



The Initial Valuation For

Osage Ambulance District

as of May 31, 2021



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August 3, 2021

Osage Ambulance District
Linn, Missouri

Ladies and Gentlemen:

Submitted in this report are the results of the actuarial valuation prepared to determine the employer contribution rates required to support, for your employees, the benefits provided by the Missouri Local Government Employees Retirement System (LAGERS). This report contains the information needed to comply with Missouri State disclosure requirements regarding the adoption of LAGERS benefits by a political subdivision (Sections 105.660 - 106.685 RSMo). 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, 2021.

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 May 31, 2021. 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,



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.

Osage 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	General	7.40%	0.20%	5.80%	13.40%	11.50%	9.60%	7.70%
	Public Safety	7.00	0.20	1.50	8.70	6.80	4.90	3.00
L-3	General	9.10	0.30	7.30	16.70	14.80	12.90	11.00
	Public Safety	8.50	0.30	1.80	10.60	8.70	6.80	4.90
LT-4(65)	General	8.20	0.20	6.60	15.00	13.10	11.20	9.30
	Public Safety	8.40	0.20	1.80	10.40	8.50	6.60	4.70
LT-5(65)	General	9.70	0.30	7.80	17.80	15.90	14.00	12.10
	Public Safety	9.60	0.30	2.10	12.00	10.10	8.20	6.30
L-7	General	10.70	0.30	8.70	19.70	17.80	15.90	14.00
	Public Safety	10.10	0.30	2.20	12.60	10.70	8.80	6.90
LT-8(65)	General	11.10	0.30	9.10	20.50	18.60	16.70	14.80
	Public Safety	10.70	0.30	2.40	13.40	11.50	9.60	7.70
L-12	General	12.40	0.40	10.20	23.00	21.10	19.20	17.30
	Public Safety	11.60	0.40	2.60	14.60	12.70	10.80	8.90
LT-14(65)	General	12.50	0.40	10.40	23.30	21.40	19.50	17.60
	Public Safety	11.90	0.40	2.60	14.90	13.00	11.10	9.20
L-6	General	14.00	0.50	11.60	26.10	24.20	22.30	20.40
	Public Safety	13.10	0.50	2.90	16.50	14.60	12.70	10.80

* 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.

Osage Ambulance District

Employer Contribution Rates 3 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	7.70%	0.20%	6.00%	13.90%	12.00%	10.10%	8.20%
	Public Safety	7.20	0.20	1.50	8.90	7.00	5.10	3.20
L-3	General	9.40	0.30	7.50	17.20	15.30	13.40	11.50
	Public Safety	8.80	0.30	1.90	11.00	9.10	7.20	5.30
LT-4(65)	General	8.50	0.20	6.80	15.50	13.60	11.70	9.80
	Public Safety	8.60	0.20	1.90	10.70	8.80	6.90	5.00
LT-5(65)	General	10.00	0.30	8.10	18.40	16.50	14.60	12.70
	Public Safety	9.90	0.30	2.20	12.40	10.50	8.60	6.70
L-7	General	11.00	0.30	9.00	20.30	18.40	16.50	14.60
	Public Safety	10.40	0.30	2.30	13.00	11.10	9.20	7.30
LT-8(65)	General	11.50	0.30	9.40	21.20	19.30	17.40	15.50
	Public Safety	11.10	0.30	2.50	13.90	12.00	10.10	8.20
L-12	General	12.70	0.40	10.50	23.60	21.70	19.80	17.90
	Public Safety	12.00	0.40	2.60	15.00	13.10	11.20	9.30
LT-14(65)	General	12.90	0.40	10.70	24.00	22.10	20.20	18.30
	Public Safety	12.40	0.40	2.70	15.50	13.60	11.70	9.80
L-6	General	14.40	0.50	12.00	26.90	25.00	23.10	21.20
	Public Safety	13.60	0.50	3.00	17.10	15.20	13.30	11.40

* 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.

Osage 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	General	7.40%	0.20%	5.80%	13.40%	11.50%	9.60%	7.70%
	Public Safety	7.20	0.20	1.70	9.10	7.20	5.30	3.40
L-3	General	9.10	0.30	7.30	16.70	14.80	12.90	11.00
	Public Safety	8.80	0.30	2.10	11.20	9.30	7.40	5.50
LT-4(65)	General	8.20	0.20	6.60	15.00	13.10	11.20	9.30
	Public Safety	8.90	0.20	2.30	11.40	9.50	7.60	5.70
LT-5(65)	General	9.70	0.30	7.80	17.80	15.90	14.00	12.10
	Public Safety	10.00	0.30	2.60	12.90	11.00	9.10	7.20
L-7	General	10.70	0.30	8.70	19.70	17.80	15.90	14.00
	Public Safety	10.40	0.30	2.50	13.20	11.30	9.40	7.50
LT-8(65)	General	11.10	0.30	9.10	20.50	18.60	16.70	14.80
	Public Safety	11.20	0.30	2.80	14.30	12.40	10.50	8.60
L-12	General	12.40	0.40	10.20	23.00	21.10	19.20	17.30
	Public Safety	12.00	0.40	2.90	15.30	13.40	11.50	9.60
LT-14(65)	General	12.50	0.40	10.40	23.30	21.40	19.50	17.60
	Public Safety	12.40	0.40	3.10	15.90	14.00	12.10	10.20
L-6	General	14.00	0.50	11.60	26.10	24.20	22.30	20.40
	Public Safety	13.50	0.50	3.30	17.30	15.40	13.50	11.60

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

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

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

Osage 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	General	7.70%	0.20%	6.00%	13.90%	12.00%	10.10%	8.20%
	Public Safety	7.50	0.20	1.70	9.40	7.50	5.60	3.70
L-3	General	9.40	0.30	7.50	17.20	15.30	13.40	11.50
	Public Safety	9.10	0.30	2.20	11.60	9.70	7.80	5.90
LT-4(65)	General	8.50	0.20	6.80	15.50	13.60	11.70	9.80
	Public Safety	9.20	0.20	2.40	11.80	9.90	8.00	6.10
LT-5(65)	General	10.00	0.30	8.10	18.40	16.50	14.60	12.70
	Public Safety	10.40	0.30	2.70	13.40	11.50	9.60	7.70
L-7	General	11.00	0.30	9.00	20.30	18.40	16.50	14.60
	Public Safety	10.70	0.30	2.60	13.60	11.70	9.80	7.90
LT-8(65)	General	11.50	0.30	9.40	21.20	19.30	17.40	15.50
	Public Safety	11.60	0.30	2.90	14.80	12.90	11.00	9.10
L-12	General	12.70	0.40	10.50	23.60	21.70	19.80	17.90
	Public Safety	12.40	0.40	3.00	15.80	13.90	12.00	10.10
LT-14(65)	General	12.90	0.40	10.70	24.00	22.10	20.20	18.30
	Public Safety	12.80	0.40	3.20	16.40	14.50	12.60	10.70
L-6	General	14.40	0.50	12.00	26.90	25.00	23.10	21.20
	Public Safety	14.00	0.50	3.40	17.90	16.00	14.10	12.20

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.

Osage Ambulance District

Employer Contribution Dollars General

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

Regular Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 4,808	\$ 4,126	\$ 3,444	\$ 2,763
L-3	5,992	5,310	4,629	3,947
LT-4(65)	5,382	4,700	4,019	3,337
LT-5(65)	6,387	5,705	5,023	4,341
L-7	7,068	6,387	5,705	5,023
LT-8(65)	7,355	6,674	5,992	5,310
L-12	8,252	7,571	6,889	6,207
LT-14(65)	8,360	7,678	6,997	6,315
L-6	9,365	8,683	8,001	7,320

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 4,987	\$ 4,306	\$ 3,624	\$ 2,942
L-3	6,171	5,490	4,808	4,126
LT-4(65)	5,561	4,880	4,198	3,516
LT-5(65)	6,602	5,920	5,238	4,557
L-7	7,284	6,602	5,920	5,238
LT-8(65)	7,607	6,925	6,243	5,561
L-12	8,468	7,786	7,104	6,423
LT-14(65)	8,611	7,929	7,248	6,566
L-6	9,652	8,970	8,288	7,607

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 4,808	\$ 4,126	\$ 3,444	\$ 2,763
L-3	5,992	5,310	4,629	3,947
LT-4(65)	5,382	4,700	4,019	3,337
LT-5(65)	6,387	5,705	5,023	4,341
L-7	7,068	6,387	5,705	5,023
LT-8(65)	7,355	6,674	5,992	5,310
L-12	8,252	7,571	6,889	6,207
LT-14(65)	8,360	7,678	6,997	6,315
L-6	9,365	8,683	8,001	7,320

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 4,987	\$ 4,306	\$ 3,624	\$ 2,942
L-3	6,171	5,490	4,808	4,126
LT-4(65)	5,561	4,880	4,198	3,516
LT-5(65)	6,602	5,920	5,238	4,557
L-7	7,284	6,602	5,920	5,238
LT-8(65)	7,607	6,925	6,243	5,561
L-12	8,468	7,786	7,104	6,423
LT-14(65)	8,611	7,929	7,248	6,566
L-6	9,652	8,970	8,288	7,607

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.

Osage 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

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 60,811	\$ 47,530	\$ 34,250	\$ 20,969
L-3	74,091	60,811	47,530	34,250
LT-4(65)	72,693	59,413	46,132	32,852
LT-5(65)	83,877	70,596	57,316	44,035
L-7	88,071	74,790	61,510	48,229
LT-8(65)	93,663	80,382	67,102	53,821
L-12	102,050	88,770	75,489	62,209
LT-14(65)	104,147	90,867	77,586	64,306
L-6	115,331	102,050	88,770	75,489

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 62,209	\$ 48,928	\$ 35,648	\$ 22,367
L-3	76,887	63,607	50,326	37,046
LT-4(65)	74,790	61,510	48,229	34,949
LT-5(65)	86,673	73,392	60,112	46,831
L-7	90,867	77,586	64,306	51,025
LT-8(65)	97,158	83,877	70,596	57,316
L-12	104,846	91,566	78,285	65,005
LT-14(65)	108,341	95,061	81,780	68,500
L-6	119,525	106,244	92,964	79,683

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 63,607	\$ 50,326	\$ 37,046	\$ 23,765
L-3	78,285	65,005	51,724	38,444
LT-4(65)	79,683	66,403	53,122	39,842
LT-5(65)	90,168	76,887	63,607	50,326
L-7	92,265	78,984	65,704	52,423
LT-8(65)	99,953	86,673	73,392	60,112
L-12	106,943	93,663	80,382	67,102
LT-14(65)	111,137	97,857	84,576	71,295
L-6	120,923	107,642	94,362	81,081

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 65,704	\$ 52,423	\$ 39,143	\$ 25,862
L-3	81,081	67,801	54,520	41,240
LT-4(65)	82,479	69,199	55,918	42,637
LT-5(65)	93,663	80,382	67,102	53,821
L-7	95,061	81,780	68,500	55,219
LT-8(65)	103,448	90,168	76,887	63,607
L-12	110,438	97,158	83,877	70,596
LT-14(65)	114,632	101,351	88,071	74,790
L-6	125,117	111,836	98,555	85,275

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.

Osage Ambulance District

Employees and Payroll Included in the Valuation

	General	Public Safety
Number of Employees	1	15
Annual Payroll	\$ 35,880	\$ 698,975

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:

Osage Ambulance District

Regular Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0%	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	General	\$ 35,691	\$ 36,871
	Public Safety	174,538	180,998
L-3	General	44,614	46,093
	Public Safety	218,168	226,243
LT-4(65)	General	40,344	41,686
	Public Safety	217,192	225,203
LT-5(65)	General	48,094	49,701
	Public Safety	250,170	259,414
L-7	General	53,527	55,319
	Public Safety	261,801	271,524
LT-8(65)	General	55,863	57,727
	Public Safety	283,134	293,639
L-12	General	62,452	64,530
	Public Safety	305,428	316,693
LT-14(65)	General	63,617	65,730
	Public Safety	316,094	327,760
L-6	General	71,372	73,746
	Public Safety	349,040	362,000

Osage 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	General	\$ 35,691	\$ 36,871
	Public Safety	198,398	206,020
L-3	General	44,614	46,093
	Public Safety	248,002	257,541
LT-4(65)	General	40,344	41,686
	Public Safety	276,981	287,616
LT-5(65)	General	48,094	49,701
	Public Safety	306,931	318,734
L-7	General	53,527	55,319
	Public Safety	297,578	309,112
LT-8(65)	General	55,863	57,727
	Public Safety	336,895	349,918
L-12	General	62,452	64,530
	Public Safety	347,141	360,604
LT-14(65)	General	63,617	65,730
	Public Safety	366,778	381,005
L-6	General	71,372	73,746
	Public Safety	396,722	412,140

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. 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, 2021

(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	\$ 916	\$1,441	96%
2,000	700	1,055	1,755	88%
2,500	875	1,192	2,067	83%
3,000	1,050	1,330	2,380	79%
3,500	1,225	1,469	2,694	77%
4,000	1,400	1,605	3,005	75%
25 Years of Service:				
\$1,500	\$ 375	\$ 916	\$1,291	86%
2,000	500	1,055	1,555	78%
2,500	625	1,192	1,817	73%
3,000	750	1,330	2,080	69%
3,500	875	1,469	2,344	67%
4,000	1,000	1,605	2,605	65%
15 Years of Service:				
\$1,500	\$225	\$ 916	\$1,141	76%
2,000	300	1,055	1,355	68%
2,500	375	1,192	1,567	63%
3,000	450	1,330	1,780	59%
3,500	525	1,469	1,994	57%
4,000	600	1,605	2,205	55%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2021 - 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	\$ 916	\$1,572	105%
2,000	875	1,055	1,930	97%
2,500	1,094	1,192	2,286	91%
3,000	1,313	1,330	2,643	88%
3,500	1,531	1,469	3,000	86%
4,000	1,750	1,605	3,355	84%
25 Years of Service:				
\$1,500	\$ 469	\$ 916	\$1,385	92%
2,000	625	1,055	1,680	84%
2,500	781	1,192	1,973	79%
3,000	938	1,330	2,268	76%
3,500	1,094	1,469	2,563	73%
4,000	1,250	1,605	2,855	71%
15 Years of Service:				
\$1,500	\$281	\$ 916	\$1,197	80%
2,000	375	1,055	1,430	72%
2,500	469	1,192	1,661	66%
3,000	563	1,330	1,893	63%
3,500	656	1,469	2,125	61%
4,000	750	1,605	2,355	59%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2021 - 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	\$ 916	\$1,704	114%
2,000	1,050	1,055	2,105	105%
2,500	1,313	1,192	2,505	100%
3,000	1,575	1,330	2,905	97%
3,500	1,838	1,469	3,307	94%
4,000	2,100	1,605	3,705	93%
25 Years of Service:				
\$1,500	\$ 563	\$ 916	\$1,479	99%
2,000	750	1,055	1,805	90%
2,500	938	1,192	2,130	85%
3,000	1,125	1,330	2,455	82%
3,500	1,313	1,469	2,782	79%
4,000	1,500	1,605	3,105	78%
15 Years of Service:				
\$1,500	\$338	\$ 916	\$1,254	84%
2,000	450	1,055	1,505	75%
2,500	563	1,192	1,755	70%
3,000	675	1,330	2,005	67%
3,500	788	1,469	2,257	64%
4,000	900	1,605	2,505	63%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2021 - 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	\$ 916	\$1,835	122%
2,000	1,225	1,055	2,280	114%
2,500	1,531	1,192	2,723	109%
3,000	1,838	1,330	3,168	106%
3,500	2,144	1,469	3,613	103%
4,000	2,450	1,605	4,055	101%
25 Years of Service:				
\$1,500	\$ 656	\$ 916	\$1,572	105%
2,000	875	1,055	1,930	97%
2,500	1,094	1,192	2,286	91%
3,000	1,313	1,330	2,643	88%
3,500	1,531	1,469	3,000	86%
4,000	1,750	1,605	3,355	84%
15 Years of Service:				
\$1,500	\$ 394	\$ 916	\$1,310	87%
2,000	525	1,055	1,580	79%
2,500	656	1,192	1,848	74%
3,000	788	1,330	2,118	71%
3,500	919	1,469	2,388	68%
4,000	1,050	1,605	2,655	66%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2021 - 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	\$ 916	\$1,966	131%
2,000	1,400	1,055	2,455	123%
2,500	1,750	1,192	2,942	118%
3,000	2,100	1,330	3,430	114%
3,500	2,450	1,469	3,919	112%
4,000	2,800	1,605	4,405	110%
25 Years of Service:				
\$1,500	\$ 750	\$ 916	\$1,666	111%
2,000	1,000	1,055	2,055	103%
2,500	1,250	1,192	2,442	98%
3,000	1,500	1,330	2,830	94%
3,500	1,750	1,469	3,219	92%
4,000	2,000	1,605	3,605	90%
15 Years of Service:				
\$1,500	\$ 450	\$ 916	\$1,366	91%
2,000	600	1,055	1,655	83%
2,500	750	1,192	1,942	78%
3,000	900	1,330	2,230	74%
3,500	1,050	1,469	2,519	72%
4,000	1,200	1,605	2,805	70%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2021 - 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	\$ 916	\$1,050	\$1,441	70%	96%
2,000	1,400	700	1,055	1,400	1,755	70%	88%
2,500	1,750	875	1,192	1,750	2,067	70%	83%
3,000	2,100	1,050	1,330	2,100	2,380	70%	79%
3,500	2,450	1,225	1,469	2,450	2,694	70%	77%
4,000	2,800	1,400	1,605	2,800	3,005	70%	75%
25 Years of Service:							
\$1,500	\$ 750	\$ 375	\$ 916	\$ 750	\$1,291	50%	86%
2,000	1,000	500	1,055	1,000	1,555	50%	78%
2,500	1,250	625	1,192	1,250	1,817	50%	73%
3,000	1,500	750	1,330	1,500	2,080	50%	69%
3,500	1,750	875	1,469	1,750	2,344	50%	67%
4,000	2,000	1,000	1,605	2,000	2,605	50%	65%
15 Years of Service:							
\$1,500	\$ 450	\$225	\$ 916	\$ 450	\$1,141	30%	76%
2,000	600	300	1,055	600	1,355	30%	68%
2,500	750	375	1,192	750	1,567	30%	63%
3,000	900	450	1,330	900	1,780	30%	59%
3,500	1,050	525	1,469	1,050	1,994	30%	57%
4,000	1,200	600	1,605	1,200	2,205	30%	55%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2021 - 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	\$ 916	\$1,050	\$1,572	70%	105%
2,000	1,400	875	1,055	1,400	1,930	70%	97%
2,500	1,750	1,094	1,192	1,750	2,286	70%	91%
3,000	2,100	1,313	1,330	2,100	2,643	70%	88%
3,500	2,450	1,531	1,469	2,450	3,000	70%	86%
4,000	2,800	1,750	1,605	2,800	3,355	70%	84%
25 Years of Service:							
\$1,500	\$ 750	\$ 469	\$ 916	\$ 750	\$1,385	50%	92%
2,000	1,000	625	1,055	1,000	1,680	50%	84%
2,500	1,250	781	1,192	1,250	1,973	50%	79%
3,000	1,500	938	1,330	1,500	2,268	50%	76%
3,500	1,750	1,094	1,469	1,750	2,563	50%	73%
4,000	2,000	1,250	1,605	2,000	2,855	50%	71%
15 Years of Service:							
\$1,500	\$ 450	\$281	\$ 916	\$ 450	\$1,197	30%	80%
2,000	600	375	1,055	600	1,430	30%	72%
2,500	750	469	1,192	750	1,661	30%	66%
3,000	900	563	1,330	900	1,893	30%	63%
3,500	1,050	656	1,469	1,050	2,125	30%	61%
4,000	1,200	750	1,605	1,200	2,355	30%	59%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2021 - 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	\$ 916	\$1,050	\$1,704	70%	114%
2,000	1,400	1,050	1,055	1,400	2,105	70%	105%
2,500	1,750	1,313	1,192	1,750	2,505	70%	100%
3,000	2,100	1,575	1,330	2,100	2,905	70%	97%
3,500	2,450	1,838	1,469	2,450	3,307	70%	94%
4,000	2,800	2,100	1,605	2,800	3,705	70%	93%
25 Years of Service:							
\$1,500	\$ 750	\$ 563	\$ 916	\$ 750	\$1,479	50%	99%
2,000	1,000	750	1,055	1,000	1,805	50%	90%
2,500	1,250	938	1,192	1,250	2,130	50%	85%
3,000	1,500	1,125	1,330	1,500	2,455	50%	82%
3,500	1,750	1,313	1,469	1,750	2,782	50%	79%
4,000	2,000	1,500	1,605	2,000	3,105	50%	78%
15 Years of Service:							
\$1,500	\$ 450	\$338	\$ 916	\$ 450	\$1,254	30%	84%
2,000	600	450	1,055	600	1,505	30%	75%
2,500	750	563	1,192	750	1,755	30%	70%
3,000	900	675	1,330	900	2,005	30%	67%
3,500	1,050	788	1,469	1,050	2,257	30%	64%
4,000	1,200	900	1,605	1,200	2,505	30%	63%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2021 - 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	\$ 916	\$1,050	\$1,835	70%	122%
2,000	1,400	1,225	1,055	1,400	2,280	70%	114%
2,500	1,750	1,531	1,192	1,750	2,723	70%	109%
3,000	2,100	1,838	1,330	2,100	3,168	70%	106%
3,500	2,450	2,144	1,469	2,450	3,613	70%	103%
4,000	2,800	2,450	1,605	2,800	4,055	70%	101%
25 Years of Service:							
\$1,500	\$ 750	\$ 656	\$ 916	\$ 750	\$1,572	50%	105%
2,000	1,000	875	1,055	1,000	1,930	50%	97%
2,500	1,250	1,094	1,192	1,250	2,286	50%	91%
3,000	1,500	1,313	1,330	1,500	2,643	50%	88%
3,500	1,750	1,531	1,469	1,750	3,000	50%	86%
4,000	2,000	1,750	1,605	2,000	3,355	50%	84%
15 Years of Service:							
\$1,500	\$ 450	\$ 394	\$ 916	\$ 450	\$1,310	30%	87%
2,000	600	525	1,055	600	1,580	30%	79%
2,500	750	656	1,192	750	1,848	30%	74%
3,000	900	788	1,330	900	2,118	30%	71%
3,500	1,050	919	1,469	1,050	2,388	30%	68%
4,000	1,200	1,050	1,605	1,200	2,655	30%	66%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2021 - 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

Osage Ambulance District - General

May 31, 2021

By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24									
25-29									
30-34									
35-39									
40-44									
45-49									
50-54		1						1	\$ 35,880
55-59									
60-64									
65-69									
70 & Over									
Totals		1						1	\$ 35,880

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

Age: 50.2 years.

Benefit Service: 8.9 years.

Annual Pay: \$35,880.

Osage Ambulance District - Public Safety

May 31, 2021

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	5							5	\$ 203,932
25-29	3							3	\$ 145,547
30-34	2							2	\$ 93,511
35-39	2			1				3	\$ 175,353
40-44	1							1	\$ 21,632
45-49	1							1	\$ 59,000
50-54									
55-59									
60-64									
65-69									
70 & Over									
Totals	14			1				15	\$ 698,975

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

Age: 30.9 years.

Benefit Service: 2.2 years.

Annual Pay: \$46,598.

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.



August 3, 2021 E-mail

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

Dear Bob:

Enclosed is the report of the May 31, 2021 Initial Actuarial Valuation of LAGERS benefits for the employees of

Osage 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



August 3, 2021

Osage Ambulance District
Linn, Missouri

Ladies and Gentlemen:

This report contains projections needed to comply with Missouri state disclosure requirements (Section 105.660 of the RSMo) regarding the adoption of LAGERS benefits by a political subdivision. This report is intended to be a supplement to the May 31, 2021 Initial Valuation for the Osage Ambulance District dated August 3, 2021.

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, 2021. 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,

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

Osage Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2021	\$ 35,880	13.4%	\$4,808	\$ 35,691	16.7%	\$5,992	\$ 44,614	15.0%	\$5,382	\$ 40,344
2022	36,867	13.4	4,940	36,033	16.7	6,157	45,042	15.0	5,530	40,731
2023	37,881	13.4	5,076	36,340	16.7	6,326	45,426	15.0	5,682	41,078
2024	38,923	13.4	5,216	36,608	16.7	6,500	45,761	15.0	5,838	41,381
2025	39,993	13.4	5,359	36,832	16.7	6,679	46,041	15.0	5,999	41,634
2026	41,093	13.4	5,506	37,007	16.7	6,863	46,260	15.0	6,164	41,832
2027	42,223	13.4	5,658	37,128	16.7	7,051	46,412	15.0	6,333	41,969
2028	43,384	13.4	5,813	37,190	16.7	7,245	46,489	15.0	6,508	42,039
2029	44,577	13.4	5,973	37,186	16.7	7,444	46,485	15.0	6,687	42,035
2030	45,803	13.4	6,138	37,110	16.7	7,649	46,391	15.0	6,870	41,950

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
2021	\$ 35,880	17.8%	\$6,387	\$ 48,094	19.7%	\$7,068	\$ 53,527	20.5%	\$7,355	\$ 55,863
2022	36,867	17.8	6,562	48,555	19.7	7,263	54,040	20.5	7,558	56,399
2023	37,881	17.8	6,743	48,969	19.7	7,463	54,500	20.5	7,766	56,880
2024	38,923	17.8	6,928	49,330	19.7	7,668	54,901	20.5	7,979	57,299
2025	39,993	17.8	7,119	49,632	19.7	7,879	55,237	20.5	8,199	57,649
2026	41,093	17.8	7,315	49,868	19.7	8,095	55,500	20.5	8,424	57,923
2027	42,223	17.8	7,516	50,031	19.7	8,318	55,682	20.5	8,656	58,113
2028	43,384	17.8	7,722	50,114	19.7	8,547	55,775	20.5	8,894	58,210
2029	44,577	17.8	7,935	50,109	19.7	8,782	55,770	20.5	9,138	58,204
2030	45,803	17.8	8,153	50,007	19.7	9,023	55,657	20.5	9,390	58,086

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
2021	\$ 35,880	23.0%	\$8,252	\$ 62,452	23.3%	\$8,360	\$ 63,617	26.1%	\$9,365	\$ 71,372
2022	36,867	23.0	8,479	63,051	23.3	8,590	64,227	26.1	9,622	72,057
2023	37,881	23.0	8,713	63,588	23.3	8,826	64,774	26.1	9,887	72,671
2024	38,923	23.0	8,952	64,056	23.3	9,069	65,251	26.1	10,159	73,206
2025	39,993	23.0	9,198	64,448	23.3	9,318	65,650	26.1	10,438	73,653
2026	41,093	23.0	9,451	64,754	23.3	9,575	65,962	26.1	10,725	74,003
2027	42,223	23.0	9,711	64,966	23.3	9,838	66,178	26.1	11,020	74,246
2028	43,384	23.0	9,978	65,074	23.3	10,108	66,288	26.1	11,323	74,370
2029	44,577	23.0	10,253	65,068	23.3	10,386	66,282	26.1	11,635	74,363
2030	45,803	23.0	10,535	64,936	23.3	10,672	66,147	26.1	11,955	74,212

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	
2021	\$ 35,880	11.5%	\$4,126	\$ 35,691	14.8%	\$5,310	\$ 44,614	13.1%	\$4,700	\$ 40,344
2022	36,867	11.5	4,240	36,033	14.8	5,456	45,042	13.1	4,830	40,731
2023	37,881	11.5	4,356	36,340	14.8	5,606	45,426	13.1	4,962	41,078
2024	38,923	11.5	4,476	36,608	14.8	5,761	45,761	13.1	5,099	41,381
2025	39,993	11.5	4,599	36,832	14.8	5,919	46,041	13.1	5,239	41,634
2026	41,093	11.5	4,726	37,007	14.8	6,082	46,260	13.1	5,383	41,832
2027	42,223	11.5	4,856	37,128	14.8	6,249	46,412	13.1	5,531	41,969
2028	43,384	11.5	4,989	37,190	14.8	6,421	46,489	13.1	5,683	42,039
2029	44,577	11.5	5,126	37,186	14.8	6,597	46,485	13.1	5,840	42,035
2030	45,803	11.5	5,267	37,110	14.8	6,779	46,391	13.1	6,000	41,950

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	
2021	\$ 35,880	15.9%	\$5,705	\$ 48,094	17.8%	\$6,387	\$ 53,527	18.6%	\$6,674	\$ 55,863
2022	36,867	15.9	5,862	48,555	17.8	6,562	54,040	18.6	6,857	56,399
2023	37,881	15.9	6,023	48,969	17.8	6,743	54,500	18.6	7,046	56,880
2024	38,923	15.9	6,189	49,330	17.8	6,928	54,901	18.6	7,240	57,299
2025	39,993	15.9	6,359	49,632	17.8	7,119	55,237	18.6	7,439	57,649
2026	41,093	15.9	6,534	49,868	17.8	7,315	55,500	18.6	7,643	57,923
2027	42,223	15.9	6,713	50,031	17.8	7,516	55,682	18.6	7,853	58,113
2028	43,384	15.9	6,898	50,114	17.8	7,722	55,775	18.6	8,069	58,210
2029	44,577	15.9	7,088	50,109	17.8	7,935	55,770	18.6	8,291	58,204
2030	45,803	15.9	7,283	50,007	17.8	8,153	55,657	18.6	8,519	58,086

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	
2021	\$ 35,880	21.1%	\$7,571	\$ 62,452	21.4%	\$7,678	\$ 63,617	24.2%	\$8,683	\$ 71,372
2022	36,867	21.1	7,779	63,051	21.4	7,890	64,227	24.2	8,922	72,057
2023	37,881	21.1	7,993	63,588	21.4	8,107	64,774	24.2	9,167	72,671
2024	38,923	21.1	8,213	64,056	21.4	8,330	65,251	24.2	9,419	73,206
2025	39,993	21.1	8,439	64,448	21.4	8,559	65,650	24.2	9,678	73,653
2026	41,093	21.1	8,671	64,754	21.4	8,794	65,962	24.2	9,945	74,003
2027	42,223	21.1	8,909	64,966	21.4	9,036	66,178	24.2	10,218	74,246
2028	43,384	21.1	9,154	65,074	21.4	9,284	66,288	24.2	10,499	74,370
2029	44,577	21.1	9,406	65,068	21.4	9,539	66,282	24.2	10,788	74,363
2030	45,803	21.1	9,664	64,936	21.4	9,802	66,147	24.2	11,084	74,212

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2021	\$ 35,880	9.6%	\$3,444	\$ 35,691	12.9%	\$4,629	\$ 44,614	11.2%	\$4,019	\$ 40,344
2022	36,867	9.6	3,539	36,033	12.9	4,756	45,042	11.2	4,129	40,731
2023	37,881	9.6	3,637	36,340	12.9	4,887	45,426	11.2	4,243	41,078
2024	38,923	9.6	3,737	36,608	12.9	5,021	45,761	11.2	4,359	41,381
2025	39,993	9.6	3,839	36,832	12.9	5,159	46,041	11.2	4,479	41,634
2026	41,093	9.6	3,945	37,007	12.9	5,301	46,260	11.2	4,602	41,832
2027	42,223	9.6	4,053	37,128	12.9	5,447	46,412	11.2	4,729	41,969
2028	43,384	9.6	4,165	37,190	12.9	5,597	46,489	11.2	4,859	42,039
2029	44,577	9.6	4,279	37,186	12.9	5,750	46,485	11.2	4,993	42,035
2030	45,803	9.6	4,397	37,110	12.9	5,909	46,391	11.2	5,130	41,950

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
2021	\$ 35,880	14.0%	\$5,023	\$ 48,094	15.9%	\$5,705	\$ 53,527	16.7%	\$5,992	\$ 55,863
2022	36,867	14.0	5,161	48,555	15.9	5,862	54,040	16.7	6,157	56,399
2023	37,881	14.0	5,303	48,969	15.9	6,023	54,500	16.7	6,326	56,880
2024	38,923	14.0	5,449	49,330	15.9	6,189	54,901	16.7	6,500	57,299
2025	39,993	14.0	5,599	49,632	15.9	6,359	55,237	16.7	6,679	57,649
2026	41,093	14.0	5,753	49,868	15.9	6,534	55,500	16.7	6,863	57,923
2027	42,223	14.0	5,911	50,031	15.9	6,713	55,682	16.7	7,051	58,113
2028	43,384	14.0	6,074	50,114	15.9	6,898	55,775	16.7	7,245	58,210
2029	44,577	14.0	6,241	50,109	15.9	7,088	55,770	16.7	7,444	58,204
2030	45,803	14.0	6,412	50,007	15.9	7,283	55,657	16.7	7,649	58,086

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
2021	\$ 35,880	19.2%	\$6,889	\$ 62,452	19.5%	\$6,997	\$ 63,617	22.3%	\$8,001	\$ 71,372
2022	36,867	19.2	7,078	63,051	19.5	7,189	64,227	22.3	8,221	72,057
2023	37,881	19.2	7,273	63,588	19.5	7,387	64,774	22.3	8,447	72,671
2024	38,923	19.2	7,473	64,056	19.5	7,590	65,251	22.3	8,680	73,206
2025	39,993	19.2	7,679	64,448	19.5	7,799	65,650	22.3	8,918	73,653
2026	41,093	19.2	7,890	64,754	19.5	8,013	65,962	22.3	9,164	74,003
2027	42,223	19.2	8,107	64,966	19.5	8,233	66,178	22.3	9,416	74,246
2028	43,384	19.2	8,330	65,074	19.5	8,460	66,288	22.3	9,675	74,370
2029	44,577	19.2	8,559	65,068	19.5	8,693	66,282	22.3	9,941	74,363
2030	45,803	19.2	8,794	64,936	19.5	8,932	66,147	22.3	10,214	74,212

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	
2021	\$ 35,880	7.7%	\$2,763	\$ 35,691	11.0%	\$3,947	\$ 44,614	9.3%	\$3,337	\$ 40,344
2022	36,867	7.7	2,839	36,033	11.0	4,055	45,042	9.3	3,429	40,731
2023	37,881	7.7	2,917	36,340	11.0	4,167	45,426	9.3	3,523	41,078
2024	38,923	7.7	2,997	36,608	11.0	4,282	45,761	9.3	3,620	41,381
2025	39,993	7.7	3,079	36,832	11.0	4,399	46,041	9.3	3,719	41,634
2026	41,093	7.7	3,164	37,007	11.0	4,520	46,260	9.3	3,822	41,832
2027	42,223	7.7	3,251	37,128	11.0	4,645	46,412	9.3	3,927	41,969
2028	43,384	7.7	3,341	37,190	11.0	4,772	46,489	9.3	4,035	42,039
2029	44,577	7.7	3,432	37,186	11.0	4,903	46,485	9.3	4,146	42,035
2030	45,803	7.7	3,527	37,110	11.0	5,038	46,391	9.3	4,260	41,950

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	
2021	\$ 35,880	12.1%	\$4,341	\$ 48,094	14.0%	\$5,023	\$ 53,527	14.8%	\$5,310	\$ 55,863
2022	36,867	12.1	4,461	48,555	14.0	5,161	54,040	14.8	5,456	56,399
2023	37,881	12.1	4,584	48,969	14.0	5,303	54,500	14.8	5,606	56,880
2024	38,923	12.1	4,710	49,330	14.0	5,449	54,901	14.8	5,761	57,299
2025	39,993	12.1	4,839	49,632	14.0	5,599	55,237	14.8	5,919	57,649
2026	41,093	12.1	4,972	49,868	14.0	5,753	55,500	14.8	6,082	57,923
2027	42,223	12.1	5,109	50,031	14.0	5,911	55,682	14.8	6,249	58,113
2028	43,384	12.1	5,249	50,114	14.0	6,074	55,775	14.8	6,421	58,210
2029	44,577	12.1	5,394	50,109	14.0	6,241	55,770	14.8	6,597	58,204
2030	45,803	12.1	5,542	50,007	14.0	6,412	55,657	14.8	6,779	58,086

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	
2021	\$ 35,880	17.3%	\$6,207	\$ 62,452	17.6%	\$6,315	\$ 63,617	20.4%	\$7,320	\$ 71,372
2022	36,867	17.3	6,378	63,051	17.6	6,489	64,227	20.4	7,521	72,057
2023	37,881	17.3	6,553	63,588	17.6	6,667	64,774	20.4	7,728	72,671
2024	38,923	17.3	6,734	64,056	17.6	6,850	65,251	20.4	7,940	73,206
2025	39,993	17.3	6,919	64,448	17.6	7,039	65,650	20.4	8,159	73,653
2026	41,093	17.3	7,109	64,754	17.6	7,232	65,962	20.4	8,383	74,003
2027	42,223	17.3	7,305	64,966	17.6	7,431	66,178	20.4	8,613	74,246
2028	43,384	17.3	7,505	65,074	17.6	7,636	66,288	20.4	8,850	74,370
2029	44,577	17.3	7,712	65,068	17.6	7,846	66,282	20.4	9,094	74,363
2030	45,803	17.3	7,924	64,936	17.6	8,061	66,147	20.4	9,344	74,212

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	
2021	\$ 35,880	13.9%	\$4,987	\$ 36,871	17.2%	\$6,171	\$ 46,093	15.5%	\$5,561	\$ 41,686
2022	36,867	13.9	5,125	37,225	17.2	6,341	46,535	15.5	5,714	42,086
2023	37,881	13.9	5,265	37,542	17.2	6,516	46,932	15.5	5,872	42,445
2024	38,923	13.9	5,410	37,818	17.2	6,695	47,278	15.5	6,033	42,758
2025	39,993	13.9	5,559	38,049	17.2	6,879	47,567	15.5	6,199	43,019
2026	41,093	13.9	5,712	38,230	17.2	7,068	47,793	15.5	6,369	43,224
2027	42,223	13.9	5,869	38,355	17.2	7,262	47,950	15.5	6,545	43,366
2028	43,384	13.9	6,030	38,419	17.2	7,462	48,030	15.5	6,725	43,438
2029	44,577	13.9	6,196	38,415	17.2	7,667	48,025	15.5	6,909	43,434
2030	45,803	13.9	6,367	38,337	17.2	7,878	47,927	15.5	7,099	43,346

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	
2021	\$ 35,880	18.4%	\$6,602	\$ 49,701	20.3%	\$7,284	\$ 55,319	21.2%	\$7,607	\$ 57,727
2022	36,867	18.4	6,784	50,178	20.3	7,484	55,850	21.2	7,816	58,281
2023	37,881	18.4	6,970	50,606	20.3	7,690	56,326	21.2	8,031	58,778
2024	38,923	18.4	7,162	50,979	20.3	7,901	56,741	21.2	8,252	59,211
2025	39,993	18.4	7,359	51,291	20.3	8,119	57,088	21.2	8,479	59,573
2026	41,093	18.4	7,561	51,535	20.3	8,342	57,359	21.2	8,712	59,856
2027	42,223	18.4	7,769	51,704	20.3	8,571	57,547	21.2	8,951	60,052
2028	43,384	18.4	7,983	51,790	20.3	8,807	57,643	21.2	9,197	60,152
2029	44,577	18.4	8,202	51,785	20.3	9,049	57,637	21.2	9,450	60,146
2030	45,803	18.4	8,428	51,680	20.3	9,298	57,520	21.2	9,710	60,024

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	
2021	\$ 35,880	23.6%	\$8,468	\$ 64,530	24.0%	\$8,611	\$ 65,730	26.9%	\$9,652	\$ 73,746
2022	36,867	23.6	8,701	65,149	24.0	8,848	66,361	26.9	9,917	74,453
2023	37,881	23.6	8,940	65,704	24.0	9,091	66,926	26.9	10,190	75,087
2024	38,923	23.6	9,186	66,188	24.0	9,342	67,419	26.9	10,470	75,640
2025	39,993	23.6	9,438	66,593	24.0	9,598	67,831	26.9	10,758	76,102
2026	41,093	23.6	9,698	66,910	24.0	9,862	68,153	26.9	11,054	76,464
2027	42,223	23.6	9,965	67,129	24.0	10,134	68,376	26.9	11,358	76,715
2028	43,384	23.6	10,239	67,241	24.0	10,412	68,490	26.9	11,670	76,843
2029	44,577	23.6	10,520	67,235	24.0	10,698	68,483	26.9	11,991	76,836
2030	45,803	23.6	10,810	67,098	24.0	10,993	68,344	26.9	12,321	76,680

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2021	\$ 35,880	12.0%	\$4,306	\$ 36,871	15.3%	\$5,490	\$ 46,093	13.6%	\$4,880	\$ 41,686
2022	36,867	12.0	4,424	37,225	15.3	5,641	46,535	13.6	5,014	42,086
2023	37,881	12.0	4,546	37,542	15.3	5,796	46,932	13.6	5,152	42,445
2024	38,923	12.0	4,671	37,818	15.3	5,955	47,278	13.6	5,294	42,758
2025	39,993	12.0	4,799	38,049	15.3	6,119	47,567	13.6	5,439	43,019
2026	41,093	12.0	4,931	38,230	15.3	6,287	47,793	13.6	5,589	43,224
2027	42,223	12.0	5,067	38,355	15.3	6,460	47,950	13.6	5,742	43,366
2028	43,384	12.0	5,206	38,419	15.3	6,638	48,030	13.6	5,900	43,438
2029	44,577	12.0	5,349	38,415	15.3	6,820	48,025	13.6	6,062	43,434
2030	45,803	12.0	5,496	38,337	15.3	7,008	47,927	13.6	6,229	43,346

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
2021	\$ 35,880	16.5%	\$5,920	\$ 49,701	18.4%	\$6,602	\$ 55,319	19.3%	\$6,925	\$ 57,727
2022	36,867	16.5	6,083	50,178	18.4	6,784	55,850	19.3	7,115	58,281
2023	37,881	16.5	6,250	50,606	18.4	6,970	56,326	19.3	7,311	58,778
2024	38,923	16.5	6,422	50,979	18.4	7,162	56,741	19.3	7,512	59,211
2025	39,993	16.5	6,599	51,291	18.4	7,359	57,088	19.3	7,719	59,573
2026	41,093	16.5	6,780	51,535	18.4	7,561	57,359	19.3	7,931	59,856
2027	42,223	16.5	6,967	51,704	18.4	7,769	57,547	19.3	8,149	60,052
2028	43,384	16.5	7,158	51,790	18.4	7,983	57,643	19.3	8,373	60,152
2029	44,577	16.5	7,355	51,785	18.4	8,202	57,637	19.3	8,603	60,146
2030	45,803	16.5	7,557	51,680	18.4	8,428	57,520	19.3	8,840	60,024

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
2021	\$ 35,880	21.7%	\$7,786	\$ 64,530	22.1%	\$7,929	\$ 65,730	25.0%	\$8,970	\$ 73,746
2022	36,867	21.7	8,000	65,149	22.1	8,148	66,361	25.0	9,217	74,453
2023	37,881	21.7	8,220	65,704	22.1	8,372	66,926	25.0	9,470	75,087
2024	38,923	21.7	8,446	66,188	22.1	8,602	67,419	25.0	9,731	75,640
2025	39,993	21.7	8,678	66,593	22.1	8,838	67,831	25.0	9,998	76,102
2026	41,093	21.7	8,917	66,910	22.1	9,082	68,153	25.0	10,273	76,464
2027	42,223	21.7	9,162	67,129	22.1	9,331	68,376	25.0	10,556	76,715
2028	43,384	21.7	9,414	67,241	22.1	9,588	68,490	25.0	10,846	76,843
2029	44,577	21.7	9,673	67,235	22.1	9,852	68,483	25.0	11,144	76,836
2030	45,803	21.7	9,939	67,098	22.1	10,122	68,344	25.0	11,451	76,680

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	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
2021	\$ 35,880	10.1%	\$3,624	\$ 36,871	13.4%	\$4,808	\$ 46,093	11.7%	\$4,198	\$ 41,686
2022	36,867	10.1	3,724	37,225	13.4	4,940	46,535	11.7	4,313	42,086
2023	37,881	10.1	3,826	37,542	13.4	5,076	46,932	11.7	4,432	42,445
2024	38,923	10.1	3,931	37,818	13.4	5,216	47,278	11.7	4,554	42,758
2025	39,993	10.1	4,039	38,049	13.4	5,359	47,567	11.7	4,679	43,019
2026	41,093	10.1	4,150	38,230	13.4	5,506	47,793	11.7	4,808	43,224
2027	42,223	10.1	4,265	38,355	13.4	5,658	47,950	11.7	4,940	43,366
2028	43,384	10.1	4,382	38,419	13.4	5,813	48,030	11.7	5,076	43,438
2029	44,577	10.1	4,502	38,415	13.4	5,973	48,025	11.7	5,216	43,434
2030	45,803	10.1	4,626	38,337	13.4	6,138	47,927	11.7	5,359	43,346

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
2021	\$ 35,880	14.6%	\$5,238	\$ 49,701	16.5%	\$5,920	\$ 55,319	17.4%	\$6,243	\$ 57,727
2022	36,867	14.6	5,383	50,178	16.5	6,083	55,850	17.4	6,415	58,281
2023	37,881	14.6	5,531	50,606	16.5	6,250	56,326	17.4	6,591	58,778
2024	38,923	14.6	5,683	50,979	16.5	6,422	56,741	17.4	6,773	59,211
2025	39,993	14.6	5,839	51,291	16.5	6,599	57,088	17.4	6,959	59,573
2026	41,093	14.6	6,000	51,535	16.5	6,780	57,359	17.4	7,150	59,856
2027	42,223	14.6	6,165	51,704	16.5	6,967	57,547	17.4	7,347	60,052
2028	43,384	14.6	6,334	51,790	16.5	7,158	57,643	17.4	7,549	60,152
2029	44,577	14.6	6,508	51,785	16.5	7,355	57,637	17.4	7,756	60,146
2030	45,803	14.6	6,687	51,680	16.5	7,557	57,520	17.4	7,970	60,024

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
2021	\$ 35,880	19.8%	\$7,104	\$ 64,530	20.2%	\$7,248	\$ 65,730	23.1%	\$8,288	\$ 73,746
2022	36,867	19.8	7,300	65,149	20.2	7,447	66,361	23.1	8,516	74,453
2023	37,881	19.8	7,500	65,704	20.2	7,652	66,926	23.1	8,751	75,087
2024	38,923	19.8	7,707	66,188	20.2	7,862	67,419	23.1	8,991	75,640
2025	39,993	19.8	7,919	66,593	20.2	8,079	67,831	23.1	9,238	76,102
2026	41,093	19.8	8,136	66,910	20.2	8,301	68,153	23.1	9,492	76,464
2027	42,223	19.8	8,360	67,129	20.2	8,529	68,376	23.1	9,754	76,715
2028	43,384	19.8	8,590	67,241	20.2	8,764	68,490	23.1	10,022	76,843
2029	44,577	19.8	8,826	67,235	20.2	9,005	68,483	23.1	10,297	76,836
2030	45,803	19.8	9,069	67,098	20.2	9,252	68,344	23.1	10,580	76,680

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2021	\$ 35,880	8.2%	\$2,942	\$ 36,871	11.5%	\$4,126	\$ 46,093	9.8%	\$3,516	\$ 41,686
2022	36,867	8.2	3,023	37,225	11.5	4,240	46,535	9.8	3,613	42,086
2023	37,881	8.2	3,106	37,542	11.5	4,356	46,932	9.8	3,712	42,445
2024	38,923	8.2	3,192	37,818	11.5	4,476	47,278	9.8	3,814	42,758
2025	39,993	8.2	3,279	38,049	11.5	4,599	47,567	9.8	3,919	43,019
2026	41,093	8.2	3,370	38,230	11.5	4,726	47,793	9.8	4,027	43,224
2027	42,223	8.2	3,462	38,355	11.5	4,856	47,950	9.8	4,138	43,366
2028	43,384	8.2	3,557	38,419	11.5	4,989	48,030	9.8	4,252	43,438
2029	44,577	8.2	3,655	38,415	11.5	5,126	48,025	9.8	4,369	43,434
2030	45,803	8.2	3,756	38,337	11.5	5,267	47,927	9.8	4,489	43,346

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
2021	\$ 35,880	12.7%	\$4,557	\$ 49,701	14.6%	\$5,238	\$ 55,319	15.5%	\$5,561	\$ 57,727
2022	36,867	12.7	4,682	50,178	14.6	5,383	55,850	15.5	5,714	58,281
2023	37,881	12.7	4,811	50,606	14.6	5,531	56,326	15.5	5,872	58,778
2024	38,923	12.7	4,943	50,979	14.6	5,683	56,741	15.5	6,033	59,211
2025	39,993	12.7	5,079	51,291	14.6	5,839	57,088	15.5	6,199	59,573
2026	41,093	12.7	5,219	51,535	14.6	6,000	57,359	15.5	6,369	59,856
2027	42,223	12.7	5,362	51,704	14.6	6,165	57,547	15.5	6,545	60,052
2028	43,384	12.7	5,510	51,790	14.6	6,334	57,643	15.5	6,725	60,152
2029	44,577	12.7	5,661	51,785	14.6	6,508	57,637	15.5	6,909	60,146
2030	45,803	12.7	5,817	51,680	14.6	6,687	57,520	15.5	7,099	60,024

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
2021	\$ 35,880	17.9%	\$6,423	\$ 64,530	18.3%	\$6,566	\$ 65,730	21.2%	\$7,607	\$ 73,746
2022	36,867	17.9	6,599	65,149	18.3	6,747	66,361	21.2	7,816	74,453
2023	37,881	17.9	6,781	65,704	18.3	6,932	66,926	21.2	8,031	75,087
2024	38,923	17.9	6,967	66,188	18.3	7,123	67,419	21.2	8,252	75,640
2025	39,993	17.9	7,159	66,593	18.3	7,319	67,831	21.2	8,479	76,102
2026	41,093	17.9	7,356	66,910	18.3	7,520	68,153	21.2	8,712	76,464
2027	42,223	17.9	7,558	67,129	18.3	7,727	68,376	21.2	8,951	76,715
2028	43,384	17.9	7,766	67,241	18.3	7,939	68,490	21.2	9,197	76,843
2029	44,577	17.9	7,979	67,235	18.3	8,158	68,483	21.2	9,450	76,836
2030	45,803	17.9	8,199	67,098	18.3	8,382	68,344	21.2	9,710	76,680

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2021	\$ 35,880	13.4%	\$4,808	\$ 35,691	16.7%	\$5,992	\$ 44,614	15.0%	\$5,382	\$ 40,344
2022	36,867	13.4	4,940	36,033	16.7	6,157	45,042	15.0	5,530	40,731
2023	37,881	13.4	5,076	36,340	16.7	6,326	45,426	15.0	5,682	41,078
2024	38,923	13.4	5,216	36,608	16.7	6,500	45,761	15.0	5,838	41,381
2025	39,993	13.4	5,359	36,832	16.7	6,679	46,041	15.0	5,999	41,634
2026	41,093	13.4	5,506	37,007	16.7	6,863	46,260	15.0	6,164	41,832
2027	42,223	13.4	5,658	37,128	16.7	7,051	46,412	15.0	6,333	41,969
2028	43,384	13.4	5,813	37,190	16.7	7,245	46,489	15.0	6,508	42,039
2029	44,577	13.4	5,973	37,186	16.7	7,444	46,485	15.0	6,687	42,035
2030	45,803	13.4	6,138	37,110	16.7	7,649	46,391	15.0	6,870	41,950

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	
2021	\$ 35,880	17.8%	\$6,387	\$ 48,094	19.7%	\$7,068	\$ 53,527	20.5%	\$7,355	\$ 55,863
2022	36,867	17.8	6,562	48,555	19.7	7,263	54,040	20.5	7,558	56,399
2023	37,881	17.8	6,743	48,969	19.7	7,463	54,500	20.5	7,766	56,880
2024	38,923	17.8	6,928	49,330	19.7	7,668	54,901	20.5	7,979	57,299
2025	39,993	17.8	7,119	49,632	19.7	7,879	55,237	20.5	8,199	57,649
2026	41,093	17.8	7,315	49,868	19.7	8,095	55,500	20.5	8,424	57,923
2027	42,223	17.8	7,516	50,031	19.7	8,318	55,682	20.5	8,656	58,113
2028	43,384	17.8	7,722	50,114	19.7	8,547	55,775	20.5	8,894	58,210
2029	44,577	17.8	7,935	50,109	19.7	8,782	55,770	20.5	9,138	58,204
2030	45,803	17.8	8,153	50,007	19.7	9,023	55,657	20.5	9,390	58,086

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	
2021	\$ 35,880	23.0%	\$8,252	\$ 62,452	23.3%	\$8,360	\$ 63,617	26.1%	\$9,365	\$ 71,372
2022	36,867	23.0	8,479	63,051	23.3	8,590	64,227	26.1	9,622	72,057
2023	37,881	23.0	8,713	63,588	23.3	8,826	64,774	26.1	9,887	72,671
2024	38,923	23.0	8,952	64,056	23.3	9,069	65,251	26.1	10,159	73,206
2025	39,993	23.0	9,198	64,448	23.3	9,318	65,650	26.1	10,438	73,653
2026	41,093	23.0	9,451	64,754	23.3	9,575	65,962	26.1	10,725	74,003
2027	42,223	23.0	9,711	64,966	23.3	9,838	66,178	26.1	11,020	74,246
2028	43,384	23.0	9,978	65,074	23.3	10,108	66,288	26.1	11,323	74,370
2029	44,577	23.0	10,253	65,068	23.3	10,386	66,282	26.1	11,635	74,363
2030	45,803	23.0	10,535	64,936	23.3	10,672	66,147	26.1	11,955	74,212

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	
2021	\$ 35,880	11.5%	\$4,126	\$ 35,691	14.8%	\$5,310	\$ 44,614	13.1%	\$4,700	\$ 40,344
2022	36,867	11.5	4,240	36,033	14.8	5,456	45,042	13.1	4,830	40,731
2023	37,881	11.5	4,356	36,340	14.8	5,606	45,426	13.1	4,962	41,078
2024	38,923	11.5	4,476	36,608	14.8	5,761	45,761	13.1	5,099	41,381
2025	39,993	11.5	4,599	36,832	14.8	5,919	46,041	13.1	5,239	41,634
2026	41,093	11.5	4,726	37,007	14.8	6,082	46,260	13.1	5,383	41,832
2027	42,223	11.5	4,856	37,128	14.8	6,249	46,412	13.1	5,531	41,969
2028	43,384	11.5	4,989	37,190	14.8	6,421	46,489	13.1	5,683	42,039
2029	44,577	11.5	5,126	37,186	14.8	6,597	46,485	13.1	5,840	42,035
2030	45,803	11.5	5,267	37,110	14.8	6,779	46,391	13.1	6,000	41,950

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	
2021	\$ 35,880	15.9%	\$5,705	\$ 48,094	17.8%	\$6,387	\$ 53,527	18.6%	\$6,674	\$ 55,863
2022	36,867	15.9	5,862	48,555	17.8	6,562	54,040	18.6	6,857	56,399
2023	37,881	15.9	6,023	48,969	17.8	6,743	54,500	18.6	7,046	56,880
2024	38,923	15.9	6,189	49,330	17.8	6,928	54,901	18.6	7,240	57,299
2025	39,993	15.9	6,359	49,632	17.8	7,119	55,237	18.6	7,439	57,649
2026	41,093	15.9	6,534	49,868	17.8	7,315	55,500	18.6	7,643	57,923
2027	42,223	15.9	6,713	50,031	17.8	7,516	55,682	18.6	7,853	58,113
2028	43,384	15.9	6,898	50,114	17.8	7,722	55,775	18.6	8,069	58,210
2029	44,577	15.9	7,088	50,109	17.8	7,935	55,770	18.6	8,291	58,204
2030	45,803	15.9	7,283	50,007	17.8	8,153	55,657	18.6	8,519	58,086

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	
2021	\$ 35,880	21.1%	\$7,571	\$ 62,452	21.4%	\$7,678	\$ 63,617	24.2%	\$8,683	\$ 71,372
2022	36,867	21.1	7,779	63,051	21.4	7,890	64,227	24.2	8,922	72,057
2023	37,881	21.1	7,993	63,588	21.4	8,107	64,774	24.2	9,167	72,671
2024	38,923	21.1	8,213	64,056	21.4	8,330	65,251	24.2	9,419	73,206
2025	39,993	21.1	8,439	64,448	21.4	8,559	65,650	24.2	9,678	73,653
2026	41,093	21.1	8,671	64,754	21.4	8,794	65,962	24.2	9,945	74,003
2027	42,223	21.1	8,909	64,966	21.4	9,036	66,178	24.2	10,218	74,246
2028	43,384	21.1	9,154	65,074	21.4	9,284	66,288	24.2	10,499	74,370
2029	44,577	21.1	9,406	65,068	21.4	9,539	66,282	24.2	10,788	74,363
2030	45,803	21.1	9,664	64,936	21.4	9,802	66,147	24.2	11,084	74,212

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	
2021	\$ 35,880	9.6%	\$3,444	\$ 35,691	12.9%	\$4,629	\$ 44,614	11.2%	\$4,019	\$ 40,344
2022	36,867	9.6	3,539	36,033	12.9	4,756	45,042	11.2	4,129	40,731
2023	37,881	9.6	3,637	36,340	12.9	4,887	45,426	11.2	4,243	41,078
2024	38,923	9.6	3,737	36,608	12.9	5,021	45,761	11.2	4,359	41,381
2025	39,993	9.6	3,839	36,832	12.9	5,159	46,041	11.2	4,479	41,634
2026	41,093	9.6	3,945	37,007	12.9	5,301	46,260	11.2	4,602	41,832
2027	42,223	9.6	4,053	37,128	12.9	5,447	46,412	11.2	4,729	41,969
2028	43,384	9.6	4,165	37,190	12.9	5,597	46,489	11.2	4,859	42,039
2029	44,577	9.6	4,279	37,186	12.9	5,750	46,485	11.2	4,993	42,035
2030	45,803	9.6	4,397	37,110	12.9	5,909	46,391	11.2	5,130	41,950

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	
2021	\$ 35,880	14.0%	\$5,023	\$ 48,094	15.9%	\$5,705	\$ 53,527	16.7%	\$5,992	\$ 55,863
2022	36,867	14.0	5,161	48,555	15.9	5,862	54,040	16.7	6,157	56,399
2023	37,881	14.0	5,303	48,969	15.9	6,023	54,500	16.7	6,326	56,880
2024	38,923	14.0	5,449	49,330	15.9	6,189	54,901	16.7	6,500	57,299
2025	39,993	14.0	5,599	49,632	15.9	6,359	55,237	16.7	6,679	57,649
2026	41,093	14.0	5,753	49,868	15.9	6,534	55,500	16.7	6,863	57,923
2027	42,223	14.0	5,911	50,031	15.9	6,713	55,682	16.7	7,051	58,113
2028	43,384	14.0	6,074	50,114	15.9	6,898	55,775	16.7	7,245	58,210
2029	44,577	14.0	6,241	50,109	15.9	7,088	55,770	16.7	7,444	58,204
2030	45,803	14.0	6,412	50,007	15.9	7,283	55,657	16.7	7,649	58,086

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	
2021	\$ 35,880	19.2%	\$6,889	\$ 62,452	19.5%	\$6,997	\$ 63,617	22.3%	\$8,001	\$ 71,372
2022	36,867	19.2	7,078	63,051	19.5	7,189	64,227	22.3	8,221	72,057
2023	37,881	19.2	7,273	63,588	19.5	7,387	64,774	22.3	8,447	72,671
2024	38,923	19.2	7,473	64,056	19.5	7,590	65,251	22.3	8,680	73,206
2025	39,993	19.2	7,679	64,448	19.5	7,799	65,650	22.3	8,918	73,653
2026	41,093	19.2	7,890	64,754	19.5	8,013	65,962	22.3	9,164	74,003
2027	42,223	19.2	8,107	64,966	19.5	8,233	66,178	22.3	9,416	74,246
2028	43,384	19.2	8,330	65,074	19.5	8,460	66,288	22.3	9,675	74,370
2029	44,577	19.2	8,559	65,068	19.5	8,693	66,282	22.3	9,941	74,363
2030	45,803	19.2	8,794	64,936	19.5	8,932	66,147	22.3	10,214	74,212

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2021	\$ 35,880	7.7%	\$2,763	\$ 35,691	11.0%	\$3,947	\$ 44,614	9.3%	\$3,337	\$ 40,344
2022	36,867	7.7	2,839	36,033	11.0	4,055	45,042	9.3	3,429	40,731
2023	37,881	7.7	2,917	36,340	11.0	4,167	45,426	9.3	3,523	41,078
2024	38,923	7.7	2,997	36,608	11.0	4,282	45,761	9.3	3,620	41,381
2025	39,993	7.7	3,079	36,832	11.0	4,399	46,041	9.3	3,719	41,634
2026	41,093	7.7	3,164	37,007	11.0	4,520	46,260	9.3	3,822	41,832
2027	42,223	7.7	3,251	37,128	11.0	4,645	46,412	9.3	3,927	41,969
2028	43,384	7.7	3,341	37,190	11.0	4,772	46,489	9.3	4,035	42,039
2029	44,577	7.7	3,432	37,186	11.0	4,903	46,485	9.3	4,146	42,035
2030	45,803	7.7	3,527	37,110	11.0	5,038	46,391	9.3	4,260	41,950

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	
2021	\$ 35,880	12.1%	\$4,341	\$ 48,094	14.0%	\$5,023	\$ 53,527	14.8%	\$5,310	\$ 55,863
2022	36,867	12.1	4,461	48,555	14.0	5,161	54,040	14.8	5,456	56,399
2023	37,881	12.1	4,584	48,969	14.0	5,303	54,500	14.8	5,606	56,880
2024	38,923	12.1	4,710	49,330	14.0	5,449	54,901	14.8	5,761	57,299
2025	39,993	12.1	4,839	49,632	14.0	5,599	55,237	14.8	5,919	57,649
2026	41,093	12.1	4,972	49,868	14.0	5,753	55,500	14.8	6,082	57,923
2027	42,223	12.1	5,109	50,031	14.0	5,911	55,682	14.8	6,249	58,113
2028	43,384	12.1	5,249	50,114	14.0	6,074	55,775	14.8	6,421	58,210
2029	44,577	12.1	5,394	50,109	14.0	6,241	55,770	14.8	6,597	58,204
2030	45,803	12.1	5,542	50,007	14.0	6,412	55,657	14.8	6,779	58,086

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	
2021	\$ 35,880	17.3%	\$6,207	\$ 62,452	17.6%	\$6,315	\$ 63,617	20.4%	\$7,320	\$ 71,372
2022	36,867	17.3	6,378	63,051	17.6	6,489	64,227	20.4	7,521	72,057
2023	37,881	17.3	6,553	63,588	17.6	6,667	64,774	20.4	7,728	72,671
2024	38,923	17.3	6,734	64,056	17.6	6,850	65,251	20.4	7,940	73,206
2025	39,993	17.3	6,919	64,448	17.6	7,039	65,650	20.4	8,159	73,653
2026	41,093	17.3	7,109	64,754	17.6	7,232	65,962	20.4	8,383	74,003
2027	42,223	17.3	7,305	64,966	17.6	7,431	66,178	20.4	8,613	74,246
2028	43,384	17.3	7,505	65,074	17.6	7,636	66,288	20.4	8,850	74,370
2029	44,577	17.3	7,712	65,068	17.6	7,846	66,282	20.4	9,094	74,363
2030	45,803	17.3	7,924	64,936	17.6	8,061	66,147	20.4	9,344	74,212

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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	
2021	\$ 35,880	13.9%	\$4,987	\$ 36,871	17.2%	\$6,171	\$ 46,093	15.5%	\$5,561	\$ 41,686
2022	36,867	13.9	5,125	37,225	17.2	6,341	46,535	15.5	5,714	42,086
2023	37,881	13.9	5,265	37,542	17.2	6,516	46,932	15.5	5,872	42,445
2024	38,923	13.9	5,410	37,818	17.2	6,695	47,278	15.5	6,033	42,758
2025	39,993	13.9	5,559	38,049	17.2	6,879	47,567	15.5	6,199	43,019
2026	41,093	13.9	5,712	38,230	17.2	7,068	47,793	15.5	6,369	43,224
2027	42,223	13.9	5,869	38,355	17.2	7,262	47,950	15.5	6,545	43,366
2028	43,384	13.9	6,030	38,419	17.2	7,462	48,030	15.5	6,725	43,438
2029	44,577	13.9	6,196	38,415	17.2	7,667	48,025	15.5	6,909	43,434
2030	45,803	13.9	6,367	38,337	17.2	7,878	47,927	15.5	7,099	43,346

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	
2021	\$ 35,880	18.4%	\$6,602	\$ 49,701	20.3%	\$7,284	\$ 55,319	21.2%	\$7,607	\$ 57,727
2022	36,867	18.4	6,784	50,178	20.3	7,484	55,850	21.2	7,816	58,281
2023	37,881	18.4	6,970	50,606	20.3	7,690	56,326	21.2	8,031	58,778
2024	38,923	18.4	7,162	50,979	20.3	7,901	56,741	21.2	8,252	59,211
2025	39,993	18.4	7,359	51,291	20.3	8,119	57,088	21.2	8,479	59,573
2026	41,093	18.4	7,561	51,535	20.3	8,342	57,359	21.2	8,712	59,856
2027	42,223	18.4	7,769	51,704	20.3	8,571	57,547	21.2	8,951	60,052
2028	43,384	18.4	7,983	51,790	20.3	8,807	57,643	21.2	9,197	60,152
2029	44,577	18.4	8,202	51,785	20.3	9,049	57,637	21.2	9,450	60,146
2030	45,803	18.4	8,428	51,680	20.3	9,298	57,520	21.2	9,710	60,024

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	
2021	\$ 35,880	23.6%	\$8,468	\$ 64,530	24.0%	\$8,611	\$ 65,730	26.9%	\$9,652	\$ 73,746
2022	36,867	23.6	8,701	65,149	24.0	8,848	66,361	26.9	9,917	74,453
2023	37,881	23.6	8,940	65,704	24.0	9,091	66,926	26.9	10,190	75,087
2024	38,923	23.6	9,186	66,188	24.0	9,342	67,419	26.9	10,470	75,640
2025	39,993	23.6	9,438	66,593	24.0	9,598	67,831	26.9	10,758	76,102
2026	41,093	23.6	9,698	66,910	24.0	9,862	68,153	26.9	11,054	76,464
2027	42,223	23.6	9,965	67,129	24.0	10,134	68,376	26.9	11,358	76,715
2028	43,384	23.6	10,239	67,241	24.0	10,412	68,490	26.9	11,670	76,843
2029	44,577	23.6	10,520	67,235	24.0	10,698	68,483	26.9	11,991	76,836
2030	45,803	23.6	10,810	67,098	24.0	10,993	68,344	26.9	12,321	76,680

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	
2021	\$ 35,880	12.0%	\$4,306	\$ 36,871	15.3%	\$5,490	\$ 46,093	13.6%	\$4,880	\$ 41,686
2022	36,867	12.0	4,424	37,225	15.3	5,641	46,535	13.6	5,014	42,086
2023	37,881	12.0	4,546	37,542	15.3	5,796	46,932	13.6	5,152	42,445
2024	38,923	12.0	4,671	37,818	15.3	5,955	47,278	13.6	5,294	42,758
2025	39,993	12.0	4,799	38,049	15.3	6,119	47,567	13.6	5,439	43,019
2026	41,093	12.0	4,931	38,230	15.3	6,287	47,793	13.6	5,589	43,224
2027	42,223	12.0	5,067	38,355	15.3	6,460	47,950	13.6	5,742	43,366
2028	43,384	12.0	5,206	38,419	15.3	6,638	48,030	13.6	5,900	43,438
2029	44,577	12.0	5,349	38,415	15.3	6,820	48,025	13.6	6,062	43,434
2030	45,803	12.0	5,496	38,337	15.3	7,008	47,927	13.6	6,229	43,346

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	
2021	\$ 35,880	16.5%	\$5,920	\$ 49,701	18.4%	\$6,602	\$ 55,319	19.3%	\$6,925	\$ 57,727
2022	36,867	16.5	6,083	50,178	18.4	6,784	55,850	19.3	7,115	58,281
2023	37,881	16.5	6,250	50,606	18.4	6,970	56,326	19.3	7,311	58,778
2024	38,923	16.5	6,422	50,979	18.4	7,162	56,741	19.3	7,512	59,211
2025	39,993	16.5	6,599	51,291	18.4	7,359	57,088	19.3	7,719	59,573
2026	41,093	16.5	6,780	51,535	18.4	7,561	57,359	19.3	7,931	59,856
2027	42,223	16.5	6,967	51,704	18.4	7,769	57,547	19.3	8,149	60,052
2028	43,384	16.5	7,158	51,790	18.4	7,983	57,643	19.3	8,373	60,152
2029	44,577	16.5	7,355	51,785	18.4	8,202	57,637	19.3	8,603	60,146
2030	45,803	16.5	7,557	51,680	18.4	8,428	57,520	19.3	8,840	60,024

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	
2021	\$ 35,880	21.7%	\$7,786	\$ 64,530	22.1%	\$7,929	\$ 65,730	25.0%	\$8,970	\$ 73,746
2022	36,867	21.7	8,000	65,149	22.1	8,148	66,361	25.0	9,217	74,453
2023	37,881	21.7	8,220	65,704	22.1	8,372	66,926	25.0	9,470	75,087
2024	38,923	21.7	8,446	66,188	22.1	8,602	67,419	25.0	9,731	75,640
2025	39,993	21.7	8,678	66,593	22.1	8,838	67,831	25.0	9,998	76,102
2026	41,093	21.7	8,917	66,910	22.1	9,082	68,153	25.0	10,273	76,464
2027	42,223	21.7	9,162	67,129	22.1	9,331	68,376	25.0	10,556	76,715
2028	43,384	21.7	9,414	67,241	22.1	9,588	68,490	25.0	10,846	76,843
2029	44,577	21.7	9,673	67,235	22.1	9,852	68,483	25.0	11,144	76,836
2030	45,803	21.7	9,939	67,098	22.1	10,122	68,344	25.0	11,451	76,680

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	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
2021	\$ 35,880	10.1%	\$3,624	\$ 36,871	13.4%	\$4,808	\$ 46,093	11.7%	\$4,198	\$ 41,686
2022	36,867	10.1	3,724	37,225	13.4	4,940	46,535	11.7	4,313	42,086
2023	37,881	10.1	3,826	37,542	13.4	5,076	46,932	11.7	4,432	42,445
2024	38,923	10.1	3,931	37,818	13.4	5,216	47,278	11.7	4,554	42,758
2025	39,993	10.1	4,039	38,049	13.4	5,359	47,567	11.7	4,679	43,019
2026	41,093	10.1	4,150	38,230	13.4	5,506	47,793	11.7	4,808	43,224
2027	42,223	10.1	4,265	38,355	13.4	5,658	47,950	11.7	4,940	43,366
2028	43,384	10.1	4,382	38,419	13.4	5,813	48,030	11.7	5,076	43,438
2029	44,577	10.1	4,502	38,415	13.4	5,973	48,025	11.7	5,216	43,434
2030	45,803	10.1	4,626	38,337	13.4	6,138	47,927	11.7	5,359	43,346

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
2021	\$ 35,880	14.6%	\$5,238	\$ 49,701	16.5%	\$5,920	\$ 55,319	17.4%	\$6,243	\$ 57,727
2022	36,867	14.6	5,383	50,178	16.5	6,083	55,850	17.4	6,415	58,281
2023	37,881	14.6	5,531	50,606	16.5	6,250	56,326	17.4	6,591	58,778
2024	38,923	14.6	5,683	50,979	16.5	6,422	56,741	17.4	6,773	59,211
2025	39,993	14.6	5,839	51,291	16.5	6,599	57,088	17.4	6,959	59,573
2026	41,093	14.6	6,000	51,535	16.5	6,780	57,359	17.4	7,150	59,856
2027	42,223	14.6	6,165	51,704	16.5	6,967	57,547	17.4	7,347	60,052
2028	43,384	14.6	6,334	51,790	16.5	7,158	57,643	17.4	7,549	60,152
2029	44,577	14.6	6,508	51,785	16.5	7,355	57,637	17.4	7,756	60,146
2030	45,803	14.6	6,687	51,680	16.5	7,557	57,520	17.4	7,970	60,024

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
2021	\$ 35,880	19.8%	\$7,104	\$ 64,530	20.2%	\$7,248	\$ 65,730	23.1%	\$8,288	\$ 73,746
2022	36,867	19.8	7,300	65,149	20.2	7,447	66,361	23.1	8,516	74,453
2023	37,881	19.8	7,500	65,704	20.2	7,652	66,926	23.1	8,751	75,087
2024	38,923	19.8	7,707	66,188	20.2	7,862	67,419	23.1	8,991	75,640
2025	39,993	19.8	7,919	66,593	20.2	8,079	67,831	23.1	9,238	76,102
2026	41,093	19.8	8,136	66,910	20.2	8,301	68,153	23.1	9,492	76,464
2027	42,223	19.8	8,360	67,129	20.2	8,529	68,376	23.1	9,754	76,715
2028	43,384	19.8	8,590	67,241	20.2	8,764	68,490	23.1	10,022	76,843
2029	44,577	19.8	8,826	67,235	20.2	9,005	68,483	23.1	10,297	76,836
2030	45,803	19.8	9,069	67,098	20.2	9,252	68,344	23.1	10,580	76,680

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	
2021	\$ 35,880	8.2%	\$2,942	\$ 36,871	11.5%	\$4,126	\$ 46,093	9.8%	\$3,516	\$ 41,686
2022	36,867	8.2	3,023	37,225	11.5	4,240	46,535	9.8	3,613	42,086
2023	37,881	8.2	3,106	37,542	11.5	4,356	46,932	9.8	3,712	42,445
2024	38,923	8.2	3,192	37,818	11.5	4,476	47,278	9.8	3,814	42,758
2025	39,993	8.2	3,279	38,049	11.5	4,599	47,567	9.8	3,919	43,019
2026	41,093	8.2	3,370	38,230	11.5	4,726	47,793	9.8	4,027	43,224
2027	42,223	8.2	3,462	38,355	11.5	4,856	47,950	9.8	4,138	43,366
2028	43,384	8.2	3,557	38,419	11.5	4,989	48,030	9.8	4,252	43,438
2029	44,577	8.2	3,655	38,415	11.5	5,126	48,025	9.8	4,369	43,434
2030	45,803	8.2	3,756	38,337	11.5	5,267	47,927	9.8	4,489	43,346

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	
2021	\$ 35,880	12.7%	\$4,557	\$ 49,701	14.6%	\$5,238	\$ 55,319	15.5%	\$5,561	\$ 57,727
2022	36,867	12.7	4,682	50,178	14.6	5,383	55,850	15.5	5,714	58,281
2023	37,881	12.7	4,811	50,606	14.6	5,531	56,326	15.5	5,872	58,778
2024	38,923	12.7	4,943	50,979	14.6	5,683	56,741	15.5	6,033	59,211
2025	39,993	12.7	5,079	51,291	14.6	5,839	57,088	15.5	6,199	59,573
2026	41,093	12.7	5,219	51,535	14.6	6,000	57,359	15.5	6,369	59,856
2027	42,223	12.7	5,362	51,704	14.6	6,165	57,547	15.5	6,545	60,052
2028	43,384	12.7	5,510	51,790	14.6	6,334	57,643	15.5	6,725	60,152
2029	44,577	12.7	5,661	51,785	14.6	6,508	57,637	15.5	6,909	60,146
2030	45,803	12.7	5,817	51,680	14.6	6,687	57,520	15.5	7,099	60,024

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	
2021	\$ 35,880	17.9%	\$6,423	\$ 64,530	18.3%	\$6,566	\$ 65,730	21.2%	\$7,607	\$ 73,746
2022	36,867	17.9	6,599	65,149	18.3	6,747	66,361	21.2	7,816	74,453
2023	37,881	17.9	6,781	65,704	18.3	6,932	66,926	21.2	8,031	75,087
2024	38,923	17.9	6,967	66,188	18.3	7,123	67,419	21.2	8,252	75,640
2025	39,993	17.9	7,159	66,593	18.3	7,319	67,831	21.2	8,479	76,102
2026	41,093	17.9	7,356	66,910	18.3	7,520	68,153	21.2	8,712	76,464
2027	42,223	17.9	7,558	67,129	18.3	7,727	68,376	21.2	8,951	76,715
2028	43,384	17.9	7,766	67,241	18.3	7,939	68,490	21.2	9,197	76,843
2029	44,577	17.9	7,979	67,235	18.3	8,158	68,483	21.2	9,450	76,836
2030	45,803	17.9	8,199	67,098	18.3	8,382	68,344	21.2	9,710	76,680

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	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
2021	\$ 698,975	8.7%	\$60,811	\$ 174,538	10.6%	\$74,091	\$ 218,168	10.4%	\$72,693	\$ 217,192
2022	718,197	8.7	62,483	176,212	10.6	76,129	220,261	10.4	74,692	219,275
2023	737,947	8.7	64,201	177,714	10.6	78,222	222,138	10.4	76,746	221,143
2024	758,241	8.7	65,967	179,023	10.6	80,374	223,774	10.4	78,857	222,772
2025	779,093	8.7	67,781	180,117	10.6	82,584	225,142	10.4	81,026	224,134
2026	800,518	8.7	69,645	180,973	10.6	84,855	226,212	10.4	83,254	225,200
2027	822,532	8.7	71,560	181,566	10.6	87,188	226,953	10.4	85,543	225,938
2028	845,152	8.7	73,528	181,869	10.6	89,586	227,331	10.4	87,896	226,314
2029	868,394	8.7	75,550	181,851	10.6	92,050	227,309	10.4	90,313	226,292
2030	892,275	8.7	77,628	181,482	10.6	94,581	226,847	10.4	92,797	225,832

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
2021	\$ 698,975	12.0%	\$83,877	\$ 250,170	12.6%	\$88,071	\$ 261,801	13.4%	\$93,663	\$ 283,134
2022	718,197	12.0	86,184	252,570	12.6	90,493	264,312	13.4	96,238	285,850
2023	737,947	12.0	88,554	254,722	12.6	92,981	266,564	13.4	98,885	288,286
2024	758,241	12.0	90,989	256,598	12.6	95,538	268,527	13.4	101,604	290,409
2025	779,093	12.0	93,491	258,166	12.6	98,166	270,168	13.4	104,398	292,184
2026	800,518	12.0	96,062	259,393	12.6	100,865	271,452	13.4	107,269	293,573
2027	822,532	12.0	98,704	260,243	12.6	103,639	272,342	13.4	110,219	294,535
2028	845,152	12.0	101,418	260,677	12.6	106,489	272,796	13.4	113,250	295,026
2029	868,394	12.0	104,207	260,652	12.6	109,418	272,770	13.4	116,365	294,998
2030	892,275	12.0	107,073	260,123	12.6	112,427	272,216	13.4	119,565	294,399

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
2021	\$ 698,975	14.6%	\$102,050	\$ 305,428	14.9%	\$104,147	\$ 316,094	16.5%	\$115,331	\$ 349,040
2022	718,197	14.6	104,857	308,358	14.9	107,011	319,126	16.5	118,503	352,388
2023	737,947	14.6	107,740	310,986	14.9	109,954	321,845	16.5	121,761	355,391
2024	758,241	14.6	110,703	313,276	14.9	112,978	324,215	16.5	125,110	358,008
2025	779,093	14.6	113,748	315,191	14.9	116,085	326,197	16.5	128,550	360,196
2026	800,518	14.6	116,876	316,689	14.9	119,277	327,748	16.5	132,085	361,908
2027	822,532	14.6	120,090	317,727	14.9	122,557	328,822	16.5	135,718	363,094
2028	845,152	14.6	123,392	318,256	14.9	125,928	329,370	16.5	139,450	363,699
2029	868,394	14.6	126,786	318,225	14.9	129,391	329,338	16.5	143,285	363,664
2030	892,275	14.6	130,272	317,579	14.9	132,949	328,669	16.5	147,225	362,925

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	6.8%	\$47,530	\$ 174,538	8.7%	\$60,811	\$ 218,168	8.5%	\$59,413	\$ 217,192
2022	718,197	6.8	48,837	176,212	8.7	62,483	220,261	8.5	61,047	219,275
2023	737,947	6.8	50,180	177,714	8.7	64,201	222,138	8.5	62,725	221,143
2024	758,241	6.8	51,560	179,023	8.7	65,967	223,774	8.5	64,450	222,772
2025	779,093	6.8	52,978	180,117	8.7	67,781	225,142	8.5	66,223	224,134
2026	800,518	6.8	54,435	180,973	8.7	69,645	226,212	8.5	68,044	225,200
2027	822,532	6.8	55,932	181,566	8.7	71,560	226,953	8.5	69,915	225,938
2028	845,152	6.8	57,470	181,869	8.7	73,528	227,331	8.5	71,838	226,314
2029	868,394	6.8	59,051	181,851	8.7	75,550	227,309	8.5	73,813	226,292
2030	892,275	6.8	60,675	181,482	8.7	77,628	226,847	8.5	75,843	225,832

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	
2021	\$ 698,975	10.1%	\$70,596	\$ 250,170	10.7%	\$74,790	\$ 261,801	11.5%	\$80,382	\$ 283,134
2022	718,197	10.1	72,538	252,570	10.7	76,847	264,312	11.5	82,593	285,850
2023	737,947	10.1	74,533	254,722	10.7	78,960	266,564	11.5	84,864	288,286
2024	758,241	10.1	76,582	256,598	10.7	81,132	268,527	11.5	87,198	290,409
2025	779,093	10.1	78,688	258,166	10.7	83,363	270,168	11.5	89,596	292,184
2026	800,518	10.1	80,852	259,393	10.7	85,655	271,452	11.5	92,060	293,573
2027	822,532	10.1	83,076	260,243	10.7	88,011	272,342	11.5	94,591	294,535
2028	845,152	10.1	85,360	260,677	10.7	90,431	272,796	11.5	97,192	295,026
2029	868,394	10.1	87,708	260,652	10.7	92,918	272,770	11.5	99,865	294,998
2030	892,275	10.1	90,120	260,123	10.7	95,473	272,216	11.5	102,612	294,399

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	
2021	\$ 698,975	12.7%	\$88,770	\$ 305,428	13.0%	\$90,867	\$ 316,094	14.6%	\$102,050	\$ 349,040
2022	718,197	12.7	91,211	308,358	13.0	93,366	319,126	14.6	104,857	352,388
2023	737,947	12.7	93,719	310,986	13.0	95,933	321,845	14.6	107,740	355,391
2024	758,241	12.7	96,297	313,276	13.0	98,571	324,215	14.6	110,703	358,008
2025	779,093	12.7	98,945	315,191	13.0	101,282	326,197	14.6	113,748	360,196
2026	800,518	12.7	101,666	316,689	13.0	104,067	327,748	14.6	116,876	361,908
2027	822,532	12.7	104,462	317,727	13.0	106,929	328,822	14.6	120,090	363,094
2028	845,152	12.7	107,334	318,256	13.0	109,870	329,370	14.6	123,392	363,699
2029	868,394	12.7	110,286	318,225	13.0	112,891	329,338	14.6	126,786	363,664
2030	892,275	12.7	113,319	317,579	13.0	115,996	328,669	14.6	130,272	362,925

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	4.9%	\$34,250	\$ 174,538	6.8%	\$47,530	\$ 218,168	6.6%	\$46,132	\$ 217,192
2022	718,197	4.9	35,192	176,212	6.8	48,837	220,261	6.6	47,401	219,275
2023	737,947	4.9	36,159	177,714	6.8	50,180	222,138	6.6	48,705	221,143
2024	758,241	4.9	37,154	179,023	6.8	51,560	223,774	6.6	50,044	222,772
2025	779,093	4.9	38,176	180,117	6.8	52,978	225,142	6.6	51,420	224,134
2026	800,518	4.9	39,225	180,973	6.8	54,435	226,212	6.6	52,834	225,200
2027	822,532	4.9	40,304	181,566	6.8	55,932	226,953	6.6	54,287	225,938
2028	845,152	4.9	41,412	181,869	6.8	57,470	227,331	6.6	55,780	226,314
2029	868,394	4.9	42,551	181,851	6.8	59,051	227,309	6.6	57,314	226,292
2030	892,275	4.9	43,721	181,482	6.8	60,675	226,847	6.6	58,890	225,832

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	
2021	\$ 698,975	8.2%	\$57,316	\$ 250,170	8.8%	\$61,510	\$ 261,801	9.6%	\$67,102	\$ 283,134
2022	718,197	8.2	58,892	252,570	8.8	63,201	264,312	9.6	68,947	285,850
2023	737,947	8.2	60,512	254,722	8.8	64,939	266,564	9.6	70,843	288,286
2024	758,241	8.2	62,176	256,598	8.8	66,725	268,527	9.6	72,791	290,409
2025	779,093	8.2	63,886	258,166	8.8	68,560	270,168	9.6	74,793	292,184
2026	800,518	8.2	65,642	259,393	8.8	70,446	271,452	9.6	76,850	293,573
2027	822,532	8.2	67,448	260,243	8.8	72,383	272,342	9.6	78,963	294,535
2028	845,152	8.2	69,302	260,677	8.8	74,373	272,796	9.6	81,135	295,026
2029	868,394	8.2	71,208	260,652	8.8	76,419	272,770	9.6	83,366	294,998
2030	892,275	8.2	73,167	260,123	8.8	78,520	272,216	9.6	85,658	294,399

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	
2021	\$ 698,975	10.8%	\$75,489	\$ 305,428	11.1%	\$77,586	\$ 316,094	12.7%	\$88,770	\$ 349,040
2022	718,197	10.8	77,565	308,358	11.1	79,720	319,126	12.7	91,211	352,388
2023	737,947	10.8	79,698	310,986	11.1	81,912	321,845	12.7	93,719	355,391
2024	758,241	10.8	81,890	313,276	11.1	84,165	324,215	12.7	96,297	358,008
2025	779,093	10.8	84,142	315,191	11.1	86,479	326,197	12.7	98,945	360,196
2026	800,518	10.8	86,456	316,689	11.1	88,857	327,748	12.7	101,666	361,908
2027	822,532	10.8	88,833	317,727	11.1	91,301	328,822	12.7	104,462	363,094
2028	845,152	10.8	91,276	318,256	11.1	93,812	329,370	12.7	107,334	363,699
2029	868,394	10.8	93,787	318,225	11.1	96,392	329,338	12.7	110,286	363,664
2030	892,275	10.8	96,366	317,579	11.1	99,043	328,669	12.7	113,319	362,925

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	3.0%	\$20,969	\$ 174,538	4.9%	\$34,250	\$ 218,168	4.7%	\$32,852	\$ 217,192
2022	718,197	3.0	21,546	176,212	4.9	35,192	220,261	4.7	33,755	219,275
2023	737,947	3.0	22,138	177,714	4.9	36,159	222,138	4.7	34,684	221,143
2024	758,241	3.0	22,747	179,023	4.9	37,154	223,774	4.7	35,637	222,772
2025	779,093	3.0	23,373	180,117	4.9	38,176	225,142	4.7	36,617	224,134
2026	800,518	3.0	24,016	180,973	4.9	39,225	226,212	4.7	37,624	225,200
2027	822,532	3.0	24,676	181,566	4.9	40,304	226,953	4.7	38,659	225,938
2028	845,152	3.0	25,355	181,869	4.9	41,412	227,331	4.7	39,722	226,314
2029	868,394	3.0	26,052	181,851	4.9	42,551	227,309	4.7	40,815	226,292
2030	892,275	3.0	26,768	181,482	4.9	43,721	226,847	4.7	41,937	225,832

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	
2021	\$ 698,975	6.3%	\$44,035	\$ 250,170	6.9%	\$48,229	\$ 261,801	7.7%	\$53,821	\$ 283,134
2022	718,197	6.3	45,246	252,570	6.9	49,556	264,312	7.7	55,301	285,850
2023	737,947	6.3	46,491	254,722	6.9	50,918	266,564	7.7	56,822	288,286
2024	758,241	6.3	47,769	256,598	6.9	52,319	268,527	7.7	58,385	290,409
2025	779,093	6.3	49,083	258,166	6.9	53,757	270,168	7.7	59,990	292,184
2026	800,518	6.3	50,433	259,393	6.9	55,236	271,452	7.7	61,640	293,573
2027	822,532	6.3	51,820	260,243	6.9	56,755	272,342	7.7	63,335	294,535
2028	845,152	6.3	53,245	260,677	6.9	58,315	272,796	7.7	65,077	295,026
2029	868,394	6.3	54,709	260,652	6.9	59,919	272,770	7.7	66,866	294,998
2030	892,275	6.3	56,213	260,123	6.9	61,567	272,216	7.7	68,705	294,399

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	
2021	\$ 698,975	8.9%	\$62,209	\$ 305,428	9.2%	\$64,306	\$ 316,094	10.8%	\$75,489	\$ 349,040
2022	718,197	8.9	63,920	308,358	9.2	66,074	319,126	10.8	77,565	352,388
2023	737,947	8.9	65,677	310,986	9.2	67,891	321,845	10.8	79,698	355,391
2024	758,241	8.9	67,483	313,276	9.2	69,758	324,215	10.8	81,890	358,008
2025	779,093	8.9	69,339	315,191	9.2	71,677	326,197	10.8	84,142	360,196
2026	800,518	8.9	71,246	316,689	9.2	73,648	327,748	10.8	86,456	361,908
2027	822,532	8.9	73,205	317,727	9.2	75,673	328,822	10.8	88,833	363,094
2028	845,152	8.9	75,219	318,256	9.2	77,754	329,370	10.8	91,276	363,699
2029	868,394	8.9	77,287	318,225	9.2	79,892	329,338	10.8	93,787	363,664
2030	892,275	8.9	79,412	317,579	9.2	82,089	328,669	10.8	96,366	362,925

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	8.9%	\$62,209	\$ 180,998	11.0%	\$76,887	\$ 226,243	10.7%	\$74,790	\$ 225,203
2022	718,197	8.9	63,920	182,734	11.0	79,002	228,413	10.7	76,847	227,363
2023	737,947	8.9	65,677	184,291	11.0	81,174	230,359	10.7	78,960	229,300
2024	758,241	8.9	67,483	185,648	11.0	83,407	232,055	10.7	81,132	230,989
2025	779,093	8.9	69,339	186,783	11.0	85,700	233,473	10.7	83,363	232,401
2026	800,518	8.9	71,246	187,671	11.0	88,057	234,583	10.7	85,655	233,506
2027	822,532	8.9	73,205	188,286	11.0	90,479	235,352	10.7	88,011	234,271
2028	845,152	8.9	75,219	188,600	11.0	92,967	235,744	10.7	90,431	234,661
2029	868,394	8.9	77,287	188,582	11.0	95,523	235,721	10.7	92,918	234,638
2030	892,275	8.9	79,412	188,199	11.0	98,150	235,242	10.7	95,473	234,161

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	
2021	\$ 698,975	12.4%	\$86,673	\$ 259,414	13.0%	\$90,867	\$ 271,524	13.9%	\$97,158	\$ 293,639
2022	718,197	12.4	89,056	261,902	13.0	93,366	274,129	13.9	99,829	296,456
2023	737,947	12.4	91,505	264,134	13.0	95,933	276,465	13.9	102,575	298,982
2024	758,241	12.4	94,022	266,079	13.0	98,571	278,501	13.9	105,395	301,184
2025	779,093	12.4	96,608	267,705	13.0	101,282	280,203	13.9	108,294	303,025
2026	800,518	12.4	99,264	268,978	13.0	104,067	281,535	13.9	111,272	304,466
2027	822,532	12.4	101,994	269,859	13.0	106,929	282,458	13.9	114,332	305,464
2028	845,152	12.4	104,799	270,309	13.0	109,870	282,929	13.9	117,476	305,973
2029	868,394	12.4	107,681	270,283	13.0	112,891	282,902	13.9	120,707	305,944
2030	892,275	12.4	110,642	269,734	13.0	115,996	282,327	13.9	124,026	305,323

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	
2021	\$ 698,975	15.0%	\$104,846	\$ 316,693	15.5%	\$108,341	\$ 327,760	17.1%	\$119,525	\$ 362,000
2022	718,197	15.0	107,730	319,731	15.5	111,321	330,904	17.1	122,812	365,473
2023	737,947	15.0	110,692	322,455	15.5	114,382	333,724	17.1	126,189	368,587
2024	758,241	15.0	113,736	324,830	15.5	117,527	336,182	17.1	129,659	371,301
2025	779,093	15.0	116,864	326,815	15.5	120,759	338,237	17.1	133,225	373,570
2026	800,518	15.0	120,078	328,369	15.5	124,080	339,845	17.1	136,889	375,346
2027	822,532	15.0	123,380	329,445	15.5	127,492	340,959	17.1	140,653	376,576
2028	845,152	15.0	126,773	329,994	15.5	130,999	341,527	17.1	144,521	377,203
2029	868,394	15.0	130,259	329,962	15.5	134,601	341,494	17.1	148,495	377,167
2030	892,275	15.0	133,841	329,292	15.5	138,303	340,800	17.1	152,579	376,401

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	7.0%	\$48,928	\$ 180,998	9.1%	\$63,607	\$ 226,243	8.8%	\$61,510	\$ 225,203
2022	718,197	7.0	50,274	182,734	9.1	65,356	228,413	8.8	63,201	227,363
2023	737,947	7.0	51,656	184,291	9.1	67,153	230,359	8.8	64,939	229,300
2024	758,241	7.0	53,077	185,648	9.1	69,000	232,055	8.8	66,725	230,989
2025	779,093	7.0	54,537	186,783	9.1	70,897	233,473	8.8	68,560	232,401
2026	800,518	7.0	56,036	187,671	9.1	72,847	234,583	8.8	70,446	233,506
2027	822,532	7.0	57,577	188,286	9.1	74,850	235,352	8.8	72,383	234,271
2028	845,152	7.0	59,161	188,600	9.1	76,909	235,744	8.8	74,373	234,661
2029	868,394	7.0	60,788	188,582	9.1	79,024	235,721	8.8	76,419	234,638
2030	892,275	7.0	62,459	188,199	9.1	81,197	235,242	8.8	78,520	234,161

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	
2021	\$ 698,975	10.5%	\$73,392	\$ 259,414	11.1%	\$77,586	\$ 271,524	12.0%	\$83,877	\$ 293,639
2022	718,197	10.5	75,411	261,902	11.1	79,720	274,129	12.0	86,184	296,456
2023	737,947	10.5	77,484	264,134	11.1	81,912	276,465	12.0	88,554	298,982
2024	758,241	10.5	79,615	266,079	11.1	84,165	278,501	12.0	90,989	301,184
2025	779,093	10.5	81,805	267,705	11.1	86,479	280,203	12.0	93,491	303,025
2026	800,518	10.5	84,054	268,978	11.1	88,857	281,535	12.0	96,062	304,466
2027	822,532	10.5	86,366	269,859	11.1	91,301	282,458	12.0	98,704	305,464
2028	845,152	10.5	88,741	270,309	11.1	93,812	282,929	12.0	101,418	305,973
2029	868,394	10.5	91,181	270,283	11.1	96,392	282,902	12.0	104,207	305,944
2030	892,275	10.5	93,689	269,734	11.1	99,043	282,327	12.0	107,073	305,323

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	
2021	\$ 698,975	13.1%	\$91,566	\$ 316,693	13.6%	\$95,061	\$ 327,760	15.2%	\$106,244	\$ 362,000
2022	718,197	13.1	94,084	319,731	13.6	97,675	330,904	15.2	109,166	365,473
2023	737,947	13.1	96,671	322,455	13.6	100,361	333,724	15.2	112,168	368,587
2024	758,241	13.1	99,330	324,830	13.6	103,121	336,182	15.2	115,253	371,301
2025	779,093	13.1	102,061	326,815	13.6	105,957	338,237	15.2	118,422	373,570
2026	800,518	13.1	104,868	328,369	13.6	108,870	339,845	15.2	121,679	375,346
2027	822,532	13.1	107,752	329,445	13.6	111,864	340,959	15.2	125,025	376,576
2028	845,152	13.1	110,715	329,994	13.6	114,941	341,527	15.2	128,463	377,203
2029	868,394	13.1	113,760	329,962	13.6	118,102	341,494	15.2	131,996	377,167
2030	892,275	13.1	116,888	329,292	13.6	121,349	340,800	15.2	135,626	376,401

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	5.1%	\$35,648	\$ 180,998	7.2%	\$50,326	\$ 226,243	6.9%	\$48,229	\$ 225,203
2022	718,197	5.1	36,628	182,734	7.2	51,710	228,413	6.9	49,556	227,363
2023	737,947	5.1	37,635	184,291	7.2	53,132	230,359	6.9	50,918	229,300
2024	758,241	5.1	38,670	185,648	7.2	54,593	232,055	6.9	52,319	230,989
2025	779,093	5.1	39,734	186,783	7.2	56,095	233,473	6.9	53,757	232,401
2026	800,518	5.1	40,826	187,671	7.2	57,637	234,583	6.9	55,236	233,506
2027	822,532	5.1	41,949	188,286	7.2	59,222	235,352	6.9	56,755	234,271
2028	845,152	5.1	43,103	188,600	7.2	60,851	235,744	6.9	58,315	234,661
2029	868,394	5.1	44,288	188,582	7.2	62,524	235,721	6.9	59,919	234,638
2030	892,275	5.1	45,506	188,199	7.2	64,244	235,242	6.9	61,567	234,161

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	
2021	\$ 698,975	8.6%	\$60,112	\$ 259,414	9.2%	\$64,306	\$ 271,524	10.1%	\$70,596	\$ 293,639
2022	718,197	8.6	61,765	261,902	9.2	66,074	274,129	10.1	72,538	296,456
2023	737,947	8.6	63,463	264,134	9.2	67,891	276,465	10.1	74,533	298,982
2024	758,241	8.6	65,209	266,079	9.2	69,758	278,501	10.1	76,582	301,184
2025	779,093	8.6	67,002	267,705	9.2	71,677	280,203	10.1	78,688	303,025
2026	800,518	8.6	68,845	268,978	9.2	73,648	281,535	10.1	80,852	304,466
2027	822,532	8.6	70,738	269,859	9.2	75,673	282,458	10.1	83,076	305,464
2028	845,152	8.6	72,683	270,309	9.2	77,754	282,929	10.1	85,360	305,973
2029	868,394	8.6	74,682	270,283	9.2	79,892	282,902	10.1	87,708	305,944
2030	892,275	8.6	76,736	269,734	9.2	82,089	282,327	10.1	90,120	305,323

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	
2021	\$ 698,975	11.2%	\$78,285	\$ 316,693	11.7%	\$81,780	\$ 327,760	13.3%	\$92,964	\$ 362,000
2022	718,197	11.2	80,438	319,731	11.7	84,029	330,904	13.3	95,520	365,473
2023	737,947	11.2	82,650	322,455	11.7	86,340	333,724	13.3	98,147	368,587
2024	758,241	11.2	84,923	324,830	11.7	88,714	336,182	13.3	100,846	371,301
2025	779,093	11.2	87,258	326,815	11.7	91,154	338,237	13.3	103,619	373,570
2026	800,518	11.2	89,658	328,369	11.7	93,661	339,845	13.3	106,469	375,346
2027	822,532	11.2	92,124	329,445	11.7	96,236	340,959	13.3	109,397	376,576
2028	845,152	11.2	94,657	329,994	11.7	98,883	341,527	13.3	112,405	377,203
2029	868,394	11.2	97,260	329,962	11.7	101,602	341,494	13.3	115,496	377,167
2030	892,275	11.2	99,935	329,292	11.7	104,396	340,800	13.3	118,673	376,401

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	3.2%	\$22,367	\$ 180,998	5.3%	\$37,046	\$ 226,243	5.0%	\$34,949	\$ 225,203
2022	718,197	3.2	22,982	182,734	5.3	38,064	228,413	5.0	35,910	227,363
2023	737,947	3.2	23,614	184,291	5.3	39,111	230,359	5.0	36,897	229,300
2024	758,241	3.2	24,264	185,648	5.3	40,187	232,055	5.0	37,912	230,989
2025	779,093	3.2	24,931	186,783	5.3	41,292	233,473	5.0	38,955	232,401
2026	800,518	3.2	25,617	187,671	5.3	42,427	234,583	5.0	40,026	233,506
2027	822,532	3.2	26,321	188,286	5.3	43,594	235,352	5.0	41,127	234,271
2028	845,152	3.2	27,045	188,600	5.3	44,793	235,744	5.0	42,258	234,661
2029	868,394	3.2	27,789	188,582	5.3	46,025	235,721	5.0	43,420	234,638
2030	892,275	3.2	28,553	188,199	5.3	47,291	235,242	5.0	44,614	234,161

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	
2021	\$ 698,975	6.7%	\$46,831	\$ 259,414	7.3%	\$51,025	\$ 271,524	8.2%	\$57,316	\$ 293,639
2022	718,197	6.7	48,119	261,902	7.3	52,428	274,129	8.2	58,892	296,456
2023	737,947	6.7	49,442	264,134	7.3	53,870	276,465	8.2	60,512	298,982
2024	758,241	6.7	50,802	266,079	7.3	55,352	278,501	8.2	62,176	301,184
2025	779,093	6.7	52,199	267,705	7.3	56,874	280,203	8.2	63,886	303,025
2026	800,518	6.7	53,635	268,978	7.3	58,438	281,535	8.2	65,642	304,466
2027	822,532	6.7	55,110	269,859	7.3	60,045	282,458	8.2	67,448	305,464
2028	845,152	6.7	56,625	270,309	7.3	61,696	282,929	8.2	69,302	305,973
2029	868,394	6.7	58,182	270,283	7.3	63,393	282,902	8.2	71,208	305,944
2030	892,275	6.7	59,782	269,734	7.3	65,136	282,327	8.2	73,167	305,323

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	
2021	\$ 698,975	9.3%	\$65,005	\$ 316,693	9.8%	\$68,500	\$ 327,760	11.4%	\$79,683	\$ 362,000
2022	718,197	9.3	66,792	319,731	9.8	70,383	330,904	11.4	81,874	365,473
2023	737,947	9.3	68,629	322,455	9.8	72,319	333,724	11.4	84,126	368,587
2024	758,241	9.3	70,516	324,830	9.8	74,308	336,182	11.4	86,439	371,301
2025	779,093	9.3	72,456	326,815	9.8	76,351	338,237	11.4	88,817	373,570
2026	800,518	9.3	74,448	328,369	9.8	78,451	339,845	11.4	91,259	375,346
2027	822,532	9.3	76,495	329,445	9.8	80,608	340,959	11.4	93,769	376,576
2028	845,152	9.3	78,599	329,994	9.8	82,825	341,527	11.4	96,347	377,203
2029	868,394	9.3	80,761	329,962	9.8	85,103	341,494	11.4	98,997	377,167
2030	892,275	9.3	82,982	329,292	9.8	87,443	340,800	11.4	101,719	376,401

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	9.1%	\$63,607	\$ 198,398	11.2%	\$78,285	\$ 248,002	11.4%	\$79,683	\$ 276,981
2022	718,197	9.1	65,356	200,301	11.2	80,438	250,381	11.4	81,874	279,638
2023	737,947	9.1	67,153	202,008	11.2	82,650	252,515	11.4	84,126	282,021
2024	758,241	9.1	69,000	203,496	11.2	84,923	254,375	11.4	86,439	284,098
2025	779,093	9.1	70,897	204,740	11.2	87,258	255,930	11.4	88,817	285,834
2026	800,518	9.1	72,847	205,713	11.2	89,658	257,147	11.4	91,259	287,193
2027	822,532	9.1	74,850	206,387	11.2	92,124	257,990	11.4	93,769	288,134
2028	845,152	9.1	76,909	206,731	11.2	94,657	258,420	11.4	96,347	288,614
2029	868,394	9.1	79,024	206,711	11.2	97,260	258,395	11.4	98,997	288,586
2030	892,275	9.1	81,197	206,291	11.2	99,935	257,870	11.4	101,719	288,000

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	
2021	\$ 698,975	12.9%	\$90,168	\$ 306,931	13.2%	\$92,265	\$ 297,578	14.3%	\$99,953	\$ 336,895
2022	718,197	12.9	92,647	309,875	13.2	94,802	300,433	14.3	102,702	340,127
2023	737,947	12.9	95,195	312,515	13.2	97,409	302,993	14.3	105,526	343,025
2024	758,241	12.9	97,813	314,816	13.2	100,088	305,224	14.3	108,428	345,551
2025	779,093	12.9	100,503	316,740	13.2	102,840	307,090	14.3	111,410	347,663
2026	800,518	12.9	103,267	318,246	13.2	105,668	308,550	14.3	114,474	349,316
2027	822,532	12.9	106,107	319,289	13.2	108,574	309,561	14.3	117,622	350,461
2028	845,152	12.9	109,025	319,821	13.2	111,560	310,077	14.3	120,857	351,045
2029	868,394	12.9	112,023	319,790	13.2	114,628	310,047	14.3	124,180	351,011
2030	892,275	12.9	115,103	319,141	13.2	117,780	309,417	14.3	127,595	350,298

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	
2021	\$ 698,975	15.3%	\$106,943	\$ 347,141	15.9%	\$111,137	\$ 366,778	17.3%	\$120,923	\$ 396,722
2022	718,197	15.3	109,884	350,471	15.9	114,193	370,296	17.3	124,248	400,528
2023	737,947	15.3	112,906	353,457	15.9	117,334	373,451	17.3	127,665	403,941
2024	758,241	15.3	116,011	356,060	15.9	120,560	376,201	17.3	131,176	406,916
2025	779,093	15.3	119,201	358,236	15.9	123,876	378,500	17.3	134,783	409,403
2026	800,518	15.3	122,479	359,939	15.9	127,282	380,299	17.3	138,490	411,349
2027	822,532	15.3	125,847	361,119	15.9	130,783	381,545	17.3	142,298	412,697
2028	845,152	15.3	129,308	361,721	15.9	134,379	382,181	17.3	146,211	413,385
2029	868,394	15.3	132,864	361,686	15.9	138,075	382,144	17.3	150,232	413,345
2030	892,275	15.3	136,518	360,951	15.9	141,872	381,368	17.3	154,364	412,506

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	7.2%	\$50,326	\$ 198,398	9.3%	\$65,005	\$ 248,002	9.5%	\$66,403	\$ 276,981
2022	718,197	7.2	51,710	200,301	9.3	66,792	250,381	9.5	68,229	279,638
2023	737,947	7.2	53,132	202,008	9.3	68,629	252,515	9.5	70,105	282,021
2024	758,241	7.2	54,593	203,496	9.3	70,516	254,375	9.5	72,033	284,098
2025	779,093	7.2	56,095	204,740	9.3	72,456	255,930	9.5	74,014	285,834
2026	800,518	7.2	57,637	205,713	9.3	74,448	257,147	9.5	76,049	287,193
2027	822,532	7.2	59,222	206,387	9.3	76,495	257,990	9.5	78,141	288,134
2028	845,152	7.2	60,851	206,731	9.3	78,599	258,420	9.5	80,289	288,614
2029	868,394	7.2	62,524	206,711	9.3	80,761	258,395	9.5	82,497	288,586
2030	892,275	7.2	64,244	206,291	9.3	82,982	257,870	9.5	84,766	288,000

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	
2021	\$ 698,975	11.0%	\$76,887	\$ 306,931	11.3%	\$78,984	\$ 297,578	12.4%	\$86,673	\$ 336,895
2022	718,197	11.0	79,002	309,875	11.3	81,156	300,433	12.4	89,056	340,127
2023	737,947	11.0	81,174	312,515	11.3	83,388	302,993	12.4	91,505	343,025
2024	758,241	11.0	83,407	314,816	11.3	85,681	305,224	12.4	94,022	345,551
2025	779,093	11.0	85,700	316,740	11.3	88,038	307,090	12.4	96,608	347,663
2026	800,518	11.0	88,057	318,246	11.3	90,459	308,550	12.4	99,264	349,316
2027	822,532	11.0	90,479	319,289	11.3	92,946	309,561	12.4	101,994	350,461
2028	845,152	11.0	92,967	319,821	11.3	95,502	310,077	12.4	104,799	351,045
2029	868,394	11.0	95,523	319,790	11.3	98,129	310,047	12.4	107,681	351,011
2030	892,275	11.0	98,150	319,141	11.3	100,827	309,417	12.4	110,642	350,298

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	
2021	\$ 698,975	13.4%	\$93,663	\$ 347,141	14.0%	\$97,857	\$ 366,778	15.4%	\$107,642	\$ 396,722
2022	718,197	13.4	96,238	350,471	14.0	100,548	370,296	15.4	110,602	400,528
2023	737,947	13.4	98,885	353,457	14.0	103,313	373,451	15.4	113,644	403,941
2024	758,241	13.4	101,604	356,060	14.0	106,154	376,201	15.4	116,769	406,916
2025	779,093	13.4	104,398	358,236	14.0	109,073	378,500	15.4	119,980	409,403
2026	800,518	13.4	107,269	359,939	14.0	112,073	380,299	15.4	123,280	411,349
2027	822,532	13.4	110,219	361,119	14.0	115,154	381,545	15.4	126,670	412,697
2028	845,152	13.4	113,250	361,721	14.0	118,321	382,181	15.4	130,153	413,385
2029	868,394	13.4	116,365	361,686	14.0	121,575	382,144	15.4	133,733	413,345
2030	892,275	13.4	119,565	360,951	14.0	124,919	381,368	15.4	137,410	412,506

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	5.3%	\$37,046	\$ 198,398	7.4%	\$51,724	\$ 248,002	7.6%	\$53,122	\$ 276,981
2022	718,197	5.3	38,064	200,301	7.4	53,147	250,381	7.6	54,583	279,638
2023	737,947	5.3	39,111	202,008	7.4	54,608	252,515	7.6	56,084	282,021
2024	758,241	5.3	40,187	203,496	7.4	56,110	254,375	7.6	57,626	284,098
2025	779,093	5.3	41,292	204,740	7.4	57,653	255,930	7.6	59,211	285,834
2026	800,518	5.3	42,427	205,713	7.4	59,238	257,147	7.6	60,839	287,193
2027	822,532	5.3	43,594	206,387	7.4	60,867	257,990	7.6	62,512	288,134
2028	845,152	5.3	44,793	206,731	7.4	62,541	258,420	7.6	64,232	288,614
2029	868,394	5.3	46,025	206,711	7.4	64,261	258,395	7.6	65,998	288,586
2030	892,275	5.3	47,291	206,291	7.4	66,028	257,870	7.6	67,813	288,000

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	
2021	\$ 698,975	9.1%	\$63,607	\$ 306,931	9.4%	\$65,704	\$ 297,578	10.5%	\$73,392	\$ 336,895
2022	718,197	9.1	65,356	309,875	9.4	67,511	300,433	10.5	75,411	340,127
2023	737,947	9.1	67,153	312,515	9.4	69,367	302,993	10.5	77,484	343,025
2024	758,241	9.1	69,000	314,816	9.4	71,275	305,224	10.5	79,615	345,551
2025	779,093	9.1	70,897	316,740	9.4	73,235	307,090	10.5	81,805	347,663
2026	800,518	9.1	72,847	318,246	9.4	75,249	308,550	10.5	84,054	349,316
2027	822,532	9.1	74,850	319,289	9.4	77,318	309,561	10.5	86,366	350,461
2028	845,152	9.1	76,909	319,821	9.4	79,444	310,077	10.5	88,741	351,045
2029	868,394	9.1	79,024	319,790	9.4	81,629	310,047	10.5	91,181	351,011
2030	892,275	9.1	81,197	319,141	9.4	83,874	309,417	10.5	93,689	350,298

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	
2021	\$ 698,975	11.5%	\$80,382	\$ 347,141	12.1%	\$84,576	\$ 366,778	13.5%	\$94,362	\$ 396,722
2022	718,197	11.5	82,593	350,471	12.1	86,902	370,296	13.5	96,957	400,528
2023	737,947	11.5	84,864	353,457	12.1	89,292	373,451	13.5	99,623	403,941
2024	758,241	11.5	87,198	356,060	12.1	91,747	376,201	13.5	102,363	406,916
2025	779,093	11.5	89,596	358,236	12.1	94,270	378,500	13.5	105,178	409,403
2026	800,518	11.5	92,060	359,939	12.1	96,863	380,299	13.5	108,070	411,349
2027	822,532	11.5	94,591	361,119	12.1	99,526	381,545	13.5	111,042	412,697
2028	845,152	11.5	97,192	361,721	12.1	102,263	382,181	13.5	114,096	413,385
2029	868,394	11.5	99,865	361,686	12.1	105,076	382,144	13.5	117,233	413,345
2030	892,275	11.5	102,612	360,951	12.1	107,965	381,368	13.5	120,457	412,506

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	3.4%	\$23,765	\$ 198,398	5.5%	\$38,444	\$ 248,002	5.7%	\$39,842	\$ 276,981
2022	718,197	3.4	24,419	200,301	5.5	39,501	250,381	5.7	40,937	279,638
2023	737,947	3.4	25,090	202,008	5.5	40,587	252,515	5.7	42,063	282,021
2024	758,241	3.4	25,780	203,496	5.5	41,703	254,375	5.7	43,220	284,098
2025	779,093	3.4	26,489	204,740	5.5	42,850	255,930	5.7	44,408	285,834
2026	800,518	3.4	27,218	205,713	5.5	44,028	257,147	5.7	45,630	287,193
2027	822,532	3.4	27,966	206,387	5.5	45,239	257,990	5.7	46,884	288,134
2028	845,152	3.4	28,735	206,731	5.5	46,483	258,420	5.7	48,174	288,614
2029	868,394	3.4	29,525	206,711	5.5	47,762	258,395	5.7	49,498	288,586
2030	892,275	3.4	30,337	206,291	5.5	49,075	257,870	5.7	50,860	288,000

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	
2021	\$ 698,975	7.2%	\$50,326	\$ 306,931	7.5%	\$52,423	\$ 297,578	8.6%	\$60,112	\$ 336,895
2022	718,197	7.2	51,710	309,875	7.5	53,865	300,433	8.6	61,765	340,127
2023	737,947	7.2	53,132	312,515	7.5	55,346	302,993	8.6	63,463	343,025
2024	758,241	7.2	54,593	314,816	7.5	56,868	305,224	8.6	65,209	345,551
2025	779,093	7.2	56,095	316,740	7.5	58,432	307,090	8.6	67,002	347,663
2026	800,518	7.2	57,637	318,246	7.5	60,039	308,550	8.6	68,845	349,316
2027	822,532	7.2	59,222	319,289	7.5	61,690	309,561	8.6	70,738	350,461
2028	845,152	7.2	60,851	319,821	7.5	63,386	310,077	8.6	72,683	351,045
2029	868,394	7.2	62,524	319,790	7.5	65,130	310,047	8.6	74,682	351,011
2030	892,275	7.2	64,244	319,141	7.5	66,921	309,417	8.6	76,736	350,298

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	
2021	\$ 698,975	9.6%	\$67,102	\$ 347,141	10.2%	\$71,295	\$ 366,778	11.6%	\$81,081	\$ 396,722
2022	718,197	9.6	68,947	350,471	10.2	73,256	370,296	11.6	83,311	400,528
2023	737,947	9.6	70,843	353,457	10.2	75,271	373,451	11.6	85,602	403,941
2024	758,241	9.6	72,791	356,060	10.2	77,341	376,201	11.6	87,956	406,916
2025	779,093	9.6	74,793	358,236	10.2	79,467	378,500	11.6	90,375	409,403
2026	800,518	9.6	76,850	359,939	10.2	81,653	380,299	11.6	92,860	411,349
2027	822,532	9.6	78,963	361,119	10.2	83,898	381,545	11.6	95,414	412,697
2028	845,152	9.6	81,135	361,721	10.2	86,206	382,181	11.6	98,038	413,385
2029	868,394	9.6	83,366	361,686	10.2	88,576	382,144	11.6	100,734	413,345
2030	892,275	9.6	85,658	360,951	10.2	91,012	381,368	11.6	103,504	412,506

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	9.4%	\$65,704	\$ 206,020	11.6%	\$81,081	\$ 257,541	11.8%	\$82,479	\$ 287,616
2022	718,197	9.4	67,511	207,996	11.6	83,311	260,012	11.8	84,747	290,375
2023	737,947	9.4	69,367	209,768	11.6	85,602	262,228	11.8	87,078	292,849
2024	758,241	9.4	71,275	211,313	11.6	87,956	264,159	11.8	89,472	295,006
2025	779,093	9.4	73,235	212,605	11.6	90,375	265,774	11.8	91,933	296,809
2026	800,518	9.4	75,249	213,616	11.6	92,860	267,038	11.8	94,461	298,220
2027	822,532	9.4	77,318	214,316	11.6	95,414	267,913	11.8	97,059	299,197
2028	845,152	9.4	79,444	214,673	11.6	98,038	268,359	11.8	99,728	299,696
2029	868,394	9.4	81,629	214,652	11.6	100,734	268,333	11.8	102,470	299,667
2030	892,275	9.4	83,874	214,216	11.6	103,504	267,788	11.8	105,288	299,058

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	
2021	\$ 698,975	13.4%	\$93,663	\$ 318,734	13.6%	\$95,061	\$ 309,112	14.8%	\$103,448	\$ 349,918
2022	718,197	13.4	96,238	321,792	13.6	97,675	312,077	14.8	106,293	353,275
2023	737,947	13.4	98,885	324,534	13.6	100,361	314,736	14.8	109,216	356,285
2024	758,241	13.4	101,604	326,924	13.6	103,121	317,054	14.8	112,220	358,909
2025	779,093	13.4	104,398	328,922	13.6	105,957	318,992	14.8	115,306	361,103
2026	800,518	13.4	107,269	330,486	13.6	108,870	320,509	14.8	118,477	362,820
2027	822,532	13.4	110,219	331,569	13.6	111,864	321,559	14.8	121,735	364,009
2028	845,152	13.4	113,250	332,121	13.6	114,941	322,095	14.8	125,082	364,615
2029	868,394	13.4	116,365	332,089	13.6	118,102	322,064	14.8	128,522	364,580
2030	892,275	13.4	119,565	331,415	13.6	121,349	321,410	14.8	132,057	363,840

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	
2021	\$ 698,975	15.8%	\$110,438	\$ 360,604	16.4%	\$114,632	\$ 381,005	17.9%	\$125,117	\$ 412,140
2022	718,197	15.8	113,475	364,063	16.4	117,784	384,660	17.9	128,557	416,094
2023	737,947	15.8	116,596	367,165	16.4	121,023	387,938	17.9	132,093	419,640
2024	758,241	15.8	119,802	369,869	16.4	124,352	390,795	17.9	135,725	422,730
2025	779,093	15.8	123,097	372,130	16.4	127,771	393,184	17.9	139,458	425,314
2026	800,518	15.8	126,482	373,899	16.4	131,285	395,053	17.9	143,293	427,336
2027	822,532	15.8	129,960	375,124	16.4	134,895	396,348	17.9	147,233	428,736
2028	845,152	15.8	133,534	375,749	16.4	138,605	397,008	17.9	151,282	429,450
2029	868,394	15.8	137,206	375,713	16.4	142,417	396,970	17.9	155,443	429,409
2030	892,275	15.8	140,979	374,950	16.4	146,333	396,164	17.9	159,717	428,537

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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 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	
2021	\$ 698,975	7.5%	\$52,423	\$ 206,020	9.7%	\$67,801	\$ 257,541	9.9%	\$69,199	\$ 287,616
2022	718,197	7.5	53,865	207,996	9.7	69,665	260,012	9.9	71,102	290,375
2023	737,947	7.5	55,346	209,768	9.7	71,581	262,228	9.9	73,057	292,849
2024	758,241	7.5	56,868	211,313	9.7	73,549	264,159	9.9	75,066	295,006
2025	779,093	7.5	58,432	212,605	9.7	75,572	265,774	9.9	77,130	296,809
2026	800,518	7.5	60,039	213,616	9.7	77,650	267,038	9.9	79,251	298,220
2027	822,532	7.5	61,690	214,316	9.7	79,786	267,913	9.9	81,431	299,197
2028	845,152	7.5	63,386	214,673	9.7	81,980	268,359	9.9	83,670	299,696
2029	868,394	7.5	65,130	214,652	9.7	84,234	268,333	9.9	85,971	299,667
2030	892,275	7.5	66,921	214,216	9.7	86,551	267,788	9.9	88,335	299,058

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	
2021	\$ 698,975	11.5%	\$80,382	\$ 318,734	11.7%	\$81,780	\$ 309,112	12.9%	\$90,168	\$ 349,918
2022	718,197	11.5	82,593	321,792	11.7	84,029	312,077	12.9	92,647	353,275
2023	737,947	11.5	84,864	324,534	11.7	86,340	314,736	12.9	95,195	356,285
2024	758,241	11.5	87,198	326,924	11.7	88,714	317,054	12.9	97,813	358,909
2025	779,093	11.5	89,596	328,922	11.7	91,154	318,992	12.9	100,503	361,103
2026	800,518	11.5	92,060	330,486	11.7	93,661	320,509	12.9	103,267	362,820
2027	822,532	11.5	94,591	331,569	11.7	96,236	321,559	12.9	106,107	364,009
2028	845,152	11.5	97,192	332,121	11.7	98,883	322,095	12.9	109,025	364,615
2029	868,394	11.5	99,865	332,089	11.7	101,602	322,064	12.9	112,023	364,580
2030	892,275	11.5	102,612	331,415	11.7	104,396	321,410	12.9	115,103	363,840

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	
2021	\$ 698,975	13.9%	\$97,158	\$ 360,604	14.5%	\$101,351	\$ 381,005	16.0%	\$111,836	\$ 412,140
2022	718,197	13.9	99,829	364,063	14.5	104,139	384,660	16.0	114,912	416,094
2023	737,947	13.9	102,575	367,165	14.5	107,002	387,938	16.0	118,072	419,640
2024	758,241	13.9	105,395	369,869	14.5	109,945	390,795	16.0	121,319	422,730
2025	779,093	13.9	108,294	372,130	14.5	112,968	393,184	16.0	124,655	425,314
2026	800,518	13.9	111,272	373,899	14.5	116,075	395,053	16.0	128,083	427,336
2027	822,532	13.9	114,332	375,124	14.5	119,267	396,348	16.0	131,605	428,736
2028	845,152	13.9	117,476	375,749	14.5	122,547	397,008	16.0	135,224	429,450
2029	868,394	13.9	120,707	375,713	14.5	125,917	396,970	16.0	138,943	429,409
2030	892,275	13.9	124,026	374,950	14.5	129,380	396,164	16.0	142,764	428,537

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	5.6%	\$39,143	\$ 206,020	7.8%	\$54,520	\$ 257,541	8.0%	\$55,918	\$ 287,616
2022	718,197	5.6	40,219	207,996	7.8	56,019	260,012	8.0	57,456	290,375
2023	737,947	5.6	41,325	209,768	7.8	57,560	262,228	8.0	59,036	292,849
2024	758,241	5.6	42,461	211,313	7.8	59,143	264,159	8.0	60,659	295,006
2025	779,093	5.6	43,629	212,605	7.8	60,769	265,774	8.0	62,327	296,809
2026	800,518	5.6	44,829	213,616	7.8	62,440	267,038	8.0	64,041	298,220
2027	822,532	5.6	46,062	214,316	7.8	64,157	267,913	8.0	65,803	299,197
2028	845,152	5.6	47,329	214,673	7.8	65,922	268,359	8.0	67,612	299,696
2029	868,394	5.6	48,630	214,652	7.8	67,735	268,333	8.0	69,472	299,667
2030	892,275	5.6	49,967	214,216	7.8	69,597	267,788	8.0	71,382	299,058

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	
2021	\$ 698,975	9.6%	\$67,102	\$ 318,734	9.8%	\$68,500	\$ 309,112	11.0%	\$76,887	\$ 349,918
2022	718,197	9.6	68,947	321,792	9.8	70,383	312,077	11.0	79,002	353,275
2023	737,947	9.6	70,843	324,534	9.8	72,319	314,736	11.0	81,174	356,285
2024	758,241	9.6	72,791	326,924	9.8	74,308	317,054	11.0	83,407	358,909
2025	779,093	9.6	74,793	328,922	9.8	76,351	318,992	11.0	85,700	361,103
2026	800,518	9.6	76,850	330,486	9.8	78,451	320,509	11.0	88,057	362,820
2027	822,532	9.6	78,963	331,569	9.8	80,608	321,559	11.0	90,479	364,009
2028	845,152	9.6	81,135	332,121	9.8	82,825	322,095	11.0	92,967	364,615
2029	868,394	9.6	83,366	332,089	9.8	85,103	322,064	11.0	95,523	364,580
2030	892,275	9.6	85,658	331,415	9.8	87,443	321,410	11.0	98,150	363,840

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	
2021	\$ 698,975	12.0%	\$83,877	\$ 360,604	12.6%	\$88,071	\$ 381,005	14.1%	\$98,555	\$ 412,140
2022	718,197	12.0	86,184	364,063	12.6	90,493	384,660	14.1	101,266	416,094
2023	737,947	12.0	88,554	367,165	12.6	92,981	387,938	14.1	104,051	419,640
2024	758,241	12.0	90,989	369,869	12.6	95,538	390,795	14.1	106,912	422,730
2025	779,093	12.0	93,491	372,130	12.6	98,166	393,184	14.1	109,852	425,314
2026	800,518	12.0	96,062	373,899	12.6	100,865	395,053	14.1	112,873	427,336
2027	822,532	12.0	98,704	375,124	12.6	103,639	396,348	14.1	115,977	428,736
2028	845,152	12.0	101,418	375,749	12.6	106,489	397,008	14.1	119,166	429,450
2029	868,394	12.0	104,207	375,713	12.6	109,418	396,970	14.1	122,444	429,409
2030	892,275	12.0	107,073	374,950	12.6	112,427	396,164	14.1	125,811	428,537

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.



Osage 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	
2021	\$ 698,975	3.7%	\$25,862	\$ 206,020	5.9%	\$41,240	\$ 257,541	6.1%	\$42,637	\$ 287,616
2022	718,197	3.7	26,573	207,996	5.9	42,374	260,012	6.1	43,810	290,375
2023	737,947	3.7	27,304	209,768	5.9	43,539	262,228	6.1	45,015	292,849
2024	758,241	3.7	28,055	211,313	5.9	44,736	264,159	6.1	46,253	295,006
2025	779,093	3.7	28,826	212,605	5.9	45,966	265,774	6.1	47,525	296,809
2026	800,518	3.7	29,619	213,616	5.9	47,231	267,038	6.1	48,832	298,220
2027	822,532	3.7	30,434	214,316	5.9	48,529	267,913	6.1	50,174	299,197
2028	845,152	3.7	31,271	214,673	5.9	49,864	268,359	6.1	51,554	299,696
2029	868,394	3.7	32,131	214,652	5.9	51,235	268,333	6.1	52,972	299,667
2030	892,275	3.7	33,014	214,216	5.9	52,644	267,788	6.1	54,429	299,058

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	
2021	\$ 698,975	7.7%	\$53,821	\$ 318,734	7.9%	\$55,219	\$ 309,112	9.1%	\$63,607	\$ 349,918
2022	718,197	7.7	55,301	321,792	7.9	56,738	312,077	9.1	65,356	353,275
2023	737,947	7.7	56,822	324,534	7.9	58,298	314,736	9.1	67,153	356,285
2024	758,241	7.7	58,385	326,924	7.9	59,901	317,054	9.1	69,000	358,909
2025	779,093	7.7	59,990	328,922	7.9	61,548	318,992	9.1	70,897	361,103
2026	800,518	7.7	61,640	330,486	7.9	63,241	320,509	9.1	72,847	362,820
2027	822,532	7.7	63,335	331,569	7.9	64,980	321,559	9.1	74,850	364,009
2028	845,152	7.7	65,077	332,121	7.9	66,767	322,095	9.1	76,909	364,615
2029	868,394	7.7	66,866	332,089	7.9	68,603	322,064	9.1	79,024	364,580
2030	892,275	7.7	68,705	331,415	7.9	70,490	321,410	9.1	81,197	363,840

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	
2021	\$ 698,975	10.1%	\$70,596	\$ 360,604	10.7%	\$74,790	\$ 381,005	12.2%	\$85,275	\$ 412,140
2022	718,197	10.1	72,538	364,063	10.7	76,847	384,660	12.2	87,620	416,094
2023	737,947	10.1	74,533	367,165	10.7	78,960	387,938	12.2	90,030	419,640
2024	758,241	10.1	76,582	369,869	10.7	81,132	390,795	12.2	92,505	422,730
2025	779,093	10.1	78,688	372,130	10.7	83,363	393,184	12.2	95,049	425,314
2026	800,518	10.1	80,852	373,899	10.7	85,655	395,053	12.2	97,663	427,336
2027	822,532	10.1	83,076	375,124	10.7	88,011	396,348	12.2	100,349	428,736
2028	845,152	10.1	85,360	375,749	10.7	90,431	397,008	12.2	103,109	429,450
2029	868,394	10.1	87,708	375,713	10.7	92,918	396,970	12.2	105,944	429,409
2030	892,275	10.1	90,120	374,950	10.7	95,473	396,164	12.2	108,858	428,537

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 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.

