The Initial Valuation For

Crawford County Library District

as of June 30, 2026

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July 30, 2026

Crawford County Library District
Steelville, 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 - 105.685 RSMo). This report should not be relied on for any purpose other than the purposes described herein. Determinations of financial results, associated with the benefits described in this report, for purposes other than those identified above may be significantly different.

This report was prepared at the request of the political subdivision and is intended for use by the political subdivision and those designated or approved by the political subdivision. This report may be provided to parties other than the political subdivision only in its entirety and only with the permission of the political subdivision. GRS is not responsible for unauthorized use of this report.

The contribution requirement for benefits likely to accrue as a result of the future service of your employees is described on pages 4 thru 7 as the normal cost rate and the casualty rate. 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 7 as the prior service cost rate. 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 rate 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 normal cost rate, casualty rate, and prior service cost rate (the total employer contribution rate as shown on pages 4 thru 7). These contributions are mandatory after official action has been taken to join the System.

The total annual dollar costs shown on pages 8 and 9 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, 2026.

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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. This valuation assumed the ability of the plan sponsor to make the contributions necessary to fund this plan. A determination regarding whether or not the plan sponsor is actually able to do so is outside our expertise and not performed. Summary provisions of the law as well as benefit illustrations can be found in Appendices III and IV.

Projections needed to comply with Missouri State disclosure requirements (Section 105.665 of the RSMo) regarding the adoption of LAGERS benefits by a political subdivision are available upon request from LAGERS.

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 June 30, 2026. The valuation was based on data furnished from your records concerning individual employees (see Appendix V).

This report includes risk commentary in Appendix VI, but does not include a more robust assessment of the risks of future experience not meeting the actuarial assumptions. Additional assessment of risks was outside the scope of this assignment.

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

This report has been prepared by actuaries who have substantial experience valuing public employee retirement systems. To the best of our knowledge the information contained in this report is accurate and fairly presents the actuarial position of the political subdivision as of the valuation date. All calculations have been made in conformity with generally accepted actuarial principles and practices, with the actuarial standards of practice issued by the Actuarial Standards Board, and with applicable statutes.

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

The signing actuary is independent of the plan sponsor.

Respectfully submitted,
Gabriel, Roeder, Smith & Company

Mita Drazilov

Mita D. Drazilov, ASA, FCA, MAAA

GRS

Alternate Plan Provisions Affecting Employer Contribution Rates

The law governing LAGERS provides for a member contribution rate of either 0%, 2%, 4% or 6%, with benefits based on either a 5 year or 3 year Final Average Salary (FAS).

Member Contribution Rate - 0% Plan. Under the 0% 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.

Member Contribution Rate - 2%, 4% or 6% Plan. Under any plan other than 0%, each covered member contributes a percentage 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.

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 144 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.

Crawford County Library District

Employer Contribution Rates
5 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	5.90%	0.20%	1.20%	7.30%	5.40%	3.50%	1.60%
L-3	General	7.10	0.30	1.50	8.90	7.00	5.10	3.20
LT-4(65)	General	6.30	0.20	1.30	7.80	5.90	4.00	2.10
LT-5(65)	General	7.40	0.30	1.60	9.30	7.40	5.50	3.60
L-7	General	8.40	0.30	1.80	10.50	8.60	6.70	4.80
LT-8(65)	General	8.60	0.30	1.90	10.80	8.90	7.00	5.10
L-12	General	9.60	0.40	2.10	12.10	10.20	8.30	6.40
LT-14(65)	General	9.70	0.40	2.10	12.20	10.30	8.40	6.50
L-6	General	10.90	0.50	2.40	13.80	11.90	10.00	8.10

* Assumes that credit is granted for 100% of service rendered prior to the member-ship date for employees working in a covered position on the membership date and employed continuously in a covered position for one year with this employer. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost rate will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

The total employer contribution rate for each member contribution rate option shown above includes the prior service cost rate, casualty rate and corresponding normal cost rate. The prior service cost rate is the cost associated with paying off the unfunded actuarial accrued liability (past service). The normal cost rate plus the casualty rate is the cost of members' service being rendered each year (future service). For purposes of this initial valuation, the total employer contribution rate for the 0% member contribution rate plan is decreased by 1.9%, 3.8% and 5.7% for the 2%, 4% and 6% member contribution rate plans, respectively.

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Employer Contribution Rates
3 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	6.10%	0.20%	1.30%	7.60%	5.70%	3.80%	1.90%
L-3	General	7.40	0.30	1.60	9.30	7.40	5.50	3.60
LT-4(65)	General	6.50	0.20	1.30	8.00	6.10	4.20	2.30
LT-5(65)	General	7.70	0.30	1.60	9.60	7.70	5.80	3.90
L-7	General	8.70	0.30	1.90	10.90	9.00	7.10	5.20
LT-8(65)	General	8.90	0.30	1.90	11.10	9.20	7.30	5.40
L-12	General	10.00	0.40	2.20	12.60	10.70	8.80	6.90
LT-14(65)	General	10.10	0.40	2.20	12.70	10.80	8.90	7.00
L-6	General	11.20	0.50	2.50	14.20	12.30	10.40	8.50

* Assumes that credit is granted for 100% of service rendered prior to the member-ship date for employees working in a covered position on the membership date and employed continuously in a covered position for one year with this employer. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost rate will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

The total employer contribution rate for each member contribution rate option shown above includes the prior service cost rate, casualty rate and corresponding normal cost rate. The prior service cost rate is the cost associated with paying off the unfunded actuarial accrued liability (past service). The normal cost rate plus the casualty rate is the cost of members' service being rendered each year (future service). For purposes of this initial valuation, the total employer contribution rate for the 0% member contribution rate plan is decreased by 1.9%, 3.8% and 5.7% for the 2%, 4% and 6% member contribution rate plans, respectively.

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Employer Contribution Rates
5 Year FAS - Rule of 80 Retirement Eligibility#

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	6.20%	0.20%	1.30%	7.70%	5.80%	3.90%	2.00%
L-3	General	7.50	0.30	1.60	9.40	7.50	5.60	3.70
LT-4(65)	General	6.90	0.20	1.40	8.50	6.60	4.70	2.80
LT-5(65)	General	8.00	0.30	1.70	10.00	8.10	6.20	4.30
L-7	General	8.80	0.30	1.90	11.00	9.10	7.20	5.30
LT-8(65)	General	9.20	0.30	2.00	11.50	9.60	7.70	5.80
L-12	General	10.10	0.40	2.30	12.80	10.90	9.00	7.10
LT-14(65)	General	10.30	0.40	2.30	13.00	11.10	9.20	7.30
L-6	General	11.40	0.50	2.60	14.50	12.60	10.70	8.80

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 member-ship date for employees working in a covered position on the membership date and employed continuously in a covered position for one year with this employer. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost rate will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

The total employer contribution rate for each member contribution rate option shown above includes the prior service cost rate, casualty rate and corresponding normal cost rate. The prior service cost rate is the cost associated with paying off the unfunded actuarial accrued liability (past service). The normal cost rate plus the casualty rate is the cost of members' service being rendered each year (future service). For purposes of this initial valuation, the total employer contribution rate for the 0% member contribution rate plan is decreased by 1.9%, 3.8% and 5.7% for the 2%, 4% and 6% member contribution rate plans, respectively.

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Employer Contribution Rates
3 Year FAS - Rule of 80 Retirement Eligibility#

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	6.40%	0.20%	1.30%	7.90%	6.00%	4.10%	2.20%
L-3	General	7.70	0.30	1.70	9.70	7.80	5.90	4.00
LT-4(65)	General	7.20	0.20	1.50	8.90	7.00	5.10	3.20
LT-5(65)	General	8.30	0.30	1.80	10.40	8.50	6.60	4.70
L-7	General	9.10	0.30	2.00	11.40	9.50	7.60	5.70
LT-8(65)	General	9.50	0.30	2.10	11.90	10.00	8.10	6.20
L-12	General	10.40	0.40	2.30	13.10	11.20	9.30	7.40
LT-14(65)	General	10.60	0.40	2.40	13.40	11.50	9.60	7.70
L-6	General	11.80	0.50	2.70	15.00	13.10	11.20	9.30

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 member-ship date for employees working in a covered position on the membership date and employed continuously in a covered position for one year with this employer. If the governing body wishes to elect one of the lesser percents allowed by law -- 75%, 50%, or 25% -- the prior service cost rate will be reduced. An additional actuarial valuation will need to be performed to determine the employer contribution rate.

The total employer contribution rate for each member contribution rate option shown above includes the prior service cost rate, casualty rate and corresponding normal cost rate. The prior service cost rate is the cost associated with paying off the unfunded actuarial accrued liability (past service). The normal cost rate plus the casualty rate is the cost of members' service being rendered each year (future service). For purposes of this initial valuation, the total employer contribution rate for the 0% member contribution rate plan is decreased by 1.9%, 3.8% and 5.7% for the 2%, 4% and 6% member contribution rate plans, respectively.

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Employer Contribution Dollars
General

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:

Regular Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 20,723	$ 15,329	$ 9,936	$ 4,542
L-3	25,265	19,871	14,478	9,084
LT-4(65)	22,142	16,749	11,355	5,961
LT-5(65)	26,401	21,007	15,613	10,220
L-7	29,807	24,414	19,020	13,626
LT-8(65)	30,659	25,265	19,871	14,478
L-12	34,349	28,956	23,562	18,168
LT-14(65)	34,633	29,239	23,846	18,452
L-6	39,175	33,781	28,388	22,994

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 21,575	$ 16,181	$ 10,787	$ 5,394
L-3	26,401	21,007	15,613	10,220
LT-4(65)	22,710	17,317	11,923	6,529
LT-5(65)	27,252	21,859	16,465	11,071
L-7	30,943	25,549	20,155	14,762
LT-8(65)	31,510	26,117	20,723	15,329
L-12	35,769	30,375	24,981	19,588
LT-14(65)	36,053	30,659	25,265	19,871
L-6	40,311	34,917	29,523	24,130

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 21,859	$ 16,465	$ 11,071	$ 5,678
L-3	26,685	21,291	15,897	10,503
LT-4(65)	24,130	18,736	13,342	7,949
LT-5(65)	28,388	22,994	17,600	12,207
L-7	31,227	25,833	20,439	15,046
LT-8(65)	32,646	27,252	21,859	16,465
L-12	36,336	30,943	25,549	20,155
LT-14(65)	36,904	31,510	26,117	20,723
L-6	41,162	35,769	30,375	24,981

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 22,426	$ 17,033	$ 11,639	$ 6,245
L-3	27,536	22,142	16,749	11,355
LT-4(65)	25,265	19,871	14,478	9,084
LT-5(65)	29,523	24,130	18,736	13,342
L-7	32,362	26,968	21,575	16,181
LT-8(65)	33,781	28,388	22,994	17,600
L-12	37,188	31,794	26,401	21,007
LT-14(65)	38,040	32,646	27,252	21,859
L-6	42,582	37,188	31,794	26,401

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.

Employees and Payroll Included in the Valuation

	General
Number of Employees	6
Annual Payroll	$ 283,878

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 7 as the "Prior Service Cost Rate" 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:

Crawford County Library District

Regular Retirement Eligibility

		Member Contribution Rate - 0%	
Benefit Group	Employee Group	UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	General	$ 60,982	$ 63,128
L-3	General	76,201	78,939
LT-4(65)	General	63,506	65,752
LT-5(65)	General	78,114	80,904
L-7	General	91,452	94,700
LT-8(65)	General	92,731	96,034
L-12	General	106,702	110,495
LT-14(65)	General	107,320	111,154
L-6	General	121,901	126,266

Unfunded Actuarial Accrued Liability (UAAL)

Rule of 80 Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0% UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	General	$ 64,595	$ 66,938
L-3	General	80,744	83,703
LT-4(65)	General	72,443	75,109
LT-5(65)	General	86,636	89,826
L-7	General	96,894	100,440
LT-8(65)	General	100,816	104,529
L-12	General	113,044	117,180
LT-14(65)	General	115,002	119,223
L-6	General	129,161	133,933

APPENDIX II

SUMMARY OF FINANCIAL ASSUMPTIONS

Summary of Assumptions Used in Actuarial Valuations

Assumptions Adopted by Board of Trustees After Consulting With Actuary

The assumptions used in performing the February 28, 2026 valuations were adopted by the Board in conjunction with a five-year experience investigation for the period ending February 28, 2025.

1. The investment return rate used in making the valuations was 7.00% per year, net of investment expenses, 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. The price inflation rate used in making the valuations was 2.40% and the wage inflation rate used in making the valuations was 3.00%. The 7.00% investment return rate translates to an assumed real rate of return over price inflation of 4.60% and over wage inflation of 4.00%.

2. The healthy retiree mortality tables, for post-retirement mortality, used in evaluating allowances to be paid were 115% of the PubG-2016 Retiree Mortality Table for males and females. The disabled retiree mortality tables, for post-retirement mortality, used in evaluating allowances to be paid were 115% of the PubNS-2016 Disabled Retiree Mortality Table for males and females. The pre-retirement mortality tables used were 75%/50% (Male/Female) of the PubG-2016 Employee Mortality Table for males and females of General groups. The pre-retirement mortality tables used were 100%/90%/100% (Police/Fire/Public Safety) of the PubS-2016 Employee Mortality Table for males and females of Police, Fire and Public Safety groups. Mortality rates for a particular calendar year are determined by applying the MP-2021 mortality improvement scale to the above described tables.

3. The probabilities of withdrawal and disability from service, together with individual pay increase assumptions, are shown in Schedule 1.

4. The probabilities of retirement with an age and service allowance are shown in Schedule 2.

5. Post-retirement cost of living allowances are assumed to be 2.00% per year.

6. Total active member payroll is assumed to increase 3.00% 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.

7. An individual entry-age actuarial cost method of valuation was used in determining age and service allowance actuarial liabilities and normal cost.

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. This report was prepared using our proprietary valuation model and related software which, in our professional judgment, has the capability to provide results that are consistent with the purposes of the valuation and has no material limitations or known weaknesses. We performed tests to ensure that the model reasonably represents that which is intended to be modeled.

Schedule 1.

Separations From Active Employment (Not Including Death-in-Service) Before Age & Service Retirement and Individual Pay Increase Assumptions

		Percent of Active Members Separating Within Next Year							
		General/Public Safety Members							
Sample	Years of	Men		Women		Police		Fire	
Ages	Service	Disability	Withdrawal	Disability	Withdrawal	Disability	Withdrawal	Disability	Withdrawal
All	0		22.00%		24.00%		19.00%		13.00%
	1		19.00		22.00		18.00		11.00
	2		17.00		19.00		17.00		10.00
	3		14.00		16.00		15.00		9.00
	4		13.00		14.00		14.00		8.00
25	5 & Over	0.06%	10.10	0.01%	13.20	0.11%	11.80	0.08%	6.80
30		0.09	8.00	0.03	11.80	0.13	9.20	0.08	4.80
35		0.11	6.10	0.05	9.20	0.18	7.10	0.18	3.40
40		0.16	4.50	0.08	6.80	0.25	5.60	0.39	2.70
45		0.22	3.30	0.13	5.10	0.38	4.10	0.70	2.20
50		0.32	2.70	0.20	3.90	0.59	2.60	1.12	1.70
55		0.50	2.10	0.28	2.60	0.99	1.40	1.67	0.90
60		0.75	1.20	0.40	1.40		0.00		0.00
65			0.00		0.00		0.00		0.00

	Percent Increase in Individual's Pay During Next Year		
Sample Ages	General/ Public Safety	Police	Fire
25	7.30%	7.40%	7.90%
30	6.40	6.50	6.80
35	5.80	5.90	5.90
40	5.30	5.40	5.10
45	4.70	4.90	4.70
50	4.30	4.40	4.30
55	4.00	4.10	3.90
60	3.80	3.70	3.60
65	3.30	3.20	3.20

Schedule 2.

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

Early Retirement

Retirement	General Members		Retirement	Police/	
Ages	Men	Women	Ages	Public Safety	Fire
55	3.00%	3.00%	50	2.50%	2.25%
56	3.00%	3.00%	51	2.50%	2.25%
57	3.00%	3.00%	52	3.00%	2.25%
58	3.00%	3.00%	53	3.00%	2.25%
59	3.00%	3.00%	54	3.50%	2.25%

Normal Retirement

Retirement	General Members		Retirement	Police/	
Ages	Men	Women	Ages	Public Safety	Fire
60	10%	10%	55	15%	13%
61	10	10	56	13	13
62	22	15	57	13	13
63	18	15	58	13	13
64	18	15	59	13	13
65	28	30	60	13	15
66	28	30	61	13	20
67	28	25	62	25	20
68	22	25	63	20	20
69	20	20	64	20	20
70	30	30	65	30	40
71	30	30	66	30	40
72	30	30	67	30	40
73	30	30	68	30	40
74	30	30	69	30	40
75	100	100	70	100	100

Schedule 2. (Concluded)

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

Retirement	General Members		Police/	
Ages	Men	Women	Public Safety	Fire
50	25%	15%	30%	25%
51	20	15	30	25
52	20	15	20	25
53	15	15	20	25
54	15	15	20	25
55	15	15	20	25
56	15	15	20	25
57	15	15	20	25
58	15	15	20	25
59	15	15	20	25
60	15	15	35	35
61	15	15	35	35
62	25	25	35	45
63	25	15	35	45
64	25	25	35	45
65	35	30	100	100
66	30	30		
67	30	30		
68	30	30		
69	30	30		
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, 2026
(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, public safety 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, public safety 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 a percent of compensation beginning after completion of sufficient employment for 6 months of credited service. The law governing LAGERS has a provision for the adoption of a 2%, 4% or 6% member contribution rate.

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 0% plan in which the full cost of LAGERS participation is paid by the employer. Adoption of the 0% plan may be done at the time of membership or a later date; however, a change in the member contribution rate may not be made more frequently than every 2 years. Under the 0% plan 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 $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 525	$ 1,008	$1,533	102%
2,000	700	1,140	1,840	92%
2,500	875	1,270	2,145	86%
3,000	1,050	1,402	2,452	82%
3,500	1,225	1,534	2,759	79%
4,000	1,400	1,664	3,064	77%
25 Years of Service:				
$1,500	$ 375	$ 1,008	$1,383	92%
2,000	500	1,140	1,640	82%
2,500	625	1,270	1,895	76%
3,000	750	1,402	2,152	72%
3,500	875	1,534	2,409	69%
4,000	1,000	1,664	2,664	67%
15 Years of Service:				
$1,500	$225	$ 1,008	$1,233	82%
2,000	300	1,140	1,440	72%
2,500	375	1,270	1,645	66%
3,000	450	1,402	1,852	62%
3,500	525	1,534	2,059	59%
4,000	600	1,664	2,264	57%

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 2026 - 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 $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 656	$ 1,008	$1,664	111%
2,000	875	1,140	2,015	101%
2,500	1,094	1,270	2,364	95%
3,000	1,313	1,402	2,715	91%
3,500	1,531	1,534	3,065	88%
4,000	1,750	1,664	3,414	85%
25 Years of Service:				
$1,500	$ 469	$ 1,008	$1,477	98%
2,000	625	1,140	1,765	88%
2,500	781	1,270	2,051	82%
3,000	938	1,402	2,340	78%
3,500	1,094	1,534	2,628	75%
4,000	1,250	1,664	2,914	73%
15 Years of Service:				
$1,500	$281	$ 1,008	$1,289	86%
2,000	375	1,140	1,515	76%
2,500	469	1,270	1,739	70%
3,000	563	1,402	1,965	66%
3,500	656	1,534	2,190	63%
4,000	750	1,664	2,414	60%

[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 2026 - 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 $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 788	$ 1,008	$1,796	120%
2,000	1,050	1,140	2,190	110%
2,500	1,313	1,270	2,583	103%
3,000	1,575	1,402	2,977	99%
3,500	1,838	1,534	3,372	96%
4,000	2,100	1,664	3,764	94%
25 Years of Service:				
$1,500	$ 563	$ 1,008	$1,571	105%
2,000	750	1,140	1,890	95%
2,500	938	1,270	2,208	88%
3,000	1,125	1,402	2,527	84%
3,500	1,313	1,534	2,847	81%
4,000	1,500	1,664	3,164	79%
15 Years of Service:				
$1,500	$338	$ 1,008	$1,346	90%
2,000	450	1,140	1,590	80%
2,500	563	1,270	1,833	73%
3,000	675	1,402	2,077	69%
3,500	788	1,534	2,322	66%
4,000	900	1,664	2,564	64%

[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 2026 - 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 $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 919	$ 1,008	$1,927	128%
2,000	1,225	1,140	2,365	118%
2,500	1,531	1,270	2,801	112%
3,000	1,838	1,402	3,240	108%
3,500	2,144	1,534	3,678	105%
4,000	2,450	1,664	4,114	103%
25 Years of Service:				
$1,500	$ 656	$ 1,008	$1,664	111%
2,000	875	1,140	2,015	101%
2,500	1,094	1,270	2,364	95%
3,000	1,313	1,402	2,715	91%
3,500	1,531	1,534	3,065	88%
4,000	1,750	1,664	3,414	85%
15 Years of Service:				
$1,500	$ 394	$ 1,008	$1,402	93%
2,000	525	1,140	1,665	83%
2,500	656	1,270	1,926	77%
3,000	788	1,402	2,190	73%
3,500	919	1,534	2,453	70%
4,000	1,050	1,664	2,714	68%

[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 2026 - 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 $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$1,050	$ 1,008	$2,058	137%
2,000	1,400	1,140	2,540	127%
2,500	1,750	1,270	3,020	121%
3,000	2,100	1,402	3,502	117%
3,500	2,450	1,534	3,984	114%
4,000	2,800	1,664	4,464	112%
25 Years of Service:				
$1,500	$ 750	$ 1,008	$1,758	117%
2,000	1,000	1,140	2,140	107%
2,500	1,250	1,270	2,520	101%
3,000	1,500	1,402	2,902	97%
3,500	1,750	1,534	3,284	94%
4,000	2,000	1,664	3,664	92%
15 Years of Service:				
$1,500	$ 450	$ 1,008	$1,458	97%
2,000	600	1,140	1,740	87%
2,500	750	1,270	2,020	81%
3,000	900	1,402	2,302	77%
3,500	1,050	1,534	2,584	74%
4,000	1,200	1,664	2,864	72%

[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 2026 - 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 FAS [1] to age 65)
1.00% of FAS [1] 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	$ 1,008	$1,050	$1,533	70%	102%
2,000	1,400	700	1,140	1,400	1,840	70%	92%
2,500	1,750	875	1,270	1,750	2,145	70%	86%
3,000	2,100	1,050	1,402	2,100	2,452	70%	82%
3,500	2,450	1,225	1,534	2,450	2,759	70%	79%
4,000	2,800	1,400	1,664	2,800	3,064	70%	77%
25 Years of Service:							
$1,500	$ 750	$ 375	$ 1,008	$ 750	$1,383	50%	92%
2,000	1,000	500	1,140	1,000	1,640	50%	82%
2,500	1,250	625	1,270	1,250	1,895	50%	76%
3,000	1,500	750	1,402	1,500	2,152	50%	72%
3,500	1,750	875	1,534	1,750	2,409	50%	69%
4,000	2,000	1,000	1,664	2,000	2,664	50%	67%
15 Years of Service:							
$1,500	$ 450	$225	$ 1,008	$ 450	$1,233	30%	82%
2,000	600	300	1,140	600	1,440	30%	72%
2,500	750	375	1,270	750	1,645	30%	66%
3,000	900	450	1,402	900	1,852	30%	62%
3,500	1,050	525	1,534	1,050	2,059	30%	59%
4,000	1,200	600	1,664	1,200	2,264	30%	57%

[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 2026 - 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 FAS [1] to age 65)
1.25% of FAS [1] at age 65)

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 656	$ 1,008	$1,050	$1,664	70%	111%
2,000	1,400	875	1,140	1,400	2,015	70%	101%
2,500	1,750	1,094	1,270	1,750	2,364	70%	95%
3,000	2,100	1,313	1,402	2,100	2,715	70%	91%
3,500	2,450	1,531	1,534	2,450	3,065	70%	88%
4,000	2,800	1,750	1,664	2,800	3,414	70%	85%
25 Years of Service:							
$1,500	$ 750	$ 469	$ 1,008	$ 750	$1,477	50%	98%
2,000	1,000	625	1,140	1,000	1,765	50%	88%
2,500	1,250	781	1,270	1,250	2,051	50%	82%
3,000	1,500	938	1,402	1,500	2,340	50%	78%
3,500	1,750	1,094	1,534	1,750	2,628	50%	75%
4,000	2,000	1,250	1,664	2,000	2,914	50%	73%
15 Years of Service:							
$1,500	$ 450	$281	$ 1,008	$ 450	$1,289	30%	86%
2,000	600	375	1,140	600	1,515	30%	76%
2,500	750	469	1,270	750	1,739	30%	70%
3,000	900	563	1,402	900	1,965	30%	66%
3,500	1,050	656	1,534	1,050	2,190	30%	63%
4,000	1,200	750	1,664	1,200	2,414	30%	60%

[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 2026 - 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 FAS [1] to age 65)
1.50% of FAS [1] at age 65)

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 788	$ 1,008	$1,050	$1,796	70%	120%
2,000	1,400	1,050	1,140	1,400	2,190	70%	110%
2,500	1,750	1,313	1,270	1,750	2,583	70%	103%
3,000	2,100	1,575	1,402	2,100	2,977	70%	99%
3,500	2,450	1,838	1,534	2,450	3,372	70%	96%
4,000	2,800	2,100	1,664	2,800	3,764	70%	94%
25 Years of Service:							
$1,500	$ 750	$ 563	$ 1,008	$ 750	$1,571	50%	105%
2,000	1,000	750	1,140	1,000	1,890	50%	95%
2,500	1,250	938	1,270	1,250	2,208	50%	88%
3,000	1,500	1,125	1,402	1,500	2,527	50%	84%
3,500	1,750	1,313	1,534	1,750	2,847	50%	81%
4,000	2,000	1,500	1,664	2,000	3,164	50%	79%
15 Years of Service:							
$1,500	$ 450	$338	$ 1,008	$ 450	$1,346	30%	90%
2,000	600	450	1,140	600	1,590	30%	80%
2,500	750	563	1,270	750	1,833	30%	73%
3,000	900	675	1,402	900	2,077	30%	69%
3,500	1,050	788	1,534	1,050	2,322	30%	66%
4,000	1,200	900	1,664	1,200	2,564	30%	64%

[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 2026 - 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 FAS [1] to age 65)
1.75% of FAS [1] at age 65)

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 919	$ 1,008	$1,050	$1,927	70%	128%
2,000	1,400	1,225	1,140	1,400	2,365	70%	118%
2,500	1,750	1,531	1,270	1,750	2,801	70%	112%
3,000	2,100	1,838	1,402	2,100	3,240	70%	108%
3,500	2,450	2,144	1,534	2,450	3,678	70%	105%
4,000	2,800	2,450	1,664	2,800	4,114	70%	103%
25 Years of Service:							
$1,500	$ 750	$ 656	$ 1,008	$ 750	$1,664	50%	111%
2,000	1,000	875	1,140	1,000	2,015	50%	101%
2,500	1,250	1,094	1,270	1,250	2,364	50%	95%
3,000	1,500	1,313	1,402	1,500	2,715	50%	91%
3,500	1,750	1,531	1,534	1,750	3,065	50%	88%
4,000	2,000	1,750	1,664	2,000	3,414	50%	85%
15 Years of Service:							
$1,500	$ 450	$ 394	$ 1,008	$ 450	$1,402	30%	93%
2,000	600	525	1,140	600	1,665	30%	83%
2,500	750	656	1,270	750	1,926	30%	77%
3,000	900	788	1,402	900	2,190	30%	73%
3,500	1,050	919	1,534	1,050	2,453	30%	70%
4,000	1,200	1,050	1,664	1,200	2,714	30%	68%

[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 2026 - 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

Crawford County Library District - General

June 30, 2026

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	1							1	$ 43,680
25-29	1	1						2	$ 99,860
30-34									
35-39									
40-44									
45-49									
50-54	2							2	$ 98,472
55-59									
60-64									
65-69									
70 & Over		1						1	$ 41,866
Totals	**4**	**2**						**6**	**$ 283,878**

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

Age: 42.1 years.
Benefit Service: 2.8 years.
Annual Pay: $47,313.

APPENDIX VI

RISK COMMENTARY

Risk Commentary

The determination of the accrued liability and the actuarially determined contribution (i.e., total employer contribution rate) requires the use of assumptions regarding future economic and demographic experience. Risk measures, as illustrated in this report, are intended to aid in the understanding of the effects of future experience differing from the assumptions used in the course of the actuarial valuation. Risk measures may also help with illustrating the potential volatility in the accrued liability and the actuarially determined contribution that result from the differences between actual experience and the actuarial assumptions.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions due to changing conditions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period, or additional cost or contribution requirements based on the Plan's funded status); and changes in plan provisions or applicable law. The scope of an actuarial valuation does not include an analysis of the potential range of such future measurements.

Examples of risk that may reasonably be anticipated to significantly affect the plan's future financial condition include:

1. **Investment Risk** – actual investment returns may differ from the expected returns;
2. **Asset/Liability Mismatch Risk** – changes in asset values may not match changes in liabilities, thereby altering the gap between the accrued liability and assets and consequently altering the funded status and contribution requirements;
3. **Contribution Risk** – actual contributions may differ from expected future contributions. For example, actual contributions may not be made in accordance with the plan's funding policy or material changes may occur in the anticipated number of covered employees, covered payroll, or other relevant contribution base;
4. **Salary and Payroll Risk** – actual salaries and total payroll may differ from expected, resulting in actual future accrued liability, contributions and contribution rates differing from expected;
5. **Longevity Risk** – members may live longer or shorter than expected and receive pensions for a period of time other than assumed; and
6. **Other Demographic Risks** – members may terminate, retire or become disabled at times or with benefits other than assumed resulting in actual future accrued liability and contributions differing from expected.

The effects of certain trends in experience can generally be anticipated. For example if the investment return since the most recent actuarial valuation is less (or more) than the assumed rate, the cost of the plan can be expected to increase (or decrease). Likewise if longevity is improving (or worsening), increases (or decreases) in cost can be anticipated.

The computed contribution rates shown on pages 4 thru 7 may be considered as a minimum contribution rate for the selected benefit provisions that complies with the Board's funding policy. The timely receipt of the actuarially determined contributions is critical to support the financial health of the plan. Users of this report should be aware that contributions made at the actuarially determined rate do not necessarily guarantee benefit security.

Risk Commentary (Concluded)

PLAN MATURITY MEASURES

Risks facing a pension plan evolve over time. A young plan with virtually no investments and paying few benefits may experience little investment risk. An older plan with a large number of members in pay status and a significant trust may be much more exposed to investment risk. Generally accepted plan maturity measures are described below.

RATIO OF MARKET VALUE OF ASSETS TO PAYROLL

The relationship between assets and payroll is a useful indicator of the potential volatility of contributions. For example, if the market value of assets is 2.0 times the payroll, a return on assets 5% different than assumed would equal 10% of payroll. A higher (lower) or increasing (decreasing) level of this maturity measure generally indicates a higher (lower) or increasing (decreasing) volatility in plan sponsor contributions as a percentage of payroll.

RATIO OF ACTUARIAL ACCRUED LIABILITY TO PAYROLL

The relationship between actuarial accrued liability and payroll is a useful indicator of the potential volatility of contributions for a fully funded plan. A funding policy that targets a funded ratio of 100% is expected to result in the ratio of assets to payroll and the ratio of liability to payroll converging over time.

The ratio of liability to payroll may also be used as a measure of sensitivity of the liability itself. For example, if the actuarial accrued liability is 2.5 times the payroll, a change in liability 2% other than assumed would equal 5% of payroll. A higher (lower) or increasing (decreasing) level of this maturity measure generally indicates a higher (lower) or increasing (decreasing) volatility in liability (and also plan sponsor contributions) as a percentage of payroll.

RATIO OF NET CASH FLOW TO MARKET VALUE OF ASSETS

A positive net cash flow means contributions exceed benefits and expenses. A negative cash flow means existing funds are being used to make payments. A certain amount of negative net cash flow is generally expected to occur when benefits are prefunded through a qualified trust. Large negative net cash flows as a percent of assets may indicate a super-mature plan or a need for additional contributions.

DURATION OF ACTUARIAL ACCRUED LIABILITY

The duration of the actuarial accrued liability may be used to approximate the sensitivity to a 1% change in the assumed rate of return. For example, duration of 10 indicates that the liability would increase approximately 10% if the assumed rate of return were lowered 1%.

ADDITIONAL RISK ASSESSMENT

Additional risk assessment is outside the scope of the annual actuarial valuation. Additional assessment may include scenario tests, sensitivity tests, stochastic modeling, stress tests, and a comparison of the present value of accrued benefits at low-risk discount rates with the actuarial accrued liability.

800.521.0498 | P: 248.799.9000 | www.grsconsulting.com

July 30, 2026 E-mail

Mr. Bill Betts, Executive Director
Missouri Local Government
Employees Retirement System
P.O. Box 1665
Jefferson City, Missouri 65102

Dear Mr. Betts:

Enclosed is the report of the June 30, 2026 Initial Actuarial Valuation of LAGERS benefits for the employees of

Crawford County Library District

Sincerely,

Mita D. Drazilov, ASA, FCA, MAAA

MDD:wp

One Towne Square | Suite 800 | Southfield, Michigan 48076-3723

800.521.0498 | P: 248.799.9000 | www.grsconsulting.com

July 30, 2026

Crawford County Library District
Steelville, Missouri

Ladies and Gentlemen:

This report contains projections needed to comply with Missouri state disclosure requirements (Section 105.665 of the RSMo) regarding the adoption of LAGERS benefits by a political subdivision. This report is intended to be a supplement to the June 30, 2026 Initial Valuation for the Crawford County Library District dated July 30, 2026.

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, 2026. The unfunded actuarial accrued liability shown for each member contribution rate option is based on the 0% member contribution rate plan.

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 opinions herein.

Respectfully submitted,
Gabriel, Roeder, Smith & Company

Mita Drazilov

Mita D. Drazilov, ASA, FCA, MAAA

Crawford County Library District - General

Employer Contribution Rates (0% Member Contribution Rate, 5 Year FAS)

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	7.3%	$20,723	$ 60,982	8.9%	$25,265	$ 76,201	7.8%	$22,142	$ 63,506
2027	292,394	7.3	21,345	61,670	8.9	26,023	77,060	7.8	22,807	64,222
2028	301,166	7.3	21,985	62,298	8.9	26,804	77,845	7.8	23,491	64,876
2029	310,201	7.3	22,645	62,860	8.9	27,608	78,547	7.8	24,196	65,461
2030	319,507	7.3	23,324	63,347	8.9	28,436	79,155	7.8	24,922	65,968
2031	329,092	7.3	24,024	63,751	8.9	29,289	79,659	7.8	25,669	66,388
2032	338,965	7.3	24,744	64,062	8.9	30,168	80,048	7.8	26,439	66,712
2033	349,134	7.3	25,487	64,270	8.9	31,073	80,308	7.8	27,232	66,929
2034	359,608	7.3	26,251	64,364	8.9	32,005	80,426	7.8	28,049	67,027
2035	370,396	7.3	27,039	64,333	8.9	32,965	80,387	7.8	28,891	66,995

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	9.3%	$26,401	$ 78,114	10.5%	$29,807	$ 91,452	10.8%	$30,659	$ 92,731
2027	292,394	9.3	27,193	78,995	10.5	30,701	92,483	10.8	31,579	93,777
2028	301,166	9.3	28,008	79,800	10.5	31,622	93,425	10.8	32,526	94,732
2029	310,201	9.3	28,849	80,519	10.5	32,571	94,267	10.8	33,502	95,586
2030	319,507	9.3	29,714	81,143	10.5	33,548	94,997	10.8	34,507	96,326
2031	329,092	9.3	30,606	81,660	10.5	34,555	95,602	10.8	35,542	96,940
2032	338,965	9.3	31,524	82,058	10.5	35,591	96,068	10.8	36,608	97,413
2033	349,134	9.3	32,469	82,325	10.5	36,659	96,380	10.8	37,706	97,729
2034	359,608	9.3	33,444	82,446	10.5	37,759	96,522	10.8	38,838	97,873
2035	370,396	9.3	34,447	82,406	10.5	38,892	96,475	10.8	40,003	97,826

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	12.1%	$34,349	$ 106,702	12.2%	$34,633	$ 107,320	13.8%	$39,175	$ 121,901
2027	292,394	12.1	35,380	107,905	12.2	35,672	108,530	13.8	40,350	123,275
2028	301,166	12.1	36,441	109,004	12.2	36,742	109,636	13.8	41,561	124,531
2029	310,201	12.1	37,534	109,987	12.2	37,845	110,624	13.8	42,808	125,654
2030	319,507	12.1	38,660	110,839	12.2	38,980	111,481	13.8	44,092	126,627
2031	329,092	12.1	39,820	111,545	12.2	40,149	112,191	13.8	45,415	127,434
2032	338,965	12.1	41,015	112,089	12.2	41,354	112,738	13.8	46,777	128,056
2033	349,134	12.1	42,245	112,453	12.2	42,594	113,104	13.8	48,180	128,472
2034	359,608	12.1	43,513	112,618	12.2	43,872	113,270	13.8	49,626	128,661
2035	370,396	12.1	44,818	112,564	12.2	45,188	113,215	13.8	51,115	128,599

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (2% Member Contribution Rate, 5 Year FAS)
(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 283,878	5.4%	$15,329	$ 60,982	7.0%	$19,871	$ 76,201	5.9%	$16,749	$ 63,506
2027	292,394	5.4	15,789	61,670	7.0	20,468	77,060	5.9	17,251	64,222
2028	301,166	5.4	16,263	62,298	7.0	21,082	77,845	5.9	17,769	64,876
2029	310,201	5.4	16,751	62,860	7.0	21,714	78,547	5.9	18,302	65,461
2030	319,507	5.4	17,253	63,347	7.0	22,365	79,155	5.9	18,851	65,968
2031	329,092	5.4	17,771	63,751	7.0	23,036	79,659	5.9	19,416	66,388
2032	338,965	5.4	18,304	64,062	7.0	23,728	80,048	5.9	19,999	66,712
2033	349,134	5.4	18,853	64,270	7.0	24,439	80,308	5.9	20,599	66,929
2034	359,608	5.4	19,419	64,364	7.0	25,173	80,426	5.9	21,217	67,027
2035	370,396	5.4	20,001	64,333	7.0	25,928	80,387	5.9	21,853	66,995

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 283,878	7.4%	$21,007	$ 78,114	8.6%	$24,414	$ 91,452	8.9%	$25,265	$ 92,731
2027	292,394	7.4	21,637	78,995	8.6	25,146	92,483	8.9	26,023	93,777
2028	301,166	7.4	22,286	79,800	8.6	25,900	93,425	8.9	26,804	94,732
2029	310,201	7.4	22,955	80,519	8.6	26,677	94,267	8.9	27,608	95,586
2030	319,507	7.4	23,644	81,143	8.6	27,478	94,997	8.9	28,436	96,326
2031	329,092	7.4	24,353	81,660	8.6	28,302	95,602	8.9	29,289	96,940
2032	338,965	7.4	25,083	82,058	8.6	29,151	96,068	8.9	30,168	97,413
2033	349,134	7.4	25,836	82,325	8.6	30,026	96,380	8.9	31,073	97,729
2034	359,608	7.4	26,611	82,446	8.6	30,926	96,522	8.9	32,005	97,873
2035	370,396	7.4	27,409	82,406	8.6	31,854	96,475	8.9	32,965	97,826

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 283,878	10.2%	$28,956	$ 106,702	10.3%	$29,239	$ 107,320	11.9%	$33,781	$ 121,901
2027	292,394	10.2	29,824	107,905	10.3	30,117	108,530	11.9	34,795	123,275
2028	301,166	10.2	30,719	109,004	10.3	31,020	109,636	11.9	35,839	124,531
2029	310,201	10.2	31,641	109,987	10.3	31,951	110,624	11.9	36,914	125,654
2030	319,507	10.2	32,590	110,839	10.3	32,909	111,481	11.9	38,021	126,627
2031	329,092	10.2	33,567	111,545	10.3	33,896	112,191	11.9	39,162	127,434
2032	338,965	10.2	34,574	112,089	10.3	34,913	112,738	11.9	40,337	128,056
2033	349,134	10.2	35,612	112,453	10.3	35,961	113,104	11.9	41,547	128,472
2034	359,608	10.2	36,680	112,618	10.3	37,040	113,270	11.9	42,793	128,661
2035	370,396	10.2	37,780	112,564	10.3	38,151	113,215	11.9	44,077	128,599

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (4% Member Contribution Rate, 5 Year FAS)
(Member contributions are additional)

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	3.5%	$9,936	$ 60,982	5.1%	$14,478	$ 76,201	4.0%	$11,355	$ 63,506
2027	292,394	3.5	10,234	61,670	5.1	14,912	77,060	4.0	11,696	64,222
2028	301,166	3.5	10,541	62,298	5.1	15,359	77,845	4.0	12,047	64,876
2029	310,201	3.5	10,857	62,860	5.1	15,820	78,547	4.0	12,408	65,461
2030	319,507	3.5	11,183	63,347	5.1	16,295	79,155	4.0	12,780	65,968
2031	329,092	3.5	11,518	63,751	5.1	16,784	79,659	4.0	13,164	66,388
2032	338,965	3.5	11,864	64,062	5.1	17,287	80,048	4.0	13,559	66,712
2033	349,134	3.5	12,220	64,270	5.1	17,806	80,308	4.0	13,965	66,929
2034	359,608	3.5	12,586	64,364	5.1	18,340	80,426	4.0	14,384	67,027
2035	370,396	3.5	12,964	64,333	5.1	18,890	80,387	4.0	14,816	66,995

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	5.5%	$15,613	$ 78,114	6.7%	$19,020	$ 91,452	7.0%	$19,871	$ 92,731
2027	292,394	5.5	16,082	78,995	6.7	19,590	92,483	7.0	20,468	93,777
2028	301,166	5.5	16,564	79,800	6.7	20,178	93,425	7.0	21,082	94,732
2029	310,201	5.5	17,061	80,519	6.7	20,783	94,267	7.0	21,714	95,586
2030	319,507	5.5	17,573	81,143	6.7	21,407	94,997	7.0	22,365	96,326
2031	329,092	5.5	18,100	81,660	6.7	22,049	95,602	7.0	23,036	96,940
2032	338,965	5.5	18,643	82,058	6.7	22,711	96,068	7.0	23,728	97,413
2033	349,134	5.5	19,202	82,325	6.7	23,392	96,380	7.0	24,439	97,729
2034	359,608	5.5	19,778	82,446	6.7	24,094	96,522	7.0	25,173	97,873
2035	370,396	5.5	20,372	82,406	6.7	24,817	96,475	7.0	25,928	97,826

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	8.3%	$23,562	$ 106,702	8.4%	$23,846	$ 107,320	10.0%	$28,388	$ 121,901
2027	292,394	8.3	24,269	107,905	8.4	24,561	108,530	10.0	29,239	123,275
2028	301,166	8.3	24,997	109,004	8.4	25,298	109,636	10.0	30,117	124,531
2029	310,201	8.3	25,747	109,987	8.4	26,057	110,624	10.0	31,020	125,654
2030	319,507	8.3	26,519	110,839	8.4	26,839	111,481	10.0	31,951	126,627
2031	329,092	8.3	27,315	111,545	8.4	27,644	112,191	10.0	32,909	127,434
2032	338,965	8.3	28,134	112,089	8.4	28,473	112,738	10.0	33,897	128,056
2033	349,134	8.3	28,978	112,453	8.4	29,327	113,104	10.0	34,913	128,472
2034	359,608	8.3	29,847	112,618	8.4	30,207	113,270	10.0	35,961	128,661
2035	370,396	8.3	30,743	112,564	8.4	31,113	113,215	10.0	37,040	128,599

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (6% Member Contribution Rate, 5 Year FAS)
(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 283,878	1.6%	$4,542	$ 60,982	3.2%	$9,084	$ 76,201	2.1%	$5,961	$ 63,506
2027	292,394	1.6	4,678	61,670	3.2	9,357	77,060	2.1	6,140	64,222
2028	301,166	1.6	4,819	62,298	3.2	9,637	77,845	2.1	6,324	64,876
2029	310,201	1.6	4,963	62,860	3.2	9,926	78,547	2.1	6,514	65,461
2030	319,507	1.6	5,112	63,347	3.2	10,224	79,155	2.1	6,710	65,968
2031	329,092	1.6	5,265	63,751	3.2	10,531	79,659	2.1	6,911	66,388
2032	338,965	1.6	5,423	64,062	3.2	10,847	80,048	2.1	7,118	66,712
2033	349,134	1.6	5,586	64,270	3.2	11,172	80,308	2.1	7,332	66,929
2034	359,608	1.6	5,754	64,364	3.2	11,507	80,426	2.1	7,552	67,027
2035	370,396	1.6	5,926	64,333	3.2	11,853	80,387	2.1	7,778	66,995

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 283,878	3.6%	$10,220	$ 78,114	4.8%	$13,626	$ 91,452	5.1%	$14,478	$ 92,731
2027	292,394	3.6	10,526	78,995	4.8	14,035	92,483	5.1	14,912	93,777
2028	301,166	3.6	10,842	79,800	4.8	14,456	93,425	5.1	15,359	94,732
2029	310,201	3.6	11,167	80,519	4.8	14,890	94,267	5.1	15,820	95,586
2030	319,507	3.6	11,502	81,143	4.8	15,336	94,997	5.1	16,295	96,326
2031	329,092	3.6	11,847	81,660	4.8	15,796	95,602	5.1	16,784	96,940
2032	338,965	3.6	12,203	82,058	4.8	16,270	96,068	5.1	17,287	97,413
2033	349,134	3.6	12,569	82,325	4.8	16,758	96,380	5.1	17,806	97,729
2034	359,608	3.6	12,946	82,446	4.8	17,261	96,522	5.1	18,340	97,873
2035	370,396	3.6	13,334	82,406	4.8	17,779	96,475	5.1	18,890	97,826

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 283,878	6.4%	$18,168	$ 106,702	6.5%	$18,452	$ 107,320	8.1%	$22,994	$ 121,901
2027	292,394	6.4	18,713	107,905	6.5	19,006	108,530	8.1	23,684	123,275
2028	301,166	6.4	19,275	109,004	6.5	19,576	109,636	8.1	24,394	124,531
2029	310,201	6.4	19,853	109,987	6.5	20,163	110,624	8.1	25,126	125,654
2030	319,507	6.4	20,448	110,839	6.5	20,768	111,481	8.1	25,880	126,627
2031	329,092	6.4	21,062	111,545	6.5	21,391	112,191	8.1	26,656	127,434
2032	338,965	6.4	21,694	112,089	6.5	22,033	112,738	8.1	27,456	128,056
2033	349,134	6.4	22,345	112,453	6.5	22,694	113,104	8.1	28,280	128,472
2034	359,608	6.4	23,015	112,618	6.5	23,375	113,270	8.1	29,128	128,661
2035	370,396	6.4	23,705	112,564	6.5	24,076	113,215	8.1	30,002	128,599

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (0% Member Contribution Rate, 3 Year FAS)

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	7.6%	$21,575	$ 63,128	9.3%	$26,401	$ 78,939	8.0%	$22,710	$ 65,752
2027	292,394	7.6	22,222	63,840	9.3	27,193	79,829	8.0	23,392	66,493
2028	301,166	7.6	22,889	64,490	9.3	28,008	80,642	8.0	24,093	67,170
2029	310,201	7.6	23,575	65,071	9.3	28,849	81,369	8.0	24,816	67,775
2030	319,507	7.6	24,283	65,575	9.3	29,714	81,999	8.0	25,561	68,300
2031	329,092	7.6	25,011	65,993	9.3	30,606	82,521	8.0	26,327	68,735
2032	338,965	7.6	25,761	66,315	9.3	31,524	82,923	8.0	27,117	69,070
2033	349,134	7.6	26,534	66,530	9.3	32,469	83,192	8.0	27,931	69,294
2034	359,608	7.6	27,330	66,628	9.3	33,444	83,314	8.0	28,769	69,396
2035	370,396	7.6	28,150	66,596	9.3	34,447	83,274	8.0	29,632	69,362

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	9.6%	$27,252	$ 80,904	10.9%	$30,943	$ 94,700	11.1%	$31,510	$ 96,034
2027	292,394	9.6	28,070	81,816	10.9	31,871	95,768	11.1	32,456	97,117
2028	301,166	9.6	28,912	82,649	10.9	32,827	96,744	11.1	33,429	98,106
2029	310,201	9.6	29,779	83,394	10.9	33,812	97,616	11.1	34,432	98,990
2030	319,507	9.6	30,673	84,040	10.9	34,826	98,372	11.1	35,465	99,757
2031	329,092	9.6	31,593	84,575	10.9	35,871	98,999	11.1	36,529	100,393
2032	338,965	9.6	32,541	84,987	10.9	36,947	99,482	11.1	37,625	100,883
2033	349,134	9.6	33,517	85,263	10.9	38,056	99,805	11.1	38,754	101,211
2034	359,608	9.6	34,522	85,388	10.9	39,197	99,952	11.1	39,916	101,360
2035	370,396	9.6	35,558	85,347	10.9	40,373	99,904	11.1	41,114	101,311

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	12.6%	$35,769	$ 110,495	12.7%	$36,053	$ 111,154	14.2%	$40,311	$ 126,266
2027	292,394	12.6	36,842	111,741	12.7	37,134	112,407	14.2	41,520	127,690
2028	301,166	12.6	37,947	112,879	12.7	38,248	113,552	14.2	42,766	128,991
2029	310,201	12.6	39,085	113,897	12.7	39,396	114,576	14.2	44,049	130,154
2030	319,507	12.6	40,258	114,779	12.7	40,577	115,463	14.2	45,370	131,162
2031	329,092	12.6	41,466	115,510	12.7	41,795	116,199	14.2	46,731	131,998
2032	338,965	12.6	42,710	116,073	12.7	43,049	116,766	14.2	48,133	132,642
2033	349,134	12.6	43,991	116,450	12.7	44,340	117,145	14.2	49,577	133,073
2034	359,608	12.6	45,311	116,621	12.7	45,670	117,317	14.2	51,064	133,268
2035	370,396	12.6	46,670	116,565	12.7	47,040	117,260	14.2	52,596	133,204

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (2% Member Contribution Rate, 3 Year FAS)
(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 283,878	5.7%	$16,181	$ 63,128	7.4%	$21,007	$ 78,939	6.1%	$17,317	$ 65,752
2027	292,394	5.7	16,666	63,840	7.4	21,637	79,829	6.1	17,836	66,493
2028	301,166	5.7	17,166	64,490	7.4	22,286	80,642	6.1	18,371	67,170
2029	310,201	5.7	17,681	65,071	7.4	22,955	81,369	6.1	18,922	67,775
2030	319,507	5.7	18,212	65,575	7.4	23,644	81,999	6.1	19,490	68,300
2031	329,092	5.7	18,758	65,993	7.4	24,353	82,521	6.1	20,075	68,735
2032	338,965	5.7	19,321	66,315	7.4	25,083	82,923	6.1	20,677	69,070
2033	349,134	5.7	19,901	66,530	7.4	25,836	83,192	6.1	21,297	69,294
2034	359,608	5.7	20,498	66,628	7.4	26,611	83,314	6.1	21,936	69,396
2035	370,396	5.7	21,113	66,596	7.4	27,409	83,274	6.1	22,594	69,362

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 283,878	7.7%	$21,859	$ 80,904	9.0%	$25,549	$ 94,700	9.2%	$26,117	$ 96,034
2027	292,394	7.7	22,514	81,816	9.0	26,315	95,768	9.2	26,900	97,117
2028	301,166	7.7	23,190	82,649	9.0	27,105	96,744	9.2	27,707	98,106
2029	310,201	7.7	23,885	83,394	9.0	27,918	97,616	9.2	28,538	98,990
2030	319,507	7.7	24,602	84,040	9.0	28,756	98,372	9.2	29,395	99,757
2031	329,092	7.7	25,340	84,575	9.0	29,618	98,999	9.2	30,276	100,393
2032	338,965	7.7	26,100	84,987	9.0	30,507	99,482	9.2	31,185	100,883
2033	349,134	7.7	26,883	85,263	9.0	31,422	99,805	9.2	32,120	101,211
2034	359,608	7.7	27,690	85,388	9.0	32,365	99,952	9.2	33,084	101,360
2035	370,396	7.7	28,520	85,347	9.0	33,336	99,904	9.2	34,076	101,311

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 283,878	10.7%	$30,375	$ 110,495	10.8%	$30,659	$ 111,154	12.3%	$34,917	$ 126,266
2027	292,394	10.7	31,286	111,741	10.8	31,579	112,407	12.3	35,964	127,690
2028	301,166	10.7	32,225	112,879	10.8	32,526	113,552	12.3	37,043	128,991
2029	310,201	10.7	33,192	113,897	10.8	33,502	114,576	12.3	38,155	130,154
2030	319,507	10.7	34,187	114,779	10.8	34,507	115,463	12.3	39,299	131,162
2031	329,092	10.7	35,213	115,510	10.8	35,542	116,199	12.3	40,478	131,998
2032	338,965	10.7	36,269	116,073	10.8	36,608	116,766	12.3	41,693	132,642
2033	349,134	10.7	37,357	116,450	10.8	37,706	117,145	12.3	42,943	133,073
2034	359,608	10.7	38,478	116,621	10.8	38,838	117,317	12.3	44,232	133,268
2035	370,396	10.7	39,632	116,565	10.8	40,003	117,260	12.3	45,559	133,204

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (4% Member Contribution Rate, 3 Year FAS)
(Member contributions are additional)

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	3.8%	$10,787	$ 63,128	5.5%	$15,613	$ 78,939	4.2%	$11,923	$ 65,752
2027	292,394	3.8	11,111	63,840	5.5	16,082	79,829	4.2	12,281	66,493
2028	301,166	3.8	11,444	64,490	5.5	16,564	80,642	4.2	12,649	67,170
2029	310,201	3.8	11,788	65,071	5.5	17,061	81,369	4.2	13,028	67,775
2030	319,507	3.8	12,141	65,575	5.5	17,573	81,999	4.2	13,419	68,300
2031	329,092	3.8	12,505	65,993	5.5	18,100	82,521	4.2	13,822	68,735
2032	338,965	3.8	12,881	66,315	5.5	18,643	82,923	4.2	14,237	69,070
2033	349,134	3.8	13,267	66,530	5.5	19,202	83,192	4.2	14,664	69,294
2034	359,608	3.8	13,665	66,628	5.5	19,778	83,314	4.2	15,104	69,396
2035	370,396	3.8	14,075	66,596	5.5	20,372	83,274	4.2	15,557	69,362

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	5.8%	$16,465	$ 80,904	7.1%	$20,155	$ 94,700	7.3%	$20,723	$ 96,034
2027	292,394	5.8	16,959	81,816	7.1	20,760	95,768	7.3	21,345	97,117
2028	301,166	5.8	17,468	82,649	7.1	21,383	96,744	7.3	21,985	98,106
2029	310,201	5.8	17,992	83,394	7.1	22,024	97,616	7.3	22,645	98,990
2030	319,507	5.8	18,531	84,040	7.1	22,685	98,372	7.3	23,324	99,757
2031	329,092	5.8	19,087	84,575	7.1	23,366	98,999	7.3	24,024	100,393
2032	338,965	5.8	19,660	84,987	7.1	24,067	99,482	7.3	24,744	100,883
2033	349,134	5.8	20,250	85,263	7.1	24,789	99,805	7.3	25,487	101,211
2034	359,608	5.8	20,857	85,388	7.1	25,532	99,952	7.3	26,251	101,360
2035	370,396	5.8	21,483	85,347	7.1	26,298	99,904	7.3	27,039	101,311

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	8.8%	$24,981	$ 110,495	8.9%	$25,265	$ 111,154	10.4%	$29,523	$ 126,266
2027	292,394	8.8	25,731	111,741	8.9	26,023	112,407	10.4	30,409	127,690
2028	301,166	8.8	26,503	112,879	8.9	26,804	113,552	10.4	31,321	128,991
2029	310,201	8.8	27,298	113,897	8.9	27,608	114,576	10.4	32,261	130,154
2030	319,507	8.8	28,117	114,779	8.9	28,436	115,463	10.4	33,229	131,162
2031	329,092	8.8	28,960	115,510	8.9	29,289	116,199	10.4	34,226	131,998
2032	338,965	8.8	29,829	116,073	8.9	30,168	116,766	10.4	35,252	132,642
2033	349,134	8.8	30,724	116,450	8.9	31,073	117,145	10.4	36,310	133,073
2034	359,608	8.8	31,646	116,621	8.9	32,005	117,317	10.4	37,399	133,268
2035	370,396	8.8	32,595	116,565	8.9	32,965	117,260	10.4	38,521	133,204

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (6% Member Contribution Rate, 3 Year FAS)
(Member contributions are additional)

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	1.9%	$5,394	$ 63,128	3.6%	$10,220	$ 78,939	2.3%	$6,529	$ 65,752
2027	292,394	1.9	5,555	63,840	3.6	10,526	79,829	2.3	6,725	66,493
2028	301,166	1.9	5,722	64,490	3.6	10,842	80,642	2.3	6,927	67,170
2029	310,201	1.9	5,894	65,071	3.6	11,167	81,369	2.3	7,135	67,775
2030	319,507	1.9	6,071	65,575	3.6	11,502	81,999	2.3	7,349	68,300
2031	329,092	1.9	6,253	65,993	3.6	11,847	82,521	2.3	7,569	68,735
2032	338,965	1.9	6,440	66,315	3.6	12,203	82,923	2.3	7,796	69,070
2033	349,134	1.9	6,634	66,530	3.6	12,569	83,192	2.3	8,030	69,294
2034	359,608	1.9	6,833	66,628	3.6	12,946	83,314	2.3	8,271	69,396
2035	370,396	1.9	7,038	66,596	3.6	13,334	83,274	2.3	8,519	69,362

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	3.9%	$11,071	$ 80,904	5.2%	$14,762	$ 94,700	5.4%	$15,329	$ 96,034
2027	292,394	3.9	11,403	81,816	5.2	15,204	95,768	5.4	15,789	97,117
2028	301,166	3.9	11,745	82,649	5.2	15,661	96,744	5.4	16,263	98,106
2029	310,201	3.9	12,098	83,394	5.2	16,130	97,616	5.4	16,751	98,990
2030	319,507	3.9	12,461	84,040	5.2	16,614	98,372	5.4	17,253	99,757
2031	329,092	3.9	12,835	84,575	5.2	17,113	98,999	5.4	17,771	100,393
2032	338,965	3.9	13,220	84,987	5.2	17,626	99,482	5.4	18,304	100,883
2033	349,134	3.9	13,616	85,263	5.2	18,155	99,805	5.4	18,853	101,211
2034	359,608	3.9	14,025	85,388	5.2	18,700	99,952	5.4	19,419	101,360
2035	370,396	3.9	14,445	85,347	5.2	19,261	99,904	5.4	20,001	101,311

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	6.9%	$19,588	$ 110,495	7.0%	$19,871	$ 111,154	8.5%	$24,130	$ 126,266
2027	292,394	6.9	20,175	111,741	7.0	20,468	112,407	8.5	24,853	127,690
2028	301,166	6.9	20,780	112,879	7.0	21,082	113,552	8.5	25,599	128,991
2029	310,201	6.9	21,404	113,897	7.0	21,714	114,576	8.5	26,367	130,154
2030	319,507	6.9	22,046	114,779	7.0	22,365	115,463	8.5	27,158	131,162
2031	329,092	6.9	22,707	115,510	7.0	23,036	116,199	8.5	27,973	131,998
2032	338,965	6.9	23,389	116,073	7.0	23,728	116,766	8.5	28,812	132,642
2033	349,134	6.9	24,090	116,450	7.0	24,439	117,145	8.5	29,676	133,073
2034	359,608	6.9	24,813	116,621	7.0	25,173	117,317	8.5	30,567	133,268
2035	370,396	6.9	25,557	116,565	7.0	25,928	117,260	8.5	31,484	133,204

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (0% Member Contribution Rate, 5 Year FAS)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	7.7%	$21,859	$ 64,595	9.4%	$26,685	$ 80,744	8.5%	$24,130	$ 72,443
2027	292,394	7.7	22,514	65,323	9.4	27,485	81,654	8.5	24,853	73,260
2028	301,166	7.7	23,190	65,988	9.4	28,310	82,486	8.5	25,599	74,006
2029	310,201	7.7	23,885	66,583	9.4	29,159	83,230	8.5	26,367	74,673
2030	319,507	7.7	24,602	67,099	9.4	30,034	83,875	8.5	27,158	75,251
2031	329,092	7.7	25,340	67,526	9.4	30,935	84,409	8.5	27,973	75,730
2032	338,965	7.7	26,100	67,855	9.4	31,863	84,821	8.5	28,812	76,099
2033	349,134	7.7	26,883	68,075	9.4	32,819	85,097	8.5	29,676	76,346
2034	359,608	7.7	27,690	68,175	9.4	33,803	85,222	8.5	30,567	76,458
2035	370,396	7.7	28,520	68,142	9.4	34,817	85,181	8.5	31,484	76,421

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	10.0%	$28,388	$ 86,636	11.0%	$31,227	$ 96,894	11.5%	$32,646	$ 100,816
2027	292,394	10.0	29,239	87,613	11.0	32,163	97,986	11.5	33,625	101,953
2028	301,166	10.0	30,117	88,506	11.0	33,128	98,984	11.5	34,634	102,992
2029	310,201	10.0	31,020	89,304	11.0	34,122	99,876	11.5	35,673	103,920
2030	319,507	10.0	31,951	89,996	11.0	35,146	100,650	11.5	36,743	104,725
2031	329,092	10.0	32,909	90,569	11.0	36,200	101,291	11.5	37,846	105,392
2032	338,965	10.0	33,897	91,011	11.0	37,286	101,785	11.5	38,981	105,906
2033	349,134	10.0	34,913	91,307	11.0	38,405	102,116	11.5	40,150	106,250
2034	359,608	10.0	35,961	91,441	11.0	39,557	102,266	11.5	41,355	106,406
2035	370,396	10.0	37,040	91,397	11.0	40,744	102,217	11.5	42,596	106,355

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	12.8%	$36,336	$ 113,044	13.0%	$36,904	$ 115,002	14.5%	$41,162	$ 129,161
2027	292,394	12.8	37,426	114,319	13.0	38,011	116,299	14.5	42,397	130,617
2028	301,166	12.8	38,549	115,484	13.0	39,152	117,484	14.5	43,669	131,948
2029	310,201	12.8	39,706	116,525	13.0	40,326	118,543	14.5	44,979	133,137
2030	319,507	12.8	40,897	117,428	13.0	41,536	119,461	14.5	46,329	134,168
2031	329,092	12.8	42,124	118,176	13.0	42,782	120,222	14.5	47,718	135,023
2032	338,965	12.8	43,388	118,752	13.0	44,065	120,808	14.5	49,150	135,682
2033	349,134	12.8	44,689	119,138	13.0	45,387	121,201	14.5	50,624	136,123
2034	359,608	12.8	46,030	119,313	13.0	46,749	121,379	14.5	52,143	136,323
2035	370,396	12.8	47,411	119,255	13.0	48,151	121,320	14.5	53,707	136,257

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (2% Member Contribution Rate, 5 Year FAS)
(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 283,878	5.8%	$16,465	$ 64,595	7.5%	$21,291	$ 80,744	6.6%	$18,736	$ 72,443
2027	292,394	5.8	16,959	65,323	7.5	21,930	81,654	6.6	19,298	73,260
2028	301,166	5.8	17,468	65,988	7.5	22,587	82,486	6.6	19,877	74,006
2029	310,201	5.8	17,992	66,583	7.5	23,265	83,230	6.6	20,473	74,673
2030	319,507	5.8	18,531	67,099	7.5	23,963	83,875	6.6	21,087	75,251
2031	329,092	5.8	19,087	67,526	7.5	24,682	84,409	6.6	21,720	75,730
2032	338,965	5.8	19,660	67,855	7.5	25,422	84,821	6.6	22,372	76,099
2033	349,134	5.8	20,250	68,075	7.5	26,185	85,097	6.6	23,043	76,346
2034	359,608	5.8	20,857	68,175	7.5	26,971	85,222	6.6	23,734	76,458
2035	370,396	5.8	21,483	68,142	7.5	27,780	85,181	6.6	24,446	76,421

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 283,878	8.1%	$22,994	$ 86,636	9.1%	$25,833	$ 96,894	9.6%	$27,252	$ 100,816
2027	292,394	8.1	23,684	87,613	9.1	26,608	97,986	9.6	28,070	101,953
2028	301,166	8.1	24,394	88,506	9.1	27,406	98,984	9.6	28,912	102,992
2029	310,201	8.1	25,126	89,304	9.1	28,228	99,876	9.6	29,779	103,920
2030	319,507	8.1	25,880	89,996	9.1	29,075	100,650	9.6	30,673	104,725
2031	329,092	8.1	26,656	90,569	9.1	29,947	101,291	9.6	31,593	105,392
2032	338,965	8.1	27,456	91,011	9.1	30,846	101,785	9.6	32,541	105,906
2033	349,134	8.1	28,280	91,307	9.1	31,771	102,116	9.6	33,517	106,250
2034	359,608	8.1	29,128	91,441	9.1	32,724	102,266	9.6	34,522	106,406
2035	370,396	8.1	30,002	91,397	9.1	33,706	102,217	9.6	35,558	106,355

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 283,878	10.9%	$30,943	$ 113,044	11.1%	$31,510	$ 115,002	12.6%	$35,769	$ 129,161
2027	292,394	10.9	31,871	114,319	11.1	32,456	116,299	12.6	36,842	130,617
2028	301,166	10.9	32,827	115,484	11.1	33,429	117,484	12.6	37,947	131,948
2029	310,201	10.9	33,812	116,525	11.1	34,432	118,543	12.6	39,085	133,137
2030	319,507	10.9	34,826	117,428	11.1	35,465	119,461	12.6	40,258	134,168
2031	329,092	10.9	35,871	118,176	11.1	36,529	120,222	12.6	41,466	135,023
2032	338,965	10.9	36,947	118,752	11.1	37,625	120,808	12.6	42,710	135,682
2033	349,134	10.9	38,056	119,138	11.1	38,754	121,201	12.6	43,991	136,123
2034	359,608	10.9	39,197	119,313	11.1	39,916	121,379	12.6	45,311	136,323
2035	370,396	10.9	40,373	119,255	11.1	41,114	121,320	12.6	46,670	136,257

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (4% Member Contribution Rate, 5 Year FAS)
(Member contributions are additional)

Rule of 80 Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 283,878	3.9%	$11,071	$ 64,595	5.6%	$15,897	$ 80,744	4.7%	$13,342	$ 72,443
2027	292,394	3.9	11,403	65,323	5.6	16,374	81,654	4.7	13,743	73,260
2028	301,166	3.9	11,745	65,988	5.6	16,865	82,486	4.7	14,155	74,006
2029	310,201	3.9	12,098	66,583	5.6	17,371	83,230	4.7	14,579	74,673
2030	319,507	3.9	12,461	67,099	5.6	17,892	83,875	4.7	15,017	75,251
2031	329,092	3.9	12,835	67,526	5.6	18,429	84,409	4.7	15,467	75,730
2032	338,965	3.9	13,220	67,855	5.6	18,982	84,821	4.7	15,931	76,099
2033	349,134	3.9	13,616	68,075	5.6	19,552	85,097	4.7	16,409	76,346
2034	359,608	3.9	14,025	68,175	5.6	20,138	85,222	4.7	16,902	76,458
2035	370,396	3.9	14,445	68,142	5.6	20,742	85,181	4.7	17,409	76,421

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 283,878	6.2%	$17,600	$ 86,636	7.2%	$20,439	$ 96,894	7.7%	$21,859	$ 100,816
2027	292,394	6.2	18,128	87,613	7.2	21,052	97,986	7.7	22,514	101,953
2028	301,166	6.2	18,672	88,506	7.2	21,684	98,984	7.7	23,190	102,992
2029	310,201	6.2	19,232	89,304	7.2	22,334	99,876	7.7	23,885	103,920
2030	319,507	6.2	19,809	89,996	7.2	23,005	100,650	7.7	24,602	104,725
2031	329,092	6.2	20,404	90,569	7.2	23,695	101,291	7.7	25,340	105,392
2032	338,965	6.2	21,016	91,011	7.2	24,405	101,785	7.7	26,100	105,906
2033	349,134	6.2	21,646	91,307	7.2	25,138	102,116	7.7	26,883	106,250
2034	359,608	6.2	22,296	91,441	7.2	25,892	102,266	7.7	27,690	106,406
2035	370,396	6.2	22,965	91,397	7.2	26,669	102,217	7.7	28,520	106,355

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 283,878	9.0%	$25,549	$ 113,044	9.2%	$26,117	$ 115,002	10.7%	$30,375	$ 129,161
2027	292,394	9.0	26,315	114,319	9.2	26,900	116,299	10.7	31,286	130,617
2028	301,166	9.0	27,105	115,484	9.2	27,707	117,484	10.7	32,225	131,948
2029	310,201	9.0	27,918	116,525	9.2	28,538	118,543	10.7	33,192	133,137
2030	319,507	9.0	28,756	117,428	9.2	29,395	119,461	10.7	34,187	134,168
2031	329,092	9.0	29,618	118,176	9.2	30,276	120,222	10.7	35,213	135,023
2032	338,965	9.0	30,507	118,752	9.2	31,185	120,808	10.7	36,269	135,682
2033	349,134	9.0	31,422	119,138	9.2	32,120	121,201	10.7	37,357	136,123
2034	359,608	9.0	32,365	119,313	9.2	33,084	121,379	10.7	38,478	136,323
2035	370,396	9.0	33,336	119,255	9.2	34,076	121,320	10.7	39,632	136,257

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (6% Member Contribution Rate, 5 Year FAS)
(Member contributions are additional)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	2.0%	$5,678	$ 64,595	3.7%	$10,503	$ 80,744	2.8%	$7,949	$ 72,443
2027	292,394	2.0	5,848	65,323	3.7	10,819	81,654	2.8	8,187	73,260
2028	301,166	2.0	6,023	65,988	3.7	11,143	82,486	2.8	8,433	74,006
2029	310,201	2.0	6,204	66,583	3.7	11,477	83,230	2.8	8,686	74,673
2030	319,507	2.0	6,390	67,099	3.7	11,822	83,875	2.8	8,946	75,251
2031	329,092	2.0	6,582	67,526	3.7	12,176	84,409	2.8	9,215	75,730
2032	338,965	2.0	6,779	67,855	3.7	12,542	84,821	2.8	9,491	76,099
2033	349,134	2.0	6,983	68,075	3.7	12,918	85,097	2.8	9,776	76,346
2034	359,608	2.0	7,192	68,175	3.7	13,305	85,222	2.8	10,069	76,458
2035	370,396	2.0	7,408	68,142	3.7	13,705	85,181	2.8	10,371	76,421

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	4.3%	$12,207	$ 86,636	5.3%	$15,046	$ 96,894	5.8%	$16,465	$ 100,816
2027	292,394	4.3	12,573	87,613	5.3	15,497	97,986	5.8	16,959	101,953
2028	301,166	4.3	12,950	88,506	5.3	15,962	98,984	5.8	17,468	102,992
2029	310,201	4.3	13,339	89,304	5.3	16,441	99,876	5.8	17,992	103,920
2030	319,507	4.3	13,739	89,996	5.3	16,934	100,650	5.8	18,531	104,725
2031	329,092	4.3	14,151	90,569	5.3	17,442	101,291	5.8	19,087	105,392
2032	338,965	4.3	14,575	91,011	5.3	17,965	101,785	5.8	19,660	105,906
2033	349,134	4.3	15,013	91,307	5.3	18,504	102,116	5.8	20,250	106,250
2034	359,608	4.3	15,463	91,441	5.3	19,059	102,266	5.8	20,857	106,406
2035	370,396	4.3	15,927	91,397	5.3	19,631	102,217	5.8	21,483	106,355

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	7.1%	$20,155	$ 113,044	7.3%	$20,723	$ 115,002	8.8%	$24,981	$ 129,161
2027	292,394	7.1	20,760	114,319	7.3	21,345	116,299	8.8	25,731	130,617
2028	301,166	7.1	21,383	115,484	7.3	21,985	117,484	8.8	26,503	131,948
2029	310,201	7.1	22,024	116,525	7.3	22,645	118,543	8.8	27,298	133,137
2030	319,507	7.1	22,685	117,428	7.3	23,324	119,461	8.8	28,117	134,168
2031	329,092	7.1	23,366	118,176	7.3	24,024	120,222	8.8	28,960	135,023
2032	338,965	7.1	24,067	118,752	7.3	24,744	120,808	8.8	29,829	135,682
2033	349,134	7.1	24,789	119,138	7.3	25,487	121,201	8.8	30,724	136,123
2034	359,608	7.1	25,532	119,313	7.3	26,251	121,379	8.8	31,646	136,323
2035	370,396	7.1	26,298	119,255	7.3	27,039	121,320	8.8	32,595	136,257

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (0% Member Contribution Rate, 3 Year FAS)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	7.9%	$22,426	$ 66,938	9.7%	$27,536	$ 83,703	8.9%	$25,265	$ 75,109
2027	292,394	7.9	23,099	67,693	9.7	28,362	84,647	8.9	26,023	75,956
2028	301,166	7.9	23,792	68,383	9.7	29,213	85,509	8.9	26,804	76,730
2029	310,201	7.9	24,506	68,999	9.7	30,089	86,280	8.9	27,608	77,422
2030	319,507	7.9	25,241	69,533	9.7	30,992	86,948	8.9	28,436	78,022
2031	329,092	7.9	25,998	69,976	9.7	31,922	87,502	8.9	29,289	78,519
2032	338,965	7.9	26,778	70,317	9.7	32,880	87,929	8.9	30,168	78,902
2033	349,134	7.9	27,582	70,545	9.7	33,866	88,215	8.9	31,073	79,158
2034	359,608	7.9	28,409	70,649	9.7	34,882	88,345	8.9	32,005	79,274
2035	370,396	7.9	29,261	70,615	9.7	35,928	88,302	8.9	32,965	79,236

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	10.4%	$29,523	$ 89,826	11.4%	$32,362	$ 100,440	11.9%	$33,781	$ 104,529
2027	292,394	10.4	30,409	90,839	11.4	33,333	101,572	11.9	34,795	105,708
2028	301,166	10.4	31,321	91,764	11.4	34,333	102,607	11.9	35,839	106,785
2029	310,201	10.4	32,261	92,591	11.4	35,363	103,532	11.9	36,914	107,748
2030	319,507	10.4	33,229	93,308	11.4	36,424	104,334	11.9	38,021	108,583
2031	329,092	10.4	34,226	93,902	11.4	37,516	104,999	11.9	39,162	109,275
2032	338,965	10.4	35,252	94,360	11.4	38,642	105,511	11.9	40,337	109,808
2033	349,134	10.4	36,310	94,667	11.4	39,801	105,854	11.9	41,547	110,165
2034	359,608	10.4	37,399	94,806	11.4	40,995	106,010	11.9	42,793	110,327
2035	370,396	10.4	38,521	94,760	11.4	42,225	105,959	11.9	44,077	110,274

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	13.1%	$37,188	$ 117,180	13.4%	$38,040	$ 119,223	15.0%	$42,582	$ 133,933
2027	292,394	13.1	38,304	118,501	13.4	39,181	120,567	15.0	43,859	135,443
2028	301,166	13.1	39,453	119,708	13.4	40,356	121,795	15.0	45,175	136,823
2029	310,201	13.1	40,636	120,787	13.4	41,567	122,893	15.0	46,530	138,056
2030	319,507	13.1	41,855	121,723	13.4	42,814	123,845	15.0	47,926	139,125
2031	329,092	13.1	43,111	122,499	13.4	44,098	124,634	15.0	49,364	140,011
2032	338,965	13.1	44,404	123,096	13.4	45,421	125,242	15.0	50,845	140,694
2033	349,134	13.1	45,737	123,496	13.4	46,784	125,649	15.0	52,370	141,151
2034	359,608	13.1	47,109	123,677	13.4	48,187	125,834	15.0	53,941	141,358
2035	370,396	13.1	48,522	123,617	13.4	49,633	125,773	15.0	55,559	141,290

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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 28^{th} 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.

Crawford County Library District - General

Employer Contribution Rates (2% Member Contribution Rate, 3 Year FAS)
(Member contributions are additional)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	6.0%	$17,033	$ 66,938	7.8%	$22,142	$ 83,703	7.0%	$19,871	$ 75,109
2027	292,394	6.0	17,544	67,693	7.8	22,807	84,647	7.0	20,468	75,956
2028	301,166	6.0	18,070	68,383	7.8	23,491	85,509	7.0	21,082	76,730
2029	310,201	6.0	18,612	68,999	7.8	24,196	86,280	7.0	21,714	77,422
2030	319,507	6.0	19,170	69,533	7.8	24,922	86,948	7.0	22,365	78,022
2031	329,092	6.0	19,746	69,976	7.8	25,669	87,502	7.0	23,036	78,519
2032	338,965	6.0	20,338	70,317	7.8	26,439	87,929	7.0	23,728	78,902
2033	349,134	6.0	20,948	70,545	7.8	27,232	88,215	7.0	24,439	79,158
2034	359,608	6.0	21,576	70,649	7.8	28,049	88,345	7.0	25,173	79,274
2035	370,396	6.0	22,224	70,615	7.8	28,891	88,302	7.0	25,928	79,236

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	8.5%	$24,130	$ 89,826	9.5%	$26,968	$ 100,440	10.0%	$28,388	$ 104,529
2027	292,394	8.5	24,853	90,839	9.5	27,777	101,572	10.0	29,239	105,708
2028	301,166	8.5	25,599	91,764	9.5	28,611	102,607	10.0	30,117	106,785
2029	310,201	8.5	26,367	92,591	9.5	29,469	103,532	10.0	31,020	107,748
2030	319,507	8.5	27,158	93,308	9.5	30,353	104,334	10.0	31,951	108,583
2031	329,092	8.5	27,973	93,902	9.5	31,264	104,999	10.0	32,909	109,275
2032	338,965	8.5	28,812	94,360	9.5	32,202	105,511	10.0	33,897	109,808
2033	349,134	8.5	29,676	94,667	9.5	33,168	105,854	10.0	34,913	110,165
2034	359,608	8.5	30,567	94,806	9.5	34,163	106,010	10.0	35,961	110,327
2035	370,396	8.5	31,484	94,760	9.5	35,188	105,959	10.0	37,040	110,274

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	11.2%	$31,794	$ 117,180	11.5%	$32,646	$ 119,223	13.1%	$37,188	$ 133,933
2027	292,394	11.2	32,748	118,501	11.5	33,625	120,567	13.1	38,304	135,443
2028	301,166	11.2	33,731	119,708	11.5	34,634	121,795	13.1	39,453	136,823
2029	310,201	11.2	34,743	120,787	11.5	35,673	122,893	13.1	40,636	138,056
2030	319,507	11.2	35,785	121,723	11.5	36,743	123,845	13.1	41,855	139,125
2031	329,092	11.2	36,858	122,499	11.5	37,846	124,634	13.1	43,111	140,011
2032	338,965	11.2	37,964	123,096	11.5	38,981	125,242	13.1	44,404	140,694
2033	349,134	11.2	39,103	123,496	11.5	40,150	125,649	13.1	45,737	141,151
2034	359,608	11.2	40,276	123,677	11.5	41,355	125,834	13.1	47,109	141,358
2035	370,396	11.2	41,484	123,617	11.5	42,596	125,773	13.1	48,522	141,290

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (4% Member Contribution Rate, 3 Year FAS)
(Member contributions are additional)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	4.1%	$11,639	$ 66,938	5.9%	$16,749	$ 83,703	5.1%	$14,478	$ 75,109
2027	292,394	4.1	11,988	67,693	5.9	17,251	84,647	5.1	14,912	75,956
2028	301,166	4.1	12,348	68,383	5.9	17,769	85,509	5.1	15,359	76,730
2029	310,201	4.1	12,718	68,999	5.9	18,302	86,280	5.1	15,820	77,422
2030	319,507	4.1	13,100	69,533	5.9	18,851	86,948	5.1	16,295	78,022
2031	329,092	4.1	13,493	69,976	5.9	19,416	87,502	5.1	16,784	78,519
2032	338,965	4.1	13,898	70,317	5.9	19,999	87,929	5.1	17,287	78,902
2033	349,134	4.1	14,314	70,545	5.9	20,599	88,215	5.1	17,806	79,158
2034	359,608	4.1	14,744	70,649	5.9	21,217	88,345	5.1	18,340	79,274
2035	370,396	4.1	15,186	70,615	5.9	21,853	88,302	5.1	18,890	79,236

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	6.6%	$18,736	$ 89,826	7.6%	$21,575	$ 100,440	8.1%	$22,994	$ 104,529
2027	292,394	6.6	19,298	90,839	7.6	22,222	101,572	8.1	23,684	105,708
2028	301,166	6.6	19,877	91,764	7.6	22,889	102,607	8.1	24,394	106,785
2029	310,201	6.6	20,473	92,591	7.6	23,575	103,532	8.1	25,126	107,748
2030	319,507	6.6	21,087	93,308	7.6	24,283	104,334	8.1	25,880	108,583
2031	329,092	6.6	21,720	93,902	7.6	25,011	104,999	8.1	26,656	109,275
2032	338,965	6.6	22,372	94,360	7.6	25,761	105,511	8.1	27,456	109,808
2033	349,134	6.6	23,043	94,667	7.6	26,534	105,854	8.1	28,280	110,165
2034	359,608	6.6	23,734	94,806	7.6	27,330	106,010	8.1	29,128	110,327
2035	370,396	6.6	24,446	94,760	7.6	28,150	105,959	8.1	30,002	110,274

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 283,878	9.3%	$26,401	$ 117,180	9.6%	$27,252	$ 119,223	11.2%	$31,794	$ 133,933
2027	292,394	9.3	27,193	118,501	9.6	28,070	120,567	11.2	32,748	135,443
2028	301,166	9.3	28,008	119,708	9.6	28,912	121,795	11.2	33,731	136,823
2029	310,201	9.3	28,849	120,787	9.6	29,779	122,893	11.2	34,743	138,056
2030	319,507	9.3	29,714	121,723	9.6	30,673	123,845	11.2	35,785	139,125
2031	329,092	9.3	30,606	122,499	9.6	31,593	124,634	11.2	36,858	140,011
2032	338,965	9.3	31,524	123,096	9.6	32,541	125,242	11.2	37,964	140,694
2033	349,134	9.3	32,469	123,496	9.6	33,517	125,649	11.2	39,103	141,151
2034	359,608	9.3	33,444	123,677	9.6	34,522	125,834	11.2	40,276	141,358
2035	370,396	9.3	34,447	123,617	9.6	35,558	125,773	11.2	41,484	141,290

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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.

Crawford County Library District - General

Employer Contribution Rates (6% Member Contribution Rate, 3 Year FAS)
(Member contributions are additional)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	2.2%	$6,245	$ 66,938	4.0%	$11,355	$ 83,703	3.2%	$9,084	$ 75,109
2027	292,394	2.2	6,433	67,693	4.0	11,696	84,647	3.2	9,357	75,956
2028	301,166	2.2	6,626	68,383	4.0	12,047	85,509	3.2	9,637	76,730
2029	310,201	2.2	6,824	68,999	4.0	12,408	86,280	3.2	9,926	77,422
2030	319,507	2.2	7,029	69,533	4.0	12,780	86,948	3.2	10,224	78,022
2031	329,092	2.2	7,240	69,976	4.0	13,164	87,502	3.2	10,531	78,519
2032	338,965	2.2	7,457	70,317	4.0	13,559	87,929	3.2	10,847	78,902
2033	349,134	2.2	7,681	70,545	4.0	13,965	88,215	3.2	11,172	79,158
2034	359,608	2.2	7,911	70,649	4.0	14,384	88,345	3.2	11,507	79,274
2035	370,396	2.2	8,149	70,615	4.0	14,816	88,302	3.2	11,853	79,236

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	4.7%	$13,342	$ 89,826	5.7%	$16,181	$ 100,440	6.2%	$17,600	$ 104,529
2027	292,394	4.7	13,743	90,839	5.7	16,666	101,572	6.2	18,128	105,708
2028	301,166	4.7	14,155	91,764	5.7	17,166	102,607	6.2	18,672	106,785
2029	310,201	4.7	14,579	92,591	5.7	17,681	103,532	6.2	19,232	107,748
2030	319,507	4.7	15,017	93,308	5.7	18,212	104,334	6.2	19,809	108,583
2031	329,092	4.7	15,467	93,902	5.7	18,758	104,999	6.2	20,404	109,275
2032	338,965	4.7	15,931	94,360	5.7	19,321	105,511	6.2	21,016	109,808
2033	349,134	4.7	16,409	94,667	5.7	19,901	105,854	6.2	21,646	110,165
2034	359,608	4.7	16,902	94,806	5.7	20,498	106,010	6.2	22,296	110,327
2035	370,396	4.7	17,409	94,760	5.7	21,113	105,959	6.2	22,965	110,274

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 283,878	7.4%	$21,007	$ 117,180	7.7%	$21,859	$ 119,223	9.3%	$26,401	$ 133,933
2027	292,394	7.4	21,637	118,501	7.7	22,514	120,567	9.3	27,193	135,443
2028	301,166	7.4	22,286	119,708	7.7	23,190	121,795	9.3	28,008	136,823
2029	310,201	7.4	22,955	120,787	7.7	23,885	122,893	9.3	28,849	138,056
2030	319,507	7.4	23,644	121,723	7.7	24,602	123,845	9.3	29,714	139,125
2031	329,092	7.4	24,353	122,499	7.7	25,340	124,634	9.3	30,606	140,011
2032	338,965	7.4	25,083	123,096	7.7	26,100	125,242	9.3	31,524	140,694
2033	349,134	7.4	25,836	123,496	7.7	26,883	125,649	9.3	32,469	141,151
2034	359,608	7.4	26,611	123,677	7.7	27,690	125,834	9.3	33,444	141,358
2035	370,396	7.4	27,409	123,617	7.7	28,520	125,773	9.3	34,447	141,290

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 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 3.00%.
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