835,790	13.7	251,503	446,777	13.6	249,667	448,959	15.1	277,204	497,368
2021	1,900,043	13.7	260,306	450,735	13.6	258,406	452,937	15.1	286,906	501,775
2022	1,966,545	13.7	269,417	453,985	13.6	267,450	456,203	15.1	296,948	505,393
2023	2,035,374	13.7	278,846	456,441	13.6	276,811	458,671	15.1	307,341	508,127
2024	2,106,612	13.7	288,606	458,009	13.6	286,499	460,247	15.1	318,098	509,872

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2015	\$ 1,545,686	15.9%	\$245,764	\$ 491,131	16.6%	\$256,584	\$ 513,810	18.0%	\$278,223	\$ 561,258
2016	1,599,785	15.9	254,366	498,672	16.6	265,564	521,699	18.0	287,961	569,875
2017	1,655,777	15.9	263,269	505,777	16.6	274,859	529,132	18.0	298,040	577,995
2018	1,713,729	15.9	272,483	512,381	16.6	284,479	536,040	18.0	308,471	585,541
2019	1,773,710	15.9	282,020	518,411	16.6	294,436	542,348	18.0	319,268	592,432
2020	1,835,790	15.9	291,891	523,789	16.6	304,741	547,974	18.0	330,442	598,578
2021	1,900,043	15.9	302,107	528,430	16.6	315,407	552,829	18.0	342,008	603,881
2022	1,966,545	15.9	312,681	532,240	16.6	326,446	556,815	18.0	353,978	608,236
2023	2,035,374	15.9	323,624	535,119	16.6	337,872	559,827	18.0	366,367	611,526
2024	2,106,612	15.9	334,951	536,957	16.6	349,698	561,750	18.0	379,190	613,627

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.50%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



**THE INITIAL ACTUARIAL VALUATION FOR
WEST OVERLAND EMS & FIRE PROTECTION DISTRICT
AS OF OCTOBER 31, 2015**

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December 18, 2015

West Overland EMS & Fire Protection District
St. Louis, Missouri

Ladies and Gentlemen:

Submitted in this report are the results of the actuarial valuation prepared to determine the employer contribution rates required to support, for your employees, the benefits provided by the Missouri Local Government Employees Retirement System (LAGERS). This report contains the information needed to comply with Missouri state disclosure requirements regarding the adoption of LAGERS benefits by a political subdivision (Sections 105.660 - 106.685 RSMo).

The contribution requirement for benefits likely to accrue as a result of the future service of your employees is described on pages 4 thru 11 as the current cost plus the disability cost. This contribution rate, expressed as a percent of active employee payroll, will depend on the benefit program adopted.

The contribution requirement to pay for benefits likely to result from service rendered by your employees before you join LAGERS is described on pages 4 thru 11 as the prior service cost. The value established for prior service is called the unfunded actuarial accrued liability (these amounts are further described in Appendix I). The prior service cost is the rate of contribution designed to pay for the unfunded actuarial accrued liability over a period of not more than 30 years.

Section 70.730 of the Revised Statutes of Missouri requires participating employers to contribute the current cost, disability cost, and prior service cost (the total employer cost as shown on pages 4 thru 11). These contributions are mandatory after official action has been taken to join the System.

The total annual dollar costs shown on pages 12 and 13 represent the dollar cost of each benefit program for a one year period based on the payroll reported for this actuarial valuation. In budgeting amounts for LAGERS contributions you should consider any changes in payroll which have been made since data was submitted for the valuation and any changes anticipated to be made before the end of the period for which you are preparing the budget.

The actuarial assumptions and methods used to determine the stated costs are described in Appendix II of this report. In our opinion, they do produce results which, in the aggregate, are reasonable. Additional miscellaneous and technical assumptions as well as disclosures required by the actuarial standards of practice may be found in the LAGERS Compiled Annual Actuarial Valuation report as of February 28, 2015.

The computed contributions required for LAGERS participation will permit the System to continue to operate in accordance with the actuarial principles of level cost financing and the state law which governs LAGERS. Summary provisions of the law as well as benefit illustrations can be found in Appendices III and IV.

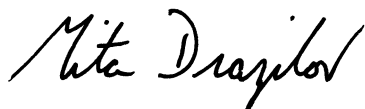
Please note that this entire report must be available as public information for at least 45 calendar days prior to the date final official action is taken by your governing body to join the System. You may wish to make notice of this report in the official minutes of the next meeting of your governing body. This action would not be binding on your subdivision, yet would establish the beginning date of the 45 day waiting period.

In accordance with LAGERS Board policy, the employer contribution rates established by this valuation report are valid for purposes of joining the System for a two year period from the date of this valuation which was October 31, 2015. The valuation was based on data furnished from your records concerning individual employees (see Appendix V).

If you have any questions concerning this report or LAGERS in general, please contact the LAGERS office in Jefferson City.

Mita Drazilov is a member of the American Academy of Actuaries and meets the Qualification Standards of the Academy of Actuaries to render the actuarial opinion herein.

Respectfully submitted,

A handwritten signature in black ink that reads "Mita Drazilov". The signature is written in a cursive style with a large initial "M".

Mita D. Drazilov, ASA, MAAA

Alternate Plan Provisions Affecting Employer Contribution Rates

The law governing LAGERS provides for either a contributory plan or a non-contributory plan, with benefits based on either a 5 year or 3 year Final Average Salary (FAS).

Contributory Plan. Under the contributory plan, each covered member contributes 4% of compensation to LAGERS. If an employee terminates before being eligible for an immediate benefit, the member's contributions, plus any interest credited to the member's individual account, are refunded upon request.

Non-Contributory Plan. Under the non-contributory plan, there is no individual employee contribution to the plan, no individual account maintained for each employee, and no refund paid to employees who terminate before being eligible for a benefit.

The law further provides for nine different benefit programs (benefit formula factors) and allows an employer to elect "rule of 80" eligibility for benefits. Under the rule of 80, employees are eligible for unreduced benefits at the earlier of (i) attainment of their minimum service retirement age or (ii) such time as their years of age plus years of LAGERS credited service equals 80.

In total this allows for 72 different combinations of benefit plans, giving employers considerable latitude in designing the retirement program which they feel best suits their particular situation.

The applicable combinations of these items may be changed from time to time, however, there are limitations on the frequency of changes. A more detailed description of plan provisions may be found in Appendix III of this report.

West Overland EMS & Fire Protection District

Employer Contribution Rates (Contributory Plan - 5 Year FAS)
 (4% member contributions are additional)

Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll			
		Prior Service Cost *	Current Cost	Disability Cost	Total Employer Contribution Rate
L-1	Fire	0.90%	3.90%	0.20%	5.00%
L-3	Fire	1.20	5.60	0.20	7.00
LT-4(65)	Fire	1.20	6.20	0.20	7.60
LT-5(65)	Fire	1.40	7.30	0.20	8.90
L-7	Fire	1.50	7.40	0.20	9.10
LT-8(65)	Fire	1.60	8.50	0.20	10.30
L-12	Fire	1.70	9.20	0.30	11.20
LT-14(65)	Fire	1.80	9.70	0.30	11.80
L-6	Fire	2.00	11.00	0.30	13.30

* Assumes that credit is granted for 100% of service rendered prior to the membership date. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

West Overland EMS & Fire Protection District

Employer Contribution Rates (Contributory Plan - 3 Year FAS)
 (4% member contributions are additional)

Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll			
		Prior Service Cost *	Current Cost	Disability Cost	Total Employer Contribution Rate
L-1	Fire	1.00%	4.10%	0.20%	5.30%
L-3	Fire	1.20	6.00	0.20	7.40
LT-4(65)	Fire	1.20	6.60	0.20	8.00
LT-5(65)	Fire	1.40	7.80	0.20	9.40
L-7	Fire	1.50	7.80	0.20	9.50
LT-8(65)	Fire	1.60	9.10	0.20	10.90
L-12	Fire	1.80	9.60	0.30	11.70
LT-14(65)	Fire	1.80	10.30	0.30	12.40
L-6	Fire	2.00	11.50	0.30	13.80

* Assumes that credit is granted for 100% of service rendered prior to the membership date. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

West Overland EMS & Fire Protection District

Employer Contribution Rates (Non-Contributory Plan - 5 Year FAS)
(No member contributions)

Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll			
		Prior Service Cost *	Current Cost	Disability Cost	Total Employer Contribution Rate
L-1	Fire	1.00%	7.70%	0.20%	8.90%
L-3	Fire	1.20	9.50	0.20	10.90
LT-4(65)	Fire	1.30	10.00	0.20	11.50
LT-5(65)	Fire	1.40	11.20	0.20	12.80
L-7	Fire	1.50	11.30	0.20	13.00
LT-8(65)	Fire	1.60	12.40	0.20	14.20
L-12	Fire	1.70	13.10	0.30	15.10
LT-14(65)	Fire	1.80	13.60	0.30	15.70
L-6	Fire	2.00	14.90	0.30	17.20

* Assumes that credit is granted for 100% of service rendered prior to the membership date. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

West Overland EMS & Fire Protection District

Employer Contribution Rates (Non-Contributory Plan - 3 Year FAS)
(No member contributions)

Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll			
		Prior Service Cost *	Current Cost	Disability Cost	Total Employer Contribution Rate
L-1	Fire	1.00%	8.00%	0.20%	9.20%
L-3	Fire	1.30	9.80	0.20	11.30
LT-4(65)	Fire	1.30	10.40	0.20	11.90
LT-5(65)	Fire	1.50	11.60	0.20	13.30
L-7	Fire	1.50	11.70	0.20	13.40
LT-8(65)	Fire	1.70	12.90	0.20	14.80
L-12	Fire	1.80	13.50	0.30	15.60
LT-14(65)	Fire	1.80	14.20	0.30	16.30
L-6	Fire	2.00	15.40	0.30	17.70

* Assumes that credit is granted for 100% of service rendered prior to the membership date. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

West Overland EMS & Fire Protection District

Employer Contribution Rates (Contributory Plan - 5 Year FAS)
 (4% member contributions are additional)

Rule of 80 Retirement Eligibility#

Benefit Program	Employee Groups	Percents of Active Member Payroll			
		Prior Service Cost *	Current Cost	Disability Cost	Total Employer Contribution Rate
L-1	Fire	0.90%	4.00%	0.20%	5.10%
L-3	Fire	1.20	5.80	0.20	7.20
LT-4(65)	Fire	1.20	6.60	0.20	8.00
LT-5(65)	Fire	1.40	7.70	0.20	9.30
L-7	Fire	1.40	7.70	0.20	9.30
LT-8(65)	Fire	1.60	8.90	0.20	10.70
L-12	Fire	1.70	9.40	0.30	11.40
LT-14(65)	Fire	1.80	10.10	0.30	12.20
L-6	Fire	1.90	11.30	0.30	13.50

The cost for the Rule of 80 provision is very dependent upon the age at hire of the employees. If hiring practices in the future differ from those of the past, the cost for this provision could increase or decrease. The cost shown is based on the age and service characteristics of the present group.

* Assumes that credit is granted for 100% of service rendered prior to the membership date. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

West Overland EMS & Fire Protection District

Employer Contribution Rates (Contributory Plan - 3 Year FAS)
 (4% member contributions are additional)

Rule of 80 Retirement Eligibility#

Benefit Program	Employee Groups	Percents of Active Member Payroll			
		Prior Service Cost *	Current Cost	Disability Cost	Total Employer Contribution Rate
L-1	Fire	0.90%	4.30%	0.20%	5.40%
L-3	Fire	1.20	6.20	0.20	7.60
LT-4(65)	Fire	1.30	6.90	0.20	8.40
LT-5(65)	Fire	1.50	8.10	0.20	9.80
L-7	Fire	1.50	8.00	0.20	9.70
LT-8(65)	Fire	1.60	9.40	0.20	11.20
L-12	Fire	1.70	10.00	0.30	12.00
LT-14(65)	Fire	1.80	10.60	0.30	12.70
L-6	Fire	2.00	11.80	0.30	14.10

The cost for the Rule of 80 provision is very dependent upon the age at hire of the employees. If hiring practices in the future differ from those of the past, the cost for this provision could increase or decrease. The cost shown is based on the age and service characteristics of the present group.

* Assumes that credit is granted for 100% of service rendered prior to the membership date. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

West Overland EMS & Fire Protection District

Employer Contribution Rates (Non-Contributory Plan - 5 Year FAS)
(No member contributions)

Rule of 80 Retirement Eligibility#

Benefit Program	Employee Groups	Percents of Active Member Payroll			
		Prior Service Cost *	Current Cost	Disability Cost	Total Employer Contribution Rate
L-1	Fire	1.00%	7.80%	0.20%	9.00%
L-3	Fire	1.20	9.70	0.20	11.10
LT-4(65)	Fire	1.30	10.40	0.20	11.90
LT-5(65)	Fire	1.40	11.60	0.20	13.20
L-7	Fire	1.50	11.50	0.20	13.20
LT-8(65)	Fire	1.60	12.80	0.20	14.60
L-12	Fire	1.70	13.30	0.30	15.30
LT-14(65)	Fire	1.80	14.00	0.30	16.10
L-6	Fire	1.90	15.20	0.30	17.40

The cost for the Rule of 80 provision is very dependent upon the age at hire of the employees. If hiring practices in the future differ from those of the past, the cost for this provision could increase or decrease. The cost shown is based on the age and service characteristics of the present group.

* Assumes that credit is granted for 100% of service rendered prior to the membership date. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

West Overland EMS & Fire Protection District

Employer Contribution Rates (Non-Contributory Plan - 3 Year FAS)
(No member contributions)

Rule of 80 Retirement Eligibility#

Benefit Program	Employee Groups	Percents of Active Member Payroll			
		Prior Service Cost *	Current Cost	Disability Cost	Total Employer Contribution Rate
L-1	Fire	1.00%	8.10%	0.20%	9.30%
L-3	Fire	1.30	10.00	0.20	11.50
LT-4(65)	Fire	1.30	10.70	0.20	12.20
LT-5(65)	Fire	1.50	12.00	0.20	13.70
L-7	Fire	1.50	11.90	0.20	13.60
LT-8(65)	Fire	1.70	13.20	0.20	15.10
L-12	Fire	1.80	13.80	0.30	15.90
LT-14(65)	Fire	1.80	14.50	0.30	16.60
L-6	Fire	2.00	15.70	0.30	18.00

The cost for the Rule of 80 provision is very dependent upon the age at hire of the employees. If hiring practices in the future differ from those of the past, the cost for this provision could increase or decrease. The cost shown is based on the age and service characteristics of the present group.

* Assumes that credit is granted for 100% of service rendered prior to the membership date. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

West Overland EMS & Fire Protection District

Employer Contribution Dollars

Regular Retirement Eligibility

Employer contributions are payable monthly, and each month's actual dollar contribution will be the contribution percent multiplied by the payroll during the month. If payroll during your first year of LAGERS participation equals the annual payroll reported for this valuation, the approximate employer dollar contribution for the year would be as follows:

Contributory Plan

5 Year FAS	
Benefit Program	Fire
L-1	\$ 77,284
L-3	108,198
LT-4(65)	117,472
LT-5(65)	137,566
L-7	140,657
LT-8(65)	159,206
L-12	173,117
LT-14(65)	182,391
L-6	205,576

3 Year FAS	
Benefit Program	Fire
L-1	\$ 81,921
L-3	114,381
LT-4(65)	123,655
LT-5(65)	145,294
L-7	146,840
LT-8(65)	168,480
L-12	180,845
LT-14(65)	191,665
L-6	213,305

Non-Contributory Plan

5 Year FAS	
Benefit Program	Fire
L-1	\$ 137,566
L-3	168,480
LT-4(65)	177,754
LT-5(65)	197,848
L-7	200,939
LT-8(65)	219,487
L-12	233,399
LT-14(65)	242,673
L-6	265,858

3 Year FAS	
Benefit Program	Fire
L-1	\$ 142,203
L-3	174,662
LT-4(65)	183,937
LT-5(65)	205,576
L-7	207,122
LT-8(65)	228,761
L-12	241,127
LT-14(65)	251,947
L-6	273,586

PLEASE NOTE THAT THE ABOVE INFORMATION IS BASED ON THE PERSONNEL AND PAYROLL DATA SUBMITTED FOR THE ACTUARIAL VALUATION. IN BUDGETING AMOUNTS FOR LAGERS CONTRIBUTIONS YOU SHOULD CONSIDER ANY CHANGES WHICH HAVE BEEN MADE SINCE DATA WAS SUBMITTED FOR THE VALUATION AND ANY CHANGES ANTICIPATED TO BE MADE BEFORE THE END OF THE PERIOD FOR WHICH YOU ARE PREPARING THE BUDGET.

West Overland EMS & Fire Protection District

Employer Contribution Dollars

Rule of 80 Retirement Eligibility

Employer contributions are payable monthly, and each month's actual dollar contribution will be the contribution percent multiplied by the payroll during the month. If payroll during your first year of LAGERS participation equals the annual payroll reported for this valuation, the approximate employer dollar contribution for the year would be as follows:

Contributory Plan

5 Year FAS	
Benefit Program	Fire
L-1	\$ 78,830
L-3	111,289
LT-4(65)	123,655
LT-5(65)	143,749
L-7	143,749
LT-8(65)	165,388
L-12	176,208
LT-14(65)	188,574
L-6	208,668

3 Year FAS	
Benefit Program	Fire
L-1	\$ 83,467
L-3	117,472
LT-4(65)	129,838
LT-5(65)	151,477
L-7	149,931
LT-8(65)	173,117
L-12	185,482
LT-14(65)	196,302
L-6	217,942

Non-Contributory Plan

5 Year FAS	
Benefit Program	Fire
L-1	\$ 139,112
L-3	171,571
LT-4(65)	183,937
LT-5(65)	204,030
L-7	204,030
LT-8(65)	225,670
L-12	236,490
LT-14(65)	248,855
L-6	268,949

3 Year FAS	
Benefit Program	Fire
L-1	\$ 143,749
L-3	177,754
LT-4(65)	188,574
LT-5(65)	211,759
L-7	210,213
LT-8(65)	233,399
L-12	245,764
LT-14(65)	256,584
L-6	278,223

PLEASE NOTE THAT THE ABOVE INFORMATION IS BASED ON THE PERSONNEL AND PAYROLL DATA SUBMITTED FOR THE ACTUARIAL VALUATION. IN BUDGETING AMOUNTS FOR LAGERS CONTRIBUTIONS YOU SHOULD CONSIDER ANY CHANGES WHICH HAVE BEEN MADE SINCE DATA WAS SUBMITTED FOR THE VALUATION AND ANY CHANGES ANTICIPATED TO BE MADE BEFORE THE END OF THE PERIOD FOR WHICH YOU ARE PREPARING THE BUDGET.

West Overland EMS & Fire Protection District

Employees and Payroll Included in the Valuation

	Fire
Number of Employees	19
Annual Payroll	\$ 1,545,686

Information regarding the age and service characteristics of the employees is contained in Appendix V.

APPENDIX I

**UNFUNDED ACTUARIAL
ACCRUED LIABILITY**

UNFUNDED ACTUARIAL ACCRUED LIABILITY (UAAL)

If the decision is made to join LAGERS the governing body also must decide how much credit to grant employees for their service before the membership date. The options are to cover 25%, 50%, 75% or 100% of prior service. The granting of prior service credit results in the establishment of an actuarial accrued liability. Because your political subdivision will not have established an asset balance with the System as of the membership date, the value established for prior service is an unfunded actuarial accrued liability.

The policy of the LAGERS Board of Trustees provides that unfunded liabilities are to be paid for by level percent of payroll contributions over a period of 30 years. The contribution rates shown on pages 4 through 11 as the "Prior Service Cost" are designed to pay for the applicable unfunded actuarial accrued liability. This procedure will allow your political subdivision to retire the unfunded actuarial accrued liability in an orderly fashion over a period of years without the need for an immediate large payment upon joining the System.

Should the governing body elect to grant credit for 100% of the employees' prior service, the unfunded actuarial accrued liability as of the date of this valuation would be as follows:

West Overland EMS & Fire Protection District

Regular Retirement Eligibility

Benefit Group	Employee Group	Contributory		Non-Contributory	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)	UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	Fire	\$ 259,013	\$ 269,699	\$ 275,490	\$ 284,936
L-3	Fire	333,435	346,545	344,328	356,146
LT-4(65)	Fire	334,953	348,520	350,830	363,186
LT-5(65)	Fire	390,401	405,674	400,857	414,809
L-7	Fire	406,915	422,445	413,187	427,350
LT-8(65)	Fire	444,945	461,818	450,887	466,459
L-12	Fire	480,078	498,016	481,998	498,606
LT-14(65)	Fire	499,065	517,763	500,880	518,143
L-6	Fire	552,937	573,422	550,873	569,842

West Overland EMS & Fire Protection District

UNFUNDED ACTUARIAL ACCRUED LIABILITY (UAAL)

Rule of 80 Retirement Eligibility

Benefit Group	Employee Group	Contributory		Non-Contributory	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)	UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	Fire	\$ 255,039	\$ 265,634	\$ 271,220	\$ 280,637
L-3	Fire	328,008	340,945	339,059	350,807
LT-4(65)	Fire	343,141	357,106	358,728	371,514
LT-5(65)	Fire	394,114	409,547	404,698	418,922
L-7	Fire	400,016	415,393	406,841	420,967
LT-8(65)	Fire	444,148	461,117	450,616	466,358
L-12	Fire	471,828	489,539	474,583	491,131
LT-14(65)	Fire	493,830	512,457	496,519	513,810
L-6	Fire	543,275	563,574	542,480	561,258

APPENDIX II

SUMMARY OF FINANCIAL ASSUMPTIONS

Summary of Assumptions Used in Actuarial Valuations

Assumptions Adopted by Board of Trustees After Consulting With Actuary

1. The investment return rate used in making the valuations was 7.25% per year, compounded annually. This rate of return is not the assumed real rate of return. The real rate of return is the rate of investment return in excess of the inflation rate. Considering other financial assumptions, the 7.25% investment return rate translates to an assumed real rate of return of 3.75%. Adopted 2011.
2. The mortality table used to evaluate mortality among active members was 75% of the RP-2000 Combined Healthy Table set back 0 years for men and 0 years for women. It was assumed that 50% of pre-retirement deaths would be duty related. Adopted 2011.
3. The mortality table used in evaluating allowances to be paid was 105% of the 1994 Group Annuity Mortality Table, set back 0 years for men and 0 years for women. The disability post-retirement rates were equal to the standard rates set forward 10 years. Adopted 2011.
4. The probabilities of withdrawal from service, together with individual pay increase assumptions, are shown in Schedule 1. Adopted 2011.
5. The probabilities of retirement with an age and service allowance are shown in Schedule 2. Adopted 2011.
6. Total active member payroll is assumed to increase 3.50% a year, which is the portion of the individual pay increase assumptions attributable to wage inflation. In effect, this assumes no change in the number of active members per employer. Adopted 2011.
7. An individual entry-age actuarial cost method of valuation was used in determining age and service allowance actuarial liabilities and normal cost. Adopted 1986.
8. The data about persons now covered was furnished by the political subdivision. Although examined for general reasonableness, the data was not audited by us.
9. The actuarial valuation computations were made by or under the supervision of a Member of the American Academy of Actuaries (M.A.A.A.).

Schedule 1.

**Withdrawal From Active Employment Before Age & Service Retirement
and Individual Pay Increase Assumptions**

Sample Ages	Years of Service	Percent of Active Members Separating Within Next Year				Percent Increase in Individual's Pay During Next Year Excluding Fire
		General Members		Police	Fire	
		Men	Women			
All	0	18.00%	21.00%	18.00%	8.00%	
	1	16.00	20.00	17.00	7.00	
	2	14.00	16.00	16.00	6.00	
	3	11.00	13.00	13.00	6.00	
	4	9.00	12.00	12.00	5.00	
25	5 & Over	7.50	10.70	10.10	5.00	6.8%
30		6.50	9.40	8.00	4.00	6.0
35		5.10	7.20	6.10	2.80	5.5
40		3.80	5.50	4.70	2.20	5.0
45		3.00	4.20	3.60	1.80	4.5
50		2.40	3.40	1.80	1.00	4.1
55		1.80	2.50	1.00	0.50	3.9
60		1.00	1.20	0.00	0.00	3.8
65	0.00	0.00	0.00	0.00	3.5	

Percent Increase in Individual's Pay During Next Year	
Sample Ages	Fire
25	8.6%
30	6.7
35	5.4
40	4.7
45	4.4
50	4.1
55	3.9
60	3.8
65	3.5

Schedule 2.

**Percent of Eligible Active Members Retiring Within Next Year
Without Rule of 80 Eligibility**

Early Retirement

Retirement Ages	General Members		Retirement Ages	Police	Fire
	Men	Women			
55	2.50%	3.00%	50	3.00%	2.50%
56	2.50%	3.00%	51	3.00%	2.50%
57	2.50%	3.00%	52	3.00%	2.50%
58	2.50%	3.00%	53	3.00%	2.50%
59	2.50%	3.00%	54	3.00%	2.50%

Normal Retirement

Retirement Ages	General Members		Retirement Ages	Police	Fire
	Men	Women			
60	10%	10%	55	10%	15%
61	10	10	56	10	15
62	25	15	57	10	10
63	25	15	58	10	15
64	20	15	59	10	15
65	25	20	60	10	20
66	25	25	61	10	10
67	20	20	62	25	30
68	20	20	63	20	30
69	20	15	64	20	25
70	100	100	65	100	100

Schedule 2. (Continued)

**Percent of Eligible Active Members Retiring Within Next Year
With Rule of 80 Eligibility**

Retirement Ages	General Members		Police	Fire
	Men	Women		
50	15%	15%	25%	25%
51	15	15	25	15
52	15	15	15	15
53	15	15	15	15
54	15	15	15	15
55	15	15	15	15
56	15	15	15	15
57	15	15	15	15
58	15	15	15	15
59	15	15	15	20
60	15	15	15	30
61	15	15	25	30
62	30	15	30	45
63	30	15	30	45
64	30	20	30	45
65	30	25	100	100
66	30	25		
67	30	25		
68	30	25		
69	30	25		
70	100	100		

APPENDIX III

**SUMMARY OF
LAGERS PROVISIONS**

Missouri Local Government Employees Retirement System
Brief Summary of LAGERS
Benefits and Conditions Evaluated and/or Considered
as of February 28, 2015
(Section references are to RSMo)

Voluntary Retirement. Sections 70.645 & 70.600. A member may retire with an age & service allowance after both (i) completing 5 years of credited service, and (ii) attaining the minimum service retirement age.

The minimum service retirement age is age 60 for a general employee and age 55 for a police or fire employee. Optionally, employers may also elect to provide for unreduced benefits for employees whose combination of years of age and years of service equals 80 or more.

Final Average Salary. Section 70.600. The average of a member's monthly compensation during the period of 60 consecutive months (or optionally, 36 consecutive months) of credited service producing the highest monthly average, which period is contained within the 120 consecutive months of credited service immediately preceding retirement.

Age & Service Allowance. Section 70.655. The allowance, payable monthly for life, equals a specified percent of a member's final average salary multiplied by the number of years of credited service. Each employer elects the percent applicable to its members, from the following programs:

L-1 Benefit Program:	1.00% for life
L-3 Benefit Program:	1.25% for life
L-7 Benefit Program:	1.50% for life
L-12 Benefit Program:	1.75% for life
L-6 Benefit Program:	2.00% for life
LT-4(65) Benefit Program:	1.00% for life, plus 1.00% to age 65
LT-5(65) Benefit Program:	1.25% for life, plus 0.75% to age 65
LT-8(65) Benefit Program:	1.50% for life, plus 0.50% to age 65
LT-14(65) Benefit Program:	1.75% for life, plus 0.25% to age 65

The only LT benefit programs available for adoption after August 1, 1994 are the LT(65) programs.

Benefit programs L-9 and LT-10(65) are unavailable for adoption after August 1, 2005.

Benefit program L-11, available only to groups not covered by social security, provides for 2.5% for life.

Subsequent to joining the System the governing body can elect to change benefit programs for the employees, but not more often than once every 2 years.

Early Allowance. Section 70.670. A member may retire with an early allowance after both (i) completing 5 years of credited service, and (ii) attaining age 55 if a general employee or age 50 if a police or fire employee.

The early allowance amount, payable monthly for life, is computed in the same manner as an age & service allowance, based upon the service and earnings record to time of early retirement, but reduced to reflect the fact that the age when payments begin is younger than the minimum service retirement age. The amount of the reduction is 1/2 of 1% (.005) for each month the age at retirement is younger than the minimum service retirement age.

Deferred Allowance. Section 70.675. If a member leaves LAGERS-covered employment (i) before attaining the early retirement age, and (ii) after completing 5 years of credited service, the member becomes eligible for a deferred allowance; provided the former member lives to the minimum service retirement age and does not withdraw the accumulated contributions.

The deferred allowance amount, payable monthly for life from the minimum service retirement age, is computed in the same manner as an age & service allowance, based upon the service and earnings record to time of leaving LAGERS coverage.

Deferred allowances are also payable any time after reaching the early retirement age, with the reduction for early retirement noted on the previous page.

Non-Duty Disability Allowance. Section 70.680. A member with 5 or more years of credited service who becomes totally and permanently disabled from other than duty-connected causes becomes eligible to receive a non-duty disability allowance computed in the same manner as an age & service allowance, based upon the service & earnings record to time of disability.

Duty Disability Allowance. Section 70.680. A member regardless of credited service who becomes totally and permanently disabled from duty-connected causes becomes eligible to receive a duty disability allowance computed in the same manner as an age & service allowance, based upon the earnings record to time of disability but based upon the years of credited service the member would have completed had the member continued in LAGERS-covered employment to age 60.

Death-in-Service. Section 70.661. Upon the death of a member who had completed 5 years of credited service, the eligible surviving dependents receive the following benefits:

(a) The surviving spouse receives an allowance equal to the Option A allowance (joint and 75% survivor benefit) computed based upon the deceased members' service & earnings record to time of death.

(b) When no spouse benefit is payable, the dependent children under age 18 (age 23 if they are full time students) each receive an equal share of 60% of an age & service allowance computed based upon the deceased member's service & earnings record to time of death.

(c) If the death is determined to be duty related, the 5 year service requirement is waived and the benefit is based on years of credited service the member would have completed had the member continued in LAGERS-covered employment to age 60.

Benefit Changes After Retirement. Section 70.655. For retirements effective after September 28, 1975, there is an annual redetermination of monthly benefit amount, beginning the October first following 12 months of retirement. As of each October first the amount of each eligible benefit is redetermined as follows:

(a) Subject to the maximum in (b), the redetermined amount is the amount other-wise payable multiplied by: 100% plus up to 4%, as determined by the LAGERS Board of Trustees, for each full year of retirement.

(b) The redetermined amount may not exceed the amount otherwise payable multiplied by the ratio of the Consumer Price Index for the immediately preceding month of June to the Consumer Price Index for the month of June immediately preceding retirement.

Member Contributions. Sections 70.690 & 70.705. Each member contributes 4% of compensation beginning after completion of sufficient employment for 6 months of credited service.

If a member leaves LAGERS-covered employment before an allowance is payable, the accumulated contributions are refunded to the member. If the member dies, his accumulated contributions are refunded to a designated beneficiary.

The law governing LAGERS also has a provision for the adoption of a non-contributory plan in which the full cost of LAGERS participation is paid by the employer. Adoption of the non-contributory provisions may be done at the time of membership or a later date; however, a change from contributory to non-contributory or vice-versa may not be made more frequently than every 2 years. Under the non-contributory provisions there is no individual account maintained for each employee and no refund of contributions if an employee terminates before being eligible for a benefit.

Employer Contributions. Section 70.730. Each employer contributes the remainder amounts necessary to finance the employees' participation in LAGERS. Contributions to LAGERS are determined based upon level-percent-of-payroll principles, so that contribution rates do not have to increase over decades of time.

APPENDIX IV

**BENEFIT
ILLUSTRATIONS**

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts
For Sample Combinations of Service & Salary
(L-1 Benefit Program is Years of Credited Service
times: 1.00% of FAS ¹)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 525	\$ 875	\$1,400	93%
2,000	700	1,020	1,720	86%
2,500	875	1,165	2,040	82%
3,000	1,050	1,312	2,362	79%
3,500	1,225	1,457	2,682	77%
4,000	1,400	1,602	3,002	75%
25 Years of Service:				
\$1,500	\$ 375	\$ 875	\$1,250	83%
2,000	500	1,020	1,520	76%
2,500	625	1,165	1,790	72%
3,000	750	1,312	2,062	69%
3,500	875	1,457	2,332	67%
4,000	1,000	1,602	2,602	65%
15 Years of Service:				
\$1,500	\$225	\$ 875	\$1,100	73%
2,000	300	1,020	1,320	66%
2,500	375	1,165	1,540	62%
3,000	450	1,312	1,762	59%
3,500	525	1,457	1,982	57%
4,000	600	1,602	2,202	55%

¹ "Final Average Salary" means the monthly average of an employee's compensation during the period of 60 consecutive months (or optionally, 36 consecutive months) when they were highest, contained within the last 120 months of Credited Service.

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2015 - it does not include any amounts which might be payable to an eligible spouse or children.

³ Amounts are shown to nearest \$1, for simplicity; actual amounts are to nearest 1¢.

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts
For Sample Combinations of Service & Salary
(L-3 Benefit Program is Years of Credited Service
times: 1.25% of FAS ¹)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 656	\$ 875	\$1,531	102%
2,000	875	1,020	1,895	95%
2,500	1,094	1,165	2,259	90%
3,000	1,313	1,312	2,625	88%
3,500	1,531	1,457	2,988	85%
4,000	1,750	1,602	3,352	84%
25 Years of Service:				
\$1,500	\$ 469	\$ 875	\$1,344	90%
2,000	625	1,020	1,645	82%
2,500	781	1,165	1,946	78%
3,000	938	1,312	2,250	75%
3,500	1,094	1,457	2,551	73%
4,000	1,250	1,602	2,852	71%
15 Years of Service:				
\$1,500	\$281	\$ 875	\$1,156	77%
2,000	375	1,020	1,395	70%
2,500	469	1,165	1,634	65%
3,000	563	1,312	1,875	63%
3,500	656	1,457	2,113	60%
4,000	750	1,602	2,352	59%

¹ "Final Average Salary" means the monthly average of an employee's compensation during the period of 60 consecutive months (or optionally, 36 consecutive months) when they were highest, contained within the last 120 months of Credited Service.

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2015 - it does not include any amounts which might be payable to an eligible spouse or children.

³ Amounts are shown to nearest \$1, for simplicity; actual amounts are to nearest 1¢.

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts
For Sample Combinations of Service & Salary
(L-7 Benefit Program is Years of Credited Service
times: 1.50% of FAS ¹)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 788	\$ 875	\$1,663	111%
2,000	1,050	1,020	2,070	104%
2,500	1,313	1,165	2,478	99%
3,000	1,575	1,312	2,887	96%
3,500	1,838	1,457	3,295	94%
4,000	2,100	1,602	3,702	93%
25 Years of Service:				
\$1,500	\$ 563	\$ 875	\$1,438	96%
2,000	750	1,020	1,770	89%
2,500	938	1,165	2,103	84%
3,000	1,125	1,312	2,437	81%
3,500	1,313	1,457	2,770	79%
4,000	1,500	1,602	3,102	78%
15 Years of Service:				
\$1,500	\$338	\$ 875	\$1,213	81%
2,000	450	1,020	1,470	74%
2,500	563	1,165	1,728	69%
3,000	675	1,312	1,987	66%
3,500	788	1,457	2,245	64%
4,000	900	1,602	2,502	63%

¹ "Final Average Salary" means the monthly average of an employee's compensation during the period of 60 consecutive months (or optionally, 36 consecutive months) when they were highest, contained within the last 120 months of Credited Service.

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2015 - it does not include any amounts which might be payable to an eligible spouse or children.

³ Amounts are shown to nearest \$1, for simplicity; actual amounts are to nearest 1¢.

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts
For Sample Combinations of Service & Salary
(L-12 Benefit Program is Years of Credited Service
times: 1.75% of FAS ¹)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 919	\$ 875	\$1,794	120%
2,000	1,225	1,020	2,245	112%
2,500	1,531	1,165	2,696	108%
3,000	1,838	1,312	3,150	105%
3,500	2,144	1,457	3,601	103%
4,000	2,450	1,602	4,052	101%
25 Years of Service:				
\$1,500	\$ 656	\$ 875	\$1,531	102%
2,000	875	1,020	1,895	95%
2,500	1,094	1,165	2,259	90%
3,000	1,313	1,312	2,625	88%
3,500	1,531	1,457	2,988	85%
4,000	1,750	1,602	3,352	84%
15 Years of Service:				
\$1,500	\$ 394	\$ 875	\$1,269	85%
2,000	525	1,020	1,545	77%
2,500	656	1,165	1,821	73%
3,000	788	1,312	2,100	70%
3,500	919	1,457	2,376	68%
4,000	1,050	1,602	2,652	66%

¹ "Final Average Salary" means the monthly average of an employee's compensation during the period of 60 consecutive months (or optionally, 36 consecutive months) when they were highest, contained within the last 120 months of Credited Service.

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2015 - it does not include any amounts which might be payable to an eligible spouse or children.

³ Amounts are shown to nearest \$1, for simplicity; actual amounts are to nearest 1¢.

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts
For Sample Combinations of Service & Salary
(L-6 Benefit Program is Years of Credited Service
times: 2.00% of FAS ¹)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$1,050	\$ 875	\$1,925	128%
2,000	1,400	1,020	2,420	121%
2,500	1,750	1,165	2,915	117%
3,000	2,100	1,312	3,412	114%
3,500	2,450	1,457	3,907	112%
4,000	2,800	1,602	4,402	110%
25 Years of Service:				
\$1,500	\$ 750	\$ 875	\$1,625	108%
2,000	1,000	1,020	2,020	101%
2,500	1,250	1,165	2,415	97%
3,000	1,500	1,312	2,812	94%
3,500	1,750	1,457	3,207	92%
4,000	2,000	1,602	3,602	90%
15 Years of Service:				
\$1,500	\$ 450	\$ 875	\$1,325	88%
2,000	600	1,020	1,620	81%
2,500	750	1,165	1,915	77%
3,000	900	1,312	2,212	74%
3,500	1,050	1,457	2,507	72%
4,000	1,200	1,602	2,802	70%

¹ "Final Average Salary" means the monthly average of an employee's compensation during the period of 60 consecutive months (or optionally, 36 consecutive months) when they were highest, contained within the last 120 months of Credited Service.

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2015 - it does not include any amounts which might be payable to an eligible spouse or children.

³ Amounts are shown to nearest \$1, for simplicity; actual amounts are to nearest 1¢.

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts
For Sample Combinations of Service & Salary
(LT-4(65) Benefit Program is Years of Credited Service
times: 2.00% of FAS¹ to age 65)
1.00% of FAS¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 525	\$ 875	\$1,050	\$1,400	70%	93%
2,000	1,400	700	1,020	1,400	1,720	70%	86%
2,500	1,750	875	1,165	1,750	2,040	70%	82%
3,000	2,100	1,050	1,312	2,100	2,362	70%	79%
3,500	2,450	1,225	1,457	2,450	2,682	70%	77%
4,000	2,800	1,400	1,602	2,800	3,002	70%	75%
25 Years of Service:							
\$1,500	\$ 750	\$ 375	\$ 875	\$ 750	\$1,250	50%	83%
2,000	1,000	500	1,020	1,000	1,520	50%	76%
2,500	1,250	625	1,165	1,250	1,790	50%	72%
3,000	1,500	750	1,312	1,500	2,062	50%	69%
3,500	1,750	875	1,457	1,750	2,332	50%	67%
4,000	2,000	1,000	1,602	2,000	2,602	50%	65%
15 Years of Service:							
\$1,500	\$ 450	\$225	\$ 875	\$ 450	\$1,100	30%	73%
2,000	600	300	1,020	600	1,320	30%	66%
2,500	750	375	1,165	750	1,540	30%	62%
3,000	900	450	1,312	900	1,762	30%	59%
3,500	1,050	525	1,457	1,050	1,982	30%	57%
4,000	1,200	600	1,602	1,200	2,202	30%	55%

¹ "Final Average Salary" means the monthly average of an employee's compensation during the period of 60 consecutive months (or optionally, 36 consecutive months) when they were highest, contained within the last 120 months of Credited Service.

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2015 - it does not include any amounts which might be payable to an eligible spouse or children.

³ Amounts are shown to nearest \$1, for simplicity; actual amounts are to nearest 1¢.

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts
For Sample Combinations of Service & Salary
(LT-5(65) Benefit Program is Years of Credited Service
times: 2.00% of FAS¹ to age 65)
1.25% of FAS¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 656	\$ 875	\$1,050	\$1,531	70%	102%
2,000	1,400	875	1,020	1,400	1,895	70%	95%
2,500	1,750	1,094	1,165	1,750	2,259	70%	90%
3,000	2,100	1,313	1,312	2,100	2,625	70%	88%
3,500	2,450	1,531	1,457	2,450	2,988	70%	85%
4,000	2,800	1,750	1,602	2,800	3,352	70%	84%
25 Years of Service:							
\$1,500	\$ 750	\$ 469	\$ 875	\$ 750	\$1,344	50%	90%
2,000	1,000	625	1,020	1,000	1,645	50%	82%
2,500	1,250	781	1,165	1,250	1,946	50%	78%
3,000	1,500	938	1,312	1,500	2,250	50%	75%
3,500	1,750	1,094	1,457	1,750	2,551	50%	73%
4,000	2,000	1,250	1,602	2,000	2,852	50%	71%
15 Years of Service:							
\$1,500	\$ 450	\$281	\$ 875	\$ 450	\$1,156	30%	77%
2,000	600	375	1,020	600	1,395	30%	70%
2,500	750	469	1,165	750	1,634	30%	65%
3,000	900	563	1,312	900	1,875	30%	63%
3,500	1,050	656	1,457	1,050	2,113	30%	60%
4,000	1,200	750	1,602	1,200	2,352	30%	59%

¹ "Final Average Salary" means the monthly average of an employee's compensation during the period of 60 consecutive months (or optionally, 36 consecutive months) when they were highest, contained within the last 120 months of Credited Service.

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2015 - it does not include any amounts which might be payable to an eligible spouse or children.

³ Amounts are shown to nearest \$1, for simplicity; actual amounts are to nearest 1¢.

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts
For Sample Combinations of Service & Salary
(LT-8(65) Benefit Program is Years of Credited Service
times: 2.00% of FAS¹ to age 65)
1.50% of FAS¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 788	\$ 875	\$1,050	\$1,663	70%	111%
2,000	1,400	1,050	1,020	1,400	2,070	70%	104%
2,500	1,750	1,313	1,165	1,750	2,478	70%	99%
3,000	2,100	1,575	1,312	2,100	2,887	70%	96%
3,500	2,450	1,838	1,457	2,450	3,295	70%	94%
4,000	2,800	2,100	1,602	2,800	3,702	70%	93%
25 Years of Service:							
\$1,500	\$ 750	\$ 563	\$ 875	\$ 750	\$1,438	50%	96%
2,000	1,000	750	1,020	1,000	1,770	50%	89%
2,500	1,250	938	1,165	1,250	2,103	50%	84%
3,000	1,500	1,125	1,312	1,500	2,437	50%	81%
3,500	1,750	1,313	1,457	1,750	2,770	50%	79%
4,000	2,000	1,500	1,602	2,000	3,102	50%	78%
15 Years of Service:							
\$1,500	\$ 450	\$338	\$ 875	\$ 450	\$1,213	30%	81%
2,000	600	450	1,020	600	1,470	30%	74%
2,500	750	563	1,165	750	1,728	30%	69%
3,000	900	675	1,312	900	1,987	30%	66%
3,500	1,050	788	1,457	1,050	2,245	30%	64%
4,000	1,200	900	1,602	1,200	2,502	30%	63%

¹ "Final Average Salary" means the monthly average of an employee's compensation during the period of 60 consecutive months (or optionally, 36 consecutive months) when they were highest, contained within the last 120 months of Credited Service.

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2015 - it does not include any amounts which might be payable to an eligible spouse or children.

³ Amounts are shown to nearest \$1, for simplicity; actual amounts are to nearest 1¢.

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts
For Sample Combinations of Service & Salary
(LT-14(65) Benefit Program is Years of Credited Service
times: 2.00% of FAS¹ to age 65)
1.75% of FAS¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 919	\$ 875	\$1,050	\$1,794	70%	120%
2,000	1,400	1,225	1,020	1,400	2,245	70%	112%
2,500	1,750	1,531	1,165	1,750	2,696	70%	108%
3,000	2,100	1,838	1,312	2,100	3,150	70%	105%
3,500	2,450	2,144	1,457	2,450	3,601	70%	103%
4,000	2,800	2,450	1,602	2,800	4,052	70%	101%
25 Years of Service:							
\$1,500	\$ 750	\$ 656	\$ 875	\$ 750	\$1,531	50%	102%
2,000	1,000	875	1,020	1,000	1,895	50%	95%
2,500	1,250	1,094	1,165	1,250	2,259	50%	90%
3,000	1,500	1,313	1,312	1,500	2,625	50%	88%
3,500	1,750	1,531	1,457	1,750	2,988	50%	85%
4,000	2,000	1,750	1,602	2,000	3,352	50%	84%
15 Years of Service:							
\$1,500	\$ 450	\$ 394	\$ 875	\$ 450	\$1,269	30%	85%
2,000	600	525	1,020	600	1,545	30%	77%
2,500	750	656	1,165	750	1,821	30%	73%
3,000	900	788	1,312	900	2,100	30%	70%
3,500	1,050	919	1,457	1,050	2,376	30%	68%
4,000	1,200	1,050	1,602	1,200	2,652	30%	66%

¹ "Final Average Salary" means the monthly average of an employee's compensation during the period of 60 consecutive months (or optionally, 36 consecutive months) when they were highest, contained within the last 120 months of Credited Service.

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2015 - it does not include any amounts which might be payable to an eligible spouse or children.

³ Amounts are shown to nearest \$1, for simplicity; actual amounts are to nearest 1¢.

APPENDIX V

**AGE AND SERVICE
CHARACTERISTICS OF
EMPLOYEES**

West Overland EMS & Fire Protection District

October 31, 2015

By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24									
25-29									
30-34	2							2	\$ 120,643
35-39	3	1		1				5	\$ 347,833
40-44		1	1	2				4	\$ 356,311
45-49				1	1			2	\$ 179,905
50-54				2	1	1		4	\$ 368,196
55-59					1		1	2	\$ 172,798
60-64									
65-69									
70 & Over									
Totals	5	2	1	6	3	1	1	19	\$ 1,545,686

While not used in the financial computations, the following group averages are computed and shown because of their general interest.

Age: 43.8 years.

Benefit Service: 0.0 years.

Annual Pay: \$81,352.

December 18, 2015 AIR

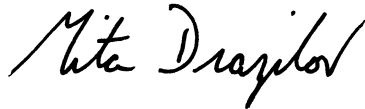
Mr. Keith Hughes, Executive Secretary
Missouri Local Government
Employees Retirement System
P.O. Box 1665
Jefferson City, Missouri 65102

Dear Keith:

Enclosed are three copies of the report of the October 31, 2015
Initial Actuarial Valuation of LAGERS benefits for the employees
of

West Overland EMS & Fire Protection District

Sincerely,



Mita D. Drazilov

MDD:adh