



The Initial Valuation For

Marthasville Community Ambulance District

as of March 31, 2026



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April 15, 2026

Marthasville Community Ambulance District
Marthasville, 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, 2025.

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 March 31, 2026. The valuation was based on data furnished from your records concerning individual employees (see Appendix V).

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

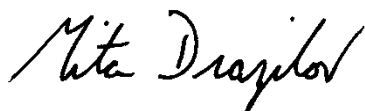
If you have any questions concerning this report or LAGERS in general, please contact the LAGERS office in Jefferson City.

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

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

The signing actuary is independent of the plan sponsor.

Respectfully submitted,
Gabriel, Roeder, Smith & Company



Mita 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.

Marthasville Community Ambulance 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	Public Safety	8.20%	0.20%	0.30%	8.70%	6.80%	4.90%	3.00%
L-3	Public Safety	10.10	0.30	0.30	10.70	8.80	6.90	5.00
LT-4(65)	Public Safety	9.20	0.20	0.30	9.70	7.80	5.90	4.00
LT-5(65)	Public Safety	10.80	0.30	0.30	11.40	9.50	7.60	5.70
L-7	Public Safety	11.90	0.30	0.40	12.60	10.70	8.80	6.90
LT-8(65)	Public Safety	12.40	0.30	0.40	13.10	11.20	9.30	7.40
L-12	Public Safety	13.80	0.40	0.50	14.70	12.80	10.90	9.00
LT-14(65)	Public Safety	14.00	0.40	0.50	14.90	13.00	11.10	9.20
L-6	Public Safety	15.60	0.50	0.50	16.60	14.70	12.80	10.90

* 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.

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Employer Contribution Rates 3 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	Public Safety	8.50%	0.20%	0.30%	9.00%	7.10%	5.20%	3.30%
L-3	Public Safety	10.40	0.30	0.30	11.00	9.10	7.20	5.30
LT-4(65)	Public Safety	9.50	0.20	0.30	10.00	8.10	6.20	4.30
LT-5(65)	Public Safety	11.10	0.30	0.30	11.70	9.80	7.90	6.00
L-7	Public Safety	12.30	0.30	0.40	13.00	11.10	9.20	7.30
LT-8(65)	Public Safety	12.80	0.30	0.40	13.50	11.60	9.70	7.80
L-12	Public Safety	14.20	0.40	0.50	15.10	13.20	11.30	9.40
LT-14(65)	Public Safety	14.40	0.40	0.50	15.30	13.40	11.50	9.60
L-6	Public Safety	16.10	0.50	0.60	17.20	15.30	13.40	11.50

* 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.

Marthasville Community Ambulance 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	Public Safety	8.40%	0.20%	0.30%	8.90%	7.00%	5.10%	3.20%
L-3	Public Safety	10.30	0.30	0.30	10.90	9.00	7.10	5.20
LT-4(65)	Public Safety	9.60	0.20	0.30	10.10	8.20	6.30	4.40
LT-5(65)	Public Safety	11.20	0.30	0.30	11.80	9.90	8.00	6.10
L-7	Public Safety	12.10	0.30	0.40	12.80	10.90	9.00	7.10
LT-8(65)	Public Safety	12.70	0.30	0.40	13.40	11.50	9.60	7.70
L-12	Public Safety	14.00	0.40	0.50	14.90	13.00	11.10	9.20
LT-14(65)	Public Safety	14.30	0.40	0.50	15.20	13.30	11.40	9.50
L-6	Public Safety	15.90	0.50	0.50	16.90	15.00	13.10	11.20

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.

Marthasville Community Ambulance 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	Public Safety	8.60%	0.20%	0.30%	9.10%	7.20%	5.30%	3.40%
L-3	Public Safety	10.60	0.30	0.30	11.20	9.30	7.40	5.50
LT-4(65)	Public Safety	9.90	0.20	0.30	10.40	8.50	6.60	4.70
LT-5(65)	Public Safety	11.50	0.30	0.30	12.10	10.20	8.30	6.40
L-7	Public Safety	12.50	0.30	0.40	13.20	11.30	9.40	7.50
LT-8(65)	Public Safety	13.10	0.30	0.40	13.80	11.90	10.00	8.10
L-12	Public Safety	14.50	0.40	0.50	15.40	13.50	11.60	9.70
LT-14(65)	Public Safety	14.80	0.40	0.50	15.70	13.80	11.90	10.00
L-6	Public Safety	16.40	0.50	0.60	17.50	15.60	13.70	11.80

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

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



Marthasville Community Ambulance District

Employer Contribution Dollars Public Safety

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

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 22,881	\$ 17,884	\$ 12,887	\$ 7,890
L-3	28,141	23,144	18,147	13,150
LT-4(65)	25,511	20,514	15,517	10,520
LT-5(65)	29,982	24,985	19,988	14,991
L-7	33,138	28,141	23,144	18,147
LT-8(65)	34,453	29,456	24,459	19,462
L-12	38,661	33,664	28,667	23,670
LT-14(65)	39,187	34,190	29,193	24,196
L-6	43,658	38,661	33,664	28,667

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 23,670	\$ 18,673	\$ 13,676	\$ 8,679
L-3	28,930	23,933	18,936	13,939
LT-4(65)	26,300	21,303	16,306	11,309
LT-5(65)	30,771	25,774	20,777	15,780
L-7	34,190	29,193	24,196	19,199
LT-8(65)	35,505	30,508	25,511	20,514
L-12	39,713	34,716	29,719	24,722
LT-14(65)	40,239	35,242	30,245	25,248
L-6	45,236	40,239	35,242	30,245

Rule of 80 Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 23,407	\$ 18,410	\$ 13,413	\$ 8,416
L-3	28,667	23,670	18,673	13,676
LT-4(65)	26,563	21,566	16,569	11,572
LT-5(65)	31,034	26,037	21,040	16,043
L-7	33,664	28,667	23,670	18,673
LT-8(65)	35,242	30,245	25,248	20,251
L-12	39,187	34,190	29,193	24,196
LT-14(65)	39,976	34,979	29,982	24,985
L-6	44,447	39,450	34,453	29,456

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 23,933	\$ 18,936	\$ 13,939	\$ 8,942
L-3	29,456	24,459	19,462	14,465
LT-4(65)	27,352	22,355	17,358	12,361
LT-5(65)	31,823	26,826	21,829	16,832
L-7	34,716	29,719	24,722	19,725
LT-8(65)	36,294	31,297	26,300	21,303
L-12	40,502	35,505	30,508	25,511
LT-14(65)	41,291	36,294	31,297	26,300
L-6	46,025	41,028	36,031	31,034

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.

Marthasville Community Ambulance District

Employees and Payroll Included in the Valuation

	Public Safety
Number of Employees	4
Annual Payroll	\$ 263,000

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

APPENDIX I

UNFUNDED ACTUARIAL ACCRUED LIABILITY

Unfunded Actuarial Accrued Liability (UAAL)

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

The policy of the LAGERS Board of Trustees provides that unfunded liabilities are to be paid for by level percent of payroll contributions over a period of 30 years. The contribution rates shown on pages 4 through 7 as the "Prior Service Cost Rate" are designed to pay for the applicable unfunded actuarial accrued liability. This procedure will allow your political subdivision to retire the unfunded actuarial accrued liability in an orderly fashion over a period of years without the need for an immediate large payment upon joining the System.

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

Marthasville Community Ambulance District

Regular Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0%	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	Public Safety	\$ 12,126	\$ 12,411
L-3	Public Safety	15,151	15,513
LT-4(65)	Public Safety	12,126	12,404
LT-5(65)	Public Safety	15,148	15,498
L-7	Public Safety	18,183	18,604
LT-8(65)	Public Safety	18,183	18,609
L-12	Public Safety	21,198	21,711
LT-14(65)	Public Safety	21,198	21,717
L-6	Public Safety	24,223	24,817

Marthasville Community Ambulance 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	Public Safety	\$ 12,126	\$ 12,414
L-3	Public Safety	15,153	15,503
LT-4(65)	Public Safety	12,121	12,408
LT-5(65)	Public Safety	15,154	15,494
L-7	Public Safety	18,183	18,607
LT-8(65)	Public Safety	18,183	18,605
L-12	Public Safety	21,206	21,708
LT-14(65)	Public Safety	21,207	21,709
L-6	Public Safety	24,229	24,815

APPENDIX II

SUMMARY OF FINANCIAL ASSUMPTIONS

Summary of Assumptions Used in Actuarial Valuations

Assumptions Adopted by Board of Trustees After Consulting With Actuary

1. The investment return rate used in making the valuations was 7.00% 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

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, 2025

(Section references are to RSMo)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- (a) The surviving spouse receives an allowance equal to the Option A allowance (joint and 75% survivor benefit) computed based upon the deceased members' service & earnings record to time of death.
- (b) When no spouse benefit is payable, the dependent children under age 18 (age 23 if they are full time students) each receive an equal share of 60% of an age & service allowance computed based upon the deceased member's service & earnings record to time of death.
- (c) If the death is determined to be duty related, the 5 year service requirement is waived and the benefit is based on years of credited service the member would have completed had the member continued in LAGERS-covered employment to age 60.

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

- (a) Subject to the maximum in (b), the redetermined amount is the amount other-wise payable multiplied by: 100% plus up to 4%, as determined by the LAGERS Board of Trustees, for each full year of retirement.
- (b) The redetermined amount may not exceed the amount otherwise payable multiplied by the ratio of the Consumer Price Index for the immediately preceding month of June to the Consumer Price Index for the month of June immediately preceding retirement.

Member Contributions. Sections 70.690 & 70.705. Each member contributes a percent of compensation beginning after completion of sufficient employment for 6 months of credited service. The law governing LAGERS has a provision for the adoption of a 2%, 4% or 6% member contribution rate.

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

The law governing LAGERS also has a provision for the adoption of a 0% plan in which the full cost of LAGERS participation is paid by the employer. Adoption of the 0% plan may be done at the time of membership or a later date; however, a change in the member contribution rate may not be made more frequently than every 2 years. Under the 0% plan there is no individual account maintained for each employee and no refund of contributions if an employee terminates before being eligible for a benefit.

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

APPENDIX IV

BENEFIT ILLUSTRATIONS

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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 525	\$ 994	\$1,519	101%
2,000	700	1,129	1,829	91%
2,500	875	1,261	2,136	85%
3,000	1,050	1,393	2,443	81%
3,500	1,225	1,527	2,752	79%
4,000	1,400	1,660	3,060	77%
25 Years of Service:				
\$1,500	\$ 375	\$ 994	\$1,369	91%
2,000	500	1,129	1,629	81%
2,500	625	1,261	1,886	75%
3,000	750	1,393	2,143	71%
3,500	875	1,527	2,402	69%
4,000	1,000	1,660	2,660	67%
15 Years of Service:				
\$1,500	\$225	\$ 994	\$1,219	81%
2,000	300	1,129	1,429	71%
2,500	375	1,261	1,636	65%
3,000	450	1,393	1,843	61%
3,500	525	1,527	2,052	59%
4,000	600	1,660	2,260	57%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2025 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 656	\$ 994	\$1,650	110%
2,000	875	1,129	2,004	100%
2,500	1,094	1,261	2,355	94%
3,000	1,313	1,393	2,706	90%
3,500	1,531	1,527	3,058	87%
4,000	1,750	1,660	3,410	85%
25 Years of Service:				
\$1,500	\$ 469	\$ 994	\$1,463	98%
2,000	625	1,129	1,754	88%
2,500	781	1,261	2,042	82%
3,000	938	1,393	2,331	78%
3,500	1,094	1,527	2,621	75%
4,000	1,250	1,660	2,910	73%
15 Years of Service:				
\$1,500	\$281	\$ 994	\$1,275	85%
2,000	375	1,129	1,504	75%
2,500	469	1,261	1,730	69%
3,000	563	1,393	1,956	65%
3,500	656	1,527	2,183	62%
4,000	750	1,660	2,410	60%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2025 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total		
			\$	% of FAS	
35 Years of Service:					
\$1,500	\$ 788	\$ 994	\$1,782	119%	
2,000	1,050	1,129	2,179	109%	
2,500	1,313	1,261	2,574	103%	
3,000	1,575	1,393	2,968	99%	
3,500	1,838	1,527	3,365	96%	
4,000	2,100	1,660	3,760	94%	
25 Years of Service:					
\$1,500	\$ 563	\$ 994	\$1,557	104%	
2,000	750	1,129	1,879	94%	
2,500	938	1,261	2,199	88%	
3,000	1,125	1,393	2,518	84%	
3,500	1,313	1,527	2,840	81%	
4,000	1,500	1,660	3,160	79%	
15 Years of Service:					
\$1,500	\$338	\$ 994	\$1,332	89%	
2,000	450	1,129	1,579	79%	
2,500	563	1,261	1,824	73%	
3,000	675	1,393	2,068	69%	
3,500	788	1,527	2,315	66%	
4,000	900	1,660	2,560	64%	

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2025 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 919	\$ 994	\$1,913	128%
2,000	1,225	1,129	2,354	118%
2,500	1,531	1,261	2,792	112%
3,000	1,838	1,393	3,231	108%
3,500	2,144	1,527	3,671	105%
4,000	2,450	1,660	4,110	103%
25 Years of Service:				
\$1,500	\$ 656	\$ 994	\$1,650	110%
2,000	875	1,129	2,004	100%
2,500	1,094	1,261	2,355	94%
3,000	1,313	1,393	2,706	90%
3,500	1,531	1,527	3,058	87%
4,000	1,750	1,660	3,410	85%
15 Years of Service:				
\$1,500	\$ 394	\$ 994	\$1,388	93%
2,000	525	1,129	1,654	83%
2,500	656	1,261	1,917	77%
3,000	788	1,393	2,181	73%
3,500	919	1,527	2,446	70%
4,000	1,050	1,660	2,710	68%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2025 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$1,050	\$ 994	\$2,044	136%
2,000	1,400	1,129	2,529	126%
2,500	1,750	1,261	3,011	120%
3,000	2,100	1,393	3,493	116%
3,500	2,450	1,527	3,977	114%
4,000	2,800	1,660	4,460	112%
25 Years of Service:				
\$1,500	\$ 750	\$ 994	\$1,744	116%
2,000	1,000	1,129	2,129	106%
2,500	1,250	1,261	2,511	100%
3,000	1,500	1,393	2,893	96%
3,500	1,750	1,527	3,277	94%
4,000	2,000	1,660	3,660	92%
15 Years of Service:				
\$1,500	\$ 450	\$ 994	\$1,444	96%
2,000	600	1,129	1,729	86%
2,500	750	1,261	2,011	80%
3,000	900	1,393	2,293	76%
3,500	1,050	1,527	2,577	74%
4,000	1,200	1,660	2,860	72%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2025 - it does not include any amounts which might be payable to an eligible spouse or children.

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

Missouri LAGERS

Illustrations of Age and Service Allowance Amounts For Sample Combinations of Service & Salary (LT-4(65) Benefit Program is Years of Credited Service times: 2.00% of FAS ¹ to age 65) 1.00% of FAS ¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 525	\$ 994	\$1,050	\$1,519	70%	101%
2,000	1,400	700	1,129	1,400	1,829	70%	91%
2,500	1,750	875	1,261	1,750	2,136	70%	85%
3,000	2,100	1,050	1,393	2,100	2,443	70%	81%
3,500	2,450	1,225	1,527	2,450	2,752	70%	79%
4,000	2,800	1,400	1,660	2,800	3,060	70%	77%
25 Years of Service:							
\$1,500	\$ 750	\$ 375	\$ 994	\$ 750	\$1,369	50%	91%
2,000	1,000	500	1,129	1,000	1,629	50%	81%
2,500	1,250	625	1,261	1,250	1,886	50%	75%
3,000	1,500	750	1,393	1,500	2,143	50%	71%
3,500	1,750	875	1,527	1,750	2,402	50%	69%
4,000	2,000	1,000	1,660	2,000	2,660	50%	67%
15 Years of Service:							
\$1,500	\$ 450	\$225	\$ 994	\$ 450	\$1,219	30%	81%
2,000	600	300	1,129	600	1,429	30%	71%
2,500	750	375	1,261	750	1,636	30%	65%
3,000	900	450	1,393	900	1,843	30%	61%
3,500	1,050	525	1,527	1,050	2,052	30%	59%
4,000	1,200	600	1,660	1,200	2,260	30%	57%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2025 - it does not include any amounts which might be payable to an eligible spouse or children.

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

Missouri LAGERS

Illustrations of Age and Service Allowance Amounts For Sample Combinations of Service & Salary (LT-5(65) Benefit Program is Years of Credited Service times: 2.00% of FAS ¹ to age 65) 1.25% of FAS ¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 656	\$ 994	\$1,050	\$1,650	70%	110%
2,000	1,400	875	1,129	1,400	2,004	70%	100%
2,500	1,750	1,094	1,261	1,750	2,355	70%	94%
3,000	2,100	1,313	1,393	2,100	2,706	70%	90%
3,500	2,450	1,531	1,527	2,450	3,058	70%	87%
4,000	2,800	1,750	1,660	2,800	3,410	70%	85%
25 Years of Service:							
\$1,500	\$ 750	\$ 469	\$ 994	\$ 750	\$1,463	50%	98%
2,000	1,000	625	1,129	1,000	1,754	50%	88%
2,500	1,250	781	1,261	1,250	2,042	50%	82%
3,000	1,500	938	1,393	1,500	2,331	50%	78%
3,500	1,750	1,094	1,527	1,750	2,621	50%	75%
4,000	2,000	1,250	1,660	2,000	2,910	50%	73%
15 Years of Service:							
\$1,500	\$ 450	\$281	\$ 994	\$ 450	\$1,275	30%	85%
2,000	600	375	1,129	600	1,504	30%	75%
2,500	750	469	1,261	750	1,730	30%	69%
3,000	900	563	1,393	900	1,956	30%	65%
3,500	1,050	656	1,527	1,050	2,183	30%	62%
4,000	1,200	750	1,660	1,200	2,410	30%	60%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2025 - it does not include any amounts which might be payable to an eligible spouse or children.

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

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts
For Sample Combinations of Service & Salary
(LT-8(65) Benefit Program is Years of Credited Service
times: 2.00% of FAS ¹ to age 65)
1.50% of FAS ¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 788	\$ 994	\$1,050	\$1,782	70%	119%
2,000	1,400	1,050	1,129	1,400	2,179	70%	109%
2,500	1,750	1,313	1,261	1,750	2,574	70%	103%
3,000	2,100	1,575	1,393	2,100	2,968	70%	99%
3,500	2,450	1,838	1,527	2,450	3,365	70%	96%
4,000	2,800	2,100	1,660	2,800	3,760	70%	94%
25 Years of Service:							
\$1,500	\$ 750	\$ 563	\$ 994	\$ 750	\$1,557	50%	104%
2,000	1,000	750	1,129	1,000	1,879	50%	94%
2,500	1,250	938	1,261	1,250	2,199	50%	88%
3,000	1,500	1,125	1,393	1,500	2,518	50%	84%
3,500	1,750	1,313	1,527	1,750	2,840	50%	81%
4,000	2,000	1,500	1,660	2,000	3,160	50%	79%
15 Years of Service:							
\$1,500	\$ 450	\$338	\$ 994	\$ 450	\$1,332	30%	89%
2,000	600	450	1,129	600	1,579	30%	79%
2,500	750	563	1,261	750	1,824	30%	73%
3,000	900	675	1,393	900	2,068	30%	69%
3,500	1,050	788	1,527	1,050	2,315	30%	66%
4,000	1,200	900	1,660	1,200	2,560	30%	64%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2025 - it does not include any amounts which might be payable to an eligible spouse or children.

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

Missouri LAGERS

Illustrations of Age and Service Allowance Amounts For Sample Combinations of Service & Salary (LT-14(65) Benefit Program is Years of Credited Service times: 2.00% of FAS ¹ to age 65) 1.75% of FAS ¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 919	\$ 994	\$1,050	\$1,913	70%	128%
2,000	1,400	1,225	1,129	1,400	2,354	70%	118%
2,500	1,750	1,531	1,261	1,750	2,792	70%	112%
3,000	2,100	1,838	1,393	2,100	3,231	70%	108%
3,500	2,450	2,144	1,527	2,450	3,671	70%	105%
4,000	2,800	2,450	1,660	2,800	4,110	70%	103%
25 Years of Service:							
\$1,500	\$ 750	\$ 656	\$ 994	\$ 750	\$1,650	50%	110%
2,000	1,000	875	1,129	1,000	2,004	50%	100%
2,500	1,250	1,094	1,261	1,250	2,355	50%	94%
3,000	1,500	1,313	1,393	1,500	2,706	50%	90%
3,500	1,750	1,531	1,527	1,750	3,058	50%	87%
4,000	2,000	1,750	1,660	2,000	3,410	50%	85%
15 Years of Service:							
\$1,500	\$ 450	\$ 394	\$ 994	\$ 450	\$1,388	30%	93%
2,000	600	525	1,129	600	1,654	30%	83%
2,500	750	656	1,261	750	1,917	30%	77%
3,000	900	788	1,393	900	2,181	30%	73%
3,500	1,050	919	1,527	1,050	2,446	30%	70%
4,000	1,200	1,050	1,660	1,200	2,710	30%	68%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2025 - it does not include any amounts which might be payable to an eligible spouse or children.

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

APPENDIX V

AGE AND SERVICE CHARACTERISTICS OF EMPLOYEES

Marthasville Community Ambulance District - Public Safety

March 31, 2026

By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24	1							1	\$ 58,800
25-29									
30-34									
35-39									
40-44	1							1	\$ 67,200
45-49									
50-54									
55-59	1							1	\$ 72,000
60-64	1							1	\$ 65,000
65-69									
70 & Over									
Totals	4							4	\$ 263,000

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

Age: 45.5 years.

Benefit Service: 0.8 years.

Annual Pay: \$65,750.

APPENDIX VI

RISK COMMENTARY

Risk Commentary

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

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

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

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

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

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

Risk Commentary (Concluded)

PLAN MATURITY MEASURES

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

RATIO OF MARKET VALUE OF ASSETS TO PAYROLL

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

RATIO OF ACTUARIAL ACCRUED LIABILITY TO PAYROLL

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

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

RATIO OF NET CASH FLOW TO MARKET VALUE OF ASSETS

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

DURATION OF ACTUARIAL ACCRUED LIABILITY

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

ADDITIONAL RISK ASSESSMENT

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



April 15, 2026 E-mail

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

Dear Mr. Betts:

Enclosed is the report of the March 31, 2026 Initial Actuarial Valuation of LAGERS benefits for the employees of

Marthasville Community Ambulance 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



April 15, 2026

Marthasville Community Ambulance District
Marthasville, 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 March 31, 2026 Initial Valuation for the Marthasville Community Ambulance District dated April 15, 2026.

The actuarial assumptions and methods used to determine the stated costs are described in Appendix II of the Initial Valuation Report. In our opinion, they do produce results which, in the aggregate, are reasonable. Additional miscellaneous and technical assumptions as well as disclosures required by the actuarial standards of practice may be found in the LAGERS Compiled Annual Actuarial Valuation report as of February 28, 2025. 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 written in a cursive, flowing style.

Mita D. Drazilov, ASA, FCA, MAAA

Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	8.7%	\$22,881	\$ 12,126	10.7%	\$28,141	\$ 15,151	9.7%	\$25,511	\$ 12,126
2027	270,233	8.7	23,510	12,242	10.7	28,915	15,296	9.7	26,213	12,242
2028	277,664	8.7	24,157	12,346	10.7	29,710	15,426	9.7	26,933	12,346
2029	285,300	8.7	24,821	12,437	10.7	30,527	15,540	9.7	27,674	12,437
2030	293,146	8.7	25,504	12,513	10.7	31,367	15,635	9.7	28,435	12,513
2031	301,208	8.7	26,205	12,572	10.7	32,229	15,709	9.7	29,217	12,572
2032	309,491	8.7	26,926	12,613	10.7	33,116	15,760	9.7	30,021	12,613
2033	318,002	8.7	27,666	12,634	10.7	34,026	15,786	9.7	30,846	12,634
2034	326,747	8.7	28,427	12,633	10.7	34,962	15,784	9.7	31,694	12,633
2035	335,733	8.7	29,209	12,607	10.7	35,923	15,752	9.7	32,566	12,607

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	
2026	\$ 263,000	11.4%	\$29,982	\$ 15,148	12.6%	\$33,138	\$ 18,183	13.1%	\$34,453	\$ 18,183
2027	270,233	11.4	30,807	15,293	12.6	34,049	18,357	13.1	35,401	18,357
2028	277,664	11.4	31,654	15,423	12.6	34,986	18,513	13.1	36,374	18,513
2029	285,300	11.4	32,524	15,537	12.6	35,948	18,649	13.1	37,374	18,649
2030	293,146	11.4	33,419	15,632	12.6	36,936	18,763	13.1	38,402	18,763
2031	301,208	11.4	34,338	15,706	12.6	37,952	18,852	13.1	39,458	18,852
2032	309,491	11.4	35,282	15,757	12.6	38,996	18,914	13.1	40,543	18,914
2033	318,002	11.4	36,252	15,783	12.6	40,068	18,946	13.1	41,658	18,946
2034	326,747	11.4	37,249	15,781	12.6	41,170	18,944	13.1	42,804	18,944
2035	335,733	11.4	38,274	15,749	12.6	42,302	18,906	13.1	43,981	18,906

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	
2026	\$ 263,000	14.7%	\$38,661	\$ 21,198	14.9%	\$39,187	\$ 21,198	16.6%	\$43,658	\$ 24,223
2027	270,233	14.7	39,724	21,401	14.9	40,265	21,401	16.6	44,859	24,455
2028	277,664	14.7	40,817	21,583	14.9	41,372	21,583	16.6	46,092	24,663
2029	285,300	14.7	41,939	21,742	14.9	42,510	21,742	16.6	47,360	24,845
2030	293,146	14.7	43,092	21,875	14.9	43,679	21,875	16.6	48,662	24,997
2031	301,208	14.7	44,278	21,979	14.9	44,880	21,979	16.6	50,001	25,116
2032	309,491	14.7	45,495	22,051	14.9	46,114	22,051	16.6	51,376	25,198
2033	318,002	14.7	46,746	22,088	14.9	47,382	22,088	16.6	52,788	25,240
2034	326,747	14.7	48,032	22,086	14.9	48,685	22,086	16.6	54,240	25,238
2035	335,733	14.7	49,353	22,041	14.9	50,024	22,041	16.6	55,732	25,187

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	6.8%	\$17,884	\$ 12,126	8.8%	\$23,144	\$ 15,151	7.8%	\$20,514	\$ 12,126
2027	270,233	6.8	18,376	12,242	8.8	23,781	15,296	7.8	21,078	12,242
2028	277,664	6.8	18,881	12,346	8.8	24,434	15,426	7.8	21,658	12,346
2029	285,300	6.8	19,400	12,437	8.8	25,106	15,540	7.8	22,253	12,437
2030	293,146	6.8	19,934	12,513	8.8	25,797	15,635	7.8	22,865	12,513
2031	301,208	6.8	20,482	12,572	8.8	26,506	15,709	7.8	23,494	12,572
2032	309,491	6.8	21,045	12,613	8.8	27,235	15,760	7.8	24,140	12,613
2033	318,002	6.8	21,624	12,634	8.8	27,984	15,786	7.8	24,804	12,634
2034	326,747	6.8	22,219	12,633	8.8	28,754	15,784	7.8	25,486	12,633
2035	335,733	6.8	22,830	12,607	8.8	29,545	15,752	7.8	26,187	12,607

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	
2026	\$ 263,000	9.5%	\$24,985	\$ 15,148	10.7%	\$28,141	\$ 18,183	11.2%	\$29,456	\$ 18,183
2027	270,233	9.5	25,672	15,293	10.7	28,915	18,357	11.2	30,266	18,357
2028	277,664	9.5	26,378	15,423	10.7	29,710	18,513	11.2	31,098	18,513
2029	285,300	9.5	27,104	15,537	10.7	30,527	18,649	11.2	31,954	18,649
2030	293,146	9.5	27,849	15,632	10.7	31,367	18,763	11.2	32,832	18,763
2031	301,208	9.5	28,615	15,706	10.7	32,229	18,852	11.2	33,735	18,852
2032	309,491	9.5	29,402	15,757	10.7	33,116	18,914	11.2	34,663	18,914
2033	318,002	9.5	30,210	15,783	10.7	34,026	18,946	11.2	35,616	18,946
2034	326,747	9.5	31,041	15,781	10.7	34,962	18,944	11.2	36,596	18,944
2035	335,733	9.5	31,895	15,749	10.7	35,923	18,906	11.2	37,602	18,906

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	
2026	\$ 263,000	12.8%	\$33,664	\$ 21,198	13.0%	\$34,190	\$ 21,198	14.7%	\$38,661	\$ 24,223
2027	270,233	12.8	34,590	21,401	13.0	35,130	21,401	14.7	39,724	24,455
2028	277,664	12.8	35,541	21,583	13.0	36,096	21,583	14.7	40,817	24,663
2029	285,300	12.8	36,518	21,742	13.0	37,089	21,742	14.7	41,939	24,845
2030	293,146	12.8	37,523	21,875	13.0	38,109	21,875	14.7	43,092	24,997
2031	301,208	12.8	38,555	21,979	13.0	39,157	21,979	14.7	44,278	25,116
2032	309,491	12.8	39,615	22,051	13.0	40,234	22,051	14.7	45,495	25,198
2033	318,002	12.8	40,704	22,088	13.0	41,340	22,088	14.7	46,746	25,240
2034	326,747	12.8	41,824	22,086	13.0	42,477	22,086	14.7	48,032	25,238
2035	335,733	12.8	42,974	22,041	13.0	43,645	22,041	14.7	49,353	25,187

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	4.9%	\$12,887	\$ 12,126	6.9%	\$18,147	\$ 15,151	5.9%	\$15,517	\$ 12,126
2027	270,233	4.9	13,241	12,242	6.9	18,646	15,296	5.9	15,944	12,242
2028	277,664	4.9	13,606	12,346	6.9	19,159	15,426	5.9	16,382	12,346
2029	285,300	4.9	13,980	12,437	6.9	19,686	15,540	5.9	16,833	12,437
2030	293,146	4.9	14,364	12,513	6.9	20,227	15,635	5.9	17,296	12,513
2031	301,208	4.9	14,759	12,572	6.9	20,783	15,709	5.9	17,771	12,572
2032	309,491	4.9	15,165	12,613	6.9	21,355	15,760	5.9	18,260	12,613
2033	318,002	4.9	15,582	12,634	6.9	21,942	15,786	5.9	18,762	12,634
2034	326,747	4.9	16,011	12,633	6.9	22,546	15,784	5.9	19,278	12,633
2035	335,733	4.9	16,451	12,607	6.9	23,166	15,752	5.9	19,808	12,607

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	
2026	\$ 263,000	7.6%	\$19,988	\$ 15,148	8.8%	\$23,144	\$ 18,183	9.3%	\$24,459	\$ 18,183
2027	270,233	7.6	20,538	15,293	8.8	23,781	18,357	9.3	25,132	18,357
2028	277,664	7.6	21,102	15,423	8.8	24,434	18,513	9.3	25,823	18,513
2029	285,300	7.6	21,683	15,537	8.8	25,106	18,649	9.3	26,533	18,649
2030	293,146	7.6	22,279	15,632	8.8	25,797	18,763	9.3	27,263	18,763
2031	301,208	7.6	22,892	15,706	8.8	26,506	18,852	9.3	28,012	18,852
2032	309,491	7.6	23,521	15,757	8.8	27,235	18,914	9.3	28,783	18,914
2033	318,002	7.6	24,168	15,783	8.8	27,984	18,946	9.3	29,574	18,946
2034	326,747	7.6	24,833	15,781	8.8	28,754	18,944	9.3	30,387	18,944
2035	335,733	7.6	25,516	15,749	8.8	29,545	18,906	9.3	31,223	18,906

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	
2026	\$ 263,000	10.9%	\$28,667	\$ 21,198	11.1%	\$29,193	\$ 21,198	12.8%	\$33,664	\$ 24,223
2027	270,233	10.9	29,455	21,401	11.1	29,996	21,401	12.8	34,590	24,455
2028	277,664	10.9	30,265	21,583	11.1	30,821	21,583	12.8	35,541	24,663
2029	285,300	10.9	31,098	21,742	11.1	31,668	21,742	12.8	36,518	24,845
2030	293,146	10.9	31,953	21,875	11.1	32,539	21,875	12.8	37,523	24,997
2031	301,208	10.9	32,832	21,979	11.1	33,434	21,979	12.8	38,555	25,116
2032	309,491	10.9	33,735	22,051	11.1	34,354	22,051	12.8	39,615	25,198
2033	318,002	10.9	34,662	22,088	11.1	35,298	22,088	12.8	40,704	25,240
2034	326,747	10.9	35,615	22,086	11.1	36,269	22,086	12.8	41,824	25,238
2035	335,733	10.9	36,595	22,041	11.1	37,266	22,041	12.8	42,974	25,187

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	3.0%	\$7,890	\$ 12,126	5.0%	\$13,150	\$ 15,151	4.0%	\$10,520	\$ 12,126
2027	270,233	3.0	8,107	12,242	5.0	13,512	15,296	4.0	10,809	12,242
2028	277,664	3.0	8,330	12,346	5.0	13,883	15,426	4.0	11,107	12,346
2029	285,300	3.0	8,559	12,437	5.0	14,265	15,540	4.0	11,412	12,437
2030	293,146	3.0	8,794	12,513	5.0	14,657	15,635	4.0	11,726	12,513
2031	301,208	3.0	9,036	12,572	5.0	15,060	15,709	4.0	12,048	12,572
2032	309,491	3.0	9,285	12,613	5.0	15,475	15,760	4.0	12,380	12,613
2033	318,002	3.0	9,540	12,634	5.0	15,900	15,786	4.0	12,720	12,634
2034	326,747	3.0	9,802	12,633	5.0	16,337	15,784	4.0	13,070	12,633
2035	335,733	3.0	10,072	12,607	5.0	16,787	15,752	4.0	13,429	12,607

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	
2026	\$ 263,000	5.7%	\$14,991	\$ 15,148	6.9%	\$18,147	\$ 18,183	7.4%	\$19,462	\$ 18,183
2027	270,233	5.7	15,403	15,293	6.9	18,646	18,357	7.4	19,997	18,357
2028	277,664	5.7	15,827	15,423	6.9	19,159	18,513	7.4	20,547	18,513
2029	285,300	5.7	16,262	15,537	6.9	19,686	18,649	7.4	21,112	18,649
2030	293,146	5.7	16,709	15,632	6.9	20,227	18,763	7.4	21,693	18,763
2031	301,208	5.7	17,169	15,706	6.9	20,783	18,852	7.4	22,289	18,852
2032	309,491	5.7	17,641	15,757	6.9	21,355	18,914	7.4	22,902	18,914
2033	318,002	5.7	18,126	15,783	6.9	21,942	18,946	7.4	23,532	18,946
2034	326,747	5.7	18,625	15,781	6.9	22,546	18,944	7.4	24,179	18,944
2035	335,733	5.7	19,137	15,749	6.9	23,166	18,906	7.4	24,844	18,906

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	
2026	\$ 263,000	9.0%	\$23,670	\$ 21,198	9.2%	\$24,196	\$ 21,198	10.9%	\$28,667	\$ 24,223
2027	270,233	9.0	24,321	21,401	9.2	24,861	21,401	10.9	29,455	24,455
2028	277,664	9.0	24,990	21,583	9.2	25,545	21,583	10.9	30,265	24,663
2029	285,300	9.0	25,677	21,742	9.2	26,248	21,742	10.9	31,098	24,845
2030	293,146	9.0	26,383	21,875	9.2	26,969	21,875	10.9	31,953	24,997
2031	301,208	9.0	27,109	21,979	9.2	27,711	21,979	10.9	32,832	25,116
2032	309,491	9.0	27,854	22,051	9.2	28,473	22,051	10.9	33,735	25,198
2033	318,002	9.0	28,620	22,088	9.2	29,256	22,088	10.9	34,662	25,240
2034	326,747	9.0	29,407	22,086	9.2	30,061	22,086	10.9	35,615	25,238
2035	335,733	9.0	30,216	22,041	9.2	30,887	22,041	10.9	36,595	25,187

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	9.0%	\$23,670	\$ 12,411	11.0%	\$28,930	\$ 15,513	10.0%	\$26,300	\$ 12,404
2027	270,233	9.0	24,321	12,530	11.0	29,726	15,662	10.0	27,023	12,523
2028	277,664	9.0	24,990	12,637	11.0	30,543	15,795	10.0	27,766	12,630
2029	285,300	9.0	25,677	12,730	11.0	31,383	15,911	10.0	28,530	12,723
2030	293,146	9.0	26,383	12,808	11.0	32,246	16,008	10.0	29,315	12,801
2031	301,208	9.0	27,109	12,869	11.0	33,133	16,084	10.0	30,121	12,862
2032	309,491	9.0	27,854	12,911	11.0	34,044	16,137	10.0	30,949	12,904
2033	318,002	9.0	28,620	12,933	11.0	34,980	16,164	10.0	31,800	12,925
2034	326,747	9.0	29,407	12,932	11.0	35,942	16,162	10.0	32,675	12,924
2035	335,733	9.0	30,216	12,906	11.0	36,931	16,129	10.0	33,573	12,898

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	
2026	\$ 263,000	11.7%	\$30,771	\$ 15,498	13.0%	\$34,190	\$ 18,604	13.5%	\$35,505	\$ 18,609
2027	270,233	11.7	31,617	15,647	13.0	35,130	18,782	13.5	36,481	18,788
2028	277,664	11.7	32,487	15,780	13.0	36,096	18,942	13.5	37,485	18,948
2029	285,300	11.7	33,380	15,896	13.0	37,089	19,081	13.5	38,516	19,088
2030	293,146	11.7	34,298	15,993	13.0	38,109	19,198	13.5	39,575	19,205
2031	301,208	11.7	35,241	16,069	13.0	39,157	19,289	13.5	40,663	19,296
2032	309,491	11.7	36,210	16,122	13.0	40,234	19,352	13.5	41,781	19,359
2033	318,002	11.7	37,206	16,149	13.0	41,340	19,384	13.5	42,930	19,391
2034	326,747	11.7	38,229	16,147	13.0	42,477	19,382	13.5	44,111	19,389
2035	335,733	11.7	39,281	16,114	13.0	43,645	19,343	13.5	45,324	19,350

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	
2026	\$ 263,000	15.1%	\$39,713	\$ 21,711	15.3%	\$40,239	\$ 21,717	17.2%	\$45,236	\$ 24,817
2027	270,233	15.1	40,805	21,919	15.3	41,346	21,925	17.2	46,480	25,055
2028	277,664	15.1	41,927	22,106	15.3	42,483	22,112	17.2	47,758	25,268
2029	285,300	15.1	43,080	22,269	15.3	43,651	22,275	17.2	49,072	25,454
2030	293,146	15.1	44,265	22,405	15.3	44,851	22,411	17.2	50,421	25,610
2031	301,208	15.1	45,482	22,512	15.3	46,085	22,518	17.2	51,808	25,732
2032	309,491	15.1	46,733	22,586	15.3	47,352	22,592	17.2	53,232	25,816
2033	318,002	15.1	48,018	22,624	15.3	48,654	22,630	17.2	54,696	25,859
2034	326,747	15.1	49,339	22,622	15.3	49,992	22,628	17.2	56,200	25,857
2035	335,733	15.1	50,696	22,576	15.3	51,367	22,582	17.2	57,746	25,804

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	7.1%	\$18,673	\$ 12,411	9.1%	\$23,933	\$ 15,513	8.1%	\$21,303	\$ 12,404
2027	270,233	7.1	19,187	12,530	9.1	24,591	15,662	8.1	21,889	12,523
2028	277,664	7.1	19,714	12,637	9.1	25,267	15,795	8.1	22,491	12,630
2029	285,300	7.1	20,256	12,730	9.1	25,962	15,911	8.1	23,109	12,723
2030	293,146	7.1	20,813	12,808	9.1	26,676	16,008	8.1	23,745	12,801
2031	301,208	7.1	21,386	12,869	9.1	27,410	16,084	8.1	24,398	12,862
2032	309,491	7.1	21,974	12,911	9.1	28,164	16,137	8.1	25,069	12,904
2033	318,002	7.1	22,578	12,933	9.1	28,938	16,164	8.1	25,758	12,925
2034	326,747	7.1	23,199	12,932	9.1	29,734	16,162	8.1	26,467	12,924
2035	335,733	7.1	23,837	12,906	9.1	30,552	16,129	8.1	27,194	12,898

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	
2026	\$ 263,000	9.8%	\$25,774	\$ 15,498	11.1%	\$29,193	\$ 18,604	11.6%	\$30,508	\$ 18,609
2027	270,233	9.8	26,483	15,647	11.1	29,996	18,782	11.6	31,347	18,788
2028	277,664	9.8	27,211	15,780	11.1	30,821	18,942	11.6	32,209	18,948
2029	285,300	9.8	27,959	15,896	11.1	31,668	19,081	11.6	33,095	19,088
2030	293,146	9.8	28,728	15,993	11.1	32,539	19,198	11.6	34,005	19,205
2031	301,208	9.8	29,518	16,069	11.1	33,434	19,289	11.6	34,940	19,296
2032	309,491	9.8	30,330	16,122	11.1	34,354	19,352	11.6	35,901	19,359
2033	318,002	9.8	31,164	16,149	11.1	35,298	19,384	11.6	36,888	19,391
2034	326,747	9.8	32,021	16,147	11.1	36,269	19,382	11.6	37,903	19,389
2035	335,733	9.8	32,902	16,114	11.1	37,266	19,343	11.6	38,945	19,350

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	
2026	\$ 263,000	13.2%	\$34,716	\$ 21,711	13.4%	\$35,242	\$ 21,717	15.3%	\$40,239	\$ 24,817
2027	270,233	13.2	35,671	21,919	13.4	36,211	21,925	15.3	41,346	25,055
2028	277,664	13.2	36,652	22,106	13.4	37,207	22,112	15.3	42,483	25,268
2029	285,300	13.2	37,660	22,269	13.4	38,230	22,275	15.3	43,651	25,454
2030	293,146	13.2	38,695	22,405	13.4	39,282	22,411	15.3	44,851	25,610
2031	301,208	13.2	39,759	22,512	13.4	40,362	22,518	15.3	46,085	25,732
2032	309,491	13.2	40,853	22,586	13.4	41,472	22,592	15.3	47,352	25,816
2033	318,002	13.2	41,976	22,624	13.4	42,612	22,630	15.3	48,654	25,859
2034	326,747	13.2	43,131	22,622	13.4	43,784	22,628	15.3	49,992	25,857
2035	335,733	13.2	44,317	22,576	13.4	44,988	22,582	15.3	51,367	25,804

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 263,000	5.2%	\$13,676	\$ 12,411	7.2%	\$18,936	\$ 15,513	6.2%	\$16,306	\$ 12,404
2027	270,233	5.2	14,052	12,530	7.2	19,457	15,662	6.2	16,754	12,523
2028	277,664	5.2	14,439	12,637	7.2	19,992	15,795	6.2	17,215	12,630
2029	285,300	5.2	14,836	12,730	7.2	20,542	15,911	6.2	17,689	12,723
2030	293,146	5.2	15,244	12,808	7.2	21,107	16,008	6.2	18,175	12,801
2031	301,208	5.2	15,663	12,869	7.2	21,687	16,084	6.2	18,675	12,862
2032	309,491	5.2	16,094	12,911	7.2	22,283	16,137	6.2	19,188	12,904
2033	318,002	5.2	16,536	12,933	7.2	22,896	16,164	6.2	19,716	12,925
2034	326,747	5.2	16,991	12,932	7.2	23,526	16,162	6.2	20,258	12,924
2035	335,733	5.2	17,458	12,906	7.2	24,173	16,129	6.2	20,815	12,898

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	
2026	\$ 263,000	7.9%	\$20,777	\$ 15,498	9.2%	\$24,196	\$ 18,604	9.7%	\$25,511	\$ 18,609
2027	270,233	7.9	21,348	15,647	9.2	24,861	18,782	9.7	26,213	18,788
2028	277,664	7.9	21,935	15,780	9.2	25,545	18,942	9.7	26,933	18,948
2029	285,300	7.9	22,539	15,896	9.2	26,248	19,081	9.7	27,674	19,088
2030	293,146	7.9	23,159	15,993	9.2	26,969	19,198	9.7	28,435	19,205
2031	301,208	7.9	23,795	16,069	9.2	27,711	19,289	9.7	29,217	19,296
2032	309,491	7.9	24,450	16,122	9.2	28,473	19,352	9.7	30,021	19,359
2033	318,002	7.9	25,122	16,149	9.2	29,256	19,384	9.7	30,846	19,391
2034	326,747	7.9	25,813	16,147	9.2	30,061	19,382	9.7	31,694	19,389
2035	335,733	7.9	26,523	16,114	9.2	30,887	19,343	9.7	32,566	19,350

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	
2026	\$ 263,000	11.3%	\$29,719	\$ 21,711	11.5%	\$30,245	\$ 21,717	13.4%	\$35,242	\$ 24,817
2027	270,233	11.3	30,536	21,919	11.5	31,077	21,925	13.4	36,211	25,055
2028	277,664	11.3	31,376	22,106	11.5	31,931	22,112	13.4	37,207	25,268
2029	285,300	11.3	32,239	22,269	11.5	32,810	22,275	13.4	38,230	25,454
2030	293,146	11.3	33,125	22,405	11.5	33,712	22,411	13.4	39,282	25,610
2031	301,208	11.3	34,037	22,512	11.5	34,639	22,518	13.4	40,362	25,732
2032	309,491	11.3	34,972	22,586	11.5	35,591	22,592	13.4	41,472	25,816
2033	318,002	11.3	35,934	22,624	11.5	36,570	22,630	13.4	42,612	25,859
2034	326,747	11.3	36,922	22,622	11.5	37,576	22,628	13.4	43,784	25,857
2035	335,733	11.3	37,938	22,576	11.5	38,609	22,582	13.4	44,988	25,804

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	3.3%	\$8,679	\$ 12,411	5.3%	\$13,939	\$ 15,513	4.3%	\$11,309	\$ 12,404
2027	270,233	3.3	8,918	12,530	5.3	14,322	15,662	4.3	11,620	12,523
2028	277,664	3.3	9,163	12,637	5.3	14,716	15,795	4.3	11,940	12,630
2029	285,300	3.3	9,415	12,730	5.3	15,121	15,911	4.3	12,268	12,723
2030	293,146	3.3	9,674	12,808	5.3	15,537	16,008	4.3	12,605	12,801
2031	301,208	3.3	9,940	12,869	5.3	15,964	16,084	4.3	12,952	12,862
2032	309,491	3.3	10,213	12,911	5.3	16,403	16,137	4.3	13,308	12,904
2033	318,002	3.3	10,494	12,933	5.3	16,854	16,164	4.3	13,674	12,925
2034	326,747	3.3	10,783	12,932	5.3	17,318	16,162	4.3	14,050	12,924
2035	335,733	3.3	11,079	12,906	5.3	17,794	16,129	4.3	14,437	12,898

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	
2026	\$ 263,000	6.0%	\$15,780	\$ 15,498	7.3%	\$19,199	\$ 18,604	7.8%	\$20,514	\$ 18,609
2027	270,233	6.0	16,214	15,647	7.3	19,727	18,782	7.8	21,078	18,788
2028	277,664	6.0	16,660	15,780	7.3	20,269	18,942	7.8	21,658	18,948
2029	285,300	6.0	17,118	15,896	7.3	20,827	19,081	7.8	22,253	19,088
2030	293,146	6.0	17,589	15,993	7.3	21,400	19,198	7.8	22,865	19,205
2031	301,208	6.0	18,072	16,069	7.3	21,988	19,289	7.8	23,494	19,296
2032	309,491	6.0	18,569	16,122	7.3	22,593	19,352	7.8	24,140	19,359
2033	318,002	6.0	19,080	16,149	7.3	23,214	19,384	7.8	24,804	19,391
2034	326,747	6.0	19,605	16,147	7.3	23,853	19,382	7.8	25,486	19,389
2035	335,733	6.0	20,144	16,114	7.3	24,509	19,343	7.8	26,187	19,350

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	
2026	\$ 263,000	9.4%	\$24,722	\$ 21,711	9.6%	\$25,248	\$ 21,717	11.5%	\$30,245	\$ 24,817
2027	270,233	9.4	25,402	21,919	9.6	25,942	21,925	11.5	31,077	25,055
2028	277,664	9.4	26,100	22,106	9.6	26,656	22,112	11.5	31,931	25,268
2029	285,300	9.4	26,818	22,269	9.6	27,389	22,275	11.5	32,810	25,454
2030	293,146	9.4	27,556	22,405	9.6	28,142	22,411	11.5	33,712	25,610
2031	301,208	9.4	28,314	22,512	9.6	28,916	22,518	11.5	34,639	25,732
2032	309,491	9.4	29,092	22,586	9.6	29,711	22,592	11.5	35,591	25,816
2033	318,002	9.4	29,892	22,624	9.6	30,528	22,630	11.5	36,570	25,859
2034	326,747	9.4	30,714	22,622	9.6	31,368	22,628	11.5	37,576	25,857
2035	335,733	9.4	31,559	22,576	9.6	32,230	22,582	11.5	38,609	25,804

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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	
2026	\$ 263,000	8.9%	\$23,407	\$ 12,126	10.9%	\$28,667	\$ 15,153	10.1%	\$26,563	\$ 12,121
2027	270,233	8.9	24,051	12,242	10.9	29,455	15,298	10.1	27,294	12,237
2028	277,664	8.9	24,712	12,346	10.9	30,265	15,428	10.1	28,044	12,341
2029	285,300	8.9	25,392	12,437	10.9	31,098	15,542	10.1	28,815	12,432
2030	293,146	8.9	26,090	12,513	10.9	31,953	15,637	10.1	29,608	12,508
2031	301,208	8.9	26,808	12,572	10.9	32,832	15,711	10.1	30,422	12,567
2032	309,491	8.9	27,545	12,613	10.9	33,735	15,762	10.1	31,259	12,608
2033	318,002	8.9	28,302	12,634	10.9	34,662	15,788	10.1	32,118	12,629
2034	326,747	8.9	29,080	12,633	10.9	35,615	15,786	10.1	33,001	12,628
2035	335,733	8.9	29,880	12,607	10.9	36,595	15,754	10.1	33,909	12,602

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	
2026	\$ 263,000	11.8%	\$31,034	\$ 15,154	12.8%	\$33,664	\$ 18,183	13.4%	\$35,242	\$ 18,183
2027	270,233	11.8	31,887	15,299	12.8	34,590	18,357	13.4	36,211	18,357
2028	277,664	11.8	32,764	15,429	12.8	35,541	18,513	13.4	37,207	18,513
2029	285,300	11.8	33,665	15,543	12.8	36,518	18,649	13.4	38,230	18,649
2030	293,146	11.8	34,591	15,638	12.8	37,523	18,763	13.4	39,282	18,763
2031	301,208	11.8	35,543	15,712	12.8	38,555	18,852	13.4	40,362	18,852
2032	309,491	11.8	36,520	15,763	12.8	39,615	18,914	13.4	41,472	18,914
2033	318,002	11.8	37,524	15,789	12.8	40,704	18,946	13.4	42,612	18,946
2034	326,747	11.8	38,556	15,787	12.8	41,824	18,944	13.4	43,784	18,944
2035	335,733	11.8	39,616	15,755	12.8	42,974	18,906	13.4	44,988	18,906

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	
2026	\$ 263,000	14.9%	\$39,187	\$ 21,206	15.2%	\$39,976	\$ 21,207	16.9%	\$44,447	\$ 24,229
2027	270,233	14.9	40,265	21,409	15.2	41,075	21,410	16.9	45,669	24,461
2028	277,664	14.9	41,372	21,591	15.2	42,205	21,592	16.9	46,925	24,669
2029	285,300	14.9	42,510	21,750	15.2	43,366	21,751	16.9	48,216	24,851
2030	293,146	14.9	43,679	21,883	15.2	44,558	21,884	16.9	49,542	25,003
2031	301,208	14.9	44,880	21,987	15.2	45,784	21,988	16.9	50,904	25,122
2032	309,491	14.9	46,114	22,059	15.2	47,043	22,060	16.9	52,304	25,204
2033	318,002	14.9	47,382	22,096	15.2	48,336	22,097	16.9	53,742	25,246
2034	326,747	14.9	48,685	22,094	15.2	49,666	22,095	16.9	55,220	25,244
2035	335,733	14.9	50,024	22,049	15.2	51,031	22,050	16.9	56,739	25,193

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	7.0%	\$18,410	\$ 12,126	9.0%	\$23,670	\$ 15,153	8.2%	\$21,566	\$ 12,121
2027	270,233	7.0	18,916	12,242	9.0	24,321	15,298	8.2	22,159	12,237
2028	277,664	7.0	19,436	12,346	9.0	24,990	15,428	8.2	22,768	12,341
2029	285,300	7.0	19,971	12,437	9.0	25,677	15,542	8.2	23,395	12,432
2030	293,146	7.0	20,520	12,513	9.0	26,383	15,637	8.2	24,038	12,508
2031	301,208	7.0	21,085	12,572	9.0	27,109	15,711	8.2	24,699	12,567
2032	309,491	7.0	21,664	12,613	9.0	27,854	15,762	8.2	25,378	12,608
2033	318,002	7.0	22,260	12,634	9.0	28,620	15,788	8.2	26,076	12,629
2034	326,747	7.0	22,872	12,633	9.0	29,407	15,786	8.2	26,793	12,628
2035	335,733	7.0	23,501	12,607	9.0	30,216	15,754	8.2	27,530	12,602

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	
2026	\$ 263,000	9.9%	\$26,037	\$ 15,154	10.9%	\$28,667	\$ 18,183	11.5%	\$30,245	\$ 18,183
2027	270,233	9.9	26,753	15,299	10.9	29,455	18,357	11.5	31,077	18,357
2028	277,664	9.9	27,489	15,429	10.9	30,265	18,513	11.5	31,931	18,513
2029	285,300	9.9	28,245	15,543	10.9	31,098	18,649	11.5	32,810	18,649
2030	293,146	9.9	29,021	15,638	10.9	31,953	18,763	11.5	33,712	18,763
2031	301,208	9.9	29,820	15,712	10.9	32,832	18,852	11.5	34,639	18,852
2032	309,491	9.9	30,640	15,763	10.9	33,735	18,914	11.5	35,591	18,914
2033	318,002	9.9	31,482	15,789	10.9	34,662	18,946	11.5	36,570	18,946
2034	326,747	9.9	32,348	15,787	10.9	35,615	18,944	11.5	37,576	18,944
2035	335,733	9.9	33,238	15,755	10.9	36,595	18,906	11.5	38,609	18,906

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	
2026	\$ 263,000	13.0%	\$34,190	\$ 21,206	13.3%	\$34,979	\$ 21,207	15.0%	\$39,450	\$ 24,229
2027	270,233	13.0	35,130	21,409	13.3	35,941	21,410	15.0	40,535	24,461
2028	277,664	13.0	36,096	21,591	13.3	36,929	21,592	15.0	41,650	24,669
2029	285,300	13.0	37,089	21,750	13.3	37,945	21,751	15.0	42,795	24,851
2030	293,146	13.0	38,109	21,883	13.3	38,988	21,884	15.0	43,972	25,003
2031	301,208	13.0	39,157	21,987	13.3	40,061	21,988	15.0	45,181	25,122
2032	309,491	13.0	40,234	22,059	13.3	41,162	22,060	15.0	46,424	25,204
2033	318,002	13.0	41,340	22,096	13.3	42,294	22,097	15.0	47,700	25,246
2034	326,747	13.0	42,477	22,094	13.3	43,457	22,095	15.0	49,012	25,244
2035	335,733	13.0	43,645	22,049	13.3	44,652	22,050	15.0	50,360	25,193

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	5.1%	\$13,413	\$ 12,126	7.1%	\$18,673	\$ 15,153	6.3%	\$16,569	\$ 12,121
2027	270,233	5.1	13,782	12,242	7.1	19,187	15,298	6.3	17,025	12,237
2028	277,664	5.1	14,161	12,346	7.1	19,714	15,428	6.3	17,493	12,341
2029	285,300	5.1	14,550	12,437	7.1	20,256	15,542	6.3	17,974	12,432
2030	293,146	5.1	14,950	12,513	7.1	20,813	15,637	6.3	18,468	12,508
2031	301,208	5.1	15,362	12,572	7.1	21,386	15,711	6.3	18,976	12,567
2032	309,491	5.1	15,784	12,613	7.1	21,974	15,762	6.3	19,498	12,608
2033	318,002	5.1	16,218	12,634	7.1	22,578	15,788	6.3	20,034	12,629
2034	326,747	5.1	16,664	12,633	7.1	23,199	15,786	6.3	20,585	12,628
2035	335,733	5.1	17,122	12,607	7.1	23,837	15,754	6.3	21,151	12,602

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	
2026	\$ 263,000	8.0%	\$21,040	\$ 15,154	9.0%	\$23,670	\$ 18,183	9.6%	\$25,248	\$ 18,183
2027	270,233	8.0	21,619	15,299	9.0	24,321	18,357	9.6	25,942	18,357
2028	277,664	8.0	22,213	15,429	9.0	24,990	18,513	9.6	26,656	18,513
2029	285,300	8.0	22,824	15,543	9.0	25,677	18,649	9.6	27,389	18,649
2030	293,146	8.0	23,452	15,638	9.0	26,383	18,763	9.6	28,142	18,763
2031	301,208	8.0	24,097	15,712	9.0	27,109	18,852	9.6	28,916	18,852
2032	309,491	8.0	24,759	15,763	9.0	27,854	18,914	9.6	29,711	18,914
2033	318,002	8.0	25,440	15,789	9.0	28,620	18,946	9.6	30,528	18,946
2034	326,747	8.0	26,140	15,787	9.0	29,407	18,944	9.6	31,368	18,944
2035	335,733	8.0	26,859	15,755	9.0	30,216	18,906	9.6	32,230	18,906

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	
2026	\$ 263,000	11.1%	\$29,193	\$ 21,206	11.4%	\$29,982	\$ 21,207	13.1%	\$34,453	\$ 24,229
2027	270,233	11.1	29,996	21,409	11.4	30,807	21,410	13.1	35,401	24,461
2028	277,664	11.1	30,821	21,591	11.4	31,654	21,592	13.1	36,374	24,669
2029	285,300	11.1	31,668	21,750	11.4	32,524	21,751	13.1	37,374	24,851
2030	293,146	11.1	32,539	21,883	11.4	33,419	21,884	13.1	38,402	25,003
2031	301,208	11.1	33,434	21,987	11.4	34,338	21,988	13.1	39,458	25,122
2032	309,491	11.1	34,354	22,059	11.4	35,282	22,060	13.1	40,543	25,204
2033	318,002	11.1	35,298	22,096	11.4	36,252	22,097	13.1	41,658	25,246
2034	326,747	11.1	36,269	22,094	11.4	37,249	22,095	13.1	42,804	25,244
2035	335,733	11.1	37,266	22,049	11.4	38,274	22,050	13.1	43,981	25,193

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 263,000	3.2%	\$8,416	\$ 12,126	5.2%	\$13,676	\$ 15,153	4.4%	\$11,572	\$ 12,121
2027	270,233	3.2	8,647	12,242	5.2	14,052	15,298	4.4	11,890	12,237
2028	277,664	3.2	8,885	12,346	5.2	14,439	15,428	4.4	12,217	12,341
2029	285,300	3.2	9,130	12,437	5.2	14,836	15,542	4.4	12,553	12,432
2030	293,146	3.2	9,381	12,513	5.2	15,244	15,637	4.4	12,898	12,508
2031	301,208	3.2	9,639	12,572	5.2	15,663	15,711	4.4	13,253	12,567
2032	309,491	3.2	9,904	12,613	5.2	16,094	15,762	4.4	13,618	12,608
2033	318,002	3.2	10,176	12,634	5.2	16,536	15,788	4.4	13,992	12,629
2034	326,747	3.2	10,456	12,633	5.2	16,991	15,786	4.4	14,377	12,628
2035	335,733	3.2	10,743	12,607	5.2	17,458	15,754	4.4	14,772	12,602

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	
2026	\$ 263,000	6.1%	\$16,043	\$ 15,154	7.1%	\$18,673	\$ 18,183	7.7%	\$20,251	\$ 18,183
2027	270,233	6.1	16,484	15,299	7.1	19,187	18,357	7.7	20,808	18,357
2028	277,664	6.1	16,938	15,429	7.1	19,714	18,513	7.7	21,380	18,513
2029	285,300	6.1	17,403	15,543	7.1	20,256	18,649	7.7	21,968	18,649
2030	293,146	6.1	17,882	15,638	7.1	20,813	18,763	7.7	22,572	18,763
2031	301,208	6.1	18,374	15,712	7.1	21,386	18,852	7.7	23,193	18,852
2032	309,491	6.1	18,879	15,763	7.1	21,974	18,914	7.7	23,831	18,914
2033	318,002	6.1	19,398	15,789	7.1	22,578	18,946	7.7	24,486	18,946
2034	326,747	6.1	19,932	15,787	7.1	23,199	18,944	7.7	25,160	18,944
2035	335,733	6.1	20,480	15,755	7.1	23,837	18,906	7.7	25,851	18,906

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	
2026	\$ 263,000	9.2%	\$24,196	\$ 21,206	9.5%	\$24,985	\$ 21,207	11.2%	\$29,456	\$ 24,229
2027	270,233	9.2	24,861	21,409	9.5	25,672	21,410	11.2	30,266	24,461
2028	277,664	9.2	25,545	21,591	9.5	26,378	21,592	11.2	31,098	24,669
2029	285,300	9.2	26,248	21,750	9.5	27,104	21,751	11.2	31,954	24,851
2030	293,146	9.2	26,969	21,883	9.5	27,849	21,884	11.2	32,832	25,003
2031	301,208	9.2	27,711	21,987	9.5	28,615	21,988	11.2	33,735	25,122
2032	309,491	9.2	28,473	22,059	9.5	29,402	22,060	11.2	34,663	25,204
2033	318,002	9.2	29,256	22,096	9.5	30,210	22,097	11.2	35,616	25,246
2034	326,747	9.2	30,061	22,094	9.5	31,041	22,095	11.2	36,596	25,244
2035	335,733	9.2	30,887	22,049	9.5	31,895	22,050	11.2	37,602	25,193

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	9.1%	\$23,933	\$ 12,414	11.2%	\$29,456	\$ 15,503	10.4%	\$27,352	\$ 12,408
2027	270,233	9.1	24,591	12,533	11.2	30,266	15,652	10.4	28,104	12,527
2028	277,664	9.1	25,267	12,640	11.2	31,098	15,785	10.4	28,877	12,634
2029	285,300	9.1	25,962	12,733	11.2	31,954	15,901	10.4	29,671	12,727
2030	293,146	9.1	26,676	12,811	11.2	32,832	15,998	10.4	30,487	12,805
2031	301,208	9.1	27,410	12,872	11.2	33,735	16,074	10.4	31,326	12,866
2032	309,491	9.1	28,164	12,914	11.2	34,663	16,127	10.4	32,187	12,908
2033	318,002	9.1	28,938	12,936	11.2	35,616	16,154	10.4	33,072	12,930
2034	326,747	9.1	29,734	12,935	11.2	36,596	16,152	10.4	33,982	12,929
2035	335,733	9.1	30,552	12,909	11.2	37,602	16,119	10.4	34,916	12,903

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	
2026	\$ 263,000	12.1%	\$31,823	\$ 15,494	13.2%	\$34,716	\$ 18,607	13.8%	\$36,294	\$ 18,605
2027	270,233	12.1	32,698	15,643	13.2	35,671	18,785	13.8	37,292	18,783
2028	277,664	12.1	33,597	15,776	13.2	36,652	18,945	13.8	38,318	18,943
2029	285,300	12.1	34,521	15,892	13.2	37,660	19,085	13.8	39,371	19,083
2030	293,146	12.1	35,471	15,989	13.2	38,695	19,202	13.8	40,454	19,200
2031	301,208	12.1	36,446	16,065	13.2	39,759	19,293	13.8	41,567	19,291
2032	309,491	12.1	37,448	16,118	13.2	40,853	19,356	13.8	42,710	19,354
2033	318,002	12.1	38,478	16,145	13.2	41,976	19,388	13.8	43,884	19,386
2034	326,747	12.1	39,536	16,143	13.2	43,131	19,386	13.8	45,091	19,384
2035	335,733	12.1	40,624	16,110	13.2	44,317	19,347	13.8	46,331	19,345

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	
2026	\$ 263,000	15.4%	\$40,502	\$ 21,708	15.7%	\$41,291	\$ 21,709	17.5%	\$46,025	\$ 24,815
2027	270,233	15.4	41,616	21,916	15.7	42,427	21,917	17.5	47,291	25,053
2028	277,664	15.4	42,760	22,103	15.7	43,593	22,104	17.5	48,591	25,266
2029	285,300	15.4	43,936	22,266	15.7	44,792	22,267	17.5	49,928	25,452
2030	293,146	15.4	45,144	22,402	15.7	46,024	22,403	17.5	51,301	25,608
2031	301,208	15.4	46,386	22,509	15.7	47,290	22,510	17.5	52,711	25,730
2032	309,491	15.4	47,662	22,583	15.7	48,590	22,584	17.5	54,161	25,814
2033	318,002	15.4	48,972	22,621	15.7	49,926	22,622	17.5	55,650	25,857
2034	326,747	15.4	50,319	22,619	15.7	51,299	22,620	17.5	57,181	25,855
2035	335,733	15.4	51,703	22,573	15.7	52,710	22,574	17.5	58,753	25,802

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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
2026	\$ 263,000	7.2%	\$18,936	\$ 12,414	9.3%	\$24,459	\$ 15,503	8.5%	\$22,355	\$ 12,408
2027	270,233	7.2	19,457	12,533	9.3	25,132	15,652	8.5	22,970	12,527
2028	277,664	7.2	19,992	12,640	9.3	25,823	15,785	8.5	23,601	12,634
2029	285,300	7.2	20,542	12,733	9.3	26,533	15,901	8.5	24,251	12,727
2030	293,146	7.2	21,107	12,811	9.3	27,263	15,998	8.5	24,917	12,805
2031	301,208	7.2	21,687	12,872	9.3	28,012	16,074	8.5	25,603	12,866
2032	309,491	7.2	22,283	12,914	9.3	28,783	16,127	8.5	26,307	12,908
2033	318,002	7.2	22,896	12,936	9.3	29,574	16,154	8.5	27,030	12,930
2034	326,747	7.2	23,526	12,935	9.3	30,387	16,152	8.5	27,773	12,929
2035	335,733	7.2	24,173	12,909	9.3	31,223	16,119	8.5	28,537	12,903

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
2026	\$ 263,000	10.2%	\$26,826	\$ 15,494	11.3%	\$29,719	\$ 18,607	11.9%	\$31,297	\$ 18,605
2027	270,233	10.2	27,564	15,643	11.3	30,536	18,785	11.9	32,158	18,783
2028	277,664	10.2	28,322	15,776	11.3	31,376	18,945	11.9	33,042	18,943
2029	285,300	10.2	29,101	15,892	11.3	32,239	19,085	11.9	33,951	19,083
2030	293,146	10.2	29,901	15,989	11.3	33,125	19,202	11.9	34,884	19,200
2031	301,208	10.2	30,723	16,065	11.3	34,037	19,293	11.9	35,844	19,291
2032	309,491	10.2	31,568	16,118	11.3	34,972	19,356	11.9	36,829	19,354
2033	318,002	10.2	32,436	16,145	11.3	35,934	19,388	11.9	37,842	19,386
2034	326,747	10.2	33,328	16,143	11.3	36,922	19,386	11.9	38,883	19,384
2035	335,733	10.2	34,245	16,110	11.3	37,938	19,347	11.9	39,952	19,345

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
2026	\$ 263,000	13.5%	\$35,505	\$ 21,708	13.8%	\$36,294	\$ 21,709	15.6%	\$41,028	\$ 24,815
2027	270,233	13.5	36,481	21,916	13.8	37,292	21,917	15.6	42,156	25,053
2028	277,664	13.5	37,485	22,103	13.8	38,318	22,104	15.6	43,316	25,266
2029	285,300	13.5	38,516	22,266	13.8	39,371	22,267	15.6	44,507	25,452
2030	293,146	13.5	39,575	22,402	13.8	40,454	22,403	15.6	45,731	25,608
2031	301,208	13.5	40,663	22,509	13.8	41,567	22,510	15.6	46,988	25,730
2032	309,491	13.5	41,781	22,583	13.8	42,710	22,584	15.6	48,281	25,814
2033	318,002	13.5	42,930	22,621	13.8	43,884	22,622	15.6	49,608	25,857
2034	326,747	13.5	44,111	22,619	13.8	45,091	22,620	15.6	50,973	25,855
2035	335,733	13.5	45,324	22,573	13.8	46,331	22,574	15.6	52,374	25,802

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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	
2026	\$ 263,000	5.3%	\$13,939	\$ 12,414	7.4%	\$19,462	\$ 15,503	6.6%	\$17,358	\$ 12,408
2027	270,233	5.3	14,322	12,533	7.4	19,997	15,652	6.6	17,835	12,527
2028	277,664	5.3	14,716	12,640	7.4	20,547	15,785	6.6	18,326	12,634
2029	285,300	5.3	15,121	12,733	7.4	21,112	15,901	6.6	18,830	12,727
2030	293,146	5.3	15,537	12,811	7.4	21,693	15,998	6.6	19,348	12,805
2031	301,208	5.3	15,964	12,872	7.4	22,289	16,074	6.6	19,880	12,866
2032	309,491	5.3	16,403	12,914	7.4	22,902	16,127	6.6	20,426	12,908
2033	318,002	5.3	16,854	12,936	7.4	23,532	16,154	6.6	20,988	12,930
2034	326,747	5.3	17,318	12,935	7.4	24,179	16,152	6.6	21,565	12,929
2035	335,733	5.3	17,794	12,909	7.4	24,844	16,119	6.6	22,158	12,903

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	
2026	\$ 263,000	8.3%	\$21,829	\$ 15,494	9.4%	\$24,722	\$ 18,607	10.0%	\$26,300	\$ 18,605
2027	270,233	8.3	22,429	15,643	9.4	25,402	18,785	10.0	27,023	18,783
2028	277,664	8.3	23,046	15,776	9.4	26,100	18,945	10.0	27,766	18,943
2029	285,300	8.3	23,680	15,892	9.4	26,818	19,085	10.0	28,530	19,083
2030	293,146	8.3	24,331	15,989	9.4	27,556	19,202	10.0	29,315	19,200
2031	301,208	8.3	25,000	16,065	9.4	28,314	19,293	10.0	30,121	19,291
2032	309,491	8.3	25,688	16,118	9.4	29,092	19,356	10.0	30,949	19,354
2033	318,002	8.3	26,394	16,145	9.4	29,892	19,388	10.0	31,800	19,386
2034	326,747	8.3	27,120	16,143	9.4	30,714	19,386	10.0	32,675	19,384
2035	335,733	8.3	27,866	16,110	9.4	31,559	19,347	10.0	33,573	19,345

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	
2026	\$ 263,000	11.6%	\$30,508	\$ 21,708	11.9%	\$31,297	\$ 21,709	13.7%	\$36,031	\$ 24,815
2027	270,233	11.6	31,347	21,916	11.9	32,158	21,917	13.7	37,022	25,053
2028	277,664	11.6	32,209	22,103	11.9	33,042	22,104	13.7	38,040	25,266
2029	285,300	11.6	33,095	22,266	11.9	33,951	22,267	13.7	39,086	25,452
2030	293,146	11.6	34,005	22,402	11.9	34,884	22,403	13.7	40,161	25,608
2031	301,208	11.6	34,940	22,509	11.9	35,844	22,510	13.7	41,265	25,730
2032	309,491	11.6	35,901	22,583	11.9	36,829	22,584	13.7	42,400	25,814
2033	318,002	11.6	36,888	22,621	11.9	37,842	22,622	13.7	43,566	25,857
2034	326,747	11.6	37,903	22,619	11.9	38,883	22,620	13.7	44,764	25,855
2035	335,733	11.6	38,945	22,573	11.9	39,952	22,574	13.7	45,995	25,802

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 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Marthasville Community Ambulance District - Public Safety

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 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	
2026	\$ 263,000	3.4%	\$8,942	\$ 12,414	5.5%	\$14,465	\$ 15,503	4.7%	\$12,361	\$ 12,408
2027	270,233	3.4	9,188	12,533	5.5	14,863	15,652	4.7	12,701	12,527
2028	277,664	3.4	9,441	12,640	5.5	15,272	15,785	4.7	13,050	12,634
2029	285,300	3.4	9,700	12,733	5.5	15,692	15,901	4.7	13,409	12,727
2030	293,146	3.4	9,967	12,811	5.5	16,123	15,998	4.7	13,778	12,805
2031	301,208	3.4	10,241	12,872	5.5	16,566	16,074	4.7	14,157	12,866
2032	309,491	3.4	10,523	12,914	5.5	17,022	16,127	4.7	14,546	12,908
2033	318,002	3.4	10,812	12,936	5.5	17,490	16,154	4.7	14,946	12,930
2034	326,747	3.4	11,109	12,935	5.5	17,971	16,152	4.7	15,357	12,929
2035	335,733	3.4	11,415	12,909	5.5	18,465	16,119	4.7	15,779	12,903

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	
2026	\$ 263,000	6.4%	\$16,832	\$ 15,494	7.5%	\$19,725	\$ 18,607	8.1%	\$21,303	\$ 18,605
2027	270,233	6.4	17,295	15,643	7.5	20,267	18,785	8.1	21,889	18,783
2028	277,664	6.4	17,770	15,776	7.5	20,825	18,945	8.1	22,491	18,943
2029	285,300	6.4	18,259	15,892	7.5	21,398	19,085	8.1	23,109	19,083
2030	293,146	6.4	18,761	15,989	7.5	21,986	19,202	8.1	23,745	19,200
2031	301,208	6.4	19,277	16,065	7.5	22,591	19,293	8.1	24,398	19,291
2032	309,491	6.4	19,807	16,118	7.5	23,212	19,356	8.1	25,069	19,354
2033	318,002	6.4	20,352	16,145	7.5	23,850	19,388	8.1	25,758	19,386
2034	326,747	6.4	20,912	16,143	7.5	24,506	19,386	8.1	26,467	19,384
2035	335,733	6.4	21,487	16,110	7.5	25,180	19,347	8.1	27,194	19,345

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	
2026	\$ 263,000	9.7%	\$25,511	\$ 21,708	10.0%	\$26,300	\$ 21,709	11.8%	\$31,034	\$ 24,815
2027	270,233	9.7	26,213	21,916	10.0	27,023	21,917	11.8	31,887	25,053
2028	277,664	9.7	26,933	22,103	10.0	27,766	22,104	11.8	32,764	25,266
2029	285,300	9.7	27,674	22,266	10.0	28,530	22,267	11.8	33,665	25,452
2030	293,146	9.7	28,435	22,402	10.0	29,315	22,403	11.8	34,591	25,608
2031	301,208	9.7	29,217	22,509	10.0	30,121	22,510	11.8	35,543	25,730
2032	309,491	9.7	30,021	22,583	10.0	30,949	22,584	11.8	36,520	25,814
2033	318,002	9.7	30,846	22,621	10.0	31,800	22,622	11.8	37,524	25,857
2034	326,747	9.7	31,694	22,619	10.0	32,675	22,620	11.8	38,556	25,855
2035	335,733	9.7	32,566	22,573	10.0	33,573	22,574	11.8	39,616	25,802

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.
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