



The Initial Valuation For

Saline Valley Fire Protection District

as of December 31, 2020



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March 16, 2021

Saline Valley Fire Protection District
Fenton, 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 29, 2020.

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 December 31, 2020. 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.

Saline Valley Fire Protection District

Employer Contribution Rates 5 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	5.30%	0.20%	2.40%	7.90%	6.00%	4.10%	2.20%
	Fire	7.90	0.60	1.20	9.70	7.80	5.90	4.00
L-3	General	6.40	0.30	3.00	9.70	7.80	5.90	4.00
	Fire	9.70	0.70	1.50	11.90	10.00	8.10	6.20
LT-4(65)	General	5.70	0.20	2.70	8.60	6.70	4.80	2.90
	Fire	9.80	0.60	1.50	11.90	10.00	8.10	6.20
LT-5(65)	General	6.70	0.30	3.20	10.20	8.30	6.40	4.50
	Fire	11.10	0.70	1.70	13.50	11.60	9.70	7.80
L-7	General	7.40	0.30	3.60	11.30	9.40	7.50	5.60
	Fire	11.40	0.80	1.80	14.00	12.10	10.20	8.30
LT-8(65)	General	7.70	0.30	3.80	11.80	9.90	8.00	6.10
	Fire	12.30	0.80	1.90	15.00	13.10	11.20	9.30
L-12	General	8.50	0.40	4.20	13.10	11.20	9.30	7.40
	Fire	13.20	0.90	2.10	16.20	14.30	12.40	10.50
LT-14(65)	General	8.60	0.40	4.30	13.30	11.40	9.50	7.60
	Fire	13.60	0.90	2.20	16.70	14.80	12.90	11.00
L-6	General	9.60	0.50	4.80	14.90	13.00	11.10	9.20
	Fire	14.90	1.00	2.40	18.30	16.40	14.50	12.60

* Prior service credit was given for vesting purposes only.

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.

Saline Valley Fire Protection District

Employer Contribution Rates 3 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	5.40%	0.20%	2.50%	8.10%	6.20%	4.30%	2.40%
	Fire	8.20	0.60	1.20	10.00	8.10	6.20	4.30
L-3	General	6.60	0.30	3.10	10.00	8.10	6.20	4.30
	Fire	10.00	0.70	1.50	12.20	10.30	8.40	6.50
LT-4(65)	General	5.90	0.20	2.80	8.90	7.00	5.10	3.20
	Fire	10.10	0.60	1.60	12.30	10.40	8.50	6.60
LT-5(65)	General	6.90	0.30	3.30	10.50	8.60	6.70	4.80
	Fire	11.40	0.70	1.80	13.90	12.00	10.10	8.20
L-7	General	7.70	0.30	3.70	11.70	9.80	7.90	6.00
	Fire	11.80	0.80	1.80	14.40	12.50	10.60	8.70
LT-8(65)	General	7.90	0.30	3.90	12.10	10.20	8.30	6.40
	Fire	12.80	0.80	2.00	15.60	13.70	11.80	9.90
L-12	General	8.80	0.40	4.30	13.50	11.60	9.70	7.80
	Fire	13.60	0.90	2.10	16.60	14.70	12.80	10.90
LT-14(65)	General	8.90	0.40	4.40	13.70	11.80	9.90	8.00
	Fire	14.10	0.90	2.20	17.20	15.30	13.40	11.50
L-6	General	10.00	0.50	4.90	15.40	13.50	11.60	9.70
	Fire	15.40	1.00	2.50	18.90	17.00	15.10	13.20

* Prior service credit was given for vesting purposes only.

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.

Saline Valley Fire Protection District

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

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	5.90%	0.20%	2.60%	8.70%	6.80%	4.90%	3.00%
	Fire	8.30	0.60	1.20	10.10	8.20	6.30	4.40
L-3	General	7.10	0.30	3.20	10.60	8.70	6.80	4.90
	Fire	10.10	0.70	1.50	12.30	10.40	8.50	6.60
LT-4(65)	General	7.10	0.20	3.40	10.70	8.80	6.90	5.00
	Fire	10.70	0.60	1.60	12.90	11.00	9.10	7.20
LT-5(65)	General	8.00	0.30	3.80	12.10	10.20	8.30	6.40
	Fire	11.90	0.70	1.80	14.40	12.50	10.60	8.70
L-7	General	8.40	0.30	3.90	12.60	10.70	8.80	6.90
	Fire	12.00	0.80	1.70	14.50	12.60	10.70	8.80
LT-8(65)	General	8.90	0.30	4.30	13.50	11.60	9.70	7.80
	Fire	13.20	0.80	2.00	16.00	14.10	12.20	10.30
L-12	General	9.60	0.40	4.50	14.50	12.60	10.70	8.80
	Fire	13.80	0.90	2.00	16.70	14.80	12.90	11.00
LT-14(65)	General	9.90	0.40	4.70	15.00	13.10	11.20	9.30
	Fire	14.40	0.90	2.10	17.40	15.50	13.60	11.70
L-6	General	10.80	0.50	5.10	16.40	14.50	12.60	10.70
	Fire	15.70	1.00	2.30	19.00	17.10	15.20	13.30

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

* Prior service credit was given for vesting purposes only.

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.

Saline Valley Fire Protection District

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

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	6.10%	0.20%	2.70%	9.00%	7.10%	5.20%	3.30%
	Fire	8.60	0.60	1.20	10.40	8.50	6.60	4.70
L-3	General	7.30	0.30	3.30	10.90	9.00	7.10	5.20
	Fire	10.50	0.70	1.50	12.70	10.80	8.90	7.00
LT-4(65)	General	7.30	0.20	3.50	11.00	9.10	7.20	5.30
	Fire	11.00	0.60	1.70	13.30	11.40	9.50	7.60
LT-5(65)	General	8.30	0.30	4.00	12.60	10.70	8.80	6.90
	Fire	12.30	0.70	1.80	14.80	12.90	11.00	9.10
L-7	General	8.60	0.30	4.00	12.90	11.00	9.10	7.20
	Fire	12.40	0.80	1.80	15.00	13.10	11.20	9.30
LT-8(65)	General	9.30	0.30	4.40	14.00	12.10	10.20	8.30
	Fire	13.60	0.80	2.00	16.40	14.50	12.60	10.70
L-12	General	9.90	0.40	4.60	14.90	13.00	11.10	9.20
	Fire	14.30	0.90	2.10	17.30	15.40	13.50	11.60
LT-14(65)	General	10.20	0.40	4.90	15.50	13.60	11.70	9.80
	Fire	14.90	0.90	2.20	18.00	16.10	14.20	12.30
L-6	General	11.20	0.50	5.30	17.00	15.10	13.20	11.30
	Fire	16.20	1.00	2.40	19.60	17.70	15.80	13.90

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.

* Prior service credit was given for vesting purposes only.

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.

Saline Valley Fire Protection District

Employer Contribution Dollars General

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

Regular Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 4,254	\$ 3,231	\$ 2,208	\$ 1,185
L-3	5,224	4,200	3,177	2,154
LT-4(65)	4,631	3,608	2,585	1,562
LT-5(65)	5,493	4,470	3,446	2,423
L-7	6,085	5,062	4,039	3,016
LT-8(65)	6,354	5,331	4,308	3,285
L-12	7,055	6,031	5,008	3,985
LT-14(65)	7,162	6,139	5,116	4,093
L-6	8,024	7,001	5,977	4,954

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 4,362	\$ 3,339	\$ 2,316	\$ 1,292
L-3	5,385	4,362	3,339	2,316
LT-4(65)	4,793	3,770	2,746	1,723
LT-5(65)	5,654	4,631	3,608	2,585
L-7	6,301	5,277	4,254	3,231
LT-8(65)	6,516	5,493	4,470	3,446
L-12	7,270	6,247	5,224	4,200
LT-14(65)	7,378	6,354	5,331	4,308
L-6	8,293	7,270	6,247	5,224

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 4,685	\$ 3,662	\$ 2,639	\$ 1,616
L-3	5,708	4,685	3,662	2,639
LT-4(65)	5,762	4,739	3,716	2,693
LT-5(65)	6,516	5,493	4,470	3,446
L-7	6,785	5,762	4,739	3,716
LT-8(65)	7,270	6,247	5,224	4,200
L-12	7,808	6,785	5,762	4,739
LT-14(65)	8,078	7,055	6,031	5,008
L-6	8,832	7,808	6,785	5,762

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 4,847	\$ 3,823	\$ 2,800	\$ 1,777
L-3	5,870	4,847	3,823	2,800
LT-4(65)	5,924	4,900	3,877	2,854
LT-5(65)	6,785	5,762	4,739	3,716
L-7	6,947	5,924	4,900	3,877
LT-8(65)	7,539	6,516	5,493	4,470
L-12	8,024	7,001	5,977	4,954
LT-14(65)	8,347	7,324	6,301	5,277
L-6	9,155	8,132	7,108	6,085

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.

Saline Valley Fire Protection District

Employer Contribution Dollars Fire

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

Regular Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 183,360	\$ 147,444	\$ 111,528	\$ 75,613
L-3	224,947	189,031	153,115	117,199
LT-4(65)	224,947	189,031	153,115	117,199
LT-5(65)	255,192	219,276	183,360	147,444
L-7	264,644	228,728	192,812	156,896
LT-8(65)	283,547	247,631	211,715	175,799
L-12	306,231	270,315	234,399	198,483
LT-14(65)	315,682	279,766	243,850	207,934
L-6	345,927	310,011	274,095	238,179

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 189,031	\$ 153,115	\$ 117,199	\$ 81,283
L-3	230,618	194,702	158,786	122,870
LT-4(65)	232,508	196,593	160,677	124,761
LT-5(65)	262,753	226,838	190,922	155,006
L-7	272,205	236,289	200,373	164,457
LT-8(65)	294,889	258,973	223,057	187,141
L-12	313,792	277,876	241,960	206,044
LT-14(65)	325,134	289,218	253,302	217,386
L-6	357,269	321,353	285,437	249,521

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 190,922	\$ 155,006	\$ 119,090	\$ 83,174
L-3	232,508	196,593	160,677	124,761
LT-4(65)	243,850	207,934	172,018	136,103
LT-5(65)	272,205	236,289	200,373	164,457
L-7	274,095	238,179	202,263	166,348
LT-8(65)	302,450	266,534	230,618	194,702
L-12	315,682	279,766	243,850	207,934
LT-14(65)	328,914	292,998	257,083	221,167
L-6	359,159	323,243	287,328	251,412

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 196,593	\$ 160,677	\$ 124,761	\$ 88,845
L-3	240,070	204,154	168,238	132,322
LT-4(65)	251,412	215,496	179,580	143,664
LT-5(65)	279,766	243,850	207,934	172,018
L-7	283,547	247,631	211,715	175,799
LT-8(65)	310,011	274,095	238,179	202,263
L-12	327,024	291,108	255,192	219,276
LT-14(65)	340,256	304,340	268,424	232,508
L-6	370,501	334,585	298,669	262,753

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.

Saline Valley Fire Protection District

Employees and Payroll Included in the Valuation

	General	Fire
Number of Employees	1	31
Annual Payroll	\$ 53,851	\$ 1,890,313

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:

Saline Valley Fire Protection District

Regular Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0%	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	General	\$ 22,752	\$ 23,457
	Fire	396,521	408,432
L-3	General	28,437	29,345
	Fire	495,642	510,606
LT-4(65)	General	25,807	26,628
	Fire	502,698	518,308
LT-5(65)	General	30,731	31,718
	Fire	575,190	592,990
L-7	General	34,126	35,211
	Fire	594,731	612,723
LT-8(65)	General	35,658	36,785
	Fire	647,894	667,671
L-12	General	39,823	41,076
	Fire	693,796	714,852
LT-14(65)	General	40,583	41,863
	Fire	720,311	742,331
L-6	General	45,510	46,923
	Fire	792,922	817,040

Saline Valley Fire Protection District

Unfunded Actuarial Accrued Liability (UAAL)

Rule of 80 Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0%	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	General	\$ 24,391	\$ 25,195
	Fire	387,591	399,925
L-3	General	30,490	31,495
	Fire	484,444	499,994
LT-4(65)	General	32,272	33,352
	Fire	534,258	551,850
LT-5(65)	General	36,396	37,617
	Fire	594,464	613,913
L-7	General	36,583	37,798
	Fire	581,339	599,922
LT-8(65)	General	40,524	41,876
	Fire	654,765	675,903
L-12	General	42,689	44,091
	Fire	678,235	699,883
LT-14(65)	General	44,655	46,135
	Fire	714,887	737,910
L-6	General	48,771	50,403
	Fire	775,108	799,875

APPENDIX II

SUMMARY OF FINANCIAL ASSUMPTIONS

Summary of Assumptions Used in Actuarial Valuations

Assumptions Adopted by Board of Trustees After Consulting With Actuary

1. The investment return rate used in making the valuations was 7.25% per year, 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 2.50% and the wage inflation rate used in making the valuations was 3.25%. The 7.25% investment return rate translates to an assumed real rate of return over price inflation of 4.75% and over wage inflation of 4.00%. Adopted 2011 and 2016.
2. The healthy retiree mortality tables, for post-retirement mortality, used in evaluating allowances to be paid were the RP-2014 Healthy Annuitant mortality table for males and females, adjusted for mortality improvement back to the observation period base year of 2006. The disabled retiree mortality tables, for post-retirement mortality, used in evaluating allowances to be paid were the RP-2014 disabled mortality table for males and females, adjusted for mortality improvement back to the observation period base year of 2006. The pre-retirement mortality tables used were the RP-2014 employees mortality table for males and females, adjusted for mortality improvement back to the observation period base year of 2006. For both the post-retirement and pre-retirement tables, the base year for males was then established to be 2017. Mortality rates for a particular calendar year are determined by applying the MP-2015 mortality improvement scale to the above described tables. Adopted 2016.
3. The probabilities of withdrawal and disability from service, together with individual pay increase assumptions, are shown in Schedule 1. Adopted 2016.
4. The probabilities of retirement with an age and service allowance are shown in Schedule 2. Adopted 2016.
5. Post-retirement cost of living allowances are assumed to be 2.50% per year. Adopted 2016.
6. Total active member payroll is assumed to increase 3.25% 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 2016.
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 Members				Police/Public Safety		Fire	
		Men		Women		Disability	Withdrawal	Disability	Withdrawal
		Disability	Withdrawal	Disability	Withdrawal				
All	0		19.00%		22.00%		18.00%		10.00%
	1		17.00		20.00		17.00		8.00
	2		15.00		17.00		16.00		7.00
	3		13.00		14.00		13.00		6.00
	4		11.00		13.00		12.00		6.00
25	5 & Over	0.09%	7.30	0.02%	10.80	0.10%	9.80	0.06%	5.00
30		0.12	6.50	0.03	8.90	0.11	7.80	0.10	4.00
35		0.15	5.00	0.06	7.40	0.16	6.10	0.23	2.80
40		0.21	3.70	0.10	5.70	0.22	4.40	0.35	2.20
45		0.30	3.00	0.16	4.20	0.34	3.20	0.56	1.80
50		0.44	2.40	0.24	3.30	0.53	1.80	0.85	1.00
55		0.68	1.80	0.34	2.50	0.88	1.00	1.31	0.50
60		1.02	1.00	0.48	1.20		0.00		0.00
65			0.00		0.00		0.00		0.00

Sample Ages	Percent Increase in Individual's Pay During Next Year		
	General	Police/Public Safety	Fire
	25	6.55%	6.55%
30	5.75	5.75	6.05
35	5.25	5.25	5.15
40	4.75	4.75	4.45
45	4.25	4.25	4.15
50	3.85	3.85	3.85
55	3.65	3.65	3.65
60	3.55	3.55	3.25
65	3.25	3.25	3.25

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%	2.50%
56	3.00%	3.00%	51	2.50%	2.50%
57	3.00%	3.00%	52	2.50%	2.50%
58	3.00%	3.00%	53	2.50%	2.50%
59	3.00%	3.00%	54	2.50%	2.50%

Normal Retirement

Retirement Ages	General Members		Retirement Ages	Police/ Public Safety	Fire
	Men	Women			
60	10%	10%	55	10%	13%
61	10	10	56	10	13
62	25	15	57	10	13
63	20	15	58	10	13
64	20	15	59	10	13
65	25	25	60	10	15
66	25	25	61	10	15
67	20	25	62	25	20
68	20	25	63	20	20
69	20	20	64	20	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	15%	15%	25%	25%
51	15	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	30	15	30	45
63	30	15	30	45
64	30	20	30	45
65	30	25	100	100
66	30	25		
67	30	25		
68	30	25		
69	30	25		
70	100	100		

APPENDIX III

SUMMARY OF LAGERS PROVISIONS

Missouri Local Government Employees Retirement System

Brief Summary of LAGERS

Benefits and Conditions Evaluated and/or Considered as of February 29, 2020

(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	\$ 948	\$1,473	98%
2,000	700	1,095	1,795	90%
2,500	875	1,242	2,117	85%
3,000	1,050	1,388	2,438	81%
3,500	1,225	1,535	2,760	79%
4,000	1,400	1,682	3,082	77%
25 Years of Service:				
\$1,500	\$ 375	\$ 948	\$1,323	88%
2,000	500	1,095	1,595	80%
2,500	625	1,242	1,867	75%
3,000	750	1,388	2,138	71%
3,500	875	1,535	2,410	69%
4,000	1,000	1,682	2,682	67%
15 Years of Service:				
\$1,500	\$225	\$ 948	\$1,173	78%
2,000	300	1,095	1,395	70%
2,500	375	1,242	1,617	65%
3,000	450	1,388	1,838	61%
3,500	525	1,535	2,060	59%
4,000	600	1,682	2,282	57%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2020 - 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	\$ 948	\$1,604	107%
2,000	875	1,095	1,970	99%
2,500	1,094	1,242	2,336	93%
3,000	1,313	1,388	2,701	90%
3,500	1,531	1,535	3,066	88%
4,000	1,750	1,682	3,432	86%
25 Years of Service:				
\$1,500	\$ 469	\$ 948	\$1,417	94%
2,000	625	1,095	1,720	86%
2,500	781	1,242	2,023	81%
3,000	938	1,388	2,326	78%
3,500	1,094	1,535	2,629	75%
4,000	1,250	1,682	2,932	73%
15 Years of Service:				
\$1,500	\$281	\$ 948	\$1,229	82%
2,000	375	1,095	1,470	74%
2,500	469	1,242	1,711	68%
3,000	563	1,388	1,951	65%
3,500	656	1,535	2,191	63%
4,000	750	1,682	2,432	61%

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 2020 - 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	\$ 948	\$1,736	116%
2,000	1,050	1,095	2,145	107%
2,500	1,313	1,242	2,555	102%
3,000	1,575	1,388	2,963	99%
3,500	1,838	1,535	3,373	96%
4,000	2,100	1,682	3,782	95%
25 Years of Service:				
\$1,500	\$ 563	\$ 948	\$1,511	101%
2,000	750	1,095	1,845	92%
2,500	938	1,242	2,180	87%
3,000	1,125	1,388	2,513	84%
3,500	1,313	1,535	2,848	81%
4,000	1,500	1,682	3,182	80%
15 Years of Service:				
\$1,500	\$338	\$ 948	\$1,286	86%
2,000	450	1,095	1,545	77%
2,500	563	1,242	1,805	72%
3,000	675	1,388	2,063	69%
3,500	788	1,535	2,323	66%
4,000	900	1,682	2,582	65%

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 2020 - 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	\$ 948	\$1,867	124%
2,000	1,225	1,095	2,320	116%
2,500	1,531	1,242	2,773	111%
3,000	1,838	1,388	3,226	108%
3,500	2,144	1,535	3,679	105%
4,000	2,450	1,682	4,132	103%
25 Years of Service:				
\$1,500	\$ 656	\$ 948	\$1,604	107%
2,000	875	1,095	1,970	99%
2,500	1,094	1,242	2,336	93%
3,000	1,313	1,388	2,701	90%
3,500	1,531	1,535	3,066	88%
4,000	1,750	1,682	3,432	86%
15 Years of Service:				
\$1,500	\$ 394	\$ 948	\$1,342	89%
2,000	525	1,095	1,620	81%
2,500	656	1,242	1,898	76%
3,000	788	1,388	2,176	73%
3,500	919	1,535	2,454	70%
4,000	1,050	1,682	2,732	68%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2020 - 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	\$ 948	\$1,998	133%
2,000	1,400	1,095	2,495	125%
2,500	1,750	1,242	2,992	120%
3,000	2,100	1,388	3,488	116%
3,500	2,450	1,535	3,985	114%
4,000	2,800	1,682	4,482	112%
25 Years of Service:				
\$1,500	\$ 750	\$ 948	\$1,698	113%
2,000	1,000	1,095	2,095	105%
2,500	1,250	1,242	2,492	100%
3,000	1,500	1,388	2,888	96%
3,500	1,750	1,535	3,285	94%
4,000	2,000	1,682	3,682	92%
15 Years of Service:				
\$1,500	\$ 450	\$ 948	\$1,398	93%
2,000	600	1,095	1,695	85%
2,500	750	1,242	1,992	80%
3,000	900	1,388	2,288	76%
3,500	1,050	1,535	2,585	74%
4,000	1,200	1,682	2,882	72%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2020 - 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	\$ 948	\$1,050	\$1,473	70%	98%
2,000	1,400	700	1,095	1,400	1,795	70%	90%
2,500	1,750	875	1,242	1,750	2,117	70%	85%
3,000	2,100	1,050	1,388	2,100	2,438	70%	81%
3,500	2,450	1,225	1,535	2,450	2,760	70%	79%
4,000	2,800	1,400	1,682	2,800	3,082	70%	77%
25 Years of Service:							
\$1,500	\$ 750	\$ 375	\$ 948	\$ 750	\$1,323	50%	88%
2,000	1,000	500	1,095	1,000	1,595	50%	80%
2,500	1,250	625	1,242	1,250	1,867	50%	75%
3,000	1,500	750	1,388	1,500	2,138	50%	71%
3,500	1,750	875	1,535	1,750	2,410	50%	69%
4,000	2,000	1,000	1,682	2,000	2,682	50%	67%
15 Years of Service:							
\$1,500	\$ 450	\$225	\$ 948	\$ 450	\$1,173	30%	78%
2,000	600	300	1,095	600	1,395	30%	70%
2,500	750	375	1,242	750	1,617	30%	65%
3,000	900	450	1,388	900	1,838	30%	61%
3,500	1,050	525	1,535	1,050	2,060	30%	59%
4,000	1,200	600	1,682	1,200	2,282	30%	57%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2020 - 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	\$ 948	\$1,050	\$1,604	70%	107%
2,000	1,400	875	1,095	1,400	1,970	70%	99%
2,500	1,750	1,094	1,242	1,750	2,336	70%	93%
3,000	2,100	1,313	1,388	2,100	2,701	70%	90%
3,500	2,450	1,531	1,535	2,450	3,066	70%	88%
4,000	2,800	1,750	1,682	2,800	3,432	70%	86%
25 Years of Service:							
\$1,500	\$ 750	\$ 469	\$ 948	\$ 750	\$1,417	50%	94%
2,000	1,000	625	1,095	1,000	1,720	50%	86%
2,500	1,250	781	1,242	1,250	2,023	50%	81%
3,000	1,500	938	1,388	1,500	2,326	50%	78%
3,500	1,750	1,094	1,535	1,750	2,629	50%	75%
4,000	2,000	1,250	1,682	2,000	2,932	50%	73%
15 Years of Service:							
\$1,500	\$ 450	\$281	\$ 948	\$ 450	\$1,229	30%	82%
2,000	600	375	1,095	600	1,470	30%	74%
2,500	750	469	1,242	750	1,711	30%	68%
3,000	900	563	1,388	900	1,951	30%	65%
3,500	1,050	656	1,535	1,050	2,191	30%	63%
4,000	1,200	750	1,682	1,200	2,432	30%	61%

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 2020 - 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	\$ 948	\$1,050	\$1,736	70%	116%
2,000	1,400	1,050	1,095	1,400	2,145	70%	107%
2,500	1,750	1,313	1,242	1,750	2,555	70%	102%
3,000	2,100	1,575	1,388	2,100	2,963	70%	99%
3,500	2,450	1,838	1,535	2,450	3,373	70%	96%
4,000	2,800	2,100	1,682	2,800	3,782	70%	95%
25 Years of Service:							
\$1,500	\$ 750	\$ 563	\$ 948	\$ 750	\$1,511	50%	101%
2,000	1,000	750	1,095	1,000	1,845	50%	92%
2,500	1,250	938	1,242	1,250	2,180	50%	87%
3,000	1,500	1,125	1,388	1,500	2,513	50%	84%
3,500	1,750	1,313	1,535	1,750	2,848	50%	81%
4,000	2,000	1,500	1,682	2,000	3,182	50%	80%
15 Years of Service:							
\$1,500	\$ 450	\$338	\$ 948	\$ 450	\$1,286	30%	86%
2,000	600	450	1,095	600	1,545	30%	77%
2,500	750	563	1,242	750	1,805	30%	72%
3,000	900	675	1,388	900	2,063	30%	69%
3,500	1,050	788	1,535	1,050	2,323	30%	66%
4,000	1,200	900	1,682	1,200	2,582	30%	65%

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 2020 - 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	\$ 948	\$1,050	\$1,867	70%	124%
2,000	1,400	1,225	1,095	1,400	2,320	70%	116%
2,500	1,750	1,531	1,242	1,750	2,773	70%	111%
3,000	2,100	1,838	1,388	2,100	3,226	70%	108%
3,500	2,450	2,144	1,535	2,450	3,679	70%	105%
4,000	2,800	2,450	1,682	2,800	4,132	70%	103%
25 Years of Service:							
\$1,500	\$ 750	\$ 656	\$ 948	\$ 750	\$1,604	50%	107%
2,000	1,000	875	1,095	1,000	1,970	50%	99%
2,500	1,250	1,094	1,242	1,250	2,336	50%	93%
3,000	1,500	1,313	1,388	1,500	2,701	50%	90%
3,500	1,750	1,531	1,535	1,750	3,066	50%	88%
4,000	2,000	1,750	1,682	2,000	3,432	50%	86%
15 Years of Service:							
\$1,500	\$ 450	\$ 394	\$ 948	\$ 450	\$1,342	30%	89%
2,000	600	525	1,095	600	1,620	30%	81%
2,500	750	656	1,242	750	1,898	30%	76%
3,000	900	788	1,388	900	2,176	30%	73%
3,500	1,050	919	1,535	1,050	2,454	30%	70%
4,000	1,200	1,050	1,682	1,200	2,732	30%	68%

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

² "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2020 - 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

Saline Valley Fire Protection District - General

December 31, 2020

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			1					1	\$ 53,851
45-49									
50-54									
55-59									
60-64									
65-69									
70 & Over									
Totals			1					1	\$ 53,851

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

Age: 41.9 years.

Benefit Service: 0.0 years.

Annual Pay: \$53,851.

Saline Valley Fire Protection District - Fire

December 31, 2020

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	4							4	\$ 217,275
30-34	3	2						5	\$ 285,888
35-39	1	2	1	1				5	\$ 285,888
40-44		1		2				3	\$ 184,804
45-49		1		3	3			7	\$ 465,207
50-54				4	1	1		6	\$ 387,784
55-59						1		1	\$ 63,467
60-64									
65-69									
70 & Over									
Totals	8	6	1	10	4	2		31	\$ 1,890,313

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

Age: 41.2 years.

Benefit Service: 0.0 years.

Annual Pay: \$60,978.

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.



March 16, 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 December 31, 2020 Initial Actuarial Valuation of LAGERS benefits for the employees of

Saline Valley Fire Protection District

Sincerely,

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

Mita D. Drazilov, ASA, FCA, MAAA

MDD:wp



March 16, 2021

Saline Valley Fire Protection District
Fenton, 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 December 31, 2020 Initial Valuation for the Saline Valley Fire Protection District dated March 16, 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 29, 2020. 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

Saline Valley Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued
		As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability
2021	\$ 53,851	7.9%	\$4,254	\$ 22,752	9.7%	\$5,224	\$ 28,437	8.6%	\$4,631	\$ 25,807
2022	55,601	7.9	4,392	23,064	9.7	5,393	28,827	8.6	4,782	26,161
2023	57,408	7.9	4,535	23,355	9.7	5,569	29,190	8.6	4,937	26,491
2024	59,274	7.9	4,683	23,622	9.7	5,750	29,524	8.6	5,098	26,794
2025	61,200	7.9	4,835	23,862	9.7	5,936	29,824	8.6	5,263	27,066
2026	63,189	7.9	4,992	24,072	9.7	6,129	30,086	8.6	5,434	27,304
2027	65,243	7.9	5,154	24,247	9.7	6,329	30,305	8.6	5,611	27,503
2028	67,363	7.9	5,322	24,384	9.7	6,534	30,476	8.6	5,793	27,658
2029	69,552	7.9	5,495	24,478	9.7	6,747	30,594	8.6	5,981	27,765
2030	71,812	7.9	5,673	24,525	9.7	6,966	30,652	8.6	6,176	27,818

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	Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued
		As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability
2021	\$ 53,851	10.2%	\$5,493	\$ 30,731	11.3%	\$6,085	\$ 34,126	11.8%	\$6,354	\$ 35,658
2022	55,601	10.2	5,671	31,152	11.3	6,283	34,594	11.8	6,561	36,147
2023	57,408	10.2	5,856	31,545	11.3	6,487	35,030	11.8	6,774	36,603
2024	59,274	10.2	6,046	31,906	11.3	6,698	35,430	11.8	6,994	37,021
2025	61,200	10.2	6,242	32,230	11.3	6,916	35,790	11.8	7,222	37,397
2026	63,189	10.2	6,445	32,513	11.3	7,140	36,104	11.8	7,456	37,725
2027	65,243	10.2	6,655	32,750	11.3	7,372	36,367	11.8	7,699	38,000
2028	67,363	10.2	6,871	32,935	11.3	7,612	36,573	11.8	7,949	38,215
2029	69,552	10.2	7,094	33,062	11.3	7,859	36,714	11.8	8,207	38,363
2030	71,812	10.2	7,325	33,125	11.3	8,115	36,784	11.8	8,474	38,436

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued
		As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability
2021	\$ 53,851	13.1%	\$7,055	\$ 39,823	13.3%	\$7,162	\$ 40,583	14.9%	\$8,024	\$ 45,510
2022	55,601	13.1	7,284	40,369	13.3	7,395	41,139	14.9	8,285	46,133
2023	57,408	13.1	7,520	40,878	13.3	7,635	41,658	14.9	8,554	46,715
2024	59,274	13.1	7,765	41,345	13.3	7,883	42,134	14.9	8,832	47,249
2025	61,200	13.1	8,017	41,765	13.3	8,140	42,562	14.9	9,119	47,729
2026	63,189	13.1	8,278	42,132	13.3	8,404	42,936	14.9	9,415	48,148
2027	65,243	13.1	8,547	42,439	13.3	8,677	43,249	14.9	9,721	48,499
2028	67,363	13.1	8,825	42,679	13.3	8,959	43,493	14.9	10,037	48,773
2029	69,552	13.1	9,111	42,844	13.3	9,250	43,661	14.9	10,363	48,962
2030	71,812	13.1	9,407	42,926	13.3	9,551	43,744	14.9	10,700	49,055

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 53,851	6.0%	\$3,231	\$ 22,752	7.8%	\$4,200	\$ 28,437	6.7%	\$3,608	\$ 25,807
2022	55,601	6.0	3,336	23,064	7.8	4,337	28,827	6.7	3,725	26,161
2023	57,408	6.0	3,444	23,355	7.8	4,478	29,190	6.7	3,846	26,491
2024	59,274	6.0	3,556	23,622	7.8	4,623	29,524	6.7	3,971	26,794
2025	61,200	6.0	3,672	23,862	7.8	4,774	29,824	6.7	4,100	27,066
2026	63,189	6.0	3,791	24,072	7.8	4,929	30,086	6.7	4,234	27,304
2027	65,243	6.0	3,915	24,247	7.8	5,089	30,305	6.7	4,371	27,503
2028	67,363	6.0	4,042	24,384	7.8	5,254	30,476	6.7	4,513	27,658
2029	69,552	6.0	4,173	24,478	7.8	5,425	30,594	6.7	4,660	27,765
2030	71,812	6.0	4,309	24,525	7.8	5,601	30,652	6.7	4,811	27,818

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	\$ 53,851	8.3%	\$4,470	\$ 30,731	9.4%	\$5,062	\$ 34,126	9.9%	\$5,331	\$ 35,658
2022	55,601	8.3	4,615	31,152	9.4	5,226	34,594	9.9	5,504	36,147
2023	57,408	8.3	4,765	31,545	9.4	5,396	35,030	9.9	5,683	36,603
2024	59,274	8.3	4,920	31,906	9.4	5,572	35,430	9.9	5,868	37,021
2025	61,200	8.3	5,080	32,230	9.4	5,753	35,790	9.9	6,059	37,397
2026	63,189	8.3	5,245	32,513	9.4	5,940	36,104	9.9	6,256	37,725
2027	65,243	8.3	5,415	32,750	9.4	6,133	36,367	9.9	6,459	38,000
2028	67,363	8.3	5,591	32,935	9.4	6,332	36,573	9.9	6,669	38,215
2029	69,552	8.3	5,773	33,062	9.4	6,538	36,714	9.9	6,886	38,363
2030	71,812	8.3	5,960	33,125	9.4	6,750	36,784	9.9	7,109	38,436

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	\$ 53,851	11.2%	\$6,031	\$ 39,823	11.4%	\$6,139	\$ 40,583	13.0%	\$7,001	\$ 45,510
2022	55,601	11.2	6,227	40,369	11.4	6,339	41,139	13.0	7,228	46,133
2023	57,408	11.2	6,430	40,878	11.4	6,545	41,658	13.0	7,463	46,715
2024	59,274	11.2	6,639	41,345	11.4	6,757	42,134	13.0	7,706	47,249
2025	61,200	11.2	6,854	41,765	11.4	6,977	42,562	13.0	7,956	47,729
2026	63,189	11.2	7,077	42,132	11.4	7,204	42,936	13.0	8,215	48,148
2027	65,243	11.2	7,307	42,439	11.4	7,438	43,249	13.0	8,482	48,499
2028	67,363	11.2	7,545	42,679	11.4	7,679	43,493	13.0	8,757	48,773
2029	69,552	11.2	7,790	42,844	11.4	7,929	43,661	13.0	9,042	48,962
2030	71,812	11.2	8,043	42,926	11.4	8,187	43,744	13.0	9,336	49,055

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 53,851	4.1%	\$2,208	\$ 22,752	5.9%	\$3,177	\$ 28,437	4.8%	\$2,585	\$ 25,807
2022	55,601	4.1	2,280	23,064	5.9	3,280	28,827	4.8	2,669	26,161
2023	57,408	4.1	2,354	23,355	5.9	3,387	29,190	4.8	2,756	26,491
2024	59,274	4.1	2,430	23,622	5.9	3,497	29,524	4.8	2,845	26,794
2025	61,200	4.1	2,509	23,862	5.9	3,611	29,824	4.8	2,938	27,066
2026	63,189	4.1	2,591	24,072	5.9	3,728	30,086	4.8	3,033	27,304
2027	65,243	4.1	2,675	24,247	5.9	3,849	30,305	4.8	3,132	27,503
2028	67,363	4.1	2,762	24,384	5.9	3,974	30,476	4.8	3,233	27,658
2029	69,552	4.1	2,852	24,478	5.9	4,104	30,594	4.8	3,338	27,765
2030	71,812	4.1	2,944	24,525	5.9	4,237	30,652	4.8	3,447	27,818

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	\$ 53,851	6.4%	\$3,446	\$ 30,731	7.5%	\$4,039	\$ 34,126	8.0%	\$4,308	\$ 35,658
2022	55,601	6.4	3,558	31,152	7.5	4,170	34,594	8.0	4,448	36,147
2023	57,408	6.4	3,674	31,545	7.5	4,306	35,030	8.0	4,593	36,603
2024	59,274	6.4	3,794	31,906	7.5	4,446	35,430	8.0	4,742	37,021
2025	61,200	6.4	3,917	32,230	7.5	4,590	35,790	8.0	4,896	37,397
2026	63,189	6.4	4,044	32,513	7.5	4,739	36,104	8.0	5,055	37,725
2027	65,243	6.4	4,176	32,750	7.5	4,893	36,367	8.0	5,219	38,000
2028	67,363	6.4	4,311	32,935	7.5	5,052	36,573	8.0	5,389	38,215
2029	69,552	6.4	4,451	33,062	7.5	5,216	36,714	8.0	5,564	38,363
2030	71,812	6.4	4,596	33,125	7.5	5,386	36,784	8.0	5,745	38,436

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	\$ 53,851	9.3%	\$5,008	\$ 39,823	9.5%	\$5,116	\$ 40,583	11.1%	\$5,977	\$ 45,510
2022	55,601	9.3	5,171	40,369	9.5	5,282	41,139	11.1	6,172	46,133
2023	57,408	9.3	5,339	40,878	9.5	5,454	41,658	11.1	6,372	46,715
2024	59,274	9.3	5,512	41,345	9.5	5,631	42,134	11.1	6,579	47,249
2025	61,200	9.3	5,692	41,765	9.5	5,814	42,562	11.1	6,793	47,729
2026	63,189	9.3	5,877	42,132	9.5	6,003	42,936	11.1	7,014	48,148
2027	65,243	9.3	6,068	42,439	9.5	6,198	43,249	11.1	7,242	48,499
2028	67,363	9.3	6,265	42,679	9.5	6,399	43,493	11.1	7,477	48,773
2029	69,552	9.3	6,468	42,844	9.5	6,607	43,661	11.1	7,720	48,962
2030	71,812	9.3	6,679	42,926	9.5	6,822	43,744	11.1	7,971	49,055

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 53,851	2.2%	\$1,185	\$ 22,752	4.0%	\$2,154	\$ 28,437	2.9%	\$1,562	\$ 25,807
2022	55,601	2.2	1,223	23,064	4.0	2,224	28,827	2.9	1,612	26,161
2023	57,408	2.2	1,263	23,355	4.0	2,296	29,190	2.9	1,665	26,491
2024	59,274	2.2	1,304	23,622	4.0	2,371	29,524	2.9	1,719	26,794
2025	61,200	2.2	1,346	23,862	4.0	2,448	29,824	2.9	1,775	27,066
2026	63,189	2.2	1,390	24,072	4.0	2,528	30,086	2.9	1,832	27,304
2027	65,243	2.2	1,435	24,247	4.0	2,610	30,305	2.9	1,892	27,503
2028	67,363	2.2	1,482	24,384	4.0	2,695	30,476	2.9	1,954	27,658
2029	69,552	2.2	1,530	24,478	4.0	2,782	30,594	2.9	2,017	27,765
2030	71,812	2.2	1,580	24,525	4.0	2,872	30,652	2.9	2,083	27,818

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	\$ 53,851	4.5%	\$2,423	\$ 30,731	5.6%	\$3,016	\$ 34,126	6.1%	\$3,285	\$ 35,658
2022	55,601	4.5	2,502	31,152	5.6	3,114	34,594	6.1	3,392	36,147
2023	57,408	4.5	2,583	31,545	5.6	3,215	35,030	6.1	3,502	36,603
2024	59,274	4.5	2,667	31,906	5.6	3,319	35,430	6.1	3,616	37,021
2025	61,200	4.5	2,754	32,230	5.6	3,427	35,790	6.1	3,733	37,397
2026	63,189	4.5	2,844	32,513	5.6	3,539	36,104	6.1	3,855	37,725
2027	65,243	4.5	2,936	32,750	5.6	3,654	36,367	6.1	3,980	38,000
2028	67,363	4.5	3,031	32,935	5.6	3,772	36,573	6.1	4,109	38,215
2029	69,552	4.5	3,130	33,062	5.6	3,895	36,714	6.1	4,243	38,363
2030	71,812	4.5	3,232	33,125	5.6	4,021	36,784	6.1	4,381	38,436

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	\$ 53,851	7.4%	\$3,985	\$ 39,823	7.6%	\$4,093	\$ 40,583	9.2%	\$4,954	\$ 45,510
2022	55,601	7.4	4,114	40,369	7.6	4,226	41,139	9.2	5,115	46,133
2023	57,408	7.4	4,248	40,878	7.6	4,363	41,658	9.2	5,282	46,715
2024	59,274	7.4	4,386	41,345	7.6	4,505	42,134	9.2	5,453	47,249
2025	61,200	7.4	4,529	41,765	7.6	4,651	42,562	9.2	5,630	47,729
2026	63,189	7.4	4,676	42,132	7.6	4,802	42,936	9.2	5,813	48,148
2027	65,243	7.4	4,828	42,439	7.6	4,958	43,249	9.2	6,002	48,499
2028	67,363	7.4	4,985	42,679	7.6	5,120	43,493	9.2	6,197	48,773
2029	69,552	7.4	5,147	42,844	7.6	5,286	43,661	9.2	6,399	48,962
2030	71,812	7.4	5,314	42,926	7.6	5,458	43,744	9.2	6,607	49,055

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 53,851	8.1%	\$4,362	\$ 23,457	10.0%	\$5,385	\$ 29,345	8.9%	\$4,793	\$ 26,628
2022	55,601	8.1	4,504	23,778	10.0	5,560	29,747	8.9	4,948	26,993
2023	57,408	8.1	4,650	24,078	10.0	5,741	30,122	8.9	5,109	27,333
2024	59,274	8.1	4,801	24,353	10.0	5,927	30,466	8.9	5,275	27,645
2025	61,200	8.1	4,957	24,600	10.0	6,120	30,776	8.9	5,447	27,926
2026	63,189	8.1	5,118	24,816	10.0	6,319	31,046	8.9	5,624	28,171
2027	65,243	8.1	5,285	24,997	10.0	6,524	31,272	8.9	5,807	28,376
2028	67,363	8.1	5,456	25,138	10.0	6,736	31,449	8.9	5,995	28,536
2029	69,552	8.1	5,634	25,235	10.0	6,955	31,571	8.9	6,190	28,646
2030	71,812	8.1	5,817	25,283	10.0	7,181	31,631	8.9	6,391	28,701

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	\$ 53,851	10.5%	\$5,654	\$ 31,718	11.7%	\$6,301	\$ 35,211	12.1%	\$6,516	\$ 36,785
2022	55,601	10.5	5,838	32,153	11.7	6,505	35,693	12.1	6,728	37,289
2023	57,408	10.5	6,028	32,558	11.7	6,717	36,143	12.1	6,946	37,759
2024	59,274	10.5	6,224	32,930	11.7	6,935	36,556	12.1	7,172	38,191
2025	61,200	10.5	6,426	33,265	11.7	7,160	36,927	12.1	7,405	38,579
2026	63,189	10.5	6,635	33,557	11.7	7,393	37,251	12.1	7,646	38,918
2027	65,243	10.5	6,851	33,801	11.7	7,633	37,522	12.1	7,894	39,201
2028	67,363	10.5	7,073	33,992	11.7	7,881	37,734	12.1	8,151	39,423
2029	69,552	10.5	7,303	34,123	11.7	8,138	37,880	12.1	8,416	39,575
2030	71,812	10.5	7,540	34,188	11.7	8,402	37,952	12.1	8,689	39,651

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	\$ 53,851	13.5%	\$7,270	\$ 41,076	13.7%	\$7,378	\$ 41,863	15.4%	\$8,293	\$ 46,923
2022	55,601	13.5	7,506	41,639	13.7	7,617	42,437	15.4	8,563	47,566
2023	57,408	13.5	7,750	42,164	13.7	7,865	42,972	15.4	8,841	48,166
2024	59,274	13.5	8,002	42,646	13.7	8,121	43,463	15.4	9,128	48,717
2025	61,200	13.5	8,262	43,079	13.7	8,384	43,905	15.4	9,425	49,212
2026	63,189	13.5	8,531	43,457	13.7	8,657	44,291	15.4	9,731	49,644
2027	65,243	13.5	8,808	43,774	13.7	8,938	44,614	15.4	10,047	50,006
2028	67,363	13.5	9,094	44,021	13.7	9,229	44,866	15.4	10,374	50,289
2029	69,552	13.5	9,390	44,191	13.7	9,529	45,039	15.4	10,711	50,483
2030	71,812	13.5	9,695	44,275	13.7	9,838	45,125	15.4	11,059	50,579

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued
		As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability
2021	\$ 53,851	6.2%	\$3,339	\$ 23,457	8.1%	\$4,362	\$ 29,345	7.0%	\$3,770	\$ 26,628
2022	55,601	6.2	3,447	23,778	8.1	4,504	29,747	7.0	3,892	26,993
2023	57,408	6.2	3,559	24,078	8.1	4,650	30,122	7.0	4,019	27,333
2024	59,274	6.2	3,675	24,353	8.1	4,801	30,466	7.0	4,149	27,645
2025	61,200	6.2	3,794	24,600	8.1	4,957	30,776	7.0	4,284	27,926
2026	63,189	6.2	3,918	24,816	8.1	5,118	31,046	7.0	4,423	28,171
2027	65,243	6.2	4,045	24,997	8.1	5,285	31,272	7.0	4,567	28,376
2028	67,363	6.2	4,177	25,138	8.1	5,456	31,449	7.0	4,715	28,536
2029	69,552	6.2	4,312	25,235	8.1	5,634	31,571	7.0	4,869	28,646
2030	71,812	6.2	4,452	25,283	8.1	5,817	31,631	7.0	5,027	28,701

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	Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued
		As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability
2021	\$ 53,851	8.6%	\$4,631	\$ 31,718	9.8%	\$5,277	\$ 35,211	10.2%	\$5,493	\$ 36,785
2022	55,601	8.6	4,782	32,153	9.8	5,449	35,693	10.2	5,671	37,289
2023	57,408	8.6	4,937	32,558	9.8	5,626	36,143	10.2	5,856	37,759
2024	59,274	8.6	5,098	32,930	9.8	5,809	36,556	10.2	6,046	38,191
2025	61,200	8.6	5,263	33,265	9.8	5,998	36,927	10.2	6,242	38,579
2026	63,189	8.6	5,434	33,557	9.8	6,193	37,251	10.2	6,445	38,918
2027	65,243	8.6	5,611	33,801	9.8	6,394	37,522	10.2	6,655	39,201
2028	67,363	8.6	5,793	33,992	9.8	6,602	37,734	10.2	6,871	39,423
2029	69,552	8.6	5,981	34,123	9.8	6,816	37,880	10.2	7,094	39,575
2030	71,812	8.6	6,176	34,188	9.8	7,038	37,952	10.2	7,325	39,651

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued
		As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability
2021	\$ 53,851	11.6%	\$6,247	\$ 41,076	11.8%	\$6,354	\$ 41,863	13.5%	\$7,270	\$ 46,923
2022	55,601	11.6	6,450	41,639	11.8	6,561	42,437	13.5	7,506	47,566
2023	57,408	11.6	6,659	42,164	11.8	6,774	42,972	13.5	7,750	48,166
2024	59,274	11.6	6,876	42,646	11.8	6,994	43,463	13.5	8,002	48,717
2025	61,200	11.6	7,099	43,079	11.8	7,222	43,905	13.5	8,262	49,212
2026	63,189	11.6	7,330	43,457	11.8	7,456	44,291	13.5	8,531	49,644
2027	65,243	11.6	7,568	43,774	11.8	7,699	44,614	13.5	8,808	50,006
2028	67,363	11.6	7,814	44,021	11.8	7,949	44,866	13.5	9,094	50,289
2029	69,552	11.6	8,068	44,191	11.8	8,207	45,039	13.5	9,390	50,483
2030	71,812	11.6	8,330	44,275	11.8	8,474	45,125	13.5	9,695	50,579

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2021	\$ 53,851	4.3%	\$2,316	\$ 23,457	6.2%	\$3,339	\$ 29,345	5.1%	\$2,746	\$ 26,628
2022	55,601	4.3	2,391	23,778	6.2	3,447	29,747	5.1	2,836	26,993
2023	57,408	4.3	2,469	24,078	6.2	3,559	30,122	5.1	2,928	27,333
2024	59,274	4.3	2,549	24,353	6.2	3,675	30,466	5.1	3,023	27,645
2025	61,200	4.3	2,632	24,600	6.2	3,794	30,776	5.1	3,121	27,926
2026	63,189	4.3	2,717	24,816	6.2	3,918	31,046	5.1	3,223	28,171
2027	65,243	4.3	2,805	24,997	6.2	4,045	31,272	5.1	3,327	28,376
2028	67,363	4.3	2,897	25,138	6.2	4,177	31,449	5.1	3,436	28,536
2029	69,552	4.3	2,991	25,235	6.2	4,312	31,571	5.1	3,547	28,646
2030	71,812	4.3	3,088	25,283	6.2	4,452	31,631	5.1	3,662	28,701

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	\$ 53,851	6.7%	\$3,608	\$ 31,718	7.9%	\$4,254	\$ 35,211	8.3%	\$4,470	\$ 36,785
2022	55,601	6.7	3,725	32,153	7.9	4,392	35,693	8.3	4,615	37,289
2023	57,408	6.7	3,846	32,558	7.9	4,535	36,143	8.3	4,765	37,759
2024	59,274	6.7	3,971	32,930	7.9	4,683	36,556	8.3	4,920	38,191
2025	61,200	6.7	4,100	33,265	7.9	4,835	36,927	8.3	5,080	38,579
2026	63,189	6.7	4,234	33,557	7.9	4,992	37,251	8.3	5,245	38,918
2027	65,243	6.7	4,371	33,801	7.9	5,154	37,522	8.3	5,415	39,201
2028	67,363	6.7	4,513	33,992	7.9	5,322	37,734	8.3	5,591	39,423
2029	69,552	6.7	4,660	34,123	7.9	5,495	37,880	8.3	5,773	39,575
2030	71,812	6.7	4,811	34,188	7.9	5,673	37,952	8.3	5,960	39,651

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	\$ 53,851	9.7%	\$5,224	\$ 41,076	9.9%	\$5,331	\$ 41,863	11.6%	\$6,247	\$ 46,923
2022	55,601	9.7	5,393	41,639	9.9	5,504	42,437	11.6	6,450	47,566
2023	57,408	9.7	5,569	42,164	9.9	5,683	42,972	11.6	6,659	48,166
2024	59,274	9.7	5,750	42,646	9.9	5,868	43,463	11.6	6,876	48,717
2025	61,200	9.7	5,936	43,079	9.9	6,059	43,905	11.6	7,099	49,212
2026	63,189	9.7	6,129	43,457	9.9	6,256	44,291	11.6	7,330	49,644
2027	65,243	9.7	6,329	43,774	9.9	6,459	44,614	11.6	7,568	50,006
2028	67,363	9.7	6,534	44,021	9.9	6,669	44,866	11.6	7,814	50,289
2029	69,552	9.7	6,747	44,191	9.9	6,886	45,039	11.6	8,068	50,483
2030	71,812	9.7	6,966	44,275	9.9	7,109	45,125	11.6	8,330	50,579

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 53,851	2.4%	\$1,292	\$ 23,457	4.3%	\$2,316	\$ 29,345	3.2%	\$1,723	\$ 26,628
2022	55,601	2.4	1,334	23,778	4.3	2,391	29,747	3.2	1,779	26,993
2023	57,408	2.4	1,378	24,078	4.3	2,469	30,122	3.2	1,837	27,333
2024	59,274	2.4	1,423	24,353	4.3	2,549	30,466	3.2	1,897	27,645
2025	61,200	2.4	1,469	24,600	4.3	2,632	30,776	3.2	1,958	27,926
2026	63,189	2.4	1,517	24,816	4.3	2,717	31,046	3.2	2,022	28,171
2027	65,243	2.4	1,566	24,997	4.3	2,805	31,272	3.2	2,088	28,376
2028	67,363	2.4	1,617	25,138	4.3	2,897	31,449	3.2	2,156	28,536
2029	69,552	2.4	1,669	25,235	4.3	2,991	31,571	3.2	2,226	28,646
2030	71,812	2.4	1,723	25,283	4.3	3,088	31,631	3.2	2,298	28,701

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	\$ 53,851	4.8%	\$2,585	\$ 31,718	6.0%	\$3,231	\$ 35,211	6.4%	\$3,446	\$ 36,785
2022	55,601	4.8	2,669	32,153	6.0	3,336	35,693	6.4	3,558	37,289
2023	57,408	4.8	2,756	32,558	6.0	3,444	36,143	6.4	3,674	37,759
2024	59,274	4.8	2,845	32,930	6.0	3,556	36,556	6.4	3,794	38,191
2025	61,200	4.8	2,938	33,265	6.0	3,672	36,927	6.4	3,917	38,579
2026	63,189	4.8	3,033	33,557	6.0	3,791	37,251	6.4	4,044	38,918
2027	65,243	4.8	3,132	33,801	6.0	3,915	37,522	6.4	4,176	39,201
2028	67,363	4.8	3,233	33,992	6.0	4,042	37,734	6.4	4,311	39,423
2029	69,552	4.8	3,338	34,123	6.0	4,173	37,880	6.4	4,451	39,575
2030	71,812	4.8	3,447	34,188	6.0	4,309	37,952	6.4	4,596	39,651

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	\$ 53,851	7.8%	\$4,200	\$ 41,076	8.0%	\$4,308	\$ 41,863	9.7%	\$5,224	\$ 46,923
2022	55,601	7.8	4,337	41,639	8.0	4,448	42,437	9.7	5,393	47,566
2023	57,408	7.8	4,478	42,164	8.0	4,593	42,972	9.7	5,569	48,166
2024	59,274	7.8	4,623	42,646	8.0	4,742	43,463	9.7	5,750	48,717
2025	61,200	7.8	4,774	43,079	8.0	4,896	43,905	9.7	5,936	49,212
2026	63,189	7.8	4,929	43,457	8.0	5,055	44,291	9.7	6,129	49,644
2027	65,243	7.8	5,089	43,774	8.0	5,219	44,614	9.7	6,329	50,006
2028	67,363	7.8	5,254	44,021	8.0	5,389	44,866	9.7	6,534	50,289
2029	69,552	7.8	5,425	44,191	8.0	5,564	45,039	9.7	6,747	50,483
2030	71,812	7.8	5,601	44,275	8.0	5,745	45,125	9.7	6,966	50,579

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2021	\$ 53,851	8.7%	\$4,685	\$ 24,391	10.6%	\$5,708	\$ 30,490	10.7%	\$5,762	\$ 32,272
2022	55,601	8.7	4,837	24,725	10.6	5,894	30,908	10.7	5,949	32,714
2023	57,408	8.7	4,994	25,037	10.6	6,085	31,298	10.7	6,143	33,127
2024	59,274	8.7	5,157	25,323	10.6	6,283	31,656	10.7	6,342	33,506
2025	61,200	8.7	5,324	25,580	10.6	6,487	31,978	10.7	6,548	33,846
2026	63,189	8.7	5,497	25,805	10.6	6,698	32,259	10.7	6,761	34,143
2027	65,243	8.7	5,676	25,993	10.6	6,916	32,494	10.7	6,981	34,392
2028	67,363	8.7	5,861	26,140	10.6	7,140	32,678	10.7	7,208	34,586
2029	69,552	8.7	6,051	26,241	10.6	7,373	32,804	10.7	7,442	34,720
2030	71,812	8.7	6,248	26,291	10.6	7,612	32,867	10.7	7,684	34,786

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	\$ 53,851	12.1%	\$6,516	\$ 36,396	12.6%	\$6,785	\$ 36,583	13.5%	\$7,270	\$ 40,524
2022	55,601	12.1	6,728	36,895	12.6	7,006	37,084	13.5	7,506	41,079
2023	57,408	12.1	6,946	37,360	12.6	7,233	37,552	13.5	7,750	41,597
2024	59,274	12.1	7,172	37,787	12.6	7,469	37,981	13.5	8,002	42,073
2025	61,200	12.1	7,405	38,171	12.6	7,711	38,367	13.5	8,262	42,501
2026	63,189	12.1	7,646	38,506	12.6	7,962	38,704	13.5	8,531	42,874
2027	65,243	12.1	7,894	38,786	12.6	8,221	38,986	13.5	8,808	43,186
2028	67,363	12.1	8,151	39,005	12.6	8,488	39,206	13.5	9,094	43,430
2029	69,552	12.1	8,416	39,156	12.6	8,764	39,358	13.5	9,390	43,598
2030	71,812	12.1	8,689	39,231	12.6	9,048	39,433	13.5	9,695	43,681

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2021	\$ 53,851	14.5%	\$7,808	\$ 42,689	15.0%	\$8,078	\$ 44,655	16.4%	\$8,832	\$ 48,771
2022	55,601	14.5	8,062	43,274	15.0	8,340	45,267	16.4	9,119	49,439
2023	57,408	14.5	8,324	43,820	15.0	8,611	45,838	16.4	9,415	50,062
2024	59,274	14.5	8,595	44,321	15.0	8,891	46,362	16.4	9,721	50,634
2025	61,200	14.5	8,874	44,771	15.0	9,180	46,833	16.4	10,037	51,148
2026	63,189	14.5	9,162	45,164	15.0	9,478	47,244	16.4	10,363	51,597
2027	65,243	14.5	9,460	45,493	15.0	9,786	47,588	16.4	10,700	51,973
2028	67,363	14.5	9,768	45,750	15.0	10,104	47,857	16.4	11,048	52,267
2029	69,552	14.5	10,085	45,927	15.0	10,433	48,042	16.4	11,407	52,469
2030	71,812	14.5	10,413	46,015	15.0	10,772	48,134	16.4	11,777	52,569

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued
		As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability
2021	\$ 53,851	6.8%	\$3,662	\$ 24,391	8.7%	\$4,685	\$ 30,490	8.8%	\$4,739	\$ 32,272
2022	55,601	6.8	3,781	24,725	8.7	4,837	30,908	8.8	4,893	32,714
2023	57,408	6.8	3,904	25,037	8.7	4,994	31,298	8.8	5,052	33,127
2024	59,274	6.8	4,031	25,323	8.7	5,157	31,656	8.8	5,216	33,506
2025	61,200	6.8	4,162	25,580	8.7	5,324	31,978	8.8	5,386	33,846
2026	63,189	6.8	4,297	25,805	8.7	5,497	32,259	8.8	5,561	34,143
2027	65,243	6.8	4,437	25,993	8.7	5,676	32,494	8.8	5,741	34,392
2028	67,363	6.8	4,581	26,140	8.7	5,861	32,678	8.8	5,928	34,586
2029	69,552	6.8	4,730	26,241	8.7	6,051	32,804	8.8	6,121	34,720
2030	71,812	6.8	4,883	26,291	8.7	6,248	32,867	8.8	6,319	34,786

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	Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued
		As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability
2021	\$ 53,851	10.2%	\$5,493	\$ 36,396	10.7%	\$5,762	\$ 36,583	11.6%	\$6,247	\$ 40,524
2022	55,601	10.2	5,671	36,895	10.7	5,949	37,084	11.6	6,450	41,079
2023	57,408	10.2	5,856	37,360	10.7	6,143	37,552	11.6	6,659	41,597
2024	59,274	10.2	6,046	37,787	10.7	6,342	37,981	11.6	6,876	42,073
2025	61,200	10.2	6,242	38,171	10.7	6,548	38,367	11.6	7,099	42,501
2026	63,189	10.2	6,445	38,506	10.7	6,761	38,704	11.6	7,330	42,874
2027	65,243	10.2	6,655	38,786	10.7	6,981	38,986	11.6	7,568	43,186
2028	67,363	10.2	6,871	39,005	10.7	7,208	39,206	11.6	7,814	43,430
2029	69,552	10.2	7,094	39,156	10.7	7,442	39,358	11.6	8,068	43,598
2030	71,812	10.2	7,325	39,231	10.7	7,684	39,433	11.6	8,330	43,681

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued	Estimated Employer Contribution		Unfunded Actuarial Accrued
		As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability	As a % of Payroll	Annual Dollars	Liability
2021	\$ 53,851	12.6%	\$6,785	\$ 42,689	13.1%	\$7,055	\$ 44,655	14.5%	\$7,808	\$ 48,771
2022	55,601	12.6	7,006	43,274	13.1	7,284	45,267	14.5	8,062	49,439
2023	57,408	12.6	7,233	43,820	13.1	7,520	45,838	14.5	8,324	50,062
2024	59,274	12.6	7,469	44,321	13.1	7,765	46,362	14.5	8,595	50,634
2025	61,200	12.6	7,711	44,771	13.1	8,017	46,833	14.5	8,874	51,148
2026	63,189	12.6	7,962	45,164	13.1	8,278	47,244	14.5	9,162	51,597
2027	65,243	12.6	8,221	45,493	13.1	8,547	47,588	14.5	9,460	51,973
2028	67,363	12.6	8,488	45,750	13.1	8,825	47,857	14.5	9,768	52,267
2029	69,552	12.6	8,764	45,927	13.1	9,111	48,042	14.5	10,085	52,469
2030	71,812	12.6	9,048	46,015	13.1	9,407	48,134	14.5	10,413	52,569

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2021	\$ 53,851	4.9%	\$2,639	\$ 24,391	6.8%	\$3,662	\$ 30,490	6.9%	\$3,716	\$ 32,272
2022	55,601	4.9	2,724	24,725	6.8	3,781	30,908	6.9	3,836	32,714
2023	57,408	4.9	2,813	25,037	6.8	3,904	31,298	6.9	3,961	33,127
2024	59,274	4.9	2,904	25,323	6.8	4,031	31,656	6.9	4,090	33,506
2025	61,200	4.9	2,999	25,580	6.8	4,162	31,978	6.9	4,223	33,846
2026	63,189	4.9	3,096	25,805	6.8	4,297	32,259	6.9	4,360	34,143
2027	65,243	4.9	3,197	25,993	6.8	4,437	32,494	6.9	4,502	34,392
2028	67,363	4.9	3,301	26,140	6.8	4,581	32,678	6.9	4,648	34,586
2029	69,552	4.9	3,408	26,241	6.8	4,730	32,804	6.9	4,799	34,720
2030	71,812	4.9	3,519	26,291	6.8	4,883	32,867	6.9	4,955	34,786

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	\$ 53,851	8.3%	\$4,470	\$ 36,396	8.8%	\$4,739	\$ 36,583	9.7%	\$5,224	\$ 40,524
2022	55,601	8.3	4,615	36,895	8.8	4,893	37,084	9.7	5,393	41,079
2023	57,408	8.3	4,765	37,360	8.8	5,052	37,552	9.7	5,569	41,597
2024	59,274	8.3	4,920	37,787	8.8	5,216	37,981	9.7	5,750	42,073
2025	61,200	8.3	5,080	38,171	8.8	5,386	38,367	9.7	5,936	42,501
2026	63,189	8.3	5,245	38,506	8.8	5,561	38,704	9.7	6,129	42,874
2027	65,243	8.3	5,415	38,786	8.8	5,741	38,986	9.7	6,329	43,186
2028	67,363	8.3	5,591	39,005	8.8	5,928	39,206	9.7	6,534	43,430
2029	69,552	8.3	5,773	39,156	8.8	6,121	39,358	9.7	6,747	43,598
2030	71,812	8.3	5,960	39,231	8.8	6,319	39,433	9.7	6,966	43,681

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2021	\$ 53,851	10.7%	\$5,762	\$ 42,689	11.2%	\$6,031	\$ 44,655	12.6%	\$6,785	\$ 48,771
2022	55,601	10.7	5,949	43,274	11.2	6,227	45,267	12.6	7,006	49,439
2023	57,408	10.7	6,143	43,820	11.2	6,430	45,838	12.6	7,233	50,062
2024	59,274	10.7	6,342	44,321	11.2	6,639	46,362	12.6	7,469	50,634
2025	61,200	10.7	6,548	44,771	11.2	6,854	46,833	12.6	7,711	51,148
2026	63,189	10.7	6,761	45,164	11.2	7,077	47,244	12.6	7,962	51,597
2027	65,243	10.7	6,981	45,493	11.2	7,307	47,588	12.6	8,221	51,973
2028	67,363	10.7	7,208	45,750	11.2	7,545	47,857	12.6	8,488	52,267
2029	69,552	10.7	7,442	45,927	11.2	7,790	48,042	12.6	8,764	52,469
2030	71,812	10.7	7,684	46,015	11.2	8,043	48,134	12.6	9,048	52,569

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2021	\$ 53,851	3.0%	\$1,616	\$ 24,391	4.9%	\$2,639	\$ 30,490	5.0%	\$2,693	\$ 32,272
2022	55,601	3.0	1,668	24,725	4.9	2,724	30,908	5.0	2,780	32,714
2023	57,408	3.0	1,722	25,037	4.9	2,813	31,298	5.0	2,870	33,127
2024	59,274	3.0	1,778	25,323	4.9	2,904	31,656	5.0	2,964	33,506
2025	61,200	3.0	1,836	25,580	4.9	2,999	31,978	5.0	3,060	33,846
2026	63,189	3.0	1,896	25,805	4.9	3,096	32,259	5.0	3,159	34,143
2027	65,243	3.0	1,957	25,993	4.9	3,197	32,494	5.0	3,262	34,392
2028	67,363	3.0	2,021	26,140	4.9	3,301	32,678	5.0	3,368	34,586
2029	69,552	3.0	2,087	26,241	4.9	3,408	32,804	5.0	3,478	34,720
2030	71,812	3.0	2,154	26,291	4.9	3,519	32,867	5.0	3,591	34,786

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	\$ 53,851	6.4%	\$3,446	\$ 36,396	6.9%	\$3,716	\$ 36,583	7.8%	\$4,200	\$ 40,524
2022	55,601	6.4	3,558	36,895	6.9	3,836	37,084	7.8	4,337	41,079
2023	57,408	6.4	3,674	37,360	6.9	3,961	37,552	7.8	4,478	41,597
2024	59,274	6.4	3,794	37,787	6.9	4,090	37,981	7.8	4,623	42,073
2025	61,200	6.4	3,917	38,171	6.9	4,223	38,367	7.8	4,774	42,501
2026	63,189	6.4	4,044	38,506	6.9	4,360	38,704	7.8	4,929	42,874
2027	65,243	6.4	4,176	38,786	6.9	4,502	38,986	7.8	5,089	43,186
2028	67,363	6.4	4,311	39,005	6.9	4,648	39,206	7.8	5,254	43,430
2029	69,552	6.4	4,451	39,156	6.9	4,799	39,358	7.8	5,425	43,598
2030	71,812	6.4	4,596	39,231	6.9	4,955	39,433	7.8	5,601	43,681

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2021	\$ 53,851	8.8%	\$4,739	\$ 42,689	9.3%	\$5,008	\$ 44,655	10.7%	\$5,762	\$ 48,771
2022	55,601	8.8	4,893	43,274	9.3	5,171	45,267	10.7	5,949	49,439
2023	57,408	8.8	5,052	43,820	9.3	5,339	45,838	10.7	6,143	50,062
2024	59,274	8.8	5,216	44,321	9.3	5,512	46,362	10.7	6,342	50,634
2025	61,200	8.8	5,386	44,771	9.3	5,692	46,833	10.7	6,548	51,148
2026	63,189	8.8	5,561	45,164	9.3	5,877	47,244	10.7	6,761	51,597
2027	65,243	8.8	5,741	45,493	9.3	6,068	47,588	10.7	6,981	51,973
2028	67,363	8.8	5,928	45,750	9.3	6,265	47,857	10.7	7,208	52,267
2029	69,552	8.8	6,121	45,927	9.3	6,468	48,042	10.7	7,442	52,469
2030	71,812	8.8	6,319	46,015	9.3	6,679	48,134	10.7	7,684	52,569

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection 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	\$ 53,851	9.0%	\$4,847	\$ 25,195	10.9%	\$5,870	\$ 31,495	11.0%	\$5,924	\$ 33,352
2022	55,601	9.0	5,004	25,540	10.9	6,061	31,926	11.0	6,116	33,809
2023	57,408	9.0	5,167	25,862	10.9	6,257	32,329	11.0	6,315	34,235
2024	59,274	9.0	5,335	26,158	10.9	6,461	32,699	11.0	6,520	34,626
2025	61,200	9.0	5,508	26,424	10.9	6,671	33,031	11.0	6,732	34,978
2026	63,189	9.0	5,687	26,656	10.9	6,888	33,321	11.0	6,951	35,285
2027	65,243	9.0	5,872	26,850	10.9	7,111	33,564	11.0	7,177	35,542
2028	67,363	9.0	6,063	27,002	10.9	7,343	33,754	11.0	7,410	35,743
2029	69,552	9.0	6,260	27,106	10.9	7,581	33,885	11.0	7,651	35,881
2030	71,812	9.0	6,463	27,158	10.9	7,828	33,950	11.0	7,899	35,950

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	\$ 53,851	12.6%	\$6,785	\$ 37,617	12.9%	\$6,947	\$ 37,798	14.0%	\$7,539	\$ 41,876
2022	55,601	12.6	7,006	38,132	12.9	7,173	38,316	14.0	7,784	42,450
2023	57,408	12.6	7,233	38,613	12.9	7,406	38,799	14.0	8,037	42,985
2024	59,274	12.6	7,469	39,054	12.9	7,646	39,243	14.0	8,298	43,476
2025	61,200	12.6	7,711	39,451	12.9	7,895	39,642	14.0	8,568	43,918
2026	63,189	12.6	7,962	39,797	12.9	8,151	39,990	14.0	8,846	44,304
2027	65,243	12.6	8,221	40,087	12.9	8,416	40,281	14.0	9,134	44,627
2028	67,363	12.6	8,488	40,314	12.9	8,690	40,509	14.0	9,431	44,879
2029	69,552	12.6	8,764	40,470	12.9	8,972	40,666	14.0	9,737	45,053
2030	71,812	12.6	9,048	40,547	12.9	9,264	40,744	14.0	10,054	45,139

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	\$ 53,851	14.9%	\$8,024	\$ 44,091	15.5%	\$8,347	\$ 46,135	17.0%	\$9,155	\$ 50,403
2022	55,601	14.9	8,285	44,695	15.5	8,618	46,767	17.0	9,452	51,094
2023	57,408	14.9	8,554	45,259	15.5	8,898	47,357	17.0	9,759	51,738
2024	59,274	14.9	8,832	45,776	15.5	9,187	47,898	17.0	10,077	52,330
2025	61,200	14.9	9,119	46,241	15.5	9,486	48,385	17.0	10,404	52,862
2026	63,189	14.9	9,415	46,647	15.5	9,794	48,810	17.0	10,742	53,326
2027	65,243	14.9	9,721	46,987	15.5	10,113	49,166	17.0	11,091	53,714
2028	67,363	14.9	10,037	47,253	15.5	10,441	49,444	17.0	11,452	54,018
2029	69,552	14.9	10,363	47,436	15.5	10,781	49,635	17.0	11,824	54,227
2030	71,812	14.9	10,700	47,527	15.5	11,131	49,730	17.0	12,208	54,331

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 53,851	7.1%	\$3,823	\$ 25,195	9.0%	\$4,847	\$ 31,495	9.1%	\$4,900	\$ 33,352
2022	55,601	7.1	3,948	25,540	9.0	5,004	31,926	9.1	5,060	33,809
2023	57,408	7.1	4,076	25,862	9.0	5,167	32,329	9.1	5,224	34,235
2024	59,274	7.1	4,208	26,158	9.0	5,335	32,699	9.1	5,394	34,626
2025	61,200	7.1	4,345	26,424	9.0	5,508	33,031	9.1	5,569	34,978
2026	63,189	7.1	4,486	26,656	9.0	5,687	33,321	9.1	5,750	35,285
2027	65,243	7.1	4,632	26,850	9.0	5,872	33,564	9.1	5,937	35,542
2028	67,363	7.1	4,783	27,002	9.0	6,063	33,754	9.1	6,130	35,743
2029	69,552	7.1	4,938	27,106	9.0	6,260	33,885	9.1	6,329	35,881
2030	71,812	7.1	5,099	27,158	9.0	6,463	33,950	9.1	6,535	35,950

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	\$ 53,851	10.7%	\$5,762	\$ 37,617	11.0%	\$5,924	\$ 37,798	12.1%	\$6,516	\$ 41,876
2022	55,601	10.7	5,949	38,132	11.0	6,116	38,316	12.1	6,728	42,450
2023	57,408	10.7	6,143	38,613	11.0	6,315	38,799	12.1	6,946	42,985
2024	59,274	10.7	6,342	39,054	11.0	6,520	39,243	12.1	7,172	43,476
2025	61,200	10.7	6,548	39,451	11.0	6,732	39,642	12.1	7,405	43,918
2026	63,189	10.7	6,761	39,797	11.0	6,951	39,990	12.1	7,646	44,304
2027	65,243	10.7	6,981	40,087	11.0	7,177	40,281	12.1	7,894	44,627
2028	67,363	10.7	7,208	40,314	11.0	7,410	40,509	12.1	8,151	44,879
2029	69,552	10.7	7,442	40,470	11.0	7,651	40,666	12.1	8,416	45,053
2030	71,812	10.7	7,684	40,547	11.0	7,899	40,744	12.1	8,689	45,139

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	\$ 53,851	13.0%	\$7,001	\$ 44,091	13.6%	\$7,324	\$ 46,135	15.1%	\$8,132	\$ 50,403
2022	55,601	13.0	7,228	44,695	13.6	7,562	46,767	15.1	8,396	51,094
2023	57,408	13.0	7,463	45,259	13.6	7,807	47,357	15.1	8,669	51,738
2024	59,274	13.0	7,706	45,776	13.6	8,061	47,898	15.1	8,950	52,330
2025	61,200	13.0	7,956	46,241	13.6	8,323	48,385	15.1	9,241	52,862
2026	63,189	13.0	8,215	46,647	13.6	8,594	48,810	15.1	9,542	53,326
2027	65,243	13.0	8,482	46,987	13.6	8,873	49,166	15.1	9,852	53,714
2028	67,363	13.0	8,757	47,253	13.6	9,161	49,444	15.1	10,172	54,018
2029	69,552	13.0	9,042	47,436	13.6	9,459	49,635	15.1	10,502	54,227
2030	71,812	13.0	9,336	47,527	13.6	9,766	49,730	15.1	10,844	54,331

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2021	\$ 53,851	5.2%	\$2,800	\$ 25,195	7.1%	\$3,823	\$ 31,495	7.2%	\$3,877	\$ 33,352
2022	55,601	5.2	2,891	25,540	7.1	3,948	31,926	7.2	4,003	33,809
2023	57,408	5.2	2,985	25,862	7.1	4,076	32,329	7.2	4,133	34,235
2024	59,274	5.2	3,082	26,158	7.1	4,208	32,699	7.2	4,268	34,626
2025	61,200	5.2	3,182	26,424	7.1	4,345	33,031	7.2	4,406	34,978
2026	63,189	5.2	3,286	26,656	7.1	4,486	33,321	7.2	4,550	35,285
2027	65,243	5.2	3,393	26,850	7.1	4,632	33,564	7.2	4,697	35,542
2028	67,363	5.2	3,503	27,002	7.1	4,783	33,754	7.2	4,850	35,743
2029	69,552	5.2	3,617	27,106	7.1	4,938	33,885	7.2	5,008	35,881
2030	71,812	5.2	3,734	27,158	7.1	5,099	33,950	7.2	5,170	35,950

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	\$ 53,851	8.8%	\$4,739	\$ 37,617	9.1%	\$4,900	\$ 37,798	10.2%	\$5,493	\$ 41,876
2022	55,601	8.8	4,893	38,132	9.1	5,060	38,316	10.2	5,671	42,450
2023	57,408	8.8	5,052	38,613	9.1	5,224	38,799	10.2	5,856	42,985
2024	59,274	8.8	5,216	39,054	9.1	5,394	39,243	10.2	6,046	43,476
2025	61,200	8.8	5,386	39,451	9.1	5,569	39,642	10.2	6,242	43,918
2026	63,189	8.8	5,561	39,797	9.1	5,750	39,990	10.2	6,445	44,304
2027	65,243	8.8	5,741	40,087	9.1	5,937	40,281	10.2	6,655	44,627
2028	67,363	8.8	5,928	40,314	9.1	6,130	40,509	10.2	6,871	44,879
2029	69,552	8.8	6,121	40,470	9.1	6,329	40,666	10.2	7,094	45,053
2030	71,812	8.8	6,319	40,547	9.1	6,535	40,744	10.2	7,325	45,139

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	\$ 53,851	11.1%	\$5,977	\$ 44,091	11.7%	\$6,301	\$ 46,135	13.2%	\$7,108	\$ 50,403
2022	55,601	11.1	6,172	44,695	11.7	6,505	46,767	13.2	7,339	51,094
2023	57,408	11.1	6,372	45,259	11.7	6,717	47,357	13.2	7,578	51,738
2024	59,274	11.1	6,579	45,776	11.7	6,935	47,898	13.2	7,824	52,330
2025	61,200	11.1	6,793	46,241	11.7	7,160	48,385	13.2	8,078	52,862
2026	63,189	11.1	7,014	46,647	11.7	7,393	48,810	13.2	8,341	53,326
2027	65,243	11.1	7,242	46,987	11.7	7,633	49,166	13.2	8,612	53,714
2028	67,363	11.1	7,477	47,253	11.7	7,881	49,444	13.2	8,892	54,018
2029	69,552	11.1	7,720	47,436	11.7	8,138	49,635	13.2	9,181	54,227
2030	71,812	11.1	7,971	47,527	11.7	8,402	49,730	13.2	9,479	54,331

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 53,851	3.3%	\$1,777	\$ 25,195	5.2%	\$2,800	\$ 31,495	5.3%	\$2,854	\$ 33,352
2022	55,601	3.3	1,835	25,540	5.2	2,891	31,926	5.3	2,947	33,809
2023	57,408	3.3	1,894	25,862	5.2	2,985	32,329	5.3	3,043	34,235
2024	59,274	3.3	1,956	26,158	5.2	3,082	32,699	5.3	3,142	34,626
2025	61,200	3.3	2,020	26,424	5.2	3,182	33,031	5.3	3,244	34,978
2026	63,189	3.3	2,085	26,656	5.2	3,286	33,321	5.3	3,349	35,285
2027	65,243	3.3	2,153	26,850	5.2	3,393	33,564	5.3	3,458	35,542
2028	67,363	3.3	2,223	27,002	5.2	3,503	33,754	5.3	3,570	35,743
2029	69,552	3.3	2,295	27,106	5.2	3,617	33,885	5.3	3,686	35,881
2030	71,812	3.3	2,370	27,158	5.2	3,734	33,950	5.3	3,806	35,950

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	\$ 53,851	6.9%	\$3,716	\$ 37,617	7.2%	\$3,877	\$ 37,798	8.3%	\$4,470	\$ 41,876
2022	55,601	6.9	3,836	38,132	7.2	4,003	38,316	8.3	4,615	42,450
2023	57,408	6.9	3,961	38,613	7.2	4,133	38,799	8.3	4,765	42,985
2024	59,274	6.9	4,090	39,054	7.2	4,268	39,243	8.3	4,920	43,476
2025	61,200	6.9	4,223	39,451	7.2	4,406	39,642	8.3	5,080	43,918
2026	63,189	6.9	4,360	39,797	7.2	4,550	39,990	8.3	5,245	44,304
2027	65,243	6.9	4,502	40,087	7.2	4,697	40,281	8.3	5,415	44,627
2028	67,363	6.9	4,648	40,314	7.2	4,850	40,509	8.3	5,591	44,879
2029	69,552	6.9	4,799	40,470	7.2	5,008	40,666	8.3	5,773	45,053
2030	71,812	6.9	4,955	40,547	7.2	5,170	40,744	8.3	5,960	45,139

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	\$ 53,851	9.2%	\$4,954	\$ 44,091	9.8%	\$5,277	\$ 46,135	11.3%	\$6,085	\$ 50,403
2022	55,601	9.2	5,115	44,695	9.8	5,449	46,767	11.3	6,283	51,094
2023	57,408	9.2	5,282	45,259	9.8	5,626	47,357	11.3	6,487	51,738
2024	59,274	9.2	5,453	45,776	9.8	5,809	47,898	11.3	6,698	52,330
2025	61,200	9.2	5,630	46,241	9.8	5,998	48,385	11.3	6,916	52,862
2026	63,189	9.2	5,813	46,647	9.8	6,193	48,810	11.3	7,140	53,326
2027	65,243	9.2	6,002	46,987	9.8	6,394	49,166	11.3	7,372	53,714
2028	67,363	9.2	6,197	47,253	9.8	6,602	49,444	11.3	7,612	54,018
2029	69,552	9.2	6,399	47,436	9.8	6,816	49,635	11.3	7,859	54,227
2030	71,812	9.2	6,607	47,527	9.8	7,038	49,730	11.3	8,115	54,331

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	9.7%	\$183,360	\$ 396,521	11.9%	\$224,947	\$ 495,642	11.9%	\$224,947	\$ 502,698
2022	1,951,748	9.7	189,320	401,953	11.9	232,258	502,432	11.9	232,258	509,585
2023	2,015,180	9.7	195,472	407,021	11.9	239,806	508,767	11.9	239,806	516,011
2024	2,080,673	9.7	201,825	411,674	11.9	247,600	514,584	11.9	247,600	521,911
2025	2,148,295	9.7	208,385	415,857	11.9	255,647	519,813	11.9	255,647	527,214
2026	2,218,115	9.7	215,157	419,509	11.9	263,956	524,378	11.9	263,956	531,844
2027	2,290,204	9.7	222,150	422,565	11.9	272,534	528,198	11.9	272,534	535,718
2028	2,364,636	9.7	229,370	424,953	11.9	281,392	531,183	11.9	281,392	538,746
2029	2,441,487	9.7	236,824	426,596	11.9	290,537	533,237	11.9	290,537	540,829
2030	2,520,835	9.7	244,521	427,411	11.9	299,979	534,255	11.9	299,979	541,862

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	\$ 1,890,313	13.5%	\$255,192	\$ 575,190	14.0%	\$264,644	\$ 594,731	15.0%	\$283,547	\$ 647,894
2022	1,951,748	13.5	263,486	583,070	14.0	273,245	602,879	15.0	292,762	656,770
2023	2,015,180	13.5	272,049	590,422	14.0	282,125	610,481	15.0	302,277	665,051
2024	2,080,673	13.5	280,891	597,172	14.0	291,294	617,461	15.0	312,101	672,654
2025	2,148,295	13.5	290,020	603,240	14.0	300,761	623,735	15.0	322,244	679,489
2026	2,218,115	13.5	299,446	608,538	14.0	310,536	629,213	15.0	332,717	685,457
2027	2,290,204	13.5	309,178	612,971	14.0	320,629	633,796	15.0	343,531	690,450
2028	2,364,636	13.5	319,226	616,435	14.0	331,049	637,378	15.0	354,695	694,352
2029	2,441,487	13.5	329,601	618,819	14.0	341,808	639,843	15.0	366,223	697,037
2030	2,520,835	13.5	340,313	620,001	14.0	352,917	641,065	15.0	378,125	698,368

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	\$ 1,890,313	16.2%	\$306,231	\$ 693,796	16.7%	\$315,682	\$ 720,311	18.3%	\$345,927	\$ 792,922
2022	1,951,748	16.2	316,183	703,301	16.7	325,942	730,179	18.3	357,170	803,785
2023	2,015,180	16.2	326,459	712,169	16.7	336,535	739,386	18.3	368,778	813,920
2024	2,080,673	16.2	337,069	720,311	16.7	347,472	747,839	18.3	380,763	823,225
2025	2,148,295	16.2	348,024	727,630	16.7	358,765	755,438	18.3	393,138	831,590
2026	2,218,115	16.2	359,335	734,020	16.7	370,425	762,073	18.3	405,915	838,893
2027	2,290,204	16.2	371,013	739,367	16.7	382,464	767,624	18.3	419,107	845,004
2028	2,364,636	16.2	383,071	743,546	16.7	394,894	771,962	18.3	432,728	849,780
2029	2,441,487	16.2	395,521	746,421	16.7	407,728	774,947	18.3	446,792	853,066
2030	2,520,835	16.2	408,375	747,846	16.7	420,979	776,427	18.3	461,313	854,695

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	7.8%	\$147,444	\$ 396,521	10.0%	\$189,031	\$ 495,642	10.0%	\$189,031	\$ 502,698
2022	1,951,748	7.8	152,236	401,953	10.0	195,175	502,432	10.0	195,175	509,585
2023	2,015,180	7.8	157,184	407,021	10.0	201,518	508,767	10.0	201,518	516,011
2024	2,080,673	7.8	162,292	411,674	10.0	208,067	514,584	10.0	208,067	521,911
2025	2,148,295	7.8	167,567	415,857	10.0	214,830	519,813	10.0	214,830	527,214
2026	2,218,115	7.8	173,013	419,509	10.0	221,812	524,378	10.0	221,812	531,844
2027	2,290,204	7.8	178,636	422,565	10.0	229,020	528,198	10.0	229,020	535,718
2028	2,364,636	7.8	184,442	424,953	10.0	236,464	531,183	10.0	236,464	538,746
2029	2,441,487	7.8	190,436	426,596	10.0	244,149	533,237	10.0	244,149	540,829
2030	2,520,835	7.8	196,625	427,411	10.0	252,084	534,255	10.0	252,084	541,862

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	\$ 1,890,313	11.6%	\$219,276	\$ 575,190	12.1%	\$228,728	\$ 594,731	13.1%	\$247,631	\$ 647,894
2022	1,951,748	11.6	226,403	583,070	12.1	236,162	602,879	13.1	255,679	656,770
2023	2,015,180	11.6	233,761	590,422	12.1	243,837	610,481	13.1	263,989	665,051
2024	2,080,673	11.6	241,358	597,172	12.1	251,761	617,461	13.1	272,568	672,654
2025	2,148,295	11.6	249,202	603,240	12.1	259,944	623,735	13.1	281,427	679,489
2026	2,218,115	11.6	257,301	608,538	12.1	268,392	629,213	13.1	290,573	685,457
2027	2,290,204	11.6	265,664	612,971	12.1	277,115	633,796	13.1	300,017	690,450
2028	2,364,636	11.6	274,298	616,435	12.1	286,121	637,378	13.1	309,767	694,352
2029	2,441,487	11.6	283,212	618,819	12.1	295,420	639,843	13.1	319,835	697,037
2030	2,520,835	11.6	292,417	620,001	12.1	305,021	641,065	13.1	330,229	698,368

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	\$ 1,890,313	14.3%	\$270,315	\$ 693,796	14.8%	\$279,766	\$ 720,311	16.4%	\$310,011	\$ 792,922
2022	1,951,748	14.3	279,100	703,301	14.8	288,859	730,179	16.4	320,087	803,785
2023	2,015,180	14.3	288,171	712,169	14.8	298,247	739,386	16.4	330,490	813,920
2024	2,080,673	14.3	297,536	720,311	14.8	307,940	747,839	16.4	341,230	823,225
2025	2,148,295	14.3	307,206	727,630	14.8	317,948	755,438	16.4	352,320	831,590
2026	2,218,115	14.3	317,190	734,020	14.8	328,281	762,073	16.4	363,771	838,893
2027	2,290,204	14.3	327,499	739,367	14.8	338,950	767,624	16.4	375,593	845,004
2028	2,364,636	14.3	338,143	743,546	14.8	349,966	771,962	16.4	387,800	849,780
2029	2,441,487	14.3	349,133	746,421	14.8	361,340	774,947	16.4	400,404	853,066
2030	2,520,835	14.3	360,479	747,846	14.8	373,084	776,427	16.4	413,417	854,695

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	5.9%	\$111,528	\$ 396,521	8.1%	\$153,115	\$ 495,642	8.1%	\$153,115	\$ 502,698
2022	1,951,748	5.9	115,153	401,953	8.1	158,092	502,432	8.1	158,092	509,585
2023	2,015,180	5.9	118,896	407,021	8.1	163,230	508,767	8.1	163,230	516,011
2024	2,080,673	5.9	122,760	411,674	8.1	168,535	514,584	8.1	168,535	521,911
2025	2,148,295	5.9	126,749	415,857	8.1	174,012	519,813	8.1	174,012	527,214
2026	2,218,115	5.9	130,869	419,509	8.1	179,667	524,378	8.1	179,667	531,844
2027	2,290,204	5.9	135,122	422,565	8.1	185,507	528,198	8.1	185,507	535,718
2028	2,364,636	5.9	139,514	424,953	8.1	191,536	531,183	8.1	191,536	538,746
2029	2,441,487	5.9	144,048	426,596	8.1	197,760	533,237	8.1	197,760	540,829
2030	2,520,835	5.9	148,729	427,411	8.1	204,188	534,255	8.1	204,188	541,862

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	\$ 1,890,313	9.7%	\$183,360	\$ 575,190	10.2%	\$192,812	\$ 594,731	11.2%	\$211,715	\$ 647,894
2022	1,951,748	9.7	189,320	583,070	10.2	199,078	602,879	11.2	218,596	656,770
2023	2,015,180	9.7	195,472	590,422	10.2	205,548	610,481	11.2	225,700	665,051
2024	2,080,673	9.7	201,825	597,172	10.2	212,229	617,461	11.2	233,035	672,654
2025	2,148,295	9.7	208,385	603,240	10.2	219,126	623,735	11.2	240,609	679,489
2026	2,218,115	9.7	215,157	608,538	10.2	226,248	629,213	11.2	248,429	685,457
2027	2,290,204	9.7	222,150	612,971	10.2	233,601	633,796	11.2	256,503	690,450
2028	2,364,636	9.7	229,370	616,435	10.2	241,193	637,378	11.2	264,839	694,352
2029	2,441,487	9.7	236,824	618,819	10.2	249,032	639,843	11.2	273,447	697,037
2030	2,520,835	9.7	244,521	620,001	10.2	257,125	641,065	11.2	282,334	698,368

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	\$ 1,890,313	12.4%	\$234,399	\$ 693,796	12.9%	\$243,850	\$ 720,311	14.5%	\$274,095	\$ 792,922
2022	1,951,748	12.4	242,017	703,301	12.9	251,775	730,179	14.5	283,003	803,785
2023	2,015,180	12.4	249,882	712,169	12.9	259,958	739,386	14.5	292,201	813,920
2024	2,080,673	12.4	258,003	720,311	12.9	268,407	747,839	14.5	301,698	823,225
2025	2,148,295	12.4	266,389	727,630	12.9	277,130	755,438	14.5	311,503	831,590
2026	2,218,115	12.4	275,046	734,020	12.9	286,137	762,073	14.5	321,627	838,893
2027	2,290,204	12.4	283,985	739,367	12.9	295,436	767,624	14.5	332,080	845,004
2028	2,364,636	12.4	293,215	743,546	12.9	305,038	771,962	14.5	342,872	849,780
2029	2,441,487	12.4	302,744	746,421	12.9	314,952	774,947	14.5	354,016	853,066
2030	2,520,835	12.4	312,584	747,846	12.9	325,188	776,427	14.5	365,521	854,695

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	4.0%	\$75,613	\$ 396,521	6.2%	\$117,199	\$ 495,642	6.2%	\$117,199	\$ 502,698
2022	1,951,748	4.0	78,070	401,953	6.2	121,008	502,432	6.2	121,008	509,585
2023	2,015,180	4.0	80,607	407,021	6.2	124,941	508,767	6.2	124,941	516,011
2024	2,080,673	4.0	83,227	411,674	6.2	129,002	514,584	6.2	129,002	521,911
2025	2,148,295	4.0	85,932	415,857	6.2	133,194	519,813	6.2	133,194	527,214
2026	2,218,115	4.0	88,725	419,509	6.2	137,523	524,378	6.2	137,523	531,844
2027	2,290,204	4.0	91,608	422,565	6.2	141,993	528,198	6.2	141,993	535,718
2028	2,364,636	4.0	94,585	424,953	6.2	146,607	531,183	6.2	146,607	538,746
2029	2,441,487	4.0	97,659	426,596	6.2	151,372	533,237	6.2	151,372	540,829
2030	2,520,835	4.0	100,833	427,411	6.2	156,292	534,255	6.2	156,292	541,862

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	\$ 1,890,313	7.8%	\$147,444	\$ 575,190	8.3%	\$156,896	\$ 594,731	9.3%	\$175,799	\$ 647,894
2022	1,951,748	7.8	152,236	583,070	8.3	161,995	602,879	9.3	181,513	656,770
2023	2,015,180	7.8	157,184	590,422	8.3	167,260	610,481	9.3	187,412	665,051
2024	2,080,673	7.8	162,292	597,172	8.3	172,696	617,461	9.3	193,503	672,654
2025	2,148,295	7.8	167,567	603,240	8.3	178,308	623,735	9.3	199,791	679,489
2026	2,218,115	7.8	173,013	608,538	8.3	184,104	629,213	9.3	206,285	685,457
2027	2,290,204	7.8	178,636	612,971	8.3	190,087	633,796	9.3	212,989	690,450
2028	2,364,636	7.8	184,442	616,435	8.3	196,265	637,378	9.3	219,911	694,352
2029	2,441,487	7.8	190,436	618,819	8.3	202,643	639,843	9.3	227,058	697,037
2030	2,520,835	7.8	196,625	620,001	8.3	209,229	641,065	9.3	234,438	698,368

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	\$ 1,890,313	10.5%	\$198,483	\$ 693,796	11.0%	\$207,934	\$ 720,311	12.6%	\$238,179	\$ 792,922
2022	1,951,748	10.5	204,934	703,301	11.0	214,692	730,179	12.6	245,920	803,785
2023	2,015,180	10.5	211,594	712,169	11.0	221,670	739,386	12.6	253,913	813,920
2024	2,080,673	10.5	218,471	720,311	11.0	228,874	747,839	12.6	262,165	823,225
2025	2,148,295	10.5	225,571	727,630	11.0	236,312	755,438	12.6	270,685	831,590
2026	2,218,115	10.5	232,902	734,020	11.0	243,993	762,073	12.6	279,482	838,893
2027	2,290,204	10.5	240,471	739,367	11.0	251,922	767,624	12.6	288,566	845,004
2028	2,364,636	10.5	248,287	743,546	11.0	260,110	771,962	12.6	297,944	849,780
2029	2,441,487	10.5	256,356	746,421	11.0	268,564	774,947	12.6	307,627	853,066
2030	2,520,835	10.5	264,688	747,846	11.0	277,292	776,427	12.6	317,625	854,695

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	10.0%	\$189,031	\$ 408,432	12.2%	\$230,618	\$ 510,606	12.3%	\$232,508	\$ 518,308
2022	1,951,748	10.0	195,175	414,027	12.2	238,113	517,601	12.3	240,065	525,409
2023	2,015,180	10.0	201,518	419,248	12.2	245,852	524,128	12.3	247,867	532,034
2024	2,080,673	10.0	208,067	424,041	12.2	253,842	530,120	12.3	255,923	538,117
2025	2,148,295	10.0	214,830	428,350	12.2	262,092	535,507	12.3	264,240	543,585
2026	2,218,115	10.0	221,812	432,112	12.2	270,610	540,210	12.3	272,828	548,359
2027	2,290,204	10.0	229,020	435,260	12.2	279,405	544,145	12.3	281,695	552,353
2028	2,364,636	10.0	236,464	437,720	12.2	288,486	547,220	12.3	290,850	555,475
2029	2,441,487	10.0	244,149	439,413	12.2	297,861	549,336	12.3	300,303	557,623
2030	2,520,835	10.0	252,084	440,252	12.2	307,542	550,385	12.3	310,063	558,688

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	\$ 1,890,313	13.9%	\$262,753	\$ 592,990	14.4%	\$272,205	\$ 612,723	15.6%	\$294,889	\$ 667,671
2022	1,951,748	13.9	271,293	601,114	14.4	281,052	621,117	15.6	304,473	676,818
2023	2,015,180	13.9	280,110	608,694	14.4	290,186	628,949	15.6	314,368	685,352
2024	2,080,673	13.9	289,214	615,653	14.4	299,617	636,140	15.6	324,585	693,188
2025	2,148,295	13.9	298,613	621,909	14.4	309,354	642,604	15.6	335,134	700,231
2026	2,218,115	13.9	308,318	627,371	14.4	319,409	648,248	15.6	346,026	706,381
2027	2,290,204	13.9	318,338	631,941	14.4	329,789	652,970	15.6	357,272	711,527
2028	2,364,636	13.9	328,684	635,513	14.4	340,508	656,660	15.6	368,883	715,548
2029	2,441,487	13.9	339,367	637,971	14.4	351,574	659,199	15.6	380,872	718,315
2030	2,520,835	13.9	350,396	639,189	14.4	363,000	660,458	15.6	393,250	719,687

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	\$ 1,890,313	16.6%	\$313,792	\$ 714,852	17.2%	\$325,134	\$ 742,331	18.9%	\$357,269	\$ 817,040
2022	1,951,748	16.6	323,990	724,645	17.2	335,701	752,501	18.9	368,880	828,233
2023	2,015,180	16.6	334,520	733,782	17.2	346,611	761,990	18.9	380,869	838,676
2024	2,080,673	16.6	345,392	742,171	17.2	357,876	770,702	18.9	393,247	848,265
2025	2,148,295	16.6	356,617	749,712	17.2	369,507	778,533	18.9	406,028	856,884
2026	2,218,115	16.6	368,207	756,296	17.2	381,516	785,370	18.9	419,224	864,409
2027	2,290,204	16.6	380,174	761,805	17.2	393,915	791,091	18.9	432,849	870,706
2028	2,364,636	16.6	392,530	766,110	17.2	406,717	795,562	18.9	446,916	875,627
2029	2,441,487	16.6	405,287	769,073	17.2	419,936	798,638	18.9	461,441	879,013
2030	2,520,835	16.6	418,459	770,542	17.2	433,584	800,163	18.9	476,438	880,691

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	8.1%	\$153,115	\$ 408,432	10.3%	\$194,702	\$ 510,606	10.4%	\$196,593	\$ 518,308
2022	1,951,748	8.1	158,092	414,027	10.3	201,030	517,601	10.4	202,982	525,409
2023	2,015,180	8.1	163,230	419,248	10.3	207,564	524,128	10.4	209,579	532,034
2024	2,080,673	8.1	168,535	424,041	10.3	214,309	530,120	10.4	216,390	538,117
2025	2,148,295	8.1	174,012	428,350	10.3	221,274	535,507	10.4	223,423	543,585
2026	2,218,115	8.1	179,667	432,112	10.3	228,466	540,210	10.4	230,684	548,359
2027	2,290,204	8.1	185,507	435,260	10.3	235,891	544,145	10.4	238,181	552,353
2028	2,364,636	8.1	191,536	437,720	10.3	243,558	547,220	10.4	245,922	555,475
2029	2,441,487	8.1	197,760	439,413	10.3	251,473	549,336	10.4	253,915	557,623
2030	2,520,835	8.1	204,188	440,252	10.3	259,646	550,385	10.4	262,167	558,688

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	\$ 1,890,313	12.0%	\$226,838	\$ 592,990	12.5%	\$236,289	\$ 612,723	13.7%	\$258,973	\$ 667,671
2022	1,951,748	12.0	234,210	601,114	12.5	243,969	621,117	13.7	267,389	676,818
2023	2,015,180	12.0	241,822	608,694	12.5	251,898	628,949	13.7	276,080	685,352
2024	2,080,673	12.0	249,681	615,653	12.5	260,084	636,140	13.7	285,052	693,188
2025	2,148,295	12.0	257,795	621,909	12.5	268,537	642,604	13.7	294,316	700,231
2026	2,218,115	12.0	266,174	627,371	12.5	277,264	648,248	13.7	303,882	706,381
2027	2,290,204	12.0	274,824	631,941	12.5	286,276	652,970	13.7	313,758	711,527
2028	2,364,636	12.0	283,756	635,513	12.5	295,580	656,660	13.7	323,955	715,548
2029	2,441,487	12.0	292,978	637,971	12.5	305,186	659,199	13.7	334,484	718,315
2030	2,520,835	12.0	302,500	639,189	12.5	315,104	660,458	13.7	345,354	719,687

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	\$ 1,890,313	14.7%	\$277,876	\$ 714,852	15.3%	\$289,218	\$ 742,331	17.0%	\$321,353	\$ 817,040
2022	1,951,748	14.7	286,907	724,645	15.3	298,617	752,501	17.0	331,797	828,233
2023	2,015,180	14.7	296,231	733,782	15.3	308,323	761,990	17.0	342,581	838,676
2024	2,080,673	14.7	305,859	742,171	15.3	318,343	770,702	17.0	353,714	848,265
2025	2,148,295	14.7	315,799	749,712	15.3	328,689	778,533	17.0	365,210	856,884
2026	2,218,115	14.7	326,063	756,296	15.3	339,372	785,370	17.0	377,080	864,409
2027	2,290,204	14.7	336,660	761,805	15.3	350,401	791,091	17.0	389,335	870,706
2028	2,364,636	14.7	347,601	766,110	15.3	361,789	795,562	17.0	401,988	875,627
2029	2,441,487	14.7	358,899	769,073	15.3	373,548	798,638	17.0	415,053	879,013
2030	2,520,835	14.7	370,563	770,542	15.3	385,688	800,163	17.0	428,542	880,691

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	6.2%	\$117,199	\$ 408,432	8.4%	\$158,786	\$ 510,606	8.5%	\$160,677	\$ 518,308
2022	1,951,748	6.2	121,008	414,027	8.4	163,947	517,601	8.5	165,899	525,409
2023	2,015,180	6.2	124,941	419,248	8.4	169,275	524,128	8.5	171,290	532,034
2024	2,080,673	6.2	129,002	424,041	8.4	174,777	530,120	8.5	176,857	538,117
2025	2,148,295	6.2	133,194	428,350	8.4	180,457	535,507	8.5	182,605	543,585
2026	2,218,115	6.2	137,523	432,112	8.4	186,322	540,210	8.5	188,540	548,359
2027	2,290,204	6.2	141,993	435,260	8.4	192,377	544,145	8.5	194,667	552,353
2028	2,364,636	6.2	146,607	437,720	8.4	198,629	547,220	8.5	200,994	555,475
2029	2,441,487	6.2	151,372	439,413	8.4	205,085	549,336	8.5	207,526	557,623
2030	2,520,835	6.2	156,292	440,252	8.4	211,750	550,385	8.5	214,271	558,688

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	\$ 1,890,313	10.1%	\$190,922	\$ 592,990	10.6%	\$200,373	\$ 612,723	11.8%	\$223,057	\$ 667,671
2022	1,951,748	10.1	197,127	601,114	10.6	206,885	621,117	11.8	230,306	676,818
2023	2,015,180	10.1	203,533	608,694	10.6	213,609	628,949	11.8	237,791	685,352
2024	2,080,673	10.1	210,148	615,653	10.6	220,551	636,140	11.8	245,519	693,188
2025	2,148,295	10.1	216,978	621,909	10.6	227,719	642,604	11.8	253,499	700,231
2026	2,218,115	10.1	224,030	627,371	10.6	235,120	648,248	11.8	261,738	706,381
2027	2,290,204	10.1	231,311	631,941	10.6	242,762	652,970	11.8	270,244	711,527
2028	2,364,636	10.1	238,828	635,513	10.6	250,651	656,660	11.8	279,027	715,548
2029	2,441,487	10.1	246,590	637,971	10.6	258,798	659,199	11.8	288,095	718,315
2030	2,520,835	10.1	254,604	639,189	10.6	267,209	660,458	11.8	297,459	719,687

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	\$ 1,890,313	12.8%	\$241,960	\$ 714,852	13.4%	\$253,302	\$ 742,331	15.1%	\$285,437	\$ 817,040
2022	1,951,748	12.8	249,824	724,645	13.4	261,534	752,501	15.1	294,714	828,233
2023	2,015,180	12.8	257,943	733,782	13.4	270,034	761,990	15.1	304,292	838,676
2024	2,080,673	12.8	266,326	742,171	13.4	278,810	770,702	15.1	314,182	848,265
2025	2,148,295	12.8	274,982	749,712	13.4	287,872	778,533	15.1	324,393	856,884
2026	2,218,115	12.8	283,919	756,296	13.4	297,227	785,370	15.1	334,935	864,409
2027	2,290,204	12.8	293,146	761,805	13.4	306,887	791,091	15.1	345,821	870,706
2028	2,364,636	12.8	302,673	766,110	13.4	316,861	795,562	15.1	357,060	875,627
2029	2,441,487	12.8	312,510	769,073	13.4	327,159	798,638	15.1	368,665	879,013
2030	2,520,835	12.8	322,667	770,542	13.4	337,792	800,163	15.1	380,646	880,691

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	4.3%	\$81,283	\$ 408,432	6.5%	\$122,870	\$ 510,606	6.6%	\$124,761	\$ 518,308
2022	1,951,748	4.3	83,925	414,027	6.5	126,864	517,601	6.6	128,815	525,409
2023	2,015,180	4.3	86,653	419,248	6.5	130,987	524,128	6.6	133,002	532,034
2024	2,080,673	4.3	89,469	424,041	6.5	135,244	530,120	6.6	137,324	538,117
2025	2,148,295	4.3	92,377	428,350	6.5	139,639	535,507	6.6	141,787	543,585
2026	2,218,115	4.3	95,379	432,112	6.5	144,177	540,210	6.6	146,396	548,359
2027	2,290,204	4.3	98,479	435,260	6.5	148,863	544,145	6.6	151,153	552,353
2028	2,364,636	4.3	101,679	437,720	6.5	153,701	547,220	6.6	156,066	555,475
2029	2,441,487	4.3	104,984	439,413	6.5	158,697	549,336	6.6	161,138	557,623
2030	2,520,835	4.3	108,396	440,252	6.5	163,854	550,385	6.6	166,375	558,688

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	\$ 1,890,313	8.2%	\$155,006	\$ 592,990	8.7%	\$164,457	\$ 612,723	9.9%	\$187,141	\$ 667,671
2022	1,951,748	8.2	160,043	601,114	8.7	169,802	621,117	9.9	193,223	676,818
2023	2,015,180	8.2	165,245	608,694	8.7	175,321	628,949	9.9	199,503	685,352
2024	2,080,673	8.2	170,615	615,653	8.7	181,019	636,140	9.9	205,987	693,188
2025	2,148,295	8.2	176,160	621,909	8.7	186,902	642,604	9.9	212,681	700,231
2026	2,218,115	8.2	181,885	627,371	8.7	192,976	648,248	9.9	219,593	706,381
2027	2,290,204	8.2	187,797	631,941	8.7	199,248	652,970	9.9	226,730	711,527
2028	2,364,636	8.2	193,900	635,513	8.7	205,723	656,660	9.9	234,099	715,548
2029	2,441,487	8.2	200,202	637,971	8.7	212,409	659,199	9.9	241,707	718,315
2030	2,520,835	8.2	206,708	639,189	8.7	219,313	660,458	9.9	249,563	719,687

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	\$ 1,890,313	10.9%	\$206,044	\$ 714,852	11.5%	\$217,386	\$ 742,331	13.2%	\$249,521	\$ 817,040
2022	1,951,748	10.9	212,741	724,645	11.5	224,451	752,501	13.2	257,631	828,233
2023	2,015,180	10.9	219,655	733,782	11.5	231,746	761,990	13.2	266,004	838,676
2024	2,080,673	10.9	226,793	742,171	11.5	239,277	770,702	13.2	274,649	848,265
2025	2,148,295	10.9	234,164	749,712	11.5	247,054	778,533	13.2	283,575	856,884
2026	2,218,115	10.9	241,775	756,296	11.5	255,083	785,370	13.2	292,791	864,409
2027	2,290,204	10.9	249,632	761,805	11.5	263,373	791,091	13.2	302,307	870,706
2028	2,364,636	10.9	257,745	766,110	11.5	271,933	795,562	13.2	312,132	875,627
2029	2,441,487	10.9	266,122	769,073	11.5	280,771	798,638	13.2	322,276	879,013
2030	2,520,835	10.9	274,771	770,542	11.5	289,896	800,163	13.2	332,750	880,691

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	10.1%	\$190,922	\$ 387,591	12.3%	\$232,508	\$ 484,444	12.9%	\$243,850	\$ 534,258
2022	1,951,748	10.1	197,127	392,901	12.3	240,065	491,081	12.9	251,775	541,577
2023	2,015,180	10.1	203,533	397,855	12.3	247,867	497,273	12.9	259,958	548,406
2024	2,080,673	10.1	210,148	402,404	12.3	255,923	502,958	12.9	268,407	554,676
2025	2,148,295	10.1	216,978	406,493	12.3	264,240	508,069	12.9	277,130	560,312
2026	2,218,115	10.1	224,030	410,063	12.3	272,828	512,531	12.9	286,137	565,233
2027	2,290,204	10.1	231,311	413,050	12.3	281,695	516,264	12.9	295,436	569,350
2028	2,364,636	10.1	238,828	415,384	12.3	290,850	519,182	12.9	305,038	572,568
2029	2,441,487	10.1	246,590	416,990	12.3	300,303	521,190	12.9	314,952	574,782
2030	2,520,835	10.1	254,604	417,786	12.3	310,063	522,185	12.9	325,188	575,880

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	\$ 1,890,313	14.4%	\$272,205	\$ 594,464	14.5%	\$274,095	\$ 581,339	16.0%	\$302,450	\$ 654,765
2022	1,951,748	14.4	281,052	602,608	14.5	283,003	589,303	16.0	312,280	663,735
2023	2,015,180	14.4	290,186	610,207	14.5	292,201	596,734	16.0	322,429	672,104
2024	2,080,673	14.4	299,617	617,183	14.5	301,698	603,556	16.0	332,908	679,788
2025	2,148,295	14.4	309,354	623,454	14.5	311,503	609,689	16.0	343,727	686,695
2026	2,218,115	14.4	319,409	628,929	14.5	321,627	615,044	16.0	354,898	692,726
2027	2,290,204	14.4	329,789	633,510	14.5	332,080	619,524	16.0	366,433	697,772
2028	2,364,636	14.4	340,508	637,090	14.5	342,872	623,025	16.0	378,342	701,716
2029	2,441,487	14.4	351,574	639,554	14.5	354,016	625,434	16.0	390,638	704,430
2030	2,520,835	14.4	363,000	640,775	14.5	365,521	626,628	16.0	403,334	705,775

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	\$ 1,890,313	16.7%	\$315,682	\$ 678,235	17.4%	\$328,914	\$ 714,887	19.0%	\$359,159	\$ 775,108
2022	1,951,748	16.7	325,942	687,527	17.4	339,604	724,681	19.0	370,832	785,727
2023	2,015,180	16.7	336,535	696,196	17.4	350,641	733,819	19.0	382,884	795,635
2024	2,080,673	16.7	347,472	704,156	17.4	362,037	742,209	19.0	395,328	804,731
2025	2,148,295	16.7	358,765	711,311	17.4	373,803	749,751	19.0	408,176	812,908
2026	2,218,115	16.7	370,425	717,558	17.4	385,952	756,336	19.0	421,442	820,047
2027	2,290,204	16.7	382,464	722,785	17.4	398,495	761,845	19.0	435,139	826,021
2028	2,364,636	16.7	394,894	726,870	17.4	411,447	766,151	19.0	449,281	830,689
2029	2,441,487	16.7	407,728	729,681	17.4	424,819	769,114	19.0	463,883	833,901
2030	2,520,835	16.7	420,979	731,074	17.4	438,625	770,583	19.0	478,959	835,493

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	8.2%	\$155,006	\$ 387,591	10.4%	\$196,593	\$ 484,444	11.0%	\$207,934	\$ 534,258
2022	1,951,748	8.2	160,043	392,901	10.4	202,982	491,081	11.0	214,692	541,577
2023	2,015,180	8.2	165,245	397,855	10.4	209,579	497,273	11.0	221,670	548,406
2024	2,080,673	8.2	170,615	402,404	10.4	216,390	502,958	11.0	228,874	554,676
2025	2,148,295	8.2	176,160	406,493	10.4	223,423	508,069	11.0	236,312	560,312
2026	2,218,115	8.2	181,885	410,063	10.4	230,684	512,531	11.0	243,993	565,233
2027	2,290,204	8.2	187,797	413,050	10.4	238,181	516,264	11.0	251,922	569,350
2028	2,364,636	8.2	193,900	415,384	10.4	245,922	519,182	11.0	260,110	572,568
2029	2,441,487	8.2	200,202	416,990	10.4	253,915	521,190	11.0	268,564	574,782
2030	2,520,835	8.2	206,708	417,786	10.4	262,167	522,185	11.0	277,292	575,880

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	\$ 1,890,313	12.5%	\$236,289	\$ 594,464	12.6%	\$238,179	\$ 581,339	14.1%	\$266,534	\$ 654,765
2022	1,951,748	12.5	243,969	602,608	12.6	245,920	589,303	14.1	275,196	663,735
2023	2,015,180	12.5	251,898	610,207	12.6	253,913	596,734	14.1	284,140	672,104
2024	2,080,673	12.5	260,084	617,183	12.6	262,165	603,556	14.1	293,375	679,788
2025	2,148,295	12.5	268,537	623,454	12.6	270,685	609,689	14.1	302,910	686,695
2026	2,218,115	12.5	277,264	628,929	12.6	279,482	615,044	14.1	312,754	692,726
2027	2,290,204	12.5	286,276	633,510	12.6	288,566	619,524	14.1	322,919	697,772
2028	2,364,636	12.5	295,580	637,090	12.6	297,944	623,025	14.1	333,414	701,716
2029	2,441,487	12.5	305,186	639,554	12.6	307,627	625,434	14.1	344,250	704,430
2030	2,520,835	12.5	315,104	640,775	12.6	317,625	626,628	14.1	355,438	705,775

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	\$ 1,890,313	14.8%	\$279,766	\$ 678,235	15.5%	\$292,998	\$ 714,887	17.1%	\$323,243	\$ 775,108
2022	1,951,748	14.8	288,859	687,527	15.5	302,521	724,681	17.1	333,749	785,727
2023	2,015,180	14.8	298,247	696,196	15.5	312,353	733,819	17.1	344,596	795,635
2024	2,080,673	14.8	307,940	704,156	15.5	322,504	742,209	17.1	355,795	804,731
2025	2,148,295	14.8	317,948	711,311	15.5	332,986	749,751	17.1	367,358	812,908
2026	2,218,115	14.8	328,281	717,558	15.5	343,808	756,336	17.1	379,298	820,047
2027	2,290,204	14.8	338,950	722,785	15.5	354,982	761,845	17.1	391,625	826,021
2028	2,364,636	14.8	349,966	726,870	15.5	366,519	766,151	17.1	404,353	830,689
2029	2,441,487	14.8	361,340	729,681	15.5	378,430	769,114	17.1	417,494	833,901
2030	2,520,835	14.8	373,084	731,074	15.5	390,729	770,583	17.1	431,063	835,493

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	6.3%	\$119,090	\$ 387,591	8.5%	\$160,677	\$ 484,444	9.1%	\$172,018	\$ 534,258
2022	1,951,748	6.3	122,960	392,901	8.5	165,899	491,081	9.1	177,609	541,577
2023	2,015,180	6.3	126,956	397,855	8.5	171,290	497,273	9.1	183,381	548,406
2024	2,080,673	6.3	131,082	402,404	8.5	176,857	502,958	9.1	189,341	554,676
2025	2,148,295	6.3	135,343	406,493	8.5	182,605	508,069	9.1	195,495	560,312
2026	2,218,115	6.3	139,741	410,063	8.5	188,540	512,531	9.1	201,848	565,233
2027	2,290,204	6.3	144,283	413,050	8.5	194,667	516,264	9.1	208,409	569,350
2028	2,364,636	6.3	148,972	415,384	8.5	200,994	519,182	9.1	215,182	572,568
2029	2,441,487	6.3	153,814	416,990	8.5	207,526	521,190	9.1	222,175	574,782
2030	2,520,835	6.3	158,813	417,786	8.5	214,271	522,185	9.1	229,396	575,880

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	\$ 1,890,313	10.6%	\$200,373	\$ 594,464	10.7%	\$202,263	\$ 581,339	12.2%	\$230,618	\$ 654,765
2022	1,951,748	10.6	206,885	602,608	10.7	208,837	589,303	12.2	238,113	663,735
2023	2,015,180	10.6	213,609	610,207	10.7	215,624	596,734	12.2	245,852	672,104
2024	2,080,673	10.6	220,551	617,183	10.7	222,632	603,556	12.2	253,842	679,788
2025	2,148,295	10.6	227,719	623,454	10.7	229,868	609,689	12.2	262,092	686,695
2026	2,218,115	10.6	235,120	628,929	10.7	237,338	615,044	12.2	270,610	692,726
2027	2,290,204	10.6	242,762	633,510	10.7	245,052	619,524	12.2	279,405	697,772
2028	2,364,636	10.6	250,651	637,090	10.7	253,016	623,025	12.2	288,486	701,716
2029	2,441,487	10.6	258,798	639,554	10.7	261,239	625,434	12.2	297,861	704,430
2030	2,520,835	10.6	267,209	640,775	10.7	269,729	626,628	12.2	307,542	705,775

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	\$ 1,890,313	12.9%	\$243,850	\$ 678,235	13.6%	\$257,083	\$ 714,887	15.2%	\$287,328	\$ 775,108
2022	1,951,748	12.9	251,775	687,527	13.6	265,438	724,681	15.2	296,666	785,727
2023	2,015,180	12.9	259,958	696,196	13.6	274,064	733,819	15.2	306,307	795,635
2024	2,080,673	12.9	268,407	704,156	13.6	282,972	742,209	15.2	316,262	804,731
2025	2,148,295	12.9	277,130	711,311	13.6	292,168	749,751	15.2	326,541	812,908
2026	2,218,115	12.9	286,137	717,558	13.6	301,664	756,336	15.2	337,153	820,047
2027	2,290,204	12.9	295,436	722,785	13.6	311,468	761,845	15.2	348,111	826,021
2028	2,364,636	12.9	305,038	726,870	13.6	321,590	766,151	15.2	359,425	830,689
2029	2,441,487	12.9	314,952	729,681	13.6	332,042	769,114	15.2	371,106	833,901
2030	2,520,835	12.9	325,188	731,074	13.6	342,834	770,583	15.2	383,167	835,493

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	4.4%	\$83,174	\$ 387,591	6.6%	\$124,761	\$ 484,444	7.2%	\$136,103	\$ 534,258
2022	1,951,748	4.4	85,877	392,901	6.6	128,815	491,081	7.2	140,526	541,577
2023	2,015,180	4.4	88,668	397,855	6.6	133,002	497,273	7.2	145,093	548,406
2024	2,080,673	4.4	91,550	402,404	6.6	137,324	502,958	7.2	149,808	554,676
2025	2,148,295	4.4	94,525	406,493	6.6	141,787	508,069	7.2	154,677	560,312
2026	2,218,115	4.4	97,597	410,063	6.6	146,396	512,531	7.2	159,704	565,233
2027	2,290,204	4.4	100,769	413,050	6.6	151,153	516,264	7.2	164,895	569,350
2028	2,364,636	4.4	104,044	415,384	6.6	156,066	519,182	7.2	170,254	572,568
2029	2,441,487	4.4	107,425	416,990	6.6	161,138	521,190	7.2	175,787	574,782
2030	2,520,835	4.4	110,917	417,786	6.6	166,375	522,185	7.2	181,500	575,880

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	\$ 1,890,313	8.7%	\$164,457	\$ 594,464	8.8%	\$166,348	\$ 581,339	10.3%	\$194,702	\$ 654,765
2022	1,951,748	8.7	169,802	602,608	8.8	171,754	589,303	10.3	201,030	663,735
2023	2,015,180	8.7	175,321	610,207	8.8	177,336	596,734	10.3	207,564	672,104
2024	2,080,673	8.7	181,019	617,183	8.8	183,099	603,556	10.3	214,309	679,788
2025	2,148,295	8.7	186,902	623,454	8.8	189,050	609,689	10.3	221,274	686,695
2026	2,218,115	8.7	192,976	628,929	8.8	195,194	615,044	10.3	228,466	692,726
2027	2,290,204	8.7	199,248	633,510	8.8	201,538	619,524	10.3	235,891	697,772
2028	2,364,636	8.7	205,723	637,090	8.8	208,088	623,025	10.3	243,558	701,716
2029	2,441,487	8.7	212,409	639,554	8.8	214,851	625,434	10.3	251,473	704,430
2030	2,520,835	8.7	219,313	640,775	8.8	221,833	626,628	10.3	259,646	705,775

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	\$ 1,890,313	11.0%	\$207,934	\$ 678,235	11.7%	\$221,167	\$ 714,887	13.3%	\$251,412	\$ 775,108
2022	1,951,748	11.0	214,692	687,527	11.7	228,355	724,681	13.3	259,582	785,727
2023	2,015,180	11.0	221,670	696,196	11.7	235,776	733,819	13.3	268,019	795,635
2024	2,080,673	11.0	228,874	704,156	11.7	243,439	742,209	13.3	276,730	804,731
2025	2,148,295	11.0	236,312	711,311	11.7	251,351	749,751	13.3	285,723	812,908
2026	2,218,115	11.0	243,993	717,558	11.7	259,519	756,336	13.3	295,009	820,047
2027	2,290,204	11.0	251,922	722,785	11.7	267,954	761,845	13.3	304,597	826,021
2028	2,364,636	11.0	260,110	726,870	11.7	276,662	766,151	13.3	314,497	830,689
2029	2,441,487	11.0	268,564	729,681	11.7	285,654	769,114	13.3	324,718	833,901
2030	2,520,835	11.0	277,292	731,074	11.7	294,938	770,583	13.3	335,271	835,493

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	10.4%	\$196,593	\$ 399,925	12.7%	\$240,070	\$ 499,994	13.3%	\$251,412	\$ 551,850
2022	1,951,748	10.4	202,982	405,404	12.7	247,872	506,844	13.3	259,582	559,410
2023	2,015,180	10.4	209,579	410,516	12.7	255,928	513,235	13.3	268,019	566,464
2024	2,080,673	10.4	216,390	415,209	12.7	264,245	519,103	13.3	276,730	572,940
2025	2,148,295	10.4	223,423	419,428	12.7	272,833	524,378	13.3	285,723	578,762
2026	2,218,115	10.4	230,684	423,112	12.7	281,701	528,983	13.3	295,009	583,845
2027	2,290,204	10.4	238,181	426,194	12.7	290,856	532,836	13.3	304,597	588,098
2028	2,364,636	10.4	245,922	428,603	12.7	300,309	535,847	13.3	314,497	591,422
2029	2,441,487	10.4	253,915	430,260	12.7	310,069	537,919	13.3	324,718	593,709
2030	2,520,835	10.4	262,167	431,082	12.7	320,146	538,946	13.3	335,271	594,843

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	\$ 1,890,313	14.8%	\$279,766	\$ 613,913	15.0%	\$283,547	\$ 599,922	16.4%	\$310,011	\$ 675,903
2022	1,951,748	14.8	288,859	622,324	15.0	292,762	608,141	16.4	320,087	685,163
2023	2,015,180	14.8	298,247	630,171	15.0	302,277	615,809	16.4	330,490	693,802
2024	2,080,673	14.8	307,940	637,376	15.0	312,101	622,850	16.4	341,230	701,734
2025	2,148,295	14.8	317,948	643,852	15.0	322,244	629,179	16.4	352,320	708,864
2026	2,218,115	14.8	328,281	649,507	15.0	332,717	634,705	16.4	363,771	715,089
2027	2,290,204	14.8	338,950	654,238	15.0	343,531	639,328	16.4	375,593	720,298
2028	2,364,636	14.8	349,966	657,936	15.0	354,695	642,941	16.4	387,800	724,369
2029	2,441,487	14.8	361,340	660,480	15.0	366,223	645,427	16.4	400,404	727,170
2030	2,520,835	14.8	373,084	661,741	15.0	378,125	646,659	16.4	413,417	728,559

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	\$ 1,890,313	17.3%	\$327,024	\$ 699,883	18.0%	\$340,256	\$ 737,910	19.6%	\$370,501	\$ 799,875
2022	1,951,748	17.3	337,652	709,471	18.0	351,315	748,019	19.6	382,543	810,833
2023	2,015,180	17.3	348,626	718,417	18.0	362,732	757,451	19.6	394,975	821,057
2024	2,080,673	17.3	359,956	726,631	18.0	374,521	766,111	19.6	407,812	830,444
2025	2,148,295	17.3	371,655	734,014	18.0	386,693	773,895	19.6	421,066	838,882
2026	2,218,115	17.3	383,734	740,460	18.0	399,261	780,692	19.6	434,751	846,249
2027	2,290,204	17.3	396,205	745,854	18.0	412,237	786,379	19.6	448,880	852,413
2028	2,364,636	17.3	409,082	750,069	18.0	425,634	790,823	19.6	463,469	857,231
2029	2,441,487	17.3	422,377	752,970	18.0	439,468	793,881	19.6	478,531	860,546
2030	2,520,835	17.3	436,104	754,408	18.0	453,750	795,397	19.6	494,084	862,189

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	8.5%	\$160,677	\$ 399,925	10.8%	\$204,154	\$ 499,994	11.4%	\$215,496	\$ 551,850
2022	1,951,748	8.5	165,899	405,404	10.8	210,789	506,844	11.4	222,499	559,410
2023	2,015,180	8.5	171,290	410,516	10.8	217,639	513,235	11.4	229,731	566,464
2024	2,080,673	8.5	176,857	415,209	10.8	224,713	519,103	11.4	237,197	572,940
2025	2,148,295	8.5	182,605	419,428	10.8	232,016	524,378	11.4	244,906	578,762
2026	2,218,115	8.5	188,540	423,112	10.8	239,556	528,983	11.4	252,865	583,845
2027	2,290,204	8.5	194,667	426,194	10.8	247,342	532,836	11.4	261,083	588,098
2028	2,364,636	8.5	200,994	428,603	10.8	255,381	535,847	11.4	269,569	591,422
2029	2,441,487	8.5	207,526	430,260	10.8	263,681	537,919	11.4	278,330	593,709
2030	2,520,835	8.5	214,271	431,082	10.8	272,250	538,946	11.4	287,375	594,843

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	\$ 1,890,313	12.9%	\$243,850	\$ 613,913	13.1%	\$247,631	\$ 599,922	14.5%	\$274,095	\$ 675,903
2022	1,951,748	12.9	251,775	622,324	13.1	255,679	608,141	14.5	283,003	685,163
2023	2,015,180	12.9	259,958	630,171	13.1	263,989	615,809	14.5	292,201	693,802
2024	2,080,673	12.9	268,407	637,376	13.1	272,568	622,850	14.5	301,698	701,734
2025	2,148,295	12.9	277,130	643,852	13.1	281,427	629,179	14.5	311,503	708,864
2026	2,218,115	12.9	286,137	649,507	13.1	290,573	634,705	14.5	321,627	715,089
2027	2,290,204	12.9	295,436	654,238	13.1	300,017	639,328	14.5	332,080	720,298
2028	2,364,636	12.9	305,038	657,936	13.1	309,767	642,941	14.5	342,872	724,369
2029	2,441,487	12.9	314,952	660,480	13.1	319,835	645,427	14.5	354,016	727,170
2030	2,520,835	12.9	325,188	661,741	13.1	330,229	646,659	14.5	365,521	728,559

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	\$ 1,890,313	15.4%	\$291,108	\$ 699,883	16.1%	\$304,340	\$ 737,910	17.7%	\$334,585	\$ 799,875
2022	1,951,748	15.4	300,569	709,471	16.1	314,231	748,019	17.7	345,459	810,833
2023	2,015,180	15.4	310,338	718,417	16.1	324,444	757,451	17.7	356,687	821,057
2024	2,080,673	15.4	320,424	726,631	16.1	334,988	766,111	17.7	368,279	830,444
2025	2,148,295	15.4	330,837	734,014	16.1	345,875	773,895	17.7	380,248	838,882
2026	2,218,115	15.4	341,590	740,460	16.1	357,117	780,692	17.7	392,606	846,249
2027	2,290,204	15.4	352,691	745,854	16.1	368,723	786,379	17.7	405,366	852,413
2028	2,364,636	15.4	364,154	750,069	16.1	380,706	790,823	17.7	418,541	857,231
2029	2,441,487	15.4	375,989	752,970	16.1	393,079	793,881	17.7	432,143	860,546
2030	2,520,835	15.4	388,209	754,408	16.1	405,854	795,397	17.7	446,188	862,189

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2021	\$ 1,890,313	6.6%	\$124,761	\$ 399,925	8.9%	\$168,238	\$ 499,994	9.5%	\$179,580	\$ 551,850
2022	1,951,748	6.6	128,815	405,404	8.9	173,706	506,844	9.5	185,416	559,410
2023	2,015,180	6.6	133,002	410,516	8.9	179,351	513,235	9.5	191,442	566,464
2024	2,080,673	6.6	137,324	415,209	8.9	185,180	519,103	9.5	197,664	572,940
2025	2,148,295	6.6	141,787	419,428	8.9	191,198	524,378	9.5	204,088	578,762
2026	2,218,115	6.6	146,396	423,112	8.9	197,412	528,983	9.5	210,721	583,845
2027	2,290,204	6.6	151,153	426,194	8.9	203,828	532,836	9.5	217,569	588,098
2028	2,364,636	6.6	156,066	428,603	8.9	210,453	535,847	9.5	224,640	591,422
2029	2,441,487	6.6	161,138	430,260	8.9	217,292	537,919	9.5	231,941	593,709
2030	2,520,835	6.6	166,375	431,082	8.9	224,354	538,946	9.5	239,479	594,843

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	\$ 1,890,313	11.0%	\$207,934	\$ 613,913	11.2%	\$211,715	\$ 599,922	12.6%	\$238,179	\$ 675,903
2022	1,951,748	11.0	214,692	622,324	11.2	218,596	608,141	12.6	245,920	685,163
2023	2,015,180	11.0	221,670	630,171	11.2	225,700	615,809	12.6	253,913	693,802
2024	2,080,673	11.0	228,874	637,376	11.2	233,035	622,850	12.6	262,165	701,734
2025	2,148,295	11.0	236,312	643,852	11.2	240,609	629,179	12.6	270,685	708,864
2026	2,218,115	11.0	243,993	649,507	11.2	248,429	634,705	12.6	279,482	715,089
2027	2,290,204	11.0	251,922	654,238	11.2	256,503	639,328	12.6	288,566	720,298
2028	2,364,636	11.0	260,110	657,936	11.2	264,839	642,941	12.6	297,944	724,369
2029	2,441,487	11.0	268,564	660,480	11.2	273,447	645,427	12.6	307,627	727,170
2030	2,520,835	11.0	277,292	661,741	11.2	282,334	646,659	12.6	317,625	728,559

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	\$ 1,890,313	13.5%	\$255,192	\$ 699,883	14.2%	\$268,424	\$ 737,910	15.8%	\$298,669	\$ 799,875
2022	1,951,748	13.5	263,486	709,471	14.2	277,148	748,019	15.8	308,376	810,833
2023	2,015,180	13.5	272,049	718,417	14.2	286,156	757,451	15.8	318,398	821,057
2024	2,080,673	13.5	280,891	726,631	14.2	295,456	766,111	15.8	328,746	830,444
2025	2,148,295	13.5	290,020	734,014	14.2	305,058	773,895	15.8	339,431	838,882
2026	2,218,115	13.5	299,446	740,460	14.2	314,972	780,692	15.8	350,462	846,249
2027	2,290,204	13.5	309,178	745,854	14.2	325,209	786,379	15.8	361,852	852,413
2028	2,364,636	13.5	319,226	750,069	14.2	335,778	790,823	15.8	373,612	857,231
2029	2,441,487	13.5	329,601	752,970	14.2	346,691	793,881	15.8	385,755	860,546
2030	2,520,835	13.5	340,313	754,408	14.2	357,959	795,397	15.8	398,292	862,189

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
- 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.



Saline Valley Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial 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	\$ 1,890,313	4.7%	\$88,845	\$ 399,925	7.0%	\$132,322	\$ 499,994	7.6%	\$143,664	\$ 551,850
2022	1,951,748	4.7	91,732	405,404	7.0	136,622	506,844	7.6	148,333	559,410
2023	2,015,180	4.7	94,713	410,516	7.0	141,063	513,235	7.6	153,154	566,464
2024	2,080,673	4.7	97,792	415,209	7.0	145,647	519,103	7.6	158,131	572,940
2025	2,148,295	4.7	100,970	419,428	7.0	150,381	524,378	7.6	163,270	578,762
2026	2,218,115	4.7	104,251	423,112	7.0	155,268	528,983	7.6	168,577	583,845
2027	2,290,204	4.7	107,640	426,194	7.0	160,314	532,836	7.6	174,056	588,098
2028	2,364,636	4.7	111,138	428,603	7.0	165,525	535,847	7.6	179,712	591,422
2029	2,441,487	4.7	114,750	430,260	7.0	170,904	537,919	7.6	185,553	593,709
2030	2,520,835	4.7	118,479	431,082	7.0	176,458	538,946	7.6	191,583	594,843

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	\$ 1,890,313	9.1%	\$172,018	\$ 613,913	9.3%	\$175,799	\$ 599,922	10.7%	\$202,263	\$ 675,903
2022	1,951,748	9.1	177,609	622,324	9.3	181,513	608,141	10.7	208,837	685,163
2023	2,015,180	9.1	183,381	630,171	9.3	187,412	615,809	10.7	215,624	693,802
2024	2,080,673	9.1	189,341	637,376	9.3	193,503	622,850	10.7	222,632	701,734
2025	2,148,295	9.1	195,495	643,852	9.3	199,791	629,179	10.7	229,868	708,864
2026	2,218,115	9.1	201,848	649,507	9.3	206,285	634,705	10.7	237,338	715,089
2027	2,290,204	9.1	208,409	654,238	9.3	212,989	639,328	10.7	245,052	720,298
2028	2,364,636	9.1	215,182	657,936	9.3	219,911	642,941	10.7	253,016	724,369
2029	2,441,487	9.1	222,175	660,480	9.3	227,058	645,427	10.7	261,239	727,170
2030	2,520,835	9.1	229,396	661,741	9.3	234,438	646,659	10.7	269,729	728,559

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	\$ 1,890,313	11.6%	\$219,276	\$ 699,883	12.3%	\$232,508	\$ 737,910	13.9%	\$262,753	\$ 799,875
2022	1,951,748	11.6	226,403	709,471	12.3	240,065	748,019	13.9	271,293	810,833
2023	2,015,180	11.6	233,761	718,417	12.3	247,867	757,451	13.9	280,110	821,057
2024	2,080,673	11.6	241,358	726,631	12.3	255,923	766,111	13.9	289,214	830,444
2025	2,148,295	11.6	249,202	734,014	12.3	264,240	773,895	13.9	298,613	838,882
2026	2,218,115	11.6	257,301	740,460	12.3	272,828	780,692	13.9	308,318	846,249
2027	2,290,204	11.6	265,664	745,854	12.3	281,695	786,379	13.9	318,338	852,413
2028	2,364,636	11.6	274,298	750,069	12.3	290,850	790,823	13.9	328,684	857,231
2029	2,441,487	11.6	283,212	752,970	12.3	300,303	793,881	13.9	339,367	860,546
2030	2,520,835	11.6	292,417	754,408	12.3	310,063	795,397	13.9	350,396	862,189

Notes regarding the above projections:

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- 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.
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- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

