



The Initial Valuation For

# **Eureka Fire Protection District**

as of August 31, 2022



# Table of Contents

	Page
Actuary's Certification Letter .....	1
Alternate Plans Available .....	3
Employer Contribution Rates	
Regular Eligibility:	
5-Year Final Average Salary .....	4
3-Year Final Average Salary .....	5
Rule of 80 Eligibility:	
5-Year Final Average Salary .....	6
3-Year Final Average Salary .....	7
Employer Contribution Dollars .....	8
Appendix I	
Unfunded Actuarial Accrued Liability .....	11
Appendix II	
Summary of Financial Assumptions .....	13
Appendix III	
Summary of LAGERS Provisions .....	17
Appendix IV	
Benefit Illustrations.....	20
Appendix V	
Age and Service Characteristics of Employees .....	29
Appendix VI	
Risk Commentary.....	31



October 25, 2022

Eureka Fire Protection District  
Eureka, 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, 2022.

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 August 31, 2022. 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.

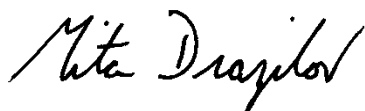
If you have any questions concerning this report or LAGERS in general, please contact the LAGERS office in Jefferson City.

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 D. Drazilov, ASA, FCA, MAAA



## 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.

# Eureka Fire Protection 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	5.00%	0.20%	0.60%	5.80%	3.90%	2.00%	0.10%
	Fire	8.20	0.60	1.30	10.10	8.20	6.30	4.40
L-3	General	6.00	0.30	0.80	7.10	5.20	3.30	1.40
	Fire	10.00	0.70	1.60	12.30	10.40	8.50	6.60
LT-4(65)	General	5.30	0.20	0.70	6.20	4.30	2.40	0.50
	Fire	10.00	0.60	1.70	12.30	10.40	8.50	6.60
LT-5(65)	General	6.30	0.30	0.80	7.40	5.50	3.60	1.70
	Fire	11.40	0.70	1.90	14.00	12.10	10.20	8.30
L-7	General	7.00	0.30	1.00	8.30	6.40	4.50	2.60
	Fire	11.80	0.80	2.00	14.60	12.70	10.80	8.90
LT-8(65)	General	7.20	0.30	1.00	8.50	6.60	4.70	2.80
	Fire	12.70	0.80	2.20	15.70	13.80	11.90	10.00
L-12	General	8.10	0.40	1.10	9.60	7.70	5.80	3.90
	Fire	13.60	0.90	2.30	16.80	14.90	13.00	11.10
LT-14(65)	General	8.10	0.40	1.10	9.60	7.70	5.80	3.90
	Fire	14.10	0.90	2.40	17.40	15.50	13.60	11.70
L-6	General	9.10	0.50	1.30	10.90	9.00	7.10	5.20
	Fire	15.40	1.00	2.60	19.00	17.10	15.20	13.30

\* Assumes that credit is granted for 100% of service rendered prior to the membership 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.

# Eureka Fire Protection District

## 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	5.10%	0.20%	0.70%	6.00%	4.10%	2.20%	0.30%
	Fire	8.40	0.60	1.40	10.40	8.50	6.60	4.70
L-3	General	6.20	0.30	0.80	7.30	5.40	3.50	1.60
	Fire	10.30	0.70	1.70	12.70	10.80	8.90	7.00
LT-4(65)	General	5.50	0.20	0.70	6.40	4.50	2.60	0.70
	Fire	10.40	0.60	1.70	12.70	10.80	8.90	7.00
LT-5(65)	General	6.50	0.30	0.90	7.70	5.80	3.90	2.00
	Fire	11.70	0.70	2.00	14.40	12.50	10.60	8.70
L-7	General	7.30	0.30	1.00	8.60	6.70	4.80	2.90
	Fire	12.20	0.80	2.00	15.00	13.10	11.20	9.30
LT-8(65)	General	7.50	0.30	1.00	8.80	6.90	5.00	3.10
	Fire	13.10	0.80	2.20	16.10	14.20	12.30	10.40
L-12	General	8.30	0.40	1.20	9.90	8.00	6.10	4.20
	Fire	14.00	0.90	2.40	17.30	15.40	13.50	11.60
LT-14(65)	General	8.40	0.40	1.20	10.00	8.10	6.20	4.30
	Fire	14.50	0.90	2.50	17.90	16.00	14.10	12.20
L-6	General	9.40	0.50	1.30	11.20	9.30	7.40	5.50
	Fire	15.90	1.00	2.70	19.60	17.70	15.80	13.90

\* Assumes that credit is granted for 100% of service rendered prior to the membership 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.

# Eureka Fire Protection District

## 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	5.70%	0.20%	0.80%	6.70%	4.80%	2.90%	1.00%
	Fire	8.40	0.60	1.40	10.40	8.50	6.60	4.70
L-3	General	6.90	0.30	0.90	8.10	6.20	4.30	2.40
	Fire	10.30	0.70	1.70	12.70	10.80	8.90	7.00
LT-4(65)	General	7.00	0.20	1.00	8.20	6.30	4.40	2.50
	Fire	10.70	0.60	1.80	13.10	11.20	9.30	7.40
LT-5(65)	General	7.90	0.30	1.10	9.30	7.40	5.50	3.60
	Fire	12.10	0.70	2.00	14.80	12.90	11.00	9.10
L-7	General	8.10	0.30	1.10	9.50	7.60	5.70	3.80
	Fire	12.20	0.80	2.10	15.10	13.20	11.30	9.40
LT-8(65)	General	8.70	0.30	1.20	10.20	8.30	6.40	4.50
	Fire	13.40	0.80	2.30	16.50	14.60	12.70	10.80
L-12	General	9.30	0.40	1.30	11.00	9.10	7.20	5.30
	Fire	14.10	0.90	2.40	17.40	15.50	13.60	11.70
LT-14(65)	General	9.60	0.40	1.40	11.40	9.50	7.60	5.70
	Fire	14.70	0.90	2.50	18.10	16.20	14.30	12.40
L-6	General	10.50	0.50	1.50	12.50	10.60	8.70	6.80
	Fire	16.00	1.00	2.70	19.70	17.80	15.90	14.00

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

\* Assumes that credit is granted for 100% of service rendered prior to the membership date 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.

# Eureka Fire Protection District

## 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	5.90%	0.20%	0.80%	6.90%	5.00%	3.10%	1.20%
	Fire	8.70	0.60	1.40	10.70	8.80	6.90	5.00
L-3	General	7.10	0.30	1.00	8.40	6.50	4.60	2.70
	Fire	10.70	0.70	1.80	13.20	11.30	9.40	7.50
LT-4(65)	General	7.30	0.20	1.00	8.50	6.60	4.70	2.80
	Fire	11.10	0.60	1.80	13.50	11.60	9.70	7.80
LT-5(65)	General	8.20	0.30	1.10	9.60	7.70	5.80	3.90
	Fire	12.50	0.70	2.10	15.30	13.40	11.50	9.60
L-7	General	8.40	0.30	1.20	9.90	8.00	6.10	4.20
	Fire	12.60	0.80	2.10	15.50	13.60	11.70	9.80
LT-8(65)	General	9.10	0.30	1.30	10.70	8.80	6.90	5.00
	Fire	13.80	0.80	2.30	16.90	15.00	13.10	11.20
L-12	General	9.60	0.40	1.40	11.40	9.50	7.60	5.70
	Fire	14.60	0.90	2.50	18.00	16.10	14.20	12.30
LT-14(65)	General	10.00	0.40	1.40	11.80	9.90	8.00	6.10
	Fire	15.20	0.90	2.60	18.70	16.80	14.90	13.00
L-6	General	10.90	0.50	1.60	13.00	11.10	9.20	7.30
	Fire	16.50	1.00	2.80	20.30	18.40	16.50	14.60

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

\* Assumes that credit is granted for 100% of service rendered prior to the membership date 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.

# Eureka Fire Protection District

## 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 Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 3,385	\$ 2,276	\$ 1,167	\$ 58
L-3	4,144	3,035	1,926	817
LT-4(65)	3,619	2,510	1,401	292
LT-5(65)	4,319	3,210	2,101	992
L-7	4,844	3,735	2,626	1,517
LT-8(65)	4,961	3,852	2,743	1,634
L-12	5,603	4,494	3,385	2,276
LT-14(65)	5,603	4,494	3,385	2,276
L-6	6,362	5,253	4,144	3,035

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 3,502	\$ 2,393	\$ 1,284	\$ 175
L-3	4,261	3,152	2,043	934
LT-4(65)	3,735	2,626	1,517	409
LT-5(65)	4,494	3,385	2,276	1,167
L-7	5,019	3,910	2,802	1,693
LT-8(65)	5,136	4,027	2,918	1,809
L-12	5,778	4,669	3,560	2,451
LT-14(65)	5,837	4,728	3,619	2,510
L-6	6,537	5,428	4,319	3,210

### Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 3,910	\$ 2,802	\$ 1,693	\$ 584
L-3	4,728	3,619	2,510	1,401
LT-4(65)	4,786	3,677	2,568	1,459
LT-5(65)	5,428	4,319	3,210	2,101
L-7	5,545	4,436	3,327	2,218
LT-8(65)	5,953	4,844	3,735	2,626
L-12	6,420	5,311	4,202	3,093
LT-14(65)	6,654	5,545	4,436	3,327
L-6	7,296	6,187	5,078	3,969

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 4,027	\$ 2,918	\$ 1,809	\$ 700
L-3	4,903	3,794	2,685	1,576
LT-4(65)	4,961	3,852	2,743	1,634
LT-5(65)	5,603	4,494	3,385	2,276
L-7	5,778	4,669	3,560	2,451
LT-8(65)	6,245	5,136	4,027	2,918
L-12	6,654	5,545	4,436	3,327
LT-14(65)	6,887	5,778	4,669	3,560
L-6	7,587	6,479	5,370	4,261

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.

# Eureka Fire Protection District

## Employer Contribution Dollars

### Fire

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 Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 136,055	\$ 110,461	\$ 84,866	\$ 59,272
L-3	165,691	140,097	114,502	88,908
LT-4(65)	165,691	140,097	114,502	88,908
LT-5(65)	188,592	162,997	137,403	111,808
L-7	196,674	171,080	145,485	119,890
LT-8(65)	211,492	185,898	160,303	134,708
L-12	226,310	200,716	175,121	149,526
LT-14(65)	234,393	208,798	183,203	157,609
L-6	255,946	230,351	204,757	179,162

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 140,097	\$ 114,502	\$ 88,908	\$ 63,313
L-3	171,080	145,485	119,890	94,296
LT-4(65)	171,080	145,485	119,890	94,296
LT-5(65)	193,980	168,386	142,791	117,196
L-7	202,063	176,468	150,873	125,279
LT-8(65)	216,881	191,286	165,691	140,097
L-12	233,046	207,451	181,856	156,262
LT-14(65)	241,128	215,533	189,939	164,344
L-6	264,028	238,434	212,839	187,245

#### Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 140,097	\$ 114,502	\$ 88,908	\$ 63,313
L-3	171,080	145,485	119,890	94,296
LT-4(65)	176,468	150,873	125,279	99,684
LT-5(65)	199,368	173,774	148,179	122,585
L-7	203,410	177,815	152,220	126,626
LT-8(65)	222,269	196,674	171,080	145,485
L-12	234,393	208,798	183,203	157,609
LT-14(65)	243,822	218,228	192,633	167,038
L-6	265,376	239,781	214,186	188,592

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 144,138	\$ 118,543	\$ 92,949	\$ 67,354
L-3	177,815	152,220	126,626	101,031
LT-4(65)	181,856	156,262	130,667	105,073
LT-5(65)	206,104	180,509	154,915	129,320
L-7	208,798	183,203	157,609	132,014
LT-8(65)	227,657	202,063	176,468	150,873
L-12	242,475	216,881	191,286	165,691
LT-14(65)	251,905	226,310	200,716	175,121
L-6	273,458	247,863	222,269	196,674

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.

## Eureka Fire Protection District

### Employees and Payroll Included in the Valuation

	General	Fire
Number of Employees	1	20
Annual Payroll	\$ 58,365	\$ 1,347,084

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

## APPENDIX I

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### 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:

### Eureka Fire Protection District

#### Regular Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0%	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	General	\$ 6,407	\$ 6,663
	Fire	304,479	314,912
L-3	General	8,008	8,325
	Fire	380,488	393,627
LT-4(65)	General	6,959	7,234
	Fire	383,480	396,584
LT-5(65)	General	8,416	8,750
	Fire	439,725	454,886
L-7	General	9,600	9,995
	Fire	456,621	472,408
LT-8(65)	General	9,880	10,273
	Fire	496,103	513,179
L-12	General	11,219	11,653
	Fire	532,659	551,102
LT-14(65)	General	11,364	11,803
	Fire	552,395	571,455
L-6	General	12,814	13,315
	Fire	608,750	629,800

# Eureka Fire Protection District

## 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	\$ 7,504	\$ 7,795
	Fire	315,789	326,902
L-3	General	9,383	9,753
	Fire	394,744	408,651
LT-4(65)	General	9,578	9,951
	Fire	411,742	426,182
LT-5(65)	General	10,936	11,373
	Fire	466,711	483,045
L-7	General	11,265	11,707
	Fire	473,723	490,359
LT-8(65)	General	12,300	12,790
	Fire	521,660	539,999
L-12	General	13,123	13,658
	Fire	552,615	572,100
LT-14(65)	General	13,641	14,204
	Fire	576,567	596,874
L-6	General	15,007	15,608
	Fire	631,560	653,881

## APPENDIX II

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### SUMMARY OF FINANCIAL ASSUMPTIONS

# Summary of Assumptions Used in Actuarial Valuations

## Assumptions Adopted by Board of Trustees After Consulting With Actuary

1. The investment return rate used in making the valuations was 7.00% 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 2.25% and the wage inflation rate used in making the valuations was 2.75%. The 7.00% investment return rate translates to an assumed real rate of return over price inflation of 4.75% and over wage inflation of 4.25%. Adopted 2021.
2. The healthy retiree mortality tables, for post-retirement mortality, used in evaluating allowances to be paid were 115% of the PubG-2010 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-2010 Disabled Retiree Mortality Table for males and females. The pre-retirement mortality tables used were 75% of the PubG-2010 Employee Mortality Table for males and females of General groups and 75% of the PubS-2010 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-2020 mortality improvement scale to the above described tables. Adopted 2021.
3. The probabilities of withdrawal and disability from service, together with individual pay increase assumptions, are shown in Schedule 1. Adopted 2021.
4. The probabilities of retirement with an age and service allowance are shown in Schedule 2. Adopted 2021.
5. Post-retirement cost of living allowances are assumed to be 2.00% per year. Adopted 2021.
6. Total active member payroll is assumed to increase 2.75% a year, which is the portion of the individual pay increase assumptions attributable to wage inflation. In effect, this assumes no change in the number of active members per employer. Adopted 2021.
7. An individual entry-age actuarial cost method of valuation was used in determining age and service allowance actuarial liabilities and normal cost. Adopted 1986.
8. The data about persons now covered was furnished by the political subdivision. Although examined for general reasonableness, the data was not audited by us.
9. 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							
Sample Ages	Years of Service	General/Public Safety Members				Police		Fire	
		Men		Women		Disability	Withdrawal	Disability	Withdrawal
		Disability	Withdrawal	Disability	Withdrawal				
All	0		20.00%		23.00%			18.00%	12.00%
	1		18.00		21.00			17.00	10.00
	2		16.00		18.00			16.00	8.00
	3		13.00		15.00			14.00	8.00
	4		12.00		13.00			13.00	7.00
25	5 & Over	0.07%	8.80	0.02%	12.40	0.10%	10.80	0.07%	6.00
30		0.10	7.10	0.03	10.20	0.11	8.50	0.11	4.50
35		0.13	5.60	0.06	7.80	0.16	6.30	0.25	3.20
40		0.18	4.10	0.09	5.80	0.22	4.60	0.39	2.40
45		0.25	3.10	0.15	4.40	0.34	3.40	0.62	1.90
50		0.37	2.40	0.22	3.50	0.53	2.10	0.95	1.30
55		0.57	1.70	0.32	2.50	0.88	1.10	1.46	0.70
60		0.86	1.10	0.45	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	6.75%	6.55%	7.15%
30	5.95	5.75	6.05
35	5.35	5.25	5.15
40	4.85	4.75	4.45
45	4.25	4.25	4.05
50	3.85	3.85	3.85
55	3.65	3.65	3.45

## Schedule 2.

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

#### Early Retirement

Retirement Ages	General Members		Retirement Ages	Police/ Public Safety	Fire
	Men	Women			
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 Ages	General Members		Retirement Ages	Police/ Public Safety	Fire
	Men	Women			
60	10%	10%	55	11%	13%
61	10	10	56	11	13
62	25	15	57	11	13
63	20	15	58	11	13
64	20	15	59	11	13
65	25	25	60	11	15
66	25	30	61	11	20
67	20	25	62	22	20
68	20	25	63	18	20
69	20	20	64	18	20
70	100	100	65	100	100

## Schedule 2. (Concluded)

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

Retirement Ages	General Members		Police/ Public Safety	Fire
	Men	Women		
50	20%	15%	25%	25%
51	20	15	25	20
52	15	15	15	20
53	15	15	15	20
54	15	15	15	20
55	15	15	15	20
56	15	15	15	20
57	15	15	15	25
58	15	15	15	25
59	15	15	15	25
60	15	15	15	35
61	15	15	25	35
62	25	15	20	45
63	25	15	20	45
64	25	20	20	45
65	30	25	100	100
66	30	25		
67	20	25		
68	20	25		
69	20	25		
70	100	100		

## APPENDIX III

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### 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, 2022

#### (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  $\frac{1}{2}$  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

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### 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 <sup>1</sup> )

Final		Estimated	Estimated	
Average	LAGERS	Social	Monthly Total	
Salary (FAS) <sup>1</sup>	BENEFIT <sup>3</sup>	Security <sup>2</sup>	\$	% of FAS
35 Years of Service:				
\$1,500	\$ 525	\$ 936	\$1,461	97%
2,000	700	1,073	1,773	89%
2,500	875	1,208	2,083	83%
3,000	1,050	1,343	2,393	80%
3,500	1,225	1,480	2,705	77%
4,000	1,400	1,614	3,014	75%
25 Years of Service:				
\$1,500	\$ 375	\$ 936	\$1,311	87%
2,000	500	1,073	1,573	79%
2,500	625	1,208	1,833	73%
3,000	750	1,343	2,093	70%
3,500	875	1,480	2,355	67%
4,000	1,000	1,614	2,614	65%
15 Years of Service:				
\$1,500	\$225	\$ 936	\$1,161	77%
2,000	300	1,073	1,373	69%
2,500	375	1,208	1,583	63%
3,000	450	1,343	1,793	60%
3,500	525	1,480	2,005	57%
4,000	600	1,614	2,214	55%

<sup>1</sup> "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.

<sup>2</sup> "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 2022 - it does not include any amounts which might be payable to an eligible spouse or children.

<sup>3</sup> 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 <sup>1</sup> )

Final		Estimated	Estimated	
Average	LAGERS	Social	Monthly Total	
Salary (FAS) <sup>1</sup>	BENEFIT <sup>3</sup>	Security <sup>2</sup>	\$	% of FAS
35 Years of Service:				
\$1,500	\$ 656	\$ 936	\$1,592	106%
2,000	875	1,073	1,948	97%
2,500	1,094	1,208	2,302	92%
3,000	1,313	1,343	2,656	89%
3,500	1,531	1,480	3,011	86%
4,000	1,750	1,614	3,364	84%
25 Years of Service:				
\$1,500	\$ 469	\$ 936	\$1,405	94%
2,000	625	1,073	1,698	85%
2,500	781	1,208	1,989	80%
3,000	938	1,343	2,281	76%
3,500	1,094	1,480	2,574	74%
4,000	1,250	1,614	2,864	72%
15 Years of Service:				
\$1,500	\$281	\$ 936	\$1,217	81%
2,000	375	1,073	1,448	72%
2,500	469	1,208	1,677	67%
3,000	563	1,343	1,906	64%
3,500	656	1,480	2,136	61%
4,000	750	1,614	2,364	59%

<sup>1</sup> "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.

<sup>2</sup> "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 2022 - it does not include any amounts which might be payable to an eligible spouse or children.

<sup>3</sup> 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 <sup>1</sup> )

Final		Estimated	Estimated	
Average	LAGERS	Social	Monthly Total	
Salary (FAS) <sup>1</sup>	BENEFIT <sup>3</sup>	Security <sup>2</sup>	\$	% of FAS
35 Years of Service:				
\$1,500	\$ 788	\$ 936	\$1,724	115%
2,000	1,050	1,073	2,123	106%
2,500	1,313	1,208	2,521	101%
3,000	1,575	1,343	2,918	97%
3,500	1,838	1,480	3,318	95%
4,000	2,100	1,614	3,714	93%
25 Years of Service:				
\$1,500	\$ 563	\$ 936	\$1,499	100%
2,000	750	1,073	1,823	91%
2,500	938	1,208	2,146	86%
3,000	1,125	1,343	2,468	82%
3,500	1,313	1,480	2,793	80%
4,000	1,500	1,614	3,114	78%
15 Years of Service:				
\$1,500	\$338	\$ 936	\$1,274	85%
2,000	450	1,073	1,523	76%
2,500	563	1,208	1,771	71%
3,000	675	1,343	2,018	67%
3,500	788	1,480	2,268	65%
4,000	900	1,614	2,514	63%

<sup>1</sup> "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.

<sup>2</sup> "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 2022 - it does not include any amounts which might be payable to an eligible spouse or children.

<sup>3</sup> 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 <sup>1</sup> )

Final		Estimated	Estimated	
Average	LAGERS	Social	Monthly Total	
Salary (FAS) <sup>1</sup>	BENEFIT <sup>3</sup>	Security <sup>2</sup>	\$	% of FAS
35 Years of Service:				
\$1,500	\$ 919	\$ 936	\$1,855	124%
2,000	1,225	1,073	2,298	115%
2,500	1,531	1,208	2,739	110%
3,000	1,838	1,343	3,181	106%
3,500	2,144	1,480	3,624	104%
4,000	2,450	1,614	4,064	102%
25 Years of Service:				
\$1,500	\$ 656	\$ 936	\$1,592	106%
2,000	875	1,073	1,948	97%
2,500	1,094	1,208	2,302	92%
3,000	1,313	1,343	2,656	89%
3,500	1,531	1,480	3,011	86%
4,000	1,750	1,614	3,364	84%
15 Years of Service:				
\$1,500	\$ 394	\$ 936	\$1,330	89%
2,000	525	1,073	1,598	80%
2,500	656	1,208	1,864	75%
3,000	788	1,343	2,131	71%
3,500	919	1,480	2,399	69%
4,000	1,050	1,614	2,664	67%

<sup>1</sup> "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.

<sup>2</sup> "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 2022 - it does not include any amounts which might be payable to an eligible spouse or children.

<sup>3</sup> 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 <sup>1</sup> )

Final		Estimated	Estimated	
Average	LAGERS	Social	Monthly Total	
Salary (FAS) <sup>1</sup>	BENEFIT <sup>3</sup>	Security <sup>2</sup>	\$	% of FAS
35 Years of Service:				
\$1,500	\$1,050	\$ 936	\$1,986	132%
2,000	1,400	1,073	2,473	124%
2,500	1,750	1,208	2,958	118%
3,000	2,100	1,343	3,443	115%
3,500	2,450	1,480	3,930	112%
4,000	2,800	1,614	4,414	110%
25 Years of Service:				
\$1,500	\$ 750	\$ 936	\$1,686	112%
2,000	1,000	1,073	2,073	104%
2,500	1,250	1,208	2,458	98%
3,000	1,500	1,343	2,843	95%
3,500	1,750	1,480	3,230	92%
4,000	2,000	1,614	3,614	90%
15 Years of Service:				
\$1,500	\$ 450	\$ 936	\$1,386	92%
2,000	600	1,073	1,673	84%
2,500	750	1,208	1,958	78%
3,000	900	1,343	2,243	75%
3,500	1,050	1,480	2,530	72%
4,000	1,200	1,614	2,814	70%

<sup>1</sup> "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.

<sup>2</sup> "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 2022 - it does not include any amounts which might be payable to an eligible spouse or children.

<sup>3</sup> 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 <sup>1</sup> to age 65)  
1.00% of FAS <sup>1</sup> at age 65)

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>		Estimated Social Security <sup>2</sup>	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	\$ 936	\$1,050	\$1,461	70%	97%
2,000	1,400	700	1,073	1,400	1,773	70%	89%
2,500	1,750	875	1,208	1,750	2,083	70%	83%
3,000	2,100	1,050	1,343	2,100	2,393	70%	80%
3,500	2,450	1,225	1,480	2,450	2,705	70%	77%
4,000	2,800	1,400	1,614	2,800	3,014	70%	75%
25 Years of Service:							
\$1,500	\$ 750	\$ 375	\$ 936	\$ 750	\$1,311	50%	87%
2,000	1,000	500	1,073	1,000	1,573	50%	79%
2,500	1,250	625	1,208	1,250	1,833	50%	73%
3,000	1,500	750	1,343	1,500	2,093	50%	70%
3,500	1,750	875	1,480	1,750	2,355	50%	67%
4,000	2,000	1,000	1,614	2,000	2,614	50%	65%
15 Years of Service:							
\$1,500	\$ 450	\$225	\$ 936	\$ 450	\$1,161	30%	77%
2,000	600	300	1,073	600	1,373	30%	69%
2,500	750	375	1,208	750	1,583	30%	63%
3,000	900	450	1,343	900	1,793	30%	60%
3,500	1,050	525	1,480	1,050	2,005	30%	57%
4,000	1,200	600	1,614	1,200	2,214	30%	55%

<sup>1</sup> "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.

<sup>2</sup> "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 2022 - it does not include any amounts which might be payable to an eligible spouse or children.

<sup>3</sup> 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 <sup>1</sup> to age 65)  
1.25% of FAS <sup>1</sup> at age 65)

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>		Estimated Social Security <sup>2</sup>	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 656	\$ 936	\$1,050	\$1,592	70%	106%
2,000	1,400	875	1,073	1,400	1,948	70%	97%
2,500	1,750	1,094	1,208	1,750	2,302	70%	92%
3,000	2,100	1,313	1,343	2,100	2,656	70%	89%
3,500	2,450	1,531	1,480	2,450	3,011	70%	86%
4,000	2,800	1,750	1,614	2,800	3,364	70%	84%
25 Years of Service:							
\$1,500	\$ 750	\$ 469	\$ 936	\$ 750	\$1,405	50%	94%
2,000	1,000	625	1,073	1,000	1,698	50%	85%
2,500	1,250	781	1,208	1,250	1,989	50%	80%
3,000	1,500	938	1,343	1,500	2,281	50%	76%
3,500	1,750	1,094	1,480	1,750	2,574	50%	74%
4,000	2,000	1,250	1,614	2,000	2,864	50%	72%
15 Years of Service:							
\$1,500	\$ 450	\$281	\$ 936	\$ 450	\$1,217	30%	81%
2,000	600	375	1,073	600	1,448	30%	72%
2,500	750	469	1,208	750	1,677	30%	67%
3,000	900	563	1,343	900	1,906	30%	64%
3,500	1,050	656	1,480	1,050	2,136	30%	61%
4,000	1,200	750	1,614	1,200	2,364	30%	59%

<sup>1</sup> "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.

<sup>2</sup> "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 2022 - it does not include any amounts which might be payable to an eligible spouse or children.

<sup>3</sup> 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 <sup>1</sup> to age 65)  
1.50% of FAS <sup>1</sup> at age 65)

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>		Estimated Social Security <sup>2</sup>	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 788	\$ 936	\$1,050	\$1,724	70%	115%
2,000	1,400	1,050	1,073	1,400	2,123	70%	106%
2,500	1,750	1,313	1,208	1,750	2,521	70%	101%
3,000	2,100	1,575	1,343	2,100	2,918	70%	97%
3,500	2,450	1,838	1,480	2,450	3,318	70%	95%
4,000	2,800	2,100	1,614	2,800	3,714	70%	93%
25 Years of Service:							
\$1,500	\$ 750	\$ 563	\$ 936	\$ 750	\$1,499	50%	100%
2,000	1,000	750	1,073	1,000	1,823	50%	91%
2,500	1,250	938	1,208	1,250	2,146	50%	86%
3,000	1,500	1,125	1,343	1,500	2,468	50%	82%
3,500	1,750	1,313	1,480	1,750	2,793	50%	80%
4,000	2,000	1,500	1,614	2,000	3,114	50%	78%
15 Years of Service:							
\$1,500	\$ 450	\$338	\$ 936	\$ 450	\$1,274	30%	85%
2,000	600	450	1,073	600	1,523	30%	76%
2,500	750	563	1,208	750	1,771	30%	71%
3,000	900	675	1,343	900	2,018	30%	67%
3,500	1,050	788	1,480	1,050	2,268	30%	65%
4,000	1,200	900	1,614	1,200	2,514	30%	63%

<sup>1</sup> "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.

<sup>2</sup> "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 2022 - it does not include any amounts which might be payable to an eligible spouse or children.

<sup>3</sup> 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 <sup>1</sup> to age 65)  
1.75% of FAS <sup>1</sup> at age 65)

Final	LAGERS		Estimated	Estimated		Percent	
Average	BENEFIT <sup>3</sup>		Social	Monthly Total		of FAS	
Salary (FAS) <sup>1</sup>	To 65	At 65	Security <sup>2</sup>	To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 919	\$ 936	\$1,050	\$1,855	70%	124%
2,000	1,400	1,225	1,073	1,400	2,298	70%	115%
2,500	1,750	1,531	1,208	1,750	2,739	70%	110%
3,000	2,100	1,838	1,343	2,100	3,181	70%	106%
3,500	2,450	2,144	1,480	2,450	3,624	70%	104%
4,000	2,800	2,450	1,614	2,800	4,064	70%	102%
25 Years of Service:							
\$1,500	\$ 750	\$ 656	\$ 936	\$ 750	\$1,592	50%	106%
2,000	1,000	875	1,073	1,000	1,948	50%	97%
2,500	1,250	1,094	1,208	1,250	2,302	50%	92%
3,000	1,500	1,313	1,343	1,500	2,656	50%	89%
3,500	1,750	1,531	1,480	1,750	3,011	50%	86%
4,000	2,000	1,750	1,614	2,000	3,364	50%	84%
15 Years of Service:							
\$1,500	\$ 450	\$ 394	\$ 936	\$ 450	\$1,330	30%	89%
2,000	600	525	1,073	600	1,598	30%	80%
2,500	750	656	1,208	750	1,864	30%	75%
3,000	900	788	1,343	900	2,131	30%	71%
3,500	1,050	919	1,480	1,050	2,399	30%	69%
4,000	1,200	1,050	1,614	1,200	2,664	30%	67%

<sup>1</sup> "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.

<sup>2</sup> "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 2022 - it does not include any amounts which might be payable to an eligible spouse or children.

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

## **APPENDIX V**

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### **AGE AND SERVICE CHARACTERISTICS OF EMPLOYEES**

# Eureka Fire Protection District - General

August 31, 2022

## By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24									
25-29	1							1	\$ 58,365
30-34									
35-39									
40-44									
45-49									
50-54									
55-59									
60-64									
65-69									
70 & Over									
Totals	1							1	\$ 58,365

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

Age: 26.0 years.

Benefit Service: 2.1 years.

Annual Pay: \$58,365.

# Eureka Fire Protection District - Fire

August 31, 2022

## 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	4							4	\$ 131,327
25-29	3							3	\$ 180,487
30-34	10							10	\$ 790,541
35-39	3							3	\$ 244,729
40-44									
45-49									
50-54									
55-59									
60-64									
65-69									
70 & Over									
Totals	20							20	\$ 1,347,084

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

Age: 30.5 years.

Benefit Service: 2.2 years.

Annual Pay: \$67,354.

**APPENDIX VI**

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**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.



October 25, 2022 E-mail

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

Dear Bob:

Enclosed is the report of the August 31, 2022 Initial Actuarial Valuation of LAGERS benefits for the employees of

Eureka Fire Protection District

Sincerely,

A handwritten signature in black ink that reads "Mita Drazilov". The signature is written in a cursive, flowing style.

Mita D. Drazilov, ASA, FCA, MAAA

MDD:wp



October 25, 2022

Eureka Fire Protection District  
Eureka, 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 August 31, 2022 Initial Valuation for the Eureka Fire Protection District dated October 25, 2022.

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, 2022. 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

A handwritten signature in black ink that reads "Mita Drazilov". The signature is fluid and cursive, with the first name "Mita" and last name "Drazilov" clearly distinguishable.

Mita D. Drazilov, ASA, FCA, MAAA

# Eureka Fire Protection District - General

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	5.8%	\$3,385	\$ 6,407	7.1%	\$4,144	\$ 8,008	6.2%	\$3,619	\$ 6,959
2023	59,970	5.8	3,478	6,468	7.1	4,258	8,085	6.2	3,718	7,026
2024	61,619	5.8	3,574	6,523	7.1	4,375	8,154	6.2	3,820	7,086
2025	63,314	5.8	3,672	6,571	7.1	4,495	8,214	6.2	3,925	7,138
2026	65,055	5.8	3,773	6,611	7.1	4,619	8,264	6.2	4,033	7,182
2027	66,844	5.8	3,877	6,642	7.1	4,746	8,303	6.2	4,144	7,216
2028	68,682	5.8	3,984	6,664	7.1	4,876	8,330	6.2	4,258	7,240
2029	70,571	5.8	4,093	6,675	7.1	5,011	8,344	6.2	4,375	7,252
2030	72,512	5.8	4,206	6,674	7.1	5,148	8,343	6.2	4,496	7,251
2031	74,506	5.8	4,321	6,660	7.1	5,290	8,326	6.2	4,619	7,236

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	7.4%	\$4,319	\$ 8,416	8.3%	\$4,844	\$ 9,600	8.5%	\$4,961	\$ 9,880
2023	59,970	7.4	4,438	8,497	8.3	4,978	9,692	8.5	5,097	9,975
2024	61,619	7.4	4,560	8,569	8.3	5,114	9,775	8.5	5,238	10,060
2025	63,314	7.4	4,685	8,632	8.3	5,255	9,847	8.5	5,382	10,134
2026	65,055	7.4	4,814	8,685	8.3	5,400	9,907	8.5	5,530	10,196
2027	66,844	7.4	4,946	8,726	8.3	5,548	9,954	8.5	5,682	10,244
2028	68,682	7.4	5,082	8,755	8.3	5,701	9,987	8.5	5,838	10,278
2029	70,571	7.4	5,222	8,770	8.3	5,857	10,004	8.5	5,999	10,295
2030	72,512	7.4	5,366	8,769	8.3	6,018	10,003	8.5	6,164	10,294
2031	74,506	7.4	5,513	8,751	8.3	6,184	9,983	8.5	6,333	10,273

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	9.6%	\$5,603	\$ 11,219	9.6%	\$5,603	\$ 11,364	10.9%	\$6,362	\$ 12,814
2023	59,970	9.6	5,757	11,327	9.6	5,757	11,473	10.9	6,537	12,937
2024	61,619	9.6	5,915	11,424	9.6	5,915	11,571	10.9	6,716	13,047
2025	63,314	9.6	6,078	11,508	9.6	6,078	11,656	10.9	6,901	13,143
2026	65,055	9.6	6,245	11,578	9.6	6,245	11,727	10.9	7,091	13,223
2027	66,844	9.6	6,417	11,633	9.6	6,417	11,783	10.9	7,286	13,286
2028	68,682	9.6	6,593	11,671	9.6	6,593	11,822	10.9	7,486	13,330
2029	70,571	9.6	6,775	11,690	9.6	6,775	11,842	10.9	7,692	13,352
2030	72,512	9.6	6,961	11,689	9.6	6,961	11,841	10.9	7,904	13,351
2031	74,506	9.6	7,153	11,665	9.6	7,153	11,817	10.9	8,121	13,324

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection 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			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	3.9%	\$2,276	\$ 6,407	5.2%	\$3,035	\$ 8,008	4.3%	\$2,510	\$ 6,959
2023	59,970	3.9	2,339	6,468	5.2	3,118	8,085	4.3	2,579	7,026
2024	61,619	3.9	2,403	6,523	5.2	3,204	8,154	4.3	2,650	7,086
2025	63,314	3.9	2,469	6,571	5.2	3,292	8,214	4.3	2,723	7,138
2026	65,055	3.9	2,537	6,611	5.2	3,383	8,264	4.3	2,797	7,182
2027	66,844	3.9	2,607	6,642	5.2	3,476	8,303	4.3	2,874	7,216
2028	68,682	3.9	2,679	6,664	5.2	3,571	8,330	4.3	2,953	7,240
2029	70,571	3.9	2,752	6,675	5.2	3,670	8,344	4.3	3,035	7,252
2030	72,512	3.9	2,828	6,674	5.2	3,771	8,343	4.3	3,118	7,251
2031	74,506	3.9	2,906	6,660	5.2	3,874	8,326	4.3	3,204	7,236

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	5.5%	\$3,210	\$ 8,416	6.4%	\$3,735	\$ 9,600	6.6%	\$3,852	\$ 9,880
2023	59,970	5.5	3,298	8,497	6.4	3,838	9,692	6.6	3,958	9,975
2024	61,619	5.5	3,389	8,569	6.4	3,944	9,775	6.6	4,067	10,060
2025	63,314	5.5	3,482	8,632	6.4	4,052	9,847	6.6	4,179	10,134
2026	65,055	5.5	3,578	8,685	6.4	4,164	9,907	6.6	4,294	10,196
2027	66,844	5.5	3,676	8,726	6.4	4,278	9,954	6.6	4,412	10,244
2028	68,682	5.5	3,778	8,755	6.4	4,396	9,987	6.6	4,533	10,278
2029	70,571	5.5	3,881	8,770	6.4	4,517	10,004	6.6	4,658	10,295
2030	72,512	5.5	3,988	8,769	6.4	4,641	10,003	6.6	4,786	10,294
2031	74,506	5.5	4,098	8,751	6.4	4,768	9,983	6.6	4,917	10,273

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	7.7%	\$4,494	\$ 11,219	7.7%	\$4,494	\$ 11,364	9.0%	\$5,253	\$ 12,814
2023	59,970	7.7	4,618	11,327	7.7	4,618	11,473	9.0	5,397	12,937
2024	61,619	7.7	4,745	11,424	7.7	4,745	11,571	9.0	5,546	13,047
2025	63,314	7.7	4,875	11,508	7.7	4,875	11,656	9.0	5,698	13,143
2026	65,055	7.7	5,009	11,578	7.7	5,009	11,727	9.0	5,855	13,223
2027	66,844	7.7	5,147	11,633	7.7	5,147	11,783	9.0	6,016	13,286
2028	68,682	7.7	5,289	11,671	7.7	5,289	11,822	9.0	6,181	13,330
2029	70,571	7.7	5,434	11,690	7.7	5,434	11,842	9.0	6,351	13,352
2030	72,512	7.7	5,583	11,689	7.7	5,583	11,841	9.0	6,526	13,351
2031	74,506	7.7	5,737	11,665	7.7	5,737	11,817	9.0	6,706	13,324

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - General

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	2.0%	\$1,167	\$ 6,407	3.3%	\$1,926	\$ 8,008	2.4%	\$1,401	\$ 6,959
2023	59,970	2.0	1,199	6,468	3.3	1,979	8,085	2.4	1,439	7,026
2024	61,619	2.0	1,232	6,523	3.3	2,033	8,154	2.4	1,479	7,086
2025	63,314	2.0	1,266	6,571	3.3	2,089	8,214	2.4	1,520	7,138
2026	65,055	2.0	1,301	6,611	3.3	2,147	8,264	2.4	1,561	7,182
2027	66,844	2.0	1,337	6,642	3.3	2,206	8,303	2.4	1,604	7,216
2028	68,682	2.0	1,374	6,664	3.3	2,267	8,330	2.4	1,648	7,240
2029	70,571	2.0	1,411	6,675	3.3	2,329	8,344	2.4	1,694	7,252
2030	72,512	2.0	1,450	6,674	3.3	2,393	8,343	2.4	1,740	7,251
2031	74,506	2.0	1,490	6,660	3.3	2,459	8,326	2.4	1,788	7,236

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	3.6%	\$2,101	\$ 8,416	4.5%	\$2,626	\$ 9,600	4.7%	\$2,743	\$ 9,880
2023	59,970	3.6	2,159	8,497	4.5	2,699	9,692	4.7	2,819	9,975
2024	61,619	3.6	2,218	8,569	4.5	2,773	9,775	4.7	2,896	10,060
2025	63,314	3.6	2,279	8,632	4.5	2,849	9,847	4.7	2,976	10,134
2026	65,055	3.6	2,342	8,685	4.5	2,927	9,907	4.7	3,058	10,196
2027	66,844	3.6	2,406	8,726	4.5	3,008	9,954	4.7	3,142	10,244
2028	68,682	3.6	2,473	8,755	4.5	3,091	9,987	4.7	3,228	10,278
2029	70,571	3.6	2,541	8,770	4.5	3,176	10,004	4.7	3,317	10,295
2030	72,512	3.6	2,610	8,769	4.5	3,263	10,003	4.7	3,408	10,294
2031	74,506	3.6	2,682	8,751	4.5	3,353	9,983	4.7	3,502	10,273

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	5.8%	\$3,385	\$ 11,219	5.8%	\$3,385	\$ 11,364	7.1%	\$4,144	\$ 12,814
2023	59,970	5.8	3,478	11,327	5.8	3,478	11,473	7.1	4,258	12,937
2024	61,619	5.8	3,574	11,424	5.8	3,574	11,571	7.1	4,375	13,047
2025	63,314	5.8	3,672	11,508	5.8	3,672	11,656	7.1	4,495	13,143
2026	65,055	5.8	3,773	11,578	5.8	3,773	11,727	7.1	4,619	13,223
2027	66,844	5.8	3,877	11,633	5.8	3,877	11,783	7.1	4,746	13,286
2028	68,682	5.8	3,984	11,671	5.8	3,984	11,822	7.1	4,876	13,330
2029	70,571	5.8	4,093	11,690	5.8	4,093	11,842	7.1	5,011	13,352
2030	72,512	5.8	4,206	11,689	5.8	4,206	11,841	7.1	5,148	13,351
2031	74,506	5.8	4,321	11,665	5.8	4,321	11,817	7.1	5,290	13,324

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection 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			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2022	\$ 58,365	0.2%	\$117	\$ 6,407	1.4%	\$817	\$ 8,008	0.5%	\$292	\$ 6,959
2023	59,970	0.2	120	6,468	1.4	840	8,085	0.5	300	7,026
2024	61,619	0.2	123	6,523	1.4	863	8,154	0.5	308	7,086
2025	63,314	0.2	127	6,571	1.4	886	8,214	0.5	317	7,138
2026	65,055	0.2	130	6,611	1.4	911	8,264	0.5	325	7,182
2027	66,844	0.2	134	6,642	1.4	936	8,303	0.5	334	7,216
2028	68,682	0.2	137	6,664	1.4	962	8,330	0.5	343	7,240
2029	70,571	0.2	141	6,675	1.4	988	8,344	0.5	353	7,252
2030	72,512	0.2	145	6,674	1.4	1,015	8,343	0.5	363	7,251
2031	74,506	0.2	149	6,660	1.4	1,043	8,326	0.5	373	7,236

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 58,365	1.7%	\$992	\$ 8,416	2.6%	\$1,517	\$ 9,600	2.8%	\$1,634	\$ 9,880
2023	59,970	1.7	1,019	8,497	2.6	1,559	9,692	2.8	1,679	9,975
2024	61,619	1.7	1,048	8,569	2.6	1,602	9,775	2.8	1,725	10,060
2025	63,314	1.7	1,076	8,632	2.6	1,646	9,847	2.8	1,773	10,134
2026	65,055	1.7	1,106	8,685	2.6	1,691	9,907	2.8	1,822	10,196
2027	66,844	1.7	1,136	8,726	2.6	1,738	9,954	2.8	1,872	10,244
2028	68,682	1.7	1,168	8,755	2.6	1,786	9,987	2.8	1,923	10,278
2029	70,571	1.7	1,200	8,770	2.6	1,835	10,004	2.8	1,976	10,295
2030	72,512	1.7	1,233	8,769	2.6	1,885	10,003	2.8	2,030	10,294
2031	74,506	1.7	1,267	8,751	2.6	1,937	9,983	2.8	2,086	10,273

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 58,365	3.9%	\$2,276	\$ 11,219	3.9%	\$2,276	\$ 11,364	5.2%	\$3,035	\$ 12,814
2023	59,970	3.9	2,339	11,327	3.9	2,339	11,473	5.2	3,118	12,937
2024	61,619	3.9	2,403	11,424	3.9	2,403	11,571	5.2	3,204	13,047
2025	63,314	3.9	2,469	11,508	3.9	2,469	11,656	5.2	3,292	13,143
2026	65,055	3.9	2,537	11,578	3.9	2,537	11,727	5.2	3,383	13,223
2027	66,844	3.9	2,607	11,633	3.9	2,607	11,783	5.2	3,476	13,286
2028	68,682	3.9	2,679	11,671	3.9	2,679	11,822	5.2	3,571	13,330
2029	70,571	3.9	2,752	11,690	3.9	2,752	11,842	5.2	3,670	13,352
2030	72,512	3.9	2,828	11,689	3.9	2,828	11,841	5.2	3,771	13,351
2031	74,506	3.9	2,906	11,665	3.9	2,906	11,817	5.2	3,874	13,324

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - General

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	6.0%	\$3,502	\$ 6,663	7.3%	\$4,261	\$ 8,325	6.4%	\$3,735	\$ 7,234
2023	59,970	6.0	3,598	6,727	7.3	4,378	8,405	6.4	3,838	7,303
2024	61,619	6.0	3,697	6,784	7.3	4,498	8,477	6.4	3,944	7,365
2025	63,314	6.0	3,799	6,834	7.3	4,622	8,539	6.4	4,052	7,419
2026	65,055	6.0	3,903	6,876	7.3	4,749	8,591	6.4	4,164	7,464
2027	66,844	6.0	4,011	6,909	7.3	4,880	8,632	6.4	4,278	7,499
2028	68,682	6.0	4,121	6,932	7.3	5,014	8,660	6.4	4,396	7,524
2029	70,571	6.0	4,234	6,944	7.3	5,152	8,674	6.4	4,517	7,537
2030	72,512	6.0	4,351	6,943	7.3	5,293	8,673	6.4	4,641	7,536
2031	74,506	6.0	4,470	6,929	7.3	5,439	8,655	6.4	4,768	7,521

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	7.7%	\$4,494	\$ 8,750	8.6%	\$5,019	\$ 9,995	8.8%	\$5,136	\$ 10,273
2023	59,970	7.7	4,618	8,834	8.6	5,157	10,091	8.8	5,277	10,372
2024	61,619	7.7	4,745	8,909	8.6	5,299	10,177	8.8	5,422	10,460
2025	63,314	7.7	4,875	8,975	8.6	5,445	10,252	8.8	5,572	10,537
2026	65,055	7.7	5,009	9,030	8.6	5,595	10,315	8.8	5,725	10,601
2027	66,844	7.7	5,147	9,073	8.6	5,749	10,364	8.8	5,882	10,651
2028	68,682	7.7	5,289	9,103	8.6	5,907	10,398	8.8	6,044	10,686
2029	70,571	7.7	5,434	9,118	8.6	6,069	10,415	8.8	6,210	10,704
2030	72,512	7.7	5,583	9,117	8.6	6,236	10,414	8.8	6,381	10,703
2031	74,506	7.7	5,737	9,098	8.6	6,408	10,393	8.8	6,557	10,681

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	9.9%	\$5,778	\$ 11,653	10.0%	\$5,837	\$ 11,803	11.2%	\$6,537	\$ 13,315
2023	59,970	9.9	5,937	11,765	10.0	5,997	11,916	11.2	6,717	13,443
2024	61,619	9.9	6,100	11,865	10.0	6,162	12,018	11.2	6,901	13,558
2025	63,314	9.9	6,268	11,952	10.0	6,331	12,107	11.2	7,091	13,658
2026	65,055	9.9	6,440	12,025	10.0	6,506	12,181	11.2	7,286	13,741
2027	66,844	9.9	6,618	12,082	10.0	6,684	12,239	11.2	7,487	13,806
2028	68,682	9.9	6,800	12,122	10.0	6,868	12,279	11.2	7,692	13,851
2029	70,571	9.9	6,987	12,142	10.0	7,057	12,299	11.2	7,904	13,874
2030	72,512	9.9	7,179	12,141	10.0	7,251	12,298	11.2	8,121	13,873
2031	74,506	9.9	7,376	12,116	10.0	7,451	12,273	11.2	8,345	13,845

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection 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			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	4.1%	\$2,393	\$ 6,663	5.4%	\$3,152	\$ 8,325	4.5%	\$2,626	\$ 7,234
2023	59,970	4.1	2,459	6,727	5.4	3,238	8,405	4.5	2,699	7,303
2024	61,619	4.1	2,526	6,784	5.4	3,327	8,477	4.5	2,773	7,365
2025	63,314	4.1	2,596	6,834	5.4	3,419	8,539	4.5	2,849	7,419
2026	65,055	4.1	2,667	6,876	5.4	3,513	8,591	4.5	2,927	7,464
2027	66,844	4.1	2,741	6,909	5.4	3,610	8,632	4.5	3,008	7,499
2028	68,682	4.1	2,816	6,932	5.4	3,709	8,660	4.5	3,091	7,524
2029	70,571	4.1	2,893	6,944	5.4	3,811	8,674	4.5	3,176	7,537
2030	72,512	4.1	2,973	6,943	5.4	3,916	8,673	4.5	3,263	7,536
2031	74,506	4.1	3,055	6,929	5.4	4,023	8,655	4.5	3,353	7,521

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	5.8%	\$3,385	\$ 8,750	6.7%	\$3,910	\$ 9,995	6.9%	\$4,027	\$ 10,273
2023	59,970	5.8	3,478	8,834	6.7	4,018	10,091	6.9	4,138	10,372
2024	61,619	5.8	3,574	8,909	6.7	4,128	10,177	6.9	4,252	10,460
2025	63,314	5.8	3,672	8,975	6.7	4,242	10,252	6.9	4,369	10,537
2026	65,055	5.8	3,773	9,030	6.7	4,359	10,315	6.9	4,489	10,601
2027	66,844	5.8	3,877	9,073	6.7	4,479	10,364	6.9	4,612	10,651
2028	68,682	5.8	3,984	9,103	6.7	4,602	10,398	6.9	4,739	10,686
2029	70,571	5.8	4,093	9,118	6.7	4,728	10,415	6.9	4,869	10,704
2030	72,512	5.8	4,206	9,117	6.7	4,858	10,414	6.9	5,003	10,703
2031	74,506	5.8	4,321	9,098	6.7	4,992	10,393	6.9	5,141	10,681

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	8.0%	\$4,669	\$ 11,653	8.1%	\$4,728	\$ 11,803	9.3%	\$5,428	\$ 13,315
2023	59,970	8.0	4,798	11,765	8.1	4,858	11,916	9.3	5,577	13,443
2024	61,619	8.0	4,930	11,865	8.1	4,991	12,018	9.3	5,731	13,558
2025	63,314	8.0	5,065	11,952	8.1	5,128	12,107	9.3	5,888	13,658
2026	65,055	8.0	5,204	12,025	8.1	5,269	12,181	9.3	6,050	13,741
2027	66,844	8.0	5,348	12,082	8.1	5,414	12,239	9.3	6,216	13,806
2028	68,682	8.0	5,495	12,122	8.1	5,563	12,279	9.3	6,387	13,851
2029	70,571	8.0	5,646	12,142	8.1	5,716	12,299	9.3	6,563	13,874
2030	72,512	8.0	5,801	12,141	8.1	5,873	12,298	9.3	6,744	13,873
2031	74,506	8.0	5,960	12,116	8.1	6,035	12,273	9.3	6,929	13,845

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - General

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a %	Annual		As a %	Annual		As a %	Annual	
		of Payroll	Dollars		of Payroll	Dollars		of Payroll	Dollars	
2022	\$ 58,365	2.2%	\$1,284	\$ 6,663	3.5%	\$2,043	\$ 8,325	2.6%	\$1,517	\$ 7,234
2023	59,970	2.2	1,319	6,727	3.5	2,099	8,405	2.6	1,559	7,303
2024	61,619	2.2	1,356	6,784	3.5	2,157	8,477	2.6	1,602	7,365
2025	63,314	2.2	1,393	6,834	3.5	2,216	8,539	2.6	1,646	7,419
2026	65,055	2.2	1,431	6,876	3.5	2,277	8,591	2.6	1,691	7,464
2027	66,844	2.2	1,471	6,909	3.5	2,340	8,632	2.6	1,738	7,499
2028	68,682	2.2	1,511	6,932	3.5	2,404	8,660	2.6	1,786	7,524
2029	70,571	2.2	1,553	6,944	3.5	2,470	8,674	2.6	1,835	7,537
2030	72,512	2.2	1,595	6,943	3.5	2,538	8,673	2.6	1,885	7,536
2031	74,506	2.2	1,639	6,929	3.5	2,608	8,655	2.6	1,937	7,521

Valuation Year	Estimated Projected Payroll	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
		As a % of	Annual		As a % of	Annual		As a % of	Annual	
		Payroll	Dollars		Payroll	Dollars		Payroll	Dollars	
2022	\$ 58,365	3.9%	\$2,276	\$ 8,750	4.8%	\$2,802	\$ 9,995	5.0%	\$2,918	\$ 10,273
2023	59,970	3.9	2,339	8,834	4.8	2,879	10,091	5.0	2,999	10,372
2024	61,619	3.9	2,403	8,909	4.8	2,958	10,177	5.0	3,081	10,460
2025	63,314	3.9	2,469	8,975	4.8	3,039	10,252	5.0	3,166	10,537
2026	65,055	3.9	2,537	9,030	4.8	3,123	10,315	5.0	3,253	10,601
2027	66,844	3.9	2,607	9,073	4.8	3,209	10,364	5.0	3,342	10,651
2028	68,682	3.9	2,679	9,103	4.8	3,297	10,398	5.0	3,434	10,686
2029	70,571	3.9	2,752	9,118	4.8	3,387	10,415	5.0	3,529	10,704
2030	72,512	3.9	2,828	9,117	4.8	3,481	10,414	5.0	3,626	10,703
2031	74,506	3.9	2,906	9,098	4.8	3,576	10,393	5.0	3,725	10,681

Valuation Year	Estimated Projected Payroll	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
		As a % of	Annual		As a % of	Annual		As a % of	Annual	
		Payroll	Dollars		Payroll	Dollars		Payroll	Dollars	
2022	\$ 58,365	6.1%	\$3,560	\$ 11,653	6.2%	\$3,619	\$ 11,803	7.4%	\$4,319	\$ 13,315
2023	59,970	6.1	3,658	11,765	6.2	3,718	11,916	7.4	4,438	13,443
2024	61,619	6.1	3,759	11,865	6.2	3,820	12,018	7.4	4,560	13,558
2025	63,314	6.1	3,862	11,952	6.2	3,925	12,107	7.4	4,685	13,658
2026	65,055	6.1	3,968	12,025	6.2	4,033	12,181	7.4	4,814	13,741
2027	66,844	6.1	4,077	12,082	6.2	4,144	12,239	7.4	4,946	13,806
2028	68,682	6.1	4,190	12,122	6.2	4,258	12,279	7.4	5,082	13,851
2029	70,571	6.1	4,305	12,142	6.2	4,375	12,299	7.4	5,222	13,874
2030	72,512	6.1	4,423	12,141	6.2	4,496	12,298	7.4	5,366	13,873
2031	74,506	6.1	4,545	12,116	6.2	4,619	12,273	7.4	5,513	13,845

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - General

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	0.3%	\$175	\$ 6,663	1.6%	\$934	\$ 8,325	0.7%	\$409	\$ 7,234
2023	59,970	0.3	180	6,727	1.6	960	8,405	0.7	420	7,303
2024	61,619	0.3	185	6,784	1.6	986	8,477	0.7	431	7,365
2025	63,314	0.3	190	6,834	1.6	1,013	8,539	0.7	443	7,419
2026	65,055	0.3	195	6,876	1.6	1,041	8,591	0.7	455	7,464
2027	66,844	0.3	201	6,909	1.6	1,070	8,632	0.7	468	7,499
2028	68,682	0.3	206	6,932	1.6	1,099	8,660	0.7	481	7,524
2029	70,571	0.3	212	6,944	1.6	1,129	8,674	0.7	494	7,537
2030	72,512	0.3	218	6,943	1.6	1,160	8,673	0.7	508	7,536
2031	74,506	0.3	224	6,929	1.6	1,192	8,655	0.7	522	7,521

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	2.0%	\$1,167	\$ 8,750	2.9%	\$1,693	\$ 9,995	3.1%	\$1,809	\$ 10,273
2023	59,970	2.0	1,199	8,834	2.9	1,739	10,091	3.1	1,859	10,372
2024	61,619	2.0	1,232	8,909	2.9	1,787	10,177	3.1	1,910	10,460
2025	63,314	2.0	1,266	8,975	2.9	1,836	10,252	3.1	1,963	10,537
2026	65,055	2.0	1,301	9,030	2.9	1,887	10,315	3.1	2,017	10,601
2027	66,844	2.0	1,337	9,073	2.9	1,938	10,364	3.1	2,072	10,651
2028	68,682	2.0	1,374	9,103	2.9	1,992	10,398	3.1	2,129	10,686
2029	70,571	2.0	1,411	9,118	2.9	2,047	10,415	3.1	2,188	10,704
2030	72,512	2.0	1,450	9,117	2.9	2,103	10,414	3.1	2,248	10,703
2031	74,506	2.0	1,490	9,098	2.9	2,161	10,393	3.1	2,310	10,681

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	4.2%	\$2,451	\$ 11,653	4.3%	\$2,510	\$ 11,803	5.5%	\$3,210	\$ 13,315
2023	59,970	4.2	2,519	11,765	4.3	2,579	11,916	5.5	3,298	13,443
2024	61,619	4.2	2,588	11,865	4.3	2,650	12,018	5.5	3,389	13,558
2025	63,314	4.2	2,659	11,952	4.3	2,723	12,107	5.5	3,482	13,658
2026	65,055	4.2	2,732	12,025	4.3	2,797	12,181	5.5	3,578	13,741
2027	66,844	4.2	2,807	12,082	4.3	2,874	12,239	5.5	3,676	13,806
2028	68,682	4.2	2,885	12,122	4.3	2,953	12,279	5.5	3,778	13,851
2029	70,571	4.2	2,964	12,142	4.3	3,035	12,299	5.5	3,881	13,874
2030	72,512	4.2	3,046	12,141	4.3	3,118	12,298	5.5	3,988	13,873
2031	74,506	4.2	3,129	12,116	4.3	3,204	12,273	5.5	4,098	13,845

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - General

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2022	\$ 58,365	6.7%	\$3,910	\$ 7,504	8.1%	\$4,728	\$ 9,383	8.2%	\$4,786	\$ 9,578
2023	59,970	6.7	4,018	7,576	8.1	4,858	9,473	8.2	4,918	9,670
2024	61,619	6.7	4,128	7,641	8.1	4,991	9,554	8.2	5,053	9,752
2025	63,314	6.7	4,242	7,697	8.1	5,128	9,624	8.2	5,192	9,824
2026	65,055	6.7	4,359	7,744	8.1	5,269	9,683	8.2	5,335	9,884
2027	66,844	6.7	4,479	7,781	8.1	5,414	9,729	8.2	5,481	9,931
2028	68,682	6.7	4,602	7,806	8.1	5,563	9,761	8.2	5,632	9,964
2029	70,571	6.7	4,728	7,819	8.1	5,716	9,777	8.2	5,787	9,981
2030	72,512	6.7	4,858	7,818	8.1	5,873	9,776	8.2	5,946	9,980
2031	74,506	6.7	4,992	7,802	8.1	6,035	9,756	8.2	6,109	9,960

Valuation Year	Estimated Projected Payroll	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
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2022	\$ 58,365	9.3%	\$5,428	\$ 10,936	9.5%	\$5,545	\$ 11,265	10.2%	\$5,953	\$ 12,300
2023	59,970	9.3	5,577	11,041	9.5	5,697	11,373	10.2	6,117	12,418
2024	61,619	9.3	5,731	11,135	9.5	5,854	11,470	10.2	6,285	12,524
2025	63,314	9.3	5,888	11,217	9.5	6,015	11,554	10.2	6,458	12,616
2026	65,055	9.3	6,050	11,286	9.5	6,180	11,625	10.2	6,636	12,693
2027	66,844	9.3	6,216	11,340	9.5	6,350	11,680	10.2	6,818	12,753
2028	68,682	9.3	6,387	11,377	9.5	6,525	11,718	10.2	7,006	12,795
2029	70,571	9.3	6,563	11,396	9.5	6,704	11,738	10.2	7,198	12,816
2030	72,512	9.3	6,744	11,395	9.5	6,889	11,737	10.2	7,396	12,815
2031	74,506	9.3	6,929	11,372	9.5	7,078	11,713	10.2	7,600	12,789

Valuation Year	Estimated Projected Payroll	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
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2022	\$ 58,365	11.0%	\$6,420	\$ 13,123	11.4%	\$6,654	\$ 13,641	12.5%	\$7,296	\$ 15,007
2023	59,970	11.0	6,597	13,249	11.4	6,837	13,772	12.5	7,496	15,151
2024	61,619	11.0	6,778	13,362	11.4	7,025	13,889	12.5	7,702	15,280
2025	63,314	11.0	6,965	13,460	11.4	7,218	13,991	12.5	7,914	15,393
2026	65,055	11.0	7,156	13,542	11.4	7,416	14,077	12.5	8,132	15,487
2027	66,844	11.0	7,353	13,606	11.4	7,620	14,144	12.5	8,356	15,561
2028	68,682	11.0	7,555	13,651	11.4	7,830	14,190	12.5	8,585	15,612
2029	70,571	11.0	7,763	13,674	11.4	8,045	14,214	12.5	8,821	15,638
2030	72,512	11.0	7,976	13,673	11.4	8,266	14,213	12.5	9,064	15,636
2031	74,506	11.0	8,196	13,645	11.4	8,494	14,184	12.5	9,313	15,604

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection 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			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	4.8%	\$2,802	\$ 7,504	6.2%	\$3,619	\$ 9,383	6.3%	\$3,677	\$ 9,578
2023	59,970	4.8	2,879	7,576	6.2	3,718	9,473	6.3	3,778	9,670
2024	61,619	4.8	2,958	7,641	6.2	3,820	9,554	6.3	3,882	9,752
2025	63,314	4.8	3,039	7,697	6.2	3,925	9,624	6.3	3,989	9,824
2026	65,055	4.8	3,123	7,744	6.2	4,033	9,683	6.3	4,098	9,884
2027	66,844	4.8	3,209	7,781	6.2	4,144	9,729	6.3	4,211	9,931
2028	68,682	4.8	3,297	7,806	6.2	4,258	9,761	6.3	4,327	9,964
2029	70,571	4.8	3,387	7,819	6.2	4,375	9,777	6.3	4,446	9,981
2030	72,512	4.8	3,481	7,818	6.2	4,496	9,776	6.3	4,568	9,980
2031	74,506	4.8	3,576	7,802	6.2	4,619	9,756	6.3	4,694	9,960

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	7.4%	\$4,319	\$ 10,936	7.6%	\$4,436	\$ 11,265	8.3%	\$4,844	\$ 12,300
2023	59,970	7.4	4,438	11,041	7.6	4,558	11,373	8.3	4,978	12,418
2024	61,619	7.4	4,560	11,135	7.6	4,683	11,470	8.3	5,114	12,524
2025	63,314	7.4	4,685	11,217	7.6	4,812	11,554	8.3	5,255	12,616
2026	65,055	7.4	4,814	11,286	7.6	4,944	11,625	8.3	5,400	12,693
2027	66,844	7.4	4,946	11,340	7.6	5,080	11,680	8.3	5,548	12,753
2028	68,682	7.4	5,082	11,377	7.6	5,220	11,718	8.3	5,701	12,795
2029	70,571	7.4	5,222	11,396	7.6	5,363	11,738	8.3	5,857	12,816
2030	72,512	7.4	5,366	11,395	7.6	5,511	11,737	8.3	6,018	12,815
2031	74,506	7.4	5,513	11,372	7.6	5,662	11,713	8.3	6,184	12,789

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	9.1%	\$5,311	\$ 13,123	9.5%	\$5,545	\$ 13,641	10.6%	\$6,187	\$ 15,007
2023	59,970	9.1	5,457	13,249	9.5	5,697	13,772	10.6	6,357	15,151
2024	61,619	9.1	5,607	13,362	9.5	5,854	13,889	10.6	6,532	15,280
2025	63,314	9.1	5,762	13,460	9.5	6,015	13,991	10.6	6,711	15,393
2026	65,055	9.1	5,920	13,542	9.5	6,180	14,077	10.6	6,896	15,487
2027	66,844	9.1	6,083	13,606	9.5	6,350	14,144	10.6	7,085	15,561
2028	68,682	9.1	6,250	13,651	9.5	6,525	14,190	10.6	7,280	15,612
2029	70,571	9.1	6,422	13,674	9.5	6,704	14,214	10.6	7,481	15,638
2030	72,512	9.1	6,599	13,673	9.5	6,889	14,213	10.6	7,686	15,636
2031	74,506	9.1	6,780	13,645	9.5	7,078	14,184	10.6	7,898	15,604

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - General

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	2.9%	\$1,693	\$ 7,504	4.3%	\$2,510	\$ 9,383	4.4%	\$2,568	\$ 9,578
2023	59,970	2.9	1,739	7,576	4.3	2,579	9,473	4.4	2,639	9,670
2024	61,619	2.9	1,787	7,641	4.3	2,650	9,554	4.4	2,711	9,752
2025	63,314	2.9	1,836	7,697	4.3	2,723	9,624	4.4	2,786	9,824
2026	65,055	2.9	1,887	7,744	4.3	2,797	9,683	4.4	2,862	9,884
2027	66,844	2.9	1,938	7,781	4.3	2,874	9,729	4.4	2,941	9,931
2028	68,682	2.9	1,992	7,806	4.3	2,953	9,761	4.4	3,022	9,964
2029	70,571	2.9	2,047	7,819	4.3	3,035	9,777	4.4	3,105	9,981
2030	72,512	2.9	2,103	7,818	4.3	3,118	9,776	4.4	3,191	9,980
2031	74,506	2.9	2,161	7,802	4.3	3,204	9,756	4.4	3,278	9,960

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	5.5%	\$3,210	\$ 10,936	5.7%	\$3,327	\$ 11,265	6.4%	\$3,735	\$ 12,300
2023	59,970	5.5	3,298	11,041	5.7	3,418	11,373	6.4	3,838	12,418
2024	61,619	5.5	3,389	11,135	5.7	3,512	11,470	6.4	3,944	12,524
2025	63,314	5.5	3,482	11,217	5.7	3,609	11,554	6.4	4,052	12,616
2026	65,055	5.5	3,578	11,286	5.7	3,708	11,625	6.4	4,164	12,693
2027	66,844	5.5	3,676	11,340	5.7	3,810	11,680	6.4	4,278	12,753
2028	68,682	5.5	3,778	11,377	5.7	3,915	11,718	6.4	4,396	12,795
2029	70,571	5.5	3,881	11,396	5.7	4,023	11,738	6.4	4,517	12,816
2030	72,512	5.5	3,988	11,395	5.7	4,133	11,737	6.4	4,641	12,815
2031	74,506	5.5	4,098	11,372	5.7	4,247	11,713	6.4	4,768	12,789

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	7.2%	\$4,202	\$ 13,123	7.6%	\$4,436	\$ 13,641	8.7%	\$5,078	\$ 15,007
2023	59,970	7.2	4,318	13,249	7.6	4,558	13,772	8.7	5,217	15,151
2024	61,619	7.2	4,437	13,362	7.6	4,683	13,889	8.7	5,361	15,280
2025	63,314	7.2	4,559	13,460	7.6	4,812	13,991	8.7	5,508	15,393
2026	65,055	7.2	4,684	13,542	7.6	4,944	14,077	8.7	5,660	15,487
2027	66,844	7.2	4,813	13,606	7.6	5,080	14,144	8.7	5,815	15,561
2028	68,682	7.2	4,945	13,651	7.6	5,220	14,190	8.7	5,975	15,612
2029	70,571	7.2	5,081	13,674	7.6	5,363	14,214	8.7	6,140	15,638
2030	72,512	7.2	5,221	13,673	7.6	5,511	14,213	8.7	6,309	15,636
2031	74,506	7.2	5,364	13,645	7.6	5,662	14,184	8.7	6,482	15,604

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - General

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a %	Annual		As a %	Annual		As a %	Annual	
		of Payroll	Dollars		of Payroll	Dollars		of Payroll	Dollars	
2022	\$ 58,365	1.0%	\$584	\$ 7,504	2.4%	\$1,401	\$ 9,383	2.5%	\$1,459	\$ 9,578
2023	59,970	1.0	600	7,576	2.4	1,439	9,473	2.5	1,499	9,670
2024	61,619	1.0	616	7,641	2.4	1,479	9,554	2.5	1,540	9,752
2025	63,314	1.0	633	7,697	2.4	1,520	9,624	2.5	1,583	9,824
2026	65,055	1.0	651	7,744	2.4	1,561	9,683	2.5	1,626	9,884
2027	66,844	1.0	668	7,781	2.4	1,604	9,729	2.5	1,671	9,931
2028	68,682	1.0	687	7,806	2.4	1,648	9,761	2.5	1,717	9,964
2029	70,571	1.0	706	7,819	2.4	1,694	9,777	2.5	1,764	9,981
2030	72,512	1.0	725	7,818	2.4	1,740	9,776	2.5	1,813	9,980
2031	74,506	1.0	745	7,802	2.4	1,788	9,756	2.5	1,863	9,960

Valuation Year	Estimated Projected Payroll	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
		As a % of	Annual		As a % of	Annual		As a % of	Annual	
		Payroll	Dollars		Payroll	Dollars		Payroll	Dollars	
2022	\$ 58,365	3.6%	\$2,101	\$ 10,936	3.8%	\$2,218	\$ 11,265	4.5%	\$2,626	\$ 12,300
2023	59,970	3.6	2,159	11,041	3.8	2,279	11,373	4.5	2,699	12,418
2024	61,619	3.6	2,218	11,135	3.8	2,342	11,470	4.5	2,773	12,524
2025	63,314	3.6	2,279	11,217	3.8	2,406	11,554	4.5	2,849	12,616
2026	65,055	3.6	2,342	11,286	3.8	2,472	11,625	4.5	2,927	12,693
2027	66,844	3.6	2,406	11,340	3.8	2,540	11,680	4.5	3,008	12,753
2028	68,682	3.6	2,473	11,377	3.8	2,610	11,718	4.5	3,091	12,795
2029	70,571	3.6	2,541	11,396	3.8	2,682	11,738	4.5	3,176	12,816
2030	72,512	3.6	2,610	11,395	3.8	2,755	11,737	4.5	3,263	12,815
2031	74,506	3.6	2,682	11,372	3.8	2,831	11,713	4.5	3,353	12,789

Valuation Year	Estimated Projected Payroll	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
		As a % of	Annual		As a % of	Annual		As a % of	Annual	
		Payroll	Dollars		Payroll	Dollars		Payroll	Dollars	
2022	\$ 58,365	5.3%	\$3,093	\$ 13,123	5.7%	\$3,327	\$ 13,641	6.8%	\$3,969	\$ 15,007
2023	59,970	5.3	3,178	13,249	5.7	3,418	13,772	6.8	4,078	15,151
2024	61,619	5.3	3,266	13,362	5.7	3,512	13,889	6.8	4,190	15,280
2025	63,314	5.3	3,356	13,460	5.7	3,609	13,991	6.8	4,305	15,393
2026	65,055	5.3	3,448	13,542	5.7	3,708	14,077	6.8	4,424	15,487
2027	66,844	5.3	3,543	13,606	5.7	3,810	14,144	6.8	4,545	15,561
2028	68,682	5.3	3,640	13,651	5.7	3,915	14,190	6.8	4,670	15,612
2029	70,571	5.3	3,740	13,674	5.7	4,023	14,214	6.8	4,799	15,638
2030	72,512	5.3	3,843	13,673	5.7	4,133	14,213	6.8	4,931	15,636
2031	74,506	5.3	3,949	13,645	5.7	4,247	14,184	6.8	5,066	15,604

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection 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 Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation	Estimated Projected	As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
Year	Payroll	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2022	\$ 58,365	6.9%	\$4,027	\$ 7,795	8.4%	\$4,903	\$ 9,753	8.5%	\$4,961	\$ 9,951
2023	59,970	6.9	4,138	7,870	8.4	5,037	9,847	8.5	5,097	10,046
2024	61,619	6.9	4,252	7,937	8.4	5,176	9,931	8.5	5,238	10,132
2025	63,314	6.9	4,369	7,995	8.4	5,318	10,004	8.5	5,382	10,207
2026	65,055	6.9	4,489	8,044	8.4	5,465	10,065	8.5	5,530	10,269
2027	66,844	6.9	4,612	8,082	8.4	5,615	10,113	8.5	5,682	10,318
2028	68,682	6.9	4,739	8,108	8.4	5,769	10,146	8.5	5,838	10,352
2029	70,571	6.9	4,869	8,122	8.4	5,928	10,163	8.5	5,999	10,369
2030	72,512	6.9	5,003	8,121	8.4	6,091	10,162	8.5	6,164	10,368
2031	74,506	6.9	5,141	8,105	8.4	6,259	10,141	8.5	6,333	10,347

		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	Estimated Projected	As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
Year	Payroll	Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 58,365	9.6%	\$5,603	\$ 11,373	9.9%	\$5,778	\$ 11,707	10.7%	\$6,245	\$ 12,790
2023	59,970	9.6	5,757	11,482	9.9	5,937	11,819	10.7	6,417	12,913
2024	61,619	9.6	5,915	11,580	9.9	6,100	11,920	10.7	6,593	13,023
2025	63,314	9.6	6,078	11,665	9.9	6,268	12,008	10.7	6,775	13,119
2026	65,055	9.6	6,245	11,736	9.9	6,440	12,081	10.7	6,961	13,199
2027	66,844	9.6	6,417	11,792	9.9	6,618	12,138	10.7	7,152	13,262
2028	68,682	9.6	6,593	11,831	9.9	6,800	12,178	10.7	7,349	13,305
2029	70,571	9.6	6,775	11,851	9.9	6,987	12,198	10.7	7,551	13,327
2030	72,512	9.6	6,961	11,850	9.9	7,179	12,197	10.7	7,759	13,326
2031	74,506	9.6	7,153	11,826	9.9	7,376	12,172	10.7	7,972	13,299

		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	Estimated Projected	As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
Year	Payroll	Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 58,365	11.4%	\$6,654	\$ 13,658	11.8%	\$6,887	\$ 14,204	13.0%	\$7,587	\$ 15,608
2023	59,970	11.4	6,837	13,789	11.8	7,076	14,340	13.0	7,796	15,758
2024	61,619	11.4	7,025	13,906	11.8	7,271	14,462	13.0	8,010	15,892
2025	63,314	11.4	7,218	14,008	11.8	7,471	14,569	13.0	8,231	16,009
2026	65,055	11.4	7,416	14,094	11.8	7,676	14,658	13.0	8,457	16,107
2027	66,844	11.4	7,620	14,161	11.8	7,888	14,728	13.0	8,690	16,184
2028	68,682	11.4	7,830	14,207	11.8	8,104	14,776	13.0	8,929	16,237
2029	70,571	11.4	8,045	14,231	11.8	8,327	14,801	13.0	9,174	16,264
2030	72,512	11.4	8,266	14,230	11.8	8,556	14,800	13.0	9,427	16,262
2031	74,506	11.4	8,494	14,201	11.8	8,792	14,770	13.0	9,686	16,222

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - General

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	5.0%	\$2,918	\$ 7,795	6.5%	\$3,794	\$ 9,753	6.6%	\$3,852	\$ 9,951
2023	59,970	5.0	2,999	7,870	6.5	3,898	9,847	6.6	3,958	10,046
2024	61,619	5.0	3,081	7,937	6.5	4,005	9,931	6.6	4,067	10,132
2025	63,314	5.0	3,166	7,995	6.5	4,115	10,004	6.6	4,179	10,207
2026	65,055	5.0	3,253	8,044	6.5	4,229	10,065	6.6	4,294	10,269
2027	66,844	5.0	3,342	8,082	6.5	4,345	10,113	6.6	4,412	10,318
2028	68,682	5.0	3,434	8,108	6.5	4,464	10,146	6.6	4,533	10,352
2029	70,571	5.0	3,529	8,122	6.5	4,587	10,163	6.6	4,658	10,369
2030	72,512	5.0	3,626	8,121	6.5	4,713	10,162	6.6	4,786	10,368
2031	74,506	5.0	3,725	8,105	6.5	4,843	10,141	6.6	4,917	10,347

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	7.7%	\$4,494	\$ 11,373	8.0%	\$4,669	\$ 11,707	8.8%	\$5,136	\$ 12,790
2023	59,970	7.7	4,618	11,482	8.0	4,798	11,819	8.8	5,277	12,913
2024	61,619	7.7	4,745	11,580	8.0	4,930	11,920	8.8	5,422	13,023
2025	63,314	7.7	4,875	11,665	8.0	5,065	12,008	8.8	5,572	13,119
2026	65,055	7.7	5,009	11,736	8.0	5,204	12,081	8.8	5,725	13,199
2027	66,844	7.7	5,147	11,792	8.0	5,348	12,138	8.8	5,882	13,262
2028	68,682	7.7	5,289	11,831	8.0	5,495	12,178	8.8	6,044	13,305
2029	70,571	7.7	5,434	11,851	8.0	5,646	12,198	8.8	6,210	13,327
2030	72,512	7.7	5,583	11,850	8.0	5,801	12,197	8.8	6,381	13,326
2031	74,506	7.7	5,737	11,826	8.0	5,960	12,172	8.8	6,557	13,299

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 58,365	9.5%	\$5,545	\$ 13,658	9.9%	\$5,778	\$ 14,204	11.1%	\$6,479	\$ 15,608
2023	59,970	9.5	5,697	13,789	9.9	5,937	14,340	11.1	6,657	15,758
2024	61,619	9.5	5,854	13,906	9.9	6,100	14,462	11.1	6,840	15,892
2025	63,314	9.5	6,015	14,008	9.9	6,268	14,569	11.1	7,028	16,009
2026	65,055	9.5	6,180	14,094	9.9	6,440	14,658	11.1	7,221	16,107
2027	66,844	9.5	6,350	14,161	9.9	6,618	14,728	11.1	7,420	16,184
2028	68,682	9.5	6,525	14,207	9.9	6,800	14,776	11.1	7,624	16,237
2029	70,571	9.5	6,704	14,231	9.9	6,987	14,801	11.1	7,833	16,264
2030	72,512	9.5	6,889	14,230	9.9	7,179	14,800	11.1	8,049	16,262
2031	74,506	9.5	7,078	14,201	9.9	7,376	14,770	11.1	8,270	16,229

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - General

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2022	\$ 58,365	3.1%	\$1,809	\$ 7,795	4.6%	\$2,685	\$ 9,753	4.7%	\$2,743	\$ 9,951
2023	59,970	3.1	1,859	7,870	4.6	2,759	9,847	4.7	2,819	10,046
2024	61,619	3.1	1,910	7,937	4.6	2,834	9,931	4.7	2,896	10,132
2025	63,314	3.1	1,963	7,995	4.6	2,912	10,004	4.7	2,976	10,207
2026	65,055	3.1	2,017	8,044	4.6	2,993	10,065	4.7	3,058	10,269
2027	66,844	3.1	2,072	8,082	4.6	3,075	10,113	4.7	3,142	10,318
2028	68,682	3.1	2,129	8,108	4.6	3,159	10,146	4.7	3,228	10,352
2029	70,571	3.1	2,188	8,122	4.6	3,246	10,163	4.7	3,317	10,369
2030	72,512	3.1	2,248	8,121	4.6	3,336	10,162	4.7	3,408	10,368
2031	74,506	3.1	2,310	8,105	4.6	3,427	10,141	4.7	3,502	10,347

Valuation Year	Estimated Projected Payroll	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
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2022	\$ 58,365	5.8%	\$3,385	\$ 11,373	6.1%	\$3,560	\$ 11,707	6.9%	\$4,027	\$ 12,790
2023	59,970	5.8	3,478	11,482	6.1	3,658	11,819	6.9	4,138	12,913
2024	61,619	5.8	3,574	11,580	6.1	3,759	11,920	6.9	4,252	13,023
2025	63,314	5.8	3,672	11,665	6.1	3,862	12,008	6.9	4,369	13,119
2026	65,055	5.8	3,773	11,736	6.1	3,968	12,081	6.9	4,489	13,199
2027	66,844	5.8	3,877	11,792	6.1	4,077	12,138	6.9	4,612	13,262
2028	68,682	5.8	3,984	11,831	6.1	4,190	12,178	6.9	4,739	13,305
2029	70,571	5.8	4,093	11,851	6.1	4,305	12,198	6.9	4,869	13,327
2030	72,512	5.8	4,206	11,850	6.1	4,423	12,197	6.9	5,003	13,326
2031	74,506	5.8	4,321	11,826	6.1	4,545	12,172	6.9	5,141	13,299

Valuation Year	Estimated Projected Payroll	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
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2022	\$ 58,365	7.6%	\$4,436	\$ 13,658	8.0%	\$4,669	\$ 14,204	9.2%	\$5,370	\$ 15,608
2023	59,970	7.6	4,558	13,789	8.0	4,798	14,340	9.2	5,517	15,758
2024	61,619	7.6	4,683	13,906	8.0	4,930	14,462	9.2	5,669	15,892
2025	63,314	7.6	4,812	14,008	8.0	5,065	14,569	9.2	5,825	16,009
2026	65,055	7.6	4,944	14,094	8.0	5,204	14,658	9.2	5,985	16,107
2027	66,844	7.6	5,080	14,161	8.0	5,348	14,728	9.2	6,150	16,184
2028	68,682	7.6	5,220	14,207	8.0	5,495	14,776	9.2	6,319	16,237
2029	70,571	7.6	5,363	14,231	8.0	5,646	14,801	9.2	6,493	16,264
2030	72,512	7.6	5,511	14,230	8.0	5,801	14,800	9.2	6,671	16,262
2031	74,506	7.6	5,662	14,201	8.0	5,960	14,770	9.2	6,855	16,229

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - General

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2022	\$ 58,365	1.2%	\$700	\$ 7,795	2.7%	\$1,576	\$ 9,753	2.8%	\$1,634	\$ 9,951
2023	59,970	1.2	720	7,870	2.7	1,619	9,847	2.8	1,679	10,046
2024	61,619	1.2	739	7,937	2.7	1,664	9,931	2.8	1,725	10,132
2025	63,314	1.2	760	7,995	2.7	1,709	10,004	2.8	1,773	10,207
2026	65,055	1.2	781	8,044	2.7	1,756	10,065	2.8	1,822	10,269
2027	66,844	1.2	802	8,082	2.7	1,805	10,113	2.8	1,872	10,318
2028	68,682	1.2	824	8,108	2.7	1,854	10,146	2.8	1,923	10,352
2029	70,571	1.2	847	8,122	2.7	1,905	10,163	2.8	1,976	10,369
2030	72,512	1.2	870	8,121	2.7	1,958	10,162	2.8	2,030	10,368
2031	74,506	1.2	894	8,105	2.7	2,012	10,141	2.8	2,086	10,347

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 58,365	3.9%	\$2,276	\$ 11,373	4.2%	\$2,451	\$ 11,707	5.0%	\$2,918	\$ 12,790
2023	59,970	3.9	2,339	11,482	4.2	2,519	11,819	5.0	2,999	12,913
2024	61,619	3.9	2,403	11,580	4.2	2,588	11,920	5.0	3,081	13,023
2025	63,314	3.9	2,469	11,665	4.2	2,659	12,008	5.0	3,166	13,119
2026	65,055	3.9	2,537	11,736	4.2	2,732	12,081	5.0	3,253	13,199
2027	66,844	3.9	2,607	11,792	4.2	2,807	12,138	5.0	3,342	13,262
2028	68,682	3.9	2,679	11,831	4.2	2,885	12,178	5.0	3,434	13,305
2029	70,571	3.9	2,752	11,851	4.2	2,964	12,198	5.0	3,529	13,327
2030	72,512	3.9	2,828	11,850	4.2	3,046	12,197	5.0	3,626	13,326
2031	74,506	3.9	2,906	11,826	4.2	3,129	12,172	5.0	3,725	13,299

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 58,365	5.7%	\$3,327	\$ 13,658	6.1%	\$3,560	\$ 14,204	7.3%	\$4,261	\$ 15,608
2023	59,970	5.7	3,418	13,789	6.1	3,658	14,340	7.3	4,378	15,758
2024	61,619	5.7	3,512	13,906	6.1	3,759	14,462	7.3	4,498	15,892
2025	63,314	5.7	3,609	14,008	6.1	3,862	14,569	7.3	4,622	16,009
2026	65,055	5.7	3,708	14,094	6.1	3,968	14,658	7.3	4,749	16,107
2027	66,844	5.7	3,810	14,161	6.1	4,077	14,728	7.3	4,880	16,184
2028	68,682	5.7	3,915	14,207	6.1	4,190	14,776	7.3	5,014	16,237
2029	70,571	5.7	4,023	14,231	6.1	4,305	14,801	7.3	5,152	16,264
2030	72,512	5.7	4,133	14,230	6.1	4,423	14,800	7.3	5,293	16,262
2031	74,506	5.7	4,247	14,201	6.1	4,545	14,770	7.3	5,439	16,229

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2022	\$ 1,347,084	10.1%	\$136,055	\$ 304,479	12.3%	\$165,691	\$ 380,488	12.3%	\$165,691	\$ 383,480
2023	1,384,129	10.1	139,797	307,400	12.3	170,248	384,138	12.3	170,248	387,159
2024	1,422,193	10.1	143,641	310,019	12.3	174,930	387,411	12.3	174,930	390,458
2025	1,461,303	10.1	147,592	312,302	12.3	179,740	390,264	12.3	179,740	393,333
2026	1,501,489	10.1	151,650	314,211	12.3	184,683	392,649	12.3	184,683	395,737
2027	1,542,780	10.1	155,821	315,705	12.3	189,762	394,516	12.3	189,762	397,618
2028	1,585,206	10.1	160,106	316,740	12.3	194,980	395,809	12.3	194,980	398,921
2029	1,628,799	10.1	164,509	317,268	12.3	200,342	396,468	12.3	200,342	399,586
2030	1,673,591	10.1	169,033	317,237	12.3	205,852	396,430	12.3	205,852	399,548
2031	1,719,615	10.1	173,681	316,593	12.3	211,513	395,625	12.3	211,513	398,737

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	14.0%	\$188,592	\$ 439,725	14.6%	\$196,674	\$ 456,621	15.7%	\$211,492	\$ 496,103
2023	1,384,129	14.0	193,778	443,943	14.6	202,083	461,001	15.7	217,308	500,862
2024	1,422,193	14.0	199,107	447,726	14.6	207,640	464,929	15.7	223,284	505,130
2025	1,461,303	14.0	204,582	451,023	14.6	213,350	468,353	15.7	229,425	508,850
2026	1,501,489	14.0	210,208	453,780	14.6	219,217	471,216	15.7	235,734	511,960
2027	1,542,780	14.0	215,989	455,937	14.6	225,246	473,456	15.7	242,216	514,394
2028	1,585,206	14.0	221,929	457,431	14.6	231,440	475,008	15.7	248,877	516,080
2029	1,628,799	14.0	228,032	458,193	14.6	237,805	475,799	15.7	255,721	516,940
2030	1,673,591	14.0	234,303	458,149	14.6	244,344	475,753	15.7	262,754	516,890
2031	1,719,615	14.0	240,746	457,219	14.6	251,064	474,787	15.7	269,980	515,840

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	16.8%	\$226,310	\$ 532,659	17.4%	\$234,393	\$ 552,395	19.0%	\$255,946	\$ 608,750
2023	1,384,129	16.8	232,534	537,769	17.4	240,838	557,694	19.0	262,985	614,590
2024	1,422,193	16.8	238,928	542,351	17.4	247,462	562,446	19.0	270,217	619,827
2025	1,461,303	16.8	245,499	546,345	17.4	254,267	566,588	19.0	277,648	624,392
2026	1,501,489	16.8	252,250	549,684	17.4	261,259	570,051	19.0	285,283	628,208
2027	1,542,780	16.8	259,187	552,297	17.4	268,444	572,761	19.0	293,128	631,195
2028	1,585,206	16.8	266,315	554,107	17.4	275,826	574,638	19.0	301,189	633,263
2029	1,628,799	16.8	273,638	555,030	17.4	283,411	575,595	19.0	309,472	634,318
2030	1,673,591	16.8	281,163	554,977	17.4	291,205	575,540	19.0	317,982	634,257
2031	1,719,615	16.8	288,895	553,850	17.4	299,213	574,371	19.0	326,727	632,969

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

## 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			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	8.2%	\$110,461	\$ 304,479	10.4%	\$140,097	\$ 380,488	10.4%	\$140,097	\$ 383,480
2023	1,384,129	8.2	113,499	307,400	10.4	143,949	384,138	10.4	143,949	387,159
2024	1,422,193	8.2	116,620	310,019	10.4	147,908	387,411	10.4	147,908	390,458
2025	1,461,303	8.2	119,827	312,302	10.4	151,976	390,264	10.4	151,976	393,333
2026	1,501,489	8.2	123,122	314,211	10.4	156,155	392,649	10.4	156,155	395,737
2027	1,542,780	8.2	126,508	315,705	10.4	160,449	394,516	10.4	160,449	397,618
2028	1,585,206	8.2	129,987	316,740	10.4	164,861	395,809	10.4	164,861	398,921
2029	1,628,799	8.2	133,562	317,268	10.4	169,395	396,468	10.4	169,395	399,586
2030	1,673,591	8.2	137,234	317,237	10.4	174,053	396,430	10.4	174,053	399,548
2031	1,719,615	8.2	141,008	316,593	10.4	178,840	395,625	10.4	178,840	398,737

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	12.1%	\$162,997	\$ 439,725	12.7%	\$171,080	\$ 456,621	13.8%	\$185,898	\$ 496,103
2023	1,384,129	12.1	167,480	443,943	12.7	175,784	461,001	13.8	191,010	500,862
2024	1,422,193	12.1	172,085	447,726	12.7	180,619	464,929	13.8	196,263	505,130
2025	1,461,303	12.1	176,818	451,023	12.7	185,585	468,353	13.8	201,660	508,850
2026	1,501,489	12.1	181,680	453,780	12.7	190,689	471,216	13.8	207,205	511,960
2027	1,542,780	12.1	186,676	455,937	12.7	195,933	473,456	13.8	212,904	514,394
2028	1,585,206	12.1	191,810	457,431	12.7	201,321	475,008	13.8	218,758	516,080
2029	1,628,799	12.1	197,085	458,193	12.7	206,857	475,799	13.8	224,774	516,940
2030	1,673,591	12.1	202,505	458,149	12.7	212,546	475,753	13.8	230,956	516,890
2031	1,719,615	12.1	208,073	457,219	12.7	218,391	474,787	13.8	237,307	515,840

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	14.9%	\$200,716	\$ 532,659	15.5%	\$208,798	\$ 552,395	17.1%	\$230,351	\$ 608,750
2023	1,384,129	14.9	206,235	537,769	15.5	214,540	557,694	17.1	236,686	614,590
2024	1,422,193	14.9	211,907	542,351	15.5	220,440	562,446	17.1	243,195	619,827
2025	1,461,303	14.9	217,734	546,345	15.5	226,502	566,588	17.1	249,883	624,392
2026	1,501,489	14.9	223,722	549,684	15.5	232,731	570,051	17.1	256,755	628,208
2027	1,542,780	14.9	229,874	552,297	15.5	239,131	572,761	17.1	263,815	631,195
2028	1,585,206	14.9	236,196	554,107	15.5	245,707	574,638	17.1	271,070	633,263
2029	1,628,799	14.9	242,691	555,030	15.5	252,464	575,595	17.1	278,525	634,318
2030	1,673,591	14.9	249,365	554,977	15.5	259,407	575,540	17.1	286,184	634,257
2031	1,719,615	14.9	256,223	553,850	15.5	266,540	574,371	17.1	294,054	632,969

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2022	\$ 1,347,084	6.3%	\$84,866	\$ 304,479	8.5%	\$114,502	\$ 380,488	8.5%	\$114,502	\$ 383,480
2023	1,384,129	6.3	87,200	307,400	8.5	117,651	384,138	8.5	117,651	387,159
2024	1,422,193	6.3	89,598	310,019	8.5	120,886	387,411	8.5	120,886	390,458
2025	1,461,303	6.3	92,062	312,302	8.5	124,211	390,264	8.5	124,211	393,333
2026	1,501,489	6.3	94,594	314,211	8.5	127,627	392,649	8.5	127,627	395,737
2027	1,542,780	6.3	97,195	315,705	8.5	131,136	394,516	8.5	131,136	397,618
2028	1,585,206	6.3	99,868	316,740	8.5	134,743	395,809	8.5	134,743	398,921
2029	1,628,799	6.3	102,614	317,268	8.5	138,448	396,468	8.5	138,448	399,586
2030	1,673,591	6.3	105,436	317,237	8.5	142,255	396,430	8.5	142,255	399,548
2031	1,719,615	6.3	108,336	316,593	8.5	146,167	395,625	8.5	146,167	398,737

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	10.2%	\$137,403	\$ 439,725	10.8%	\$145,485	\$ 456,621	11.9%	\$160,303	\$ 496,103
2023	1,384,129	10.2	141,181	443,943	10.8	149,486	461,001	11.9	164,711	500,862
2024	1,422,193	10.2	145,064	447,726	10.8	153,597	464,929	11.9	169,241	505,130
2025	1,461,303	10.2	149,053	451,023	10.8	157,821	468,353	11.9	173,895	508,850
2026	1,501,489	10.2	153,152	453,780	10.8	162,161	471,216	11.9	178,677	511,960
2027	1,542,780	10.2	157,364	455,937	10.8	166,620	473,456	11.9	183,591	514,394
2028	1,585,206	10.2	161,691	457,431	10.8	171,202	475,008	11.9	188,640	516,080
2029	1,628,799	10.2	166,137	458,193	10.8	175,910	475,799	11.9	193,827	516,940
2030	1,673,591	10.2	170,706	458,149	10.8	180,748	475,753	11.9	199,157	516,890
2031	1,719,615	10.2	175,401	457,219	10.8	185,718	474,787	11.9	204,634	515,840

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	13.0%	\$175,121	\$ 532,659	13.6%	\$183,203	\$ 552,395	15.2%	\$204,757	\$ 608,750
2023	1,384,129	13.0	179,937	537,769	13.6	188,242	557,694	15.2	210,388	614,590
2024	1,422,193	13.0	184,885	542,351	13.6	193,418	562,446	15.2	216,173	619,827
2025	1,461,303	13.0	189,969	546,345	13.6	198,737	566,588	15.2	222,118	624,392
2026	1,501,489	13.0	195,194	549,684	13.6	204,203	570,051	15.2	228,226	628,208
2027	1,542,780	13.0	200,561	552,297	13.6	209,818	572,761	15.2	234,503	631,195
2028	1,585,206	13.0	206,077	554,107	13.6	215,588	574,638	15.2	240,951	633,263
2029	1,628,799	13.0	211,744	555,030	13.6	221,517	575,595	15.2	247,577	634,318
2030	1,673,591	13.0	217,567	554,977	13.6	227,608	575,540	15.2	254,386	634,257
2031	1,719,615	13.0	223,550	553,850	13.6	233,868	574,371	15.2	261,381	632,969

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

## 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			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2022	\$ 1,347,084	4.4%	\$59,272	\$ 304,479	6.6%	\$88,908	\$ 380,488	6.6%	\$88,908	\$ 383,480
2023	1,384,129	4.4	60,902	307,400	6.6	91,353	384,138	6.6	91,353	387,159
2024	1,422,193	4.4	62,576	310,019	6.6	93,865	387,411	6.6	93,865	390,458
2025	1,461,303	4.4	64,297	312,302	6.6	96,446	390,264	6.6	96,446	393,333
2026	1,501,489	4.4	66,066	314,211	6.6	99,098	392,649	6.6	99,098	395,737
2027	1,542,780	4.4	67,882	315,705	6.6	101,823	394,516	6.6	101,823	397,618
2028	1,585,206	4.4	69,749	316,740	6.6	104,624	395,809	6.6	104,624	398,921
2029	1,628,799	4.4	71,667	317,268	6.6	107,501	396,468	6.6	107,501	399,586
2030	1,673,591	4.4	73,638	317,237	6.6	110,457	396,430	6.6	110,457	399,548
2031	1,719,615	4.4	75,663	316,593	6.6	113,495	395,625	6.6	113,495	398,737

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	8.3%	\$111,808	\$ 439,725	8.9%	\$119,890	\$ 456,621	10.0%	\$134,708	\$ 496,103
2023	1,384,129	8.3	114,883	443,943	8.9	123,187	461,001	10.0	138,413	500,862
2024	1,422,193	8.3	118,042	447,726	8.9	126,575	464,929	10.0	142,219	505,130
2025	1,461,303	8.3	121,288	451,023	8.9	130,056	468,353	10.0	146,130	508,850
2026	1,501,489	8.3	124,624	453,780	8.9	133,633	471,216	10.0	150,149	511,960
2027	1,542,780	8.3	128,051	455,937	8.9	137,307	473,456	10.0	154,278	514,394
2028	1,585,206	8.3	131,572	457,431	8.9	141,083	475,008	10.0	158,521	516,080
2029	1,628,799	8.3	135,190	458,193	8.9	144,963	475,799	10.0	162,880	516,940
2030	1,673,591	8.3	138,908	458,149	8.9	148,950	475,753	10.0	167,359	516,890
2031	1,719,615	8.3	142,728	457,219	8.9	153,046	474,787	10.0	171,962	515,840

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	11.1%	\$149,526	\$ 532,659	11.7%	\$157,609	\$ 552,395	13.3%	\$179,162	\$ 608,750
2023	1,384,129	11.1	153,638	537,769	11.7	161,943	557,694	13.3	184,089	614,590
2024	1,422,193	11.1	157,863	542,351	11.7	166,397	562,446	13.3	189,152	619,827
2025	1,461,303	11.1	162,205	546,345	11.7	170,972	566,588	13.3	194,353	624,392
2026	1,501,489	11.1	166,665	549,684	11.7	175,674	570,051	13.3	199,698	628,208
2027	1,542,780	11.1	171,249	552,297	11.7	180,505	572,761	13.3	205,190	631,195
2028	1,585,206	11.1	175,958	554,107	11.7	185,469	574,638	13.3	210,832	633,263
2029	1,628,799	11.1	180,797	555,030	11.7	190,569	575,595	13.3	216,630	634,318
2030	1,673,591	11.1	185,769	554,977	11.7	195,810	575,540	13.3	222,588	634,257
2031	1,719,615	11.1	190,877	553,850	11.7	201,195	574,371	13.3	228,709	632,969

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	10.4%	\$140,097	\$ 314,912	12.7%	\$171,080	\$ 393,627	12.7%	\$171,080	\$ 396,584
2023	1,384,129	10.4	143,949	317,933	12.7	175,784	397,403	12.7	175,784	400,388
2024	1,422,193	10.4	147,908	320,642	12.7	180,619	400,789	12.7	180,619	403,800
2025	1,461,303	10.4	151,976	323,003	12.7	185,585	403,741	12.7	185,585	406,774
2026	1,501,489	10.4	156,155	324,977	12.7	190,689	406,209	12.7	190,689	409,260
2027	1,542,780	10.4	160,449	326,522	12.7	195,933	408,140	12.7	195,933	411,206
2028	1,585,206	10.4	164,861	327,592	12.7	201,321	409,478	12.7	201,321	412,554
2029	1,628,799	10.4	169,395	328,138	12.7	206,857	410,160	12.7	206,857	413,241
2030	1,673,591	10.4	174,053	328,106	12.7	212,546	410,121	12.7	212,546	413,201
2031	1,719,615	10.4	178,840	327,440	12.7	218,391	409,288	12.7	218,391	412,362

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	14.4%	\$193,980	\$ 454,886	15.0%	\$202,063	\$ 472,408	16.1%	\$216,881	\$ 513,179
2023	1,384,129	14.4	199,315	459,250	15.0	207,619	476,940	16.1	222,845	518,102
2024	1,422,193	14.4	204,796	463,163	15.0	213,329	481,004	16.1	228,973	522,517
2025	1,461,303	14.4	210,428	466,574	15.0	219,195	484,546	16.1	235,270	526,365
2026	1,501,489	14.4	216,214	469,426	15.0	225,223	487,508	16.1	241,740	529,582
2027	1,542,780	14.4	222,160	471,658	15.0	231,417	489,826	16.1	248,388	532,100
2028	1,585,206	14.4	228,270	473,204	15.0	237,781	491,431	16.1	255,218	533,844
2029	1,628,799	14.4	234,547	473,992	15.0	244,320	492,250	16.1	262,237	534,733
2030	1,673,591	14.4	240,997	473,946	15.0	251,039	492,203	16.1	269,448	534,682
2031	1,719,615	14.4	247,625	472,983	15.0	257,942	491,203	16.1	276,858	533,596

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	17.3%	\$233,046	\$ 551,102	17.9%	\$241,128	\$ 571,455	19.6%	\$264,028	\$ 629,800
2023	1,384,129	17.3	239,454	556,389	17.9	247,759	576,937	19.6	271,289	635,841
2024	1,422,193	17.3	246,039	561,130	17.9	254,573	581,853	19.6	278,750	641,259
2025	1,461,303	17.3	252,805	565,262	17.9	261,573	586,138	19.6	286,415	645,981
2026	1,501,489	17.3	259,758	568,717	17.9	268,767	589,721	19.6	294,292	649,929
2027	1,542,780	17.3	266,901	571,421	17.9	276,158	592,525	19.6	302,385	653,019
2028	1,585,206	17.3	274,241	573,294	17.9	283,752	594,467	19.6	310,700	655,159
2029	1,628,799	17.3	281,782	574,249	17.9	291,555	595,457	19.6	319,245	656,251
2030	1,673,591	17.3	289,531	574,194	17.9	299,573	595,400	19.6	328,024	656,188
2031	1,719,615	17.3	297,493	573,028	17.9	307,811	594,191	19.6	337,045	654,855

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

## 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			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	8.5%	\$114,502	\$ 314,912	10.8%	\$145,485	\$ 393,627	10.8%	\$145,485	\$ 396,584
2023	1,384,129	8.5	117,651	317,933	10.8	149,486	397,403	10.8	149,486	400,388
2024	1,422,193	8.5	120,886	320,642	10.8	153,597	400,789	10.8	153,597	403,800
2025	1,461,303	8.5	124,211	323,003	10.8	157,821	403,741	10.8	157,821	406,774
2026	1,501,489	8.5	127,627	324,977	10.8	162,161	406,209	10.8	162,161	409,260
2027	1,542,780	8.5	131,136	326,522	10.8	166,620	408,140	10.8	166,620	411,206
2028	1,585,206	8.5	134,743	327,592	10.8	171,202	409,478	10.8	171,202	412,554
2029	1,628,799	8.5	138,448	328,138	10.8	175,910	410,160	10.8	175,910	413,241
2030	1,673,591	8.5	142,255	328,106	10.8	180,748	410,121	10.8	180,748	413,201
2031	1,719,615	8.5	146,167	327,440	10.8	185,718	409,288	10.8	185,718	412,362

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	12.5%	\$168,386	\$ 454,886	13.1%	\$176,468	\$ 472,408	14.2%	\$191,286	\$ 513,179
2023	1,384,129	12.5	173,016	459,250	13.1	181,321	476,940	14.2	196,546	518,102
2024	1,422,193	12.5	177,774	463,163	13.1	186,307	481,004	14.2	201,951	522,517
2025	1,461,303	12.5	182,663	466,574	13.1	191,431	484,546	14.2	207,505	526,365
2026	1,501,489	12.5	187,686	469,426	13.1	196,695	487,508	14.2	213,211	529,582
2027	1,542,780	12.5	192,848	471,658	13.1	202,104	489,826	14.2	219,075	532,100
2028	1,585,206	12.5	198,151	473,204	13.1	207,662	491,431	14.2	225,099	533,844
2029	1,628,799	12.5	203,600	473,992	13.1	213,373	492,250	14.2	231,289	534,733
2030	1,673,591	12.5	209,199	473,946	13.1	219,240	492,203	14.2	237,650	534,682
2031	1,719,615	12.5	214,952	472,983	13.1	225,270	491,203	14.2	244,185	533,596

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	15.4%	\$207,451	\$ 551,102	16.0%	\$215,533	\$ 571,455	17.7%	\$238,434	\$ 629,800
2023	1,384,129	15.4	213,156	556,389	16.0	221,461	576,937	17.7	244,991	635,841
2024	1,422,193	15.4	219,018	561,130	16.0	227,551	581,853	17.7	251,728	641,259
2025	1,461,303	15.4	225,041	565,262	16.0	233,808	586,138	17.7	258,651	645,981
2026	1,501,489	15.4	231,229	568,717	16.0	240,238	589,721	17.7	265,764	649,929
2027	1,542,780	15.4	237,588	571,421	16.0	246,845	592,525	17.7	273,072	653,019
2028	1,585,206	15.4	244,122	573,294	16.0	253,633	594,467	17.7	280,581	655,159
2029	1,628,799	15.4	250,835	574,249	16.0	260,608	595,457	17.7	288,297	656,251
2030	1,673,591	15.4	257,733	574,194	16.0	267,775	595,400	17.7	296,226	656,188
2031	1,719,615	15.4	264,821	573,028	16.0	275,138	594,191	17.7	304,372	654,855

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	6.6%	\$88,908	\$ 314,912	8.9%	\$119,890	\$ 393,627	8.9%	\$119,890	\$ 396,584
2023	1,384,129	6.6	91,353	317,933	8.9	123,187	397,403	8.9	123,187	400,388
2024	1,422,193	6.6	93,865	320,642	8.9	126,575	400,789	8.9	126,575	403,800
2025	1,461,303	6.6	96,446	323,003	8.9	130,056	403,741	8.9	130,056	406,774
2026	1,501,489	6.6	99,098	324,977	8.9	133,633	406,209	8.9	133,633	409,260
2027	1,542,780	6.6	101,823	326,522	8.9	137,307	408,140	8.9	137,307	411,206
2028	1,585,206	6.6	104,624	327,592	8.9	141,083	409,478	8.9	141,083	412,554
2029	1,628,799	6.6	107,501	328,138	8.9	144,963	410,160	8.9	144,963	413,241
2030	1,673,591	6.6	110,457	328,106	8.9	148,950	410,121	8.9	148,950	413,201
2031	1,719,615	6.6	113,495	327,440	8.9	153,046	409,288	8.9	153,046	412,362

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	10.6%	\$142,791	\$ 454,886	11.2%	\$150,873	\$ 472,408	12.3%	\$165,691	\$ 513,179
2023	1,384,129	10.6	146,718	459,250	11.2	155,022	476,940	12.3	170,248	518,102
2024	1,422,193	10.6	150,752	463,163	11.2	159,286	481,004	12.3	174,930	522,517
2025	1,461,303	10.6	154,898	466,574	11.2	163,666	484,546	12.3	179,740	526,365
2026	1,501,489	10.6	159,158	469,426	11.2	168,167	487,508	12.3	184,683	529,582
2027	1,542,780	10.6	163,535	471,658	11.2	172,791	489,826	12.3	189,762	532,100
2028	1,585,206	10.6	168,032	473,204	11.2	177,543	491,431	12.3	194,980	533,844
2029	1,628,799	10.6	172,653	473,992	11.2	182,425	492,250	12.3	200,342	534,733
2030	1,673,591	10.6	177,401	473,946	11.2	187,442	492,203	12.3	205,852	534,682
2031	1,719,615	10.6	182,279	472,983	11.2	192,597	491,203	12.3	211,513	533,596

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	13.5%	\$181,856	\$ 551,102	14.1%	\$189,939	\$ 571,455	15.8%	\$212,839	\$ 629,800
2023	1,384,129	13.5	186,857	556,389	14.1	195,162	576,937	15.8	218,692	635,841
2024	1,422,193	13.5	191,996	561,130	14.1	200,529	581,853	15.8	224,706	641,259
2025	1,461,303	13.5	197,276	565,262	14.1	206,044	586,138	15.8	230,886	645,981
2026	1,501,489	13.5	202,701	568,717	14.1	211,710	589,721	15.8	237,235	649,929
2027	1,542,780	13.5	208,275	571,421	14.1	217,532	592,525	15.8	243,759	653,019
2028	1,585,206	13.5	214,003	573,294	14.1	223,514	594,467	15.8	250,463	655,159
2029	1,628,799	13.5	219,888	574,249	14.1	229,661	595,457	15.8	257,350	656,251
2030	1,673,591	13.5	225,935	574,194	14.1	235,976	595,400	15.8	264,427	656,188
2031	1,719,615	13.5	232,148	573,028	14.1	242,466	594,191	15.8	271,699	654,855

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	4.7%	\$63,313	\$ 314,912	7.0%	\$94,296	\$ 393,627	7.0%	\$94,296	\$ 396,584
2023	1,384,129	4.7	65,054	317,933	7.0	96,889	397,403	7.0	96,889	400,388
2024	1,422,193	4.7	66,843	320,642	7.0	99,554	400,789	7.0	99,554	403,800
2025	1,461,303	4.7	68,681	323,003	7.0	102,291	403,741	7.0	102,291	406,774
2026	1,501,489	4.7	70,570	324,977	7.0	105,104	406,209	7.0	105,104	409,260
2027	1,542,780	4.7	72,511	326,522	7.0	107,995	408,140	7.0	107,995	411,206
2028	1,585,206	4.7	74,505	327,592	7.0	110,964	409,478	7.0	110,964	412,554
2029	1,628,799	4.7	76,554	328,138	7.0	114,016	410,160	7.0	114,016	413,241
2030	1,673,591	4.7	78,659	328,106	7.0	117,151	410,121	7.0	117,151	413,201
2031	1,719,615	4.7	80,822	327,440	7.0	120,373	409,288	7.0	120,373	412,362

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	8.7%	\$117,196	\$ 454,886	9.3%	\$125,279	\$ 472,408	10.4%	\$140,097	\$ 513,179
2023	1,384,129	8.7	120,419	459,250	9.3	128,724	476,940	10.4	143,949	518,102
2024	1,422,193	8.7	123,731	463,163	9.3	132,264	481,004	10.4	147,908	522,517
2025	1,461,303	8.7	127,133	466,574	9.3	135,901	484,546	10.4	151,976	526,365
2026	1,501,489	8.7	130,630	469,426	9.3	139,638	487,508	10.4	156,155	529,582
2027	1,542,780	8.7	134,222	471,658	9.3	143,479	489,826	10.4	160,449	532,100
2028	1,585,206	8.7	137,913	473,204	9.3	147,424	491,431	10.4	164,861	533,844
2029	1,628,799	8.7	141,706	473,992	9.3	151,478	492,250	10.4	169,395	534,733
2030	1,673,591	8.7	145,602	473,946	9.3	155,644	492,203	10.4	174,053	534,682
2031	1,719,615	8.7	149,607	472,983	9.3	159,924	491,203	10.4	178,840	533,596

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	11.6%	\$156,262	\$ 551,102	12.2%	\$164,344	\$ 571,455	13.9%	\$187,245	\$ 629,800
2023	1,384,129	11.6	160,559	556,389	12.2	168,864	576,937	13.9	192,394	635,841
2024	1,422,193	11.6	164,974	561,130	12.2	173,508	581,853	13.9	197,685	641,259
2025	1,461,303	11.6	169,511	565,262	12.2	178,279	586,138	13.9	203,121	645,981
2026	1,501,489	11.6	174,173	568,717	12.2	183,182	589,721	13.9	208,707	649,929
2027	1,542,780	11.6	178,962	571,421	12.2	188,219	592,525	13.9	214,446	653,019
2028	1,585,206	11.6	183,884	573,294	12.2	193,395	594,467	13.9	220,344	655,159
2029	1,628,799	11.6	188,941	574,249	12.2	198,713	595,457	13.9	226,403	656,251
2030	1,673,591	11.6	194,137	574,194	12.2	204,178	595,400	13.9	232,629	656,188
2031	1,719,615	11.6	199,475	573,028	12.2	209,793	594,191	13.9	239,026	654,855

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2022	\$ 1,347,084	10.4%	\$140,097	\$ 315,789	12.7%	\$171,080	\$ 394,744	13.1%	\$176,468	\$ 411,742
2023	1,384,129	10.4	143,949	318,818	12.7	175,784	398,531	13.1	181,321	415,692
2024	1,422,193	10.4	147,908	321,535	12.7	180,619	401,927	13.1	186,307	419,234
2025	1,461,303	10.4	151,976	323,903	12.7	185,585	404,887	13.1	191,431	422,321
2026	1,501,489	10.4	156,155	325,883	12.7	190,689	407,362	13.1	196,695	424,902
2027	1,542,780	10.4	160,449	327,432	12.7	195,933	409,299	13.1	202,104	426,922
2028	1,585,206	10.4	164,861	328,505	12.7	201,321	410,640	13.1	207,662	428,321
2029	1,628,799	10.4	169,395	329,052	12.7	206,857	411,324	13.1	213,373	429,035
2030	1,673,591	10.4	174,053	329,020	12.7	212,546	411,284	13.1	219,240	428,994
2031	1,719,615	10.4	178,840	328,352	12.7	218,391	410,449	13.1	225,270	428,123

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	14.8%	\$199,368	\$ 466,711	15.1%	\$203,410	\$ 473,723	16.5%	\$222,269	\$ 521,660
2023	1,384,129	14.8	204,851	471,188	15.1	209,003	478,267	16.5	228,381	526,664
2024	1,422,193	14.8	210,485	475,203	15.1	214,751	482,342	16.5	234,662	531,152
2025	1,461,303	14.8	216,273	478,703	15.1	220,657	485,894	16.5	241,115	535,064
2026	1,501,489	14.8	222,220	481,629	15.1	226,725	488,864	16.5	247,746	538,334
2027	1,542,780	14.8	228,331	483,919	15.1	232,960	491,188	16.5	254,559	540,893
2028	1,585,206	14.8	234,610	485,505	15.1	239,366	492,798	16.5	261,559	542,666
2029	1,628,799	14.8	241,062	486,314	15.1	245,949	493,619	16.5	268,752	543,570
2030	1,673,591	14.8	247,691	486,267	15.1	252,712	493,571	16.5	276,143	543,518
2031	1,719,615	14.8	254,503	485,279	15.1	259,662	492,569	16.5	283,736	542,414

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	17.4%	\$234,393	\$ 552,615	18.1%	\$243,822	\$ 576,567	19.7%	\$265,376	\$ 631,560
2023	1,384,129	17.4	240,838	557,916	18.1	250,527	582,098	19.7	272,673	637,618
2024	1,422,193	17.4	247,462	562,670	18.1	257,417	587,058	19.7	280,172	643,051
2025	1,461,303	17.4	254,267	566,814	18.1	264,496	591,381	19.7	287,877	647,787
2026	1,501,489	17.4	261,259	570,279	18.1	271,770	594,996	19.7	295,793	651,746
2027	1,542,780	17.4	268,444	572,990	18.1	279,243	597,825	19.7	303,928	654,845
2028	1,585,206	17.4	275,826	574,868	18.1	286,922	599,784	19.7	312,286	656,991
2029	1,628,799	17.4	283,411	575,826	18.1	294,813	600,783	19.7	320,873	658,086
2030	1,673,591	17.4	291,205	575,771	18.1	302,920	600,725	19.7	329,697	658,023
2031	1,719,615	17.4	299,213	574,602	18.1	311,250	599,505	19.7	338,764	656,687

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

## 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			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	8.5%	\$114,502	\$ 315,789	10.8%	\$145,485	\$ 394,744	11.2%	\$150,873	\$ 411,742
2023	1,384,129	8.5	117,651	318,818	10.8	149,486	398,531	11.2	155,022	415,692
2024	1,422,193	8.5	120,886	321,535	10.8	153,597	401,927	11.2	159,286	419,234
2025	1,461,303	8.5	124,211	323,903	10.8	157,821	404,887	11.2	163,666	422,321
2026	1,501,489	8.5	127,627	325,883	10.8	162,161	407,362	11.2	168,167	424,902
2027	1,542,780	8.5	131,136	327,432	10.8	166,620	409,299	11.2	172,791	426,922
2028	1,585,206	8.5	134,743	328,505	10.8	171,202	410,640	11.2	177,543	428,321
2029	1,628,799	8.5	138,448	329,052	10.8	175,910	411,324	11.2	182,425	429,035
2030	1,673,591	8.5	142,255	329,020	10.8	180,748	411,284	11.2	187,442	428,994
2031	1,719,615	8.5	146,167	328,352	10.8	185,718	410,449	11.2	192,597	428,123

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	12.9%	\$173,774	\$ 466,711	13.2%	\$177,815	\$ 473,723	14.6%	\$196,674	\$ 521,660
2023	1,384,129	12.9	178,553	471,188	13.2	182,705	478,267	14.6	202,083	526,664
2024	1,422,193	12.9	183,463	475,203	13.2	187,729	482,342	14.6	207,640	531,152
2025	1,461,303	12.9	188,508	478,703	13.2	192,892	485,894	14.6	213,350	535,064
2026	1,501,489	12.9	193,692	481,629	13.2	198,197	488,864	14.6	219,217	538,334
2027	1,542,780	12.9	199,019	483,919	13.2	203,647	491,188	14.6	225,246	540,893
2028	1,585,206	12.9	204,492	485,505	13.2	209,247	492,798	14.6	231,440	542,666
2029	1,628,799	12.9	210,115	486,314	13.2	215,001	493,619	14.6	237,805	543,570
2030	1,673,591	12.9	215,893	486,267	13.2	220,914	493,571	14.6	244,344	543,518
2031	1,719,615	12.9	221,830	485,279	13.2	226,989	492,569	14.6	251,064	542,414

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	15.5%	\$208,798	\$ 552,615	16.2%	\$218,228	\$ 576,567	17.8%	\$239,781	\$ 631,560
2023	1,384,129	15.5	214,540	557,916	16.2	224,229	582,098	17.8	246,375	637,618
2024	1,422,193	15.5	220,440	562,670	16.2	230,395	587,058	17.8	253,150	643,051
2025	1,461,303	15.5	226,502	566,814	16.2	236,731	591,381	17.8	260,112	647,787
2026	1,501,489	15.5	232,731	570,279	16.2	243,241	594,996	17.8	267,265	651,746
2027	1,542,780	15.5	239,131	572,990	16.2	249,930	597,825	17.8	274,615	654,845
2028	1,585,206	15.5	245,707	574,868	16.2	256,803	599,784	17.8	282,167	656,991
2029	1,628,799	15.5	252,464	575,826	16.2	263,865	600,783	17.8	289,926	658,086
2030	1,673,591	15.5	259,407	575,771	16.2	271,122	600,725	17.8	297,899	658,023
2031	1,719,615	15.5	266,540	574,602	16.2	278,578	599,505	17.8	306,091	656,687

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	6.6%	\$88,908	\$ 315,789	8.9%	\$119,890	\$ 394,744	9.3%	\$125,279	\$ 411,742
2023	1,384,129	6.6	91,353	318,818	8.9	123,187	398,531	9.3	128,724	415,692
2024	1,422,193	6.6	93,865	321,535	8.9	126,575	401,927	9.3	132,264	419,234
2025	1,461,303	6.6	96,446	323,903	8.9	130,056	404,887	9.3	135,901	422,321
2026	1,501,489	6.6	99,098	325,883	8.9	133,633	407,362	9.3	139,638	424,902
2027	1,542,780	6.6	101,823	327,432	8.9	137,307	409,299	9.3	143,479	426,922
2028	1,585,206	6.6	104,624	328,505	8.9	141,083	410,640	9.3	147,424	428,321
2029	1,628,799	6.6	107,501	329,052	8.9	144,963	411,324	9.3	151,478	429,035
2030	1,673,591	6.6	110,457	329,020	8.9	148,950	411,284	9.3	155,644	428,994
2031	1,719,615	6.6	113,495	328,352	8.9	153,046	410,449	9.3	159,924	428,123

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	11.0%	\$148,179	\$ 466,711	11.3%	\$152,220	\$ 473,723	12.7%	\$171,080	\$ 521,660
2023	1,384,129	11.0	152,254	471,188	11.3	156,407	478,267	12.7	175,784	526,664
2024	1,422,193	11.0	156,441	475,203	11.3	160,708	482,342	12.7	180,619	531,152
2025	1,461,303	11.0	160,743	478,703	11.3	165,127	485,894	12.7	185,585	535,064
2026	1,501,489	11.0	165,164	481,629	11.3	169,668	488,864	12.7	190,689	538,334
2027	1,542,780	11.0	169,706	483,919	11.3	174,334	491,188	12.7	195,933	540,893
2028	1,585,206	11.0	174,373	485,505	11.3	179,128	492,798	12.7	201,321	542,666
2029	1,628,799	11.0	179,168	486,314	11.3	184,054	493,619	12.7	206,857	543,570
2030	1,673,591	11.0	184,095	486,267	11.3	189,116	493,571	12.7	212,546	543,518
2031	1,719,615	11.0	189,158	485,279	11.3	194,316	492,569	12.7	218,391	542,414

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	13.6%	\$183,203	\$ 552,615	14.3%	\$192,633	\$ 576,567	15.9%	\$214,186	\$ 631,560
2023	1,384,129	13.6	188,242	557,916	14.3	197,930	582,098	15.9	220,077	637,618
2024	1,422,193	13.6	193,418	562,670	14.3	203,374	587,058	15.9	226,129	643,051
2025	1,461,303	13.6	198,737	566,814	14.3	208,966	591,381	15.9	232,347	647,787
2026	1,501,489	13.6	204,203	570,279	14.3	214,713	594,996	15.9	238,737	651,746
2027	1,542,780	13.6	209,818	572,990	14.3	220,618	597,825	15.9	245,302	654,845
2028	1,585,206	13.6	215,588	574,868	14.3	226,684	599,784	15.9	252,048	656,991
2029	1,628,799	13.6	221,517	575,826	14.3	232,918	600,783	15.9	258,979	658,086
2030	1,673,591	13.6	227,608	575,771	14.3	239,324	600,725	15.9	266,101	658,023
2031	1,719,615	13.6	233,868	574,602	14.3	245,905	599,505	15.9	273,419	656,687

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2022	\$ 1,347,084	4.7%	\$63,313	\$ 315,789	7.0%	\$94,296	\$ 394,744	7.4%	\$99,684	\$ 411,742
2023	1,384,129	4.7	65,054	318,818	7.0	96,889	398,531	7.4	102,426	415,692
2024	1,422,193	4.7	66,843	321,535	7.0	99,554	401,927	7.4	105,242	419,234
2025	1,461,303	4.7	68,681	323,903	7.0	102,291	404,887	7.4	108,136	422,321
2026	1,501,489	4.7	70,570	325,883	7.0	105,104	407,362	7.4	111,110	424,902
2027	1,542,780	4.7	72,511	327,432	7.0	107,995	409,299	7.4	114,166	426,922
2028	1,585,206	4.7	74,505	328,505	7.0	110,964	410,640	7.4	117,305	428,321
2029	1,628,799	4.7	76,554	329,052	7.0	114,016	411,324	7.4	120,531	429,035
2030	1,673,591	4.7	78,659	329,020	7.0	117,151	411,284	7.4	123,846	428,994
2031	1,719,615	4.7	80,822	328,352	7.0	120,373	410,449	7.4	127,252	428,123

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	9.1%	\$122,585	\$ 466,711	9.4%	\$126,626	\$ 473,723	10.8%	\$145,485	\$ 521,660
2023	1,384,129	9.1	125,956	471,188	9.4	130,108	478,267	10.8	149,486	526,664
2024	1,422,193	9.1	129,420	475,203	9.4	133,686	482,342	10.8	153,597	531,152
2025	1,461,303	9.1	132,979	478,703	9.4	137,362	485,894	10.8	157,821	535,064
2026	1,501,489	9.1	136,635	481,629	9.4	141,140	488,864	10.8	162,161	538,334
2027	1,542,780	9.1	140,393	483,919	9.4	145,021	491,188	10.8	166,620	540,893
2028	1,585,206	9.1	144,254	485,505	9.4	149,009	492,798	10.8	171,202	542,666
2029	1,628,799	9.1	148,221	486,314	9.4	153,107	493,619	10.8	175,910	543,570
2030	1,673,591	9.1	152,297	486,267	9.4	157,318	493,571	10.8	180,748	543,518
2031	1,719,615	9.1	156,485	485,279	9.4	161,644	492,569	10.8	185,718	542,414

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	11.7%	\$157,609	\$ 552,615	12.4%	\$167,038	\$ 576,567	14.0%	\$188,592	\$ 631,560
2023	1,384,129	11.7	161,943	557,916	12.4	171,632	582,098	14.0	193,778	637,618
2024	1,422,193	11.7	166,397	562,670	12.4	176,352	587,058	14.0	199,107	643,051
2025	1,461,303	11.7	170,972	566,814	12.4	181,202	591,381	14.0	204,582	647,787
2026	1,501,489	11.7	175,674	570,279	12.4	186,185	594,996	14.0	210,208	651,746
2027	1,542,780	11.7	180,505	572,990	12.4	191,305	597,825	14.0	215,989	654,845
2028	1,585,206	11.7	185,469	574,868	12.4	196,566	599,784	14.0	221,929	656,991
2029	1,628,799	11.7	190,569	575,826	12.4	201,971	600,783	14.0	228,032	658,086
2030	1,673,591	11.7	195,810	575,771	12.4	207,525	600,725	14.0	234,303	658,023
2031	1,719,615	11.7	201,195	574,602	12.4	213,232	599,505	14.0	240,746	656,687

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2022	\$ 1,347,084	10.7%	\$144,138	\$ 326,902	13.2%	\$177,815	\$ 408,651	13.5%	\$181,856	\$ 426,182
2023	1,384,129	10.7	148,102	330,038	13.2	182,705	412,571	13.5	186,857	430,270
2024	1,422,193	10.7	152,175	332,850	13.2	187,729	416,087	13.5	191,996	433,936
2025	1,461,303	10.7	156,359	335,301	13.2	192,892	419,151	13.5	197,276	437,132
2026	1,501,489	10.7	160,659	337,350	13.2	198,197	421,713	13.5	202,701	439,804
2027	1,542,780	10.7	165,077	338,954	13.2	203,647	423,718	13.5	208,275	441,895
2028	1,585,206	10.7	169,617	340,065	13.2	209,247	425,107	13.5	214,003	443,343
2029	1,628,799	10.7	174,281	340,632	13.2	215,001	425,815	13.5	219,888	444,082
2030	1,673,591	10.7	179,074	340,599	13.2	220,914	425,774	13.5	225,935	444,039
2031	1,719,615	10.7	183,999	339,907	13.2	226,989	424,909	13.5	232,148	443,137

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	15.3%	\$206,104	\$ 483,045	15.5%	\$208,798	\$ 490,359	16.9%	\$227,657	\$ 539,999
2023	1,384,129	15.3	211,772	487,679	15.5	214,540	495,063	16.9	233,918	545,179
2024	1,422,193	15.3	217,596	491,835	15.5	220,440	499,282	16.9	240,351	549,825
2025	1,461,303	15.3	223,579	495,457	15.5	226,502	502,959	16.9	246,960	553,874
2026	1,501,489	15.3	229,728	498,485	15.5	232,731	506,033	16.9	253,752	557,259
2027	1,542,780	15.3	236,045	500,855	15.5	239,131	508,439	16.9	260,730	559,908
2028	1,585,206	15.3	242,537	502,496	15.5	245,707	510,105	16.9	267,900	561,743
2029	1,628,799	15.3	249,206	503,333	15.5	252,464	510,955	16.9	275,267	562,679
2030	1,673,591	15.3	256,059	503,285	15.5	259,407	510,906	16.9	282,837	562,625
2031	1,719,615	15.3	263,101	502,263	15.5	266,540	509,868	16.9	290,615	561,482

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	18.0%	\$242,475	\$ 572,100	18.7%	\$251,905	\$ 596,874	20.3%	\$273,458	\$ 653,881
2023	1,384,129	18.0	249,143	577,588	18.7	258,832	602,600	20.3	280,978	660,153
2024	1,422,193	18.0	255,995	582,510	18.7	265,950	607,735	20.3	288,705	665,778
2025	1,461,303	18.0	263,035	586,800	18.7	273,264	612,211	20.3	296,645	670,681
2026	1,501,489	18.0	270,268	590,387	18.7	280,778	615,953	20.3	304,802	674,780
2027	1,542,780	18.0	277,700	593,194	18.7	288,500	618,881	20.3	313,184	677,988
2028	1,585,206	18.0	285,337	595,138	18.7	296,434	620,909	20.3	321,797	680,210
2029	1,628,799	18.0	293,184	596,130	18.7	304,585	621,944	20.3	330,646	681,343
2030	1,673,591	18.0	301,246	596,073	18.7	312,962	621,884	20.3	339,739	681,277
2031	1,719,615	18.0	309,531	594,862	18.7	321,568	620,621	20.3	349,082	679,893

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	8.8%	\$118,543	\$ 326,902	11.3%	\$152,220	\$ 408,651	11.6%	\$156,262	\$ 426,182
2023	1,384,129	8.8	121,803	330,038	11.3	156,407	412,571	11.6	160,559	430,270
2024	1,422,193	8.8	125,153	332,850	11.3	160,708	416,087	11.6	164,974	433,936
2025	1,461,303	8.8	128,595	335,301	11.3	165,127	419,151	11.6	169,511	437,132
2026	1,501,489	8.8	132,131	337,350	11.3	169,668	421,713	11.6	174,173	439,804
2027	1,542,780	8.8	135,765	338,954	11.3	174,334	423,718	11.6	178,962	441,895
2028	1,585,206	8.8	139,498	340,065	11.3	179,128	425,107	11.6	183,884	443,343
2029	1,628,799	8.8	143,334	340,632	11.3	184,054	425,815	11.6	188,941	444,082
2030	1,673,591	8.8	147,276	340,599	11.3	189,116	425,774	11.6	194,137	444,039
2031	1,719,615	8.8	151,326	339,907	11.3	194,316	424,909	11.6	199,475	443,137

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	13.4%	\$180,509	\$ 483,045	13.6%	\$183,203	\$ 490,359	15.0%	\$202,063	\$ 539,999
2023	1,384,129	13.4	185,473	487,679	13.6	188,242	495,063	15.0	207,619	545,179
2024	1,422,193	13.4	190,574	491,835	13.6	193,418	499,282	15.0	213,329	549,825
2025	1,461,303	13.4	195,815	495,457	13.6	198,737	502,959	15.0	219,195	553,874
2026	1,501,489	13.4	201,200	498,485	13.6	204,203	506,033	15.0	225,223	557,259
2027	1,542,780	13.4	206,733	500,855	13.6	209,818	508,439	15.0	231,417	559,908
2028	1,585,206	13.4	212,418	502,496	13.6	215,588	510,105	15.0	237,781	561,743
2029	1,628,799	13.4	218,259	503,333	13.6	221,517	510,955	15.0	244,320	562,679
2030	1,673,591	13.4	224,261	503,285	13.6	227,608	510,906	15.0	251,039	562,625
2031	1,719,615	13.4	230,428	502,263	13.6	233,868	509,868	15.0	257,942	561,482

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	16.1%	\$216,881	\$ 572,100	16.8%	\$226,310	\$ 596,874	18.4%	\$247,863	\$ 653,881
2023	1,384,129	16.1	222,845	577,588	16.8	232,534	602,600	18.4	254,680	660,153
2024	1,422,193	16.1	228,973	582,510	16.8	238,928	607,735	18.4	261,684	665,778
2025	1,461,303	16.1	235,270	586,800	16.8	245,499	612,211	18.4	268,880	670,681
2026	1,501,489	16.1	241,740	590,387	16.8	252,250	615,953	18.4	276,274	674,780
2027	1,542,780	16.1	248,388	593,194	16.8	259,187	618,881	18.4	283,872	677,988
2028	1,585,206	16.1	255,218	595,138	16.8	266,315	620,909	18.4	291,678	680,210
2029	1,628,799	16.1	262,237	596,130	16.8	273,638	621,944	18.4	299,699	681,343
2030	1,673,591	16.1	269,448	596,073	16.8	281,163	621,884	18.4	307,941	681,277
2031	1,719,615	16.1	276,858	594,862	16.8	288,895	620,621	18.4	316,409	679,893

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	6.9%	\$92,949	\$ 326,902	9.4%	\$126,626	\$ 408,651	9.7%	\$130,667	\$ 426,182
2023	1,384,129	6.9	95,505	330,038	9.4	130,108	412,571	9.7	134,261	430,270
2024	1,422,193	6.9	98,131	332,850	9.4	133,686	416,087	9.7	137,953	433,936
2025	1,461,303	6.9	100,830	335,301	9.4	137,362	419,151	9.7	141,746	437,132
2026	1,501,489	6.9	103,603	337,350	9.4	141,140	421,713	9.7	145,644	439,804
2027	1,542,780	6.9	106,452	338,954	9.4	145,021	423,718	9.7	149,650	441,895
2028	1,585,206	6.9	109,379	340,065	9.4	149,009	425,107	9.7	153,765	443,343
2029	1,628,799	6.9	112,387	340,632	9.4	153,107	425,815	9.7	157,994	444,082
2030	1,673,591	6.9	115,478	340,599	9.4	157,318	425,774	9.7	162,338	444,039
2031	1,719,615	6.9	118,653	339,907	9.4	161,644	424,909	9.7	166,803	443,137

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	11.5%	\$154,915	\$ 483,045	11.7%	\$157,609	\$ 490,359	13.1%	\$176,468	\$ 539,999
2023	1,384,129	11.5	159,175	487,679	11.7	161,943	495,063	13.1	181,321	545,179
2024	1,422,193	11.5	163,552	491,835	11.7	166,397	499,282	13.1	186,307	549,825
2025	1,461,303	11.5	168,050	495,457	11.7	170,972	502,959	13.1	191,431	553,874
2026	1,501,489	11.5	172,671	498,485	11.7	175,674	506,033	13.1	196,695	557,259
2027	1,542,780	11.5	177,420	500,855	11.7	180,505	508,439	13.1	202,104	559,908
2028	1,585,206	11.5	182,299	502,496	11.7	185,469	510,105	13.1	207,662	561,743
2029	1,628,799	11.5	187,312	503,333	11.7	190,569	510,955	13.1	213,373	562,679
2030	1,673,591	11.5	192,463	503,285	11.7	195,810	510,906	13.1	219,240	562,625
2031	1,719,615	11.5	197,756	502,263	11.7	201,195	509,868	13.1	225,270	561,482

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2022	\$ 1,347,084	14.2%	\$191,286	\$ 572,100	14.9%	\$200,716	\$ 596,874	16.5%	\$222,269	\$ 653,881
2023	1,384,129	14.2	196,546	577,588	14.9	206,235	602,600	16.5	228,381	660,153
2024	1,422,193	14.2	201,951	582,510	14.9	211,907	607,735	16.5	234,662	665,778
2025	1,461,303	14.2	207,505	586,800	14.9	217,734	612,211	16.5	241,115	670,681
2026	1,501,489	14.2	213,211	590,387	14.9	223,722	615,953	16.5	247,746	674,780
2027	1,542,780	14.2	219,075	593,194	14.9	229,874	618,881	16.5	254,559	677,988
2028	1,585,206	14.2	225,099	595,138	14.9	236,196	620,909	16.5	261,559	680,210
2029	1,628,799	14.2	231,289	596,130	14.9	242,691	621,944	16.5	268,752	681,343
2030	1,673,591	14.2	237,650	596,073	14.9	249,365	621,884	16.5	276,143	681,277
2031	1,719,615	14.2	244,185	594,862	14.9	256,223	620,621	16.5	283,736	679,893

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 2.75%.
- 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<sup>th</sup> 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.

# Eureka Fire Protection District - Fire

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2022	\$ 1,347,084	5.0%	\$67,354	\$ 326,902	7.5%	\$101,031	\$ 408,651	7.8%	\$105,073	\$ 426,182
2023	1,384,129	5.0	69,206	330,038	7.5	103,810	412,571	7.8	107,962	430,270
2024	1,422,193	5.0	71,110	332,850	7.5	106,664	416,087	7.8	110,931	433,936
2025	1,461,303	5.0	73,065	335,301	7.5	109,598	419,151	7.8	113,982	437,132
2026	1,501,489	5.0	75,074	337,350	7.5	112,612	421,713	7.8	117,116	439,804
2027	1,542,780	5.0	77,139	338,954	7.5	115,709	423,718	7.8	120,337	441,895
2028	1,585,206	5.0	79,260	340,065	7.5	118,890	425,107	7.8	123,646	443,343
2029	1,628,799	5.0	81,440	340,632	7.5	122,160	425,815	7.8	127,046	444,082
2030	1,673,591	5.0	83,680	340,599	7.5	125,519	425,774	7.8	130,540	444,039
2031	1,719,615	5.0	85,981	339,907	7.5	128,971	424,909	7.8	134,130	443,137

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	9.6%	\$129,320	\$ 483,045	9.8%	\$132,014	\$ 490,359	11.2%	\$150,873	\$ 539,999
2023	1,384,129	9.6	132,876	487,679	9.8	135,645	495,063	11.2	155,022	545,179
2024	1,422,193	9.6	136,531	491,835	9.8	139,375	499,282	11.2	159,286	549,825
2025	1,461,303	9.6	140,285	495,457	9.8	143,208	502,959	11.2	163,666	553,874
2026	1,501,489	9.6	144,143	498,485	9.8	147,146	506,033	11.2	168,167	557,259
2027	1,542,780	9.6	148,107	500,855	9.8	151,192	508,439	11.2	172,791	559,908
2028	1,585,206	9.6	152,180	502,496	9.8	155,350	510,105	11.2	177,543	561,743
2029	1,628,799	9.6	156,365	503,333	9.8	159,622	510,955	11.2	182,425	562,679
2030	1,673,591	9.6	160,665	503,285	9.8	164,012	510,906	11.2	187,442	562,625
2031	1,719,615	9.6	165,083	502,263	9.8	168,522	509,868	11.2	192,597	561,482

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2022	\$ 1,347,084	12.3%	\$165,691	\$ 572,100	13.0%	\$175,121	\$ 596,874	14.6%	\$196,674	\$ 653,881
2023	1,384,129	12.3	170,248	577,588	13.0	179,937	602,600	14.6	202,083	660,153
2024	1,422,193	12.3	174,930	582,510	13.0	184,885	607,735	14.6	207,640	665,778
2025	1,461,303	12.3	179,740	586,800	13.0	189,969	612,211	14.6	213,350	670,681
2026	1,501,489	12.3	184,683	590,387	13.0	195,194	615,953	14.6	219,217	674,780
2027	1,542,780	12.3	189,762	593,194	13.0	200,561	618,881	14.6	225,246	677,988
2028	1,585,206	12.3	194,980	595,138	13.0	206,077	620,909	14.6	231,440	680,210
2029	1,628,799	12.3	200,342	596,130	13.0	211,744	621,944	14.6	237,805	681,343
2030	1,673,591	12.3	205,852	596,073	13.0	217,567	621,884	14.6	244,344	681,277
2031	1,719,615	12.3	211,513	594,862	13.0	223,550	620,621	14.6	251,064	679,893

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 2.75%.
- 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<sup>th</sup> 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.