



The Initial Valuation For
**Southern Jackson Fire Protection
District**
as of December 31, 2020



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October 28, 2020

Southern Jackson County Fire Protection District
Lee's Summit, 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.

Southern Jackson County 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	7.50%	0.20%	1.60%	9.30%	7.40%	5.50%	3.60%
	Fire	8.20	0.60	0.90	9.70	7.80	5.90	4.00
L-3	General	9.10	0.30	2.00	11.40	9.50	7.60	5.70
	Fire	10.00	0.70	1.10	11.80	9.90	8.00	6.10
LT-4(65)	General	8.20	0.20	1.80	10.20	8.30	6.40	4.50
	Fire	10.10	0.60	1.10	11.80	9.90	8.00	6.10
LT-5(65)	General	9.70	0.30	2.10	12.10	10.20	8.30	6.40
	Fire	11.40	0.70	1.30	13.40	11.50	9.60	7.70
L-7	General	10.80	0.30	2.40	13.50	11.60	9.70	7.80
	Fire	11.80	0.80	1.40	14.00	12.10	10.20	8.30
LT-8(65)	General	11.10	0.30	2.50	13.90	12.00	10.10	8.20
	Fire	12.80	0.80	1.50	15.10	13.20	11.30	9.40
L-12	General	12.40	0.40	2.80	15.60	13.70	11.80	9.90
	Fire	13.70	0.90	1.60	16.20	14.30	12.40	10.50
LT-14(65)	General	12.60	0.40	2.90	15.90	14.00	12.10	10.20
	Fire	14.10	0.90	1.60	16.60	14.70	12.80	10.90
L-6	General	14.00	0.50	3.20	17.70	15.80	13.90	12.00
	Fire	15.50	1.00	1.80	18.30	16.40	14.50	12.60

* Prior service was given or 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.

Southern Jackson County 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	7.70%	0.20%	1.70%	9.60%	7.70%	5.80%	3.90%
	Fire	8.40	0.60	0.90	9.90	8.00	6.10	4.20
L-3	General	9.40	0.30	2.10	11.80	9.90	8.00	6.10
	Fire	10.30	0.70	1.20	12.20	10.30	8.40	6.50
LT-4(65)	General	8.50	0.20	1.80	10.50	8.60	6.70	4.80
	Fire	10.40	0.60	1.20	12.20	10.30	8.40	6.50
LT-5(65)	General	10.00	0.30	2.20	12.50	10.60	8.70	6.80
	Fire	11.80	0.70	1.30	13.80	11.90	10.00	8.10
L-7	General	11.10	0.30	2.50	13.90	12.00	10.10	8.20
	Fire	12.20	0.80	1.40	14.40	12.50	10.60	8.70
LT-8(65)	General	11.50	0.30	2.60	14.40	12.50	10.60	8.70
	Fire	13.20	0.80	1.50	15.50	13.60	11.70	9.80
L-12	General	12.80	0.40	2.90	16.10	14.20	12.30	10.40
	Fire	14.10	0.90	1.60	16.60	14.70	12.80	10.90
LT-14(65)	General	13.00	0.40	3.00	16.40	14.50	12.60	10.70
	Fire	14.60	0.90	1.70	17.20	15.30	13.40	11.50
L-6	General	14.50	0.50	3.30	18.30	16.40	14.50	12.60
	Fire	16.00	1.00	1.90	18.90	17.00	15.10	13.20

* Prior service was given or 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.

Southern Jackson County 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	7.50%	0.20%	1.60%	9.30%	7.40%	5.50%	3.60%
	Fire	8.50	0.60	0.90	10.00	8.10	6.20	4.30
L-3	General	9.10	0.30	2.00	11.40	9.50	7.60	5.70
	Fire	10.40	0.70	1.20	12.30	10.40	8.50	6.60
LT-4(65)	General	8.20	0.20	1.80	10.20	8.30	6.40	4.50
	Fire	10.80	0.60	1.20	12.60	10.70	8.80	6.90
LT-5(65)	General	9.70	0.30	2.10	12.10	10.20	8.30	6.40
	Fire	12.10	0.70	1.40	14.20	12.30	10.40	8.50
L-7	General	10.80	0.30	2.40	13.50	11.60	9.70	7.80
	Fire	12.30	0.80	1.40	14.50	12.60	10.70	8.80
LT-8(65)	General	11.10	0.30	2.50	13.90	12.00	10.10	8.20
	Fire	13.40	0.80	1.60	15.80	13.90	12.00	10.10
L-12	General	12.40	0.40	2.80	15.60	13.70	11.80	9.90
	Fire	14.20	0.90	1.60	16.70	14.80	12.90	11.00
LT-14(65)	General	12.60	0.40	2.90	15.90	14.00	12.10	10.20
	Fire	14.80	0.90	1.70	17.40	15.50	13.60	11.70
L-6	General	14.00	0.50	3.20	17.70	15.80	13.90	12.00
	Fire	16.10	1.00	1.90	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 was given or 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.

Southern Jackson County 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	7.70%	0.20%	1.70%	9.60%	7.70%	5.80%	3.90%
	Fire	8.80	0.60	1.00	10.40	8.50	6.60	4.70
L-3	General	9.40	0.30	2.10	11.80	9.90	8.00	6.10
	Fire	10.70	0.70	1.20	12.60	10.70	8.80	6.90
LT-4(65)	General	8.50	0.20	1.80	10.50	8.60	6.70	4.80
	Fire	11.10	0.60	1.30	13.00	11.10	9.20	7.30
LT-5(65)	General	10.00	0.30	2.20	12.50	10.60	8.70	6.80
	Fire	12.50	0.70	1.40	14.60	12.70	10.80	8.90
L-7	General	11.10	0.30	2.50	13.90	12.00	10.10	8.20
	Fire	12.70	0.80	1.50	15.00	13.10	11.20	9.30
LT-8(65)	General	11.50	0.30	2.60	14.40	12.50	10.60	8.70
	Fire	13.90	0.80	1.60	16.30	14.40	12.50	10.60
L-12	General	12.80	0.40	2.90	16.10	14.20	12.30	10.40
	Fire	14.70	0.90	1.70	17.30	15.40	13.50	11.60
LT-14(65)	General	13.00	0.40	3.00	16.40	14.50	12.60	10.70
	Fire	15.30	0.90	1.80	18.00	16.10	14.20	12.30
L-6	General	14.50	0.50	3.30	18.30	16.40	14.50	12.60
	Fire	16.60	1.00	1.90	19.50	17.60	15.70	13.80

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

* Prior service was given or 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.

Southern Jackson County Fire Protection District

Employer Contribution Dollars General

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

Regular Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 3,749	\$ 2,983	\$ 2,217	\$ 1,451
L-3	4,595	3,829	3,064	2,298
LT-4(65)	4,112	3,346	2,580	1,814
LT-5(65)	4,877	4,112	3,346	2,580
L-7	5,442	4,676	3,910	3,144
LT-8(65)	5,603	4,837	4,071	3,305
L-12	6,288	5,522	4,757	3,991
LT-14(65)	6,409	5,643	4,877	4,112
L-6	7,135	6,369	5,603	4,837

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 3,870	\$ 3,104	\$ 2,338	\$ 1,572
L-3	4,757	3,991	3,225	2,459
LT-4(65)	4,233	3,467	2,701	1,935
LT-5(65)	5,039	4,273	3,507	2,741
L-7	5,603	4,837	4,071	3,305
LT-8(65)	5,805	5,039	4,273	3,507
L-12	6,490	5,724	4,958	4,192
LT-14(65)	6,611	5,845	5,079	4,313
L-6	7,377	6,611	5,845	5,079

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 3,749	\$ 2,983	\$ 2,217	\$ 1,451
L-3	4,595	3,829	3,064	2,298
LT-4(65)	4,112	3,346	2,580	1,814
LT-5(65)	4,877	4,112	3,346	2,580
L-7	5,442	4,676	3,910	3,144
LT-8(65)	5,603	4,837	4,071	3,305
L-12	6,288	5,522	4,757	3,991
LT-14(65)	6,409	5,643	4,877	4,112
L-6	7,135	6,369	5,603	4,837

3 Year FAS				
Benefit Program	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 3,870	\$ 3,104	\$ 2,338	\$ 1,572
L-3	4,757	3,991	3,225	2,459
LT-4(65)	4,233	3,467	2,701	1,935
LT-5(65)	5,039	4,273	3,507	2,741
L-7	5,603	4,837	4,071	3,305
LT-8(65)	5,805	5,039	4,273	3,507
L-12	6,490	5,724	4,958	4,192
LT-14(65)	6,611	5,845	5,079	4,313
L-6	7,377	6,611	5,845	5,079

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.

Southern Jackson County 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

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 97,529	\$ 78,425	\$ 59,322	\$ 40,218
L-3	118,644	99,540	80,436	61,333
LT-4(65)	118,644	99,540	80,436	61,333
LT-5(65)	134,731	115,627	96,524	77,420
L-7	140,764	121,660	102,556	83,453
LT-8(65)	151,824	132,720	113,616	94,513
L-12	162,884	143,780	124,676	105,573
LT-14(65)	166,905	147,802	128,698	109,595
L-6	183,998	164,894	145,791	126,687

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 99,540	\$ 80,436	\$ 61,333	\$ 42,229
L-3	122,665	103,562	84,458	65,355
LT-4(65)	122,665	103,562	84,458	65,355
LT-5(65)	138,753	119,649	100,545	81,442
L-7	144,785	125,682	106,578	87,475
LT-8(65)	155,845	136,742	117,638	98,535
L-12	166,905	147,802	128,698	109,595
LT-14(65)	172,938	153,834	134,731	115,627
L-6	190,031	170,927	151,824	132,720

Rule of 80 Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 100,545	\$ 81,442	\$ 62,338	\$ 43,235
L-3	123,671	104,567	85,464	66,360
LT-4(65)	126,687	107,584	88,480	69,376
LT-5(65)	142,774	123,671	104,567	85,464
L-7	145,791	126,687	107,584	88,480
LT-8(65)	158,862	139,758	120,655	101,551
L-12	167,911	148,807	129,704	110,600
LT-14(65)	174,949	155,845	136,742	117,638
L-6	191,036	171,933	152,829	133,725

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 104,567	\$ 85,464	\$ 66,360	\$ 47,256
L-3	126,687	107,584	88,480	69,376
LT-4(65)	130,709	111,605	92,502	73,398
LT-5(65)	146,796	127,693	108,589	89,485
L-7	150,818	131,715	112,611	93,507
LT-8(65)	163,889	144,785	125,682	106,578
L-12	173,944	154,840	135,736	116,633
LT-14(65)	180,982	161,878	142,774	123,671
L-6	196,064	176,960	157,856	138,753

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.

Southern Jackson County Fire Protection District

Employees and Payroll Included in the Valuation

	General	Fire
Number of Employees	1	18
Annual Payroll	\$ 40,310	\$ 1,005,454

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:

Southern Jackson County 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	\$ 11,459	\$ 11,825
	Fire	159,671	164,618
L-3	General	14,330	14,792
	Fire	199,480	205,804
LT-4(65)	General	12,691	13,114
	Fire	199,288	205,627
LT-5(65)	General	15,257	15,754
	Fire	229,212	236,533
L-7	General	17,197	17,742
	Fire	239,500	246,849
LT-8(65)	General	17,822	18,393
	Fire	259,289	267,367
L-12	General	20,059	20,706
	Fire	279,438	288,086
LT-14(65)	General	20,363	21,015
	Fire	289,308	298,321
L-6	General	22,919	23,655
	Fire	319,325	329,241

Southern Jackson County 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	\$ 11,459	\$ 11,825
	Fire	166,059	171,422
L-3	General	14,330	14,792
	Fire	207,590	214,297
LT-4(65)	General	12,691	13,114
	Fire	220,041	227,318
LT-5(65)	General	15,257	15,754
	Fire	248,068	256,210
L-7	General	17,197	17,742
	Fire	249,105	257,067
LT-8(65)	General	17,822	18,393
	Fire	276,062	285,030
L-12	General	20,059	20,706
	Fire	290,654	300,023
LT-14(65)	General	20,363	21,015
	Fire	304,154	313,998
L-6	General	22,919	23,655
	Fire	332,216	342,821

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%	7.15%
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. (Continued)

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

Southern Jackson County 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									
45-49									
50-54			1					1	\$ 40,310
55-59									
60-64									
65-69									
70 & Over									
Totals			1					1	\$ 40,310

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

Age: 50.9 years.

Benefit Service: 0.0 years.

Annual Pay: \$40,310.

Southern Jackson County 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	1						5	\$ 243,783
30-34	1	1						2	\$ 109,121
35-39	2	1	1					4	\$ 193,506
40-44			1					1	\$ 63,175
45-49			1					1	\$ 62,000
50-54		1		3				4	\$ 282,254
55-59									
60-64		1						1	\$ 51,615
65-69									
70 & Over									
Totals	7	5	3	3				18	\$ 1,005,454

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

Age: 39.0 years.

Benefit Service: 0.0 years.

Annual Pay: \$55,859.

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.



October 28, 2020 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

Southern Jackson County Fire Protection District

Sincerely,

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

Mita D. Drazilov, ASA, FCA, MAAA

MDD:wp



October 28, 2020

Southern Jackson County Fire Protection District
Lee's Summit, 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 Southern Jackson County Fire Protection District dated October 28, 2020.

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

Southern Jackson County Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 40,310	9.3%	\$3,749	\$ 11,459	11.4%	\$4,595	\$ 14,330	10.2%	\$4,112	\$ 12,691
2021	41,620	9.3	3,871	11,616	11.4	4,745	14,526	10.2	4,245	12,865
2022	42,973	9.3	3,996	11,762	11.4	4,899	14,709	10.2	4,383	13,027
2023	44,370	9.3	4,126	11,896	11.4	5,058	14,877	10.2	4,526	13,176
2024	45,812	9.3	4,261	12,017	11.4	5,223	15,028	10.2	4,673	13,310
2025	47,301	9.3	4,399	12,123	11.4	5,392	15,160	10.2	4,825	13,427
2026	48,838	9.3	4,542	12,211	11.4	5,568	15,270	10.2	4,981	13,525
2027	50,425	9.3	4,690	12,280	11.4	5,748	15,356	10.2	5,143	13,601
2028	52,064	9.3	4,842	12,327	11.4	5,935	15,415	10.2	5,311	13,654
2029	53,756	9.3	4,999	12,351	11.4	6,128	15,444	10.2	5,483	13,680

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
2020	\$ 40,310	12.1%	\$4,877	\$ 15,257	13.5%	\$5,442	\$ 17,197	13.9%	\$5,603	\$ 17,822
2021	41,620	12.1	5,036	15,466	13.5	5,619	17,433	13.9	5,785	18,066
2022	42,973	12.1	5,200	15,661	13.5	5,801	17,653	13.9	5,973	18,294
2023	44,370	12.1	5,369	15,840	13.5	5,990	17,855	13.9	6,167	18,503
2024	45,812	12.1	5,543	16,001	13.5	6,185	18,036	13.9	6,368	18,691
2025	47,301	12.1	5,723	16,142	13.5	6,386	18,194	13.9	6,575	18,855
2026	48,838	12.1	5,909	16,260	13.5	6,593	18,327	13.9	6,788	18,992
2027	50,425	12.1	6,101	16,352	13.5	6,807	18,431	13.9	7,009	19,099
2028	52,064	12.1	6,300	16,415	13.5	7,029	18,502	13.9	7,237	19,173
2029	53,756	12.1	6,504	16,446	13.5	7,257	18,537	13.9	7,472	19,210

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
2020	\$ 40,310	15.6%	\$6,288	\$ 20,059	15.9%	\$6,409	\$ 20,363	17.7%	\$7,135	\$ 22,919
2021	41,620	15.6	6,493	20,334	15.9	6,618	20,642	17.7	7,367	23,233
2022	42,973	15.6	6,704	20,590	15.9	6,833	20,902	17.7	7,606	23,526
2023	44,370	15.6	6,922	20,825	15.9	7,055	21,141	17.7	7,853	23,795
2024	45,812	15.6	7,147	21,037	15.9	7,284	21,356	17.7	8,109	24,037
2025	47,301	15.6	7,379	21,222	15.9	7,521	21,544	17.7	8,372	24,248
2026	48,838	15.6	7,619	21,377	15.9	7,765	21,701	17.7	8,644	24,425
2027	50,425	15.6	7,866	21,498	15.9	8,018	21,824	17.7	8,925	24,563
2028	52,064	15.6	8,122	21,581	15.9	8,278	21,908	17.7	9,215	24,658
2029	53,756	15.6	8,386	21,622	15.9	8,547	21,950	17.7	9,515	24,705

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.



Southern Jackson County Fire Protection District - General

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 40,310	7.4%	\$2,983	\$ 11,459	9.5%	\$3,829	\$ 14,330	8.3%	\$3,346	\$ 12,691
2021	41,620	7.4	3,080	11,616	9.5	3,954	14,526	8.3	3,454	12,865
2022	42,973	7.4	3,180	11,762	9.5	4,082	14,709	8.3	3,567	13,027
2023	44,370	7.4	3,283	11,896	9.5	4,215	14,877	8.3	3,683	13,176
2024	45,812	7.4	3,390	12,017	9.5	4,352	15,028	8.3	3,802	13,310
2025	47,301	7.4	3,500	12,123	9.5	4,494	15,160	8.3	3,926	13,427
2026	48,838	7.4	3,614	12,211	9.5	4,640	15,270	8.3	4,054	13,525
2027	50,425	7.4	3,731	12,280	9.5	4,790	15,356	8.3	4,185	13,601
2028	52,064	7.4	3,853	12,327	9.5	4,946	15,415	8.3	4,321	13,654
2029	53,756	7.4	3,978	12,351	9.5	5,107	15,444	8.3	4,462	13,680

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
2020	\$ 40,310	10.2%	\$4,112	\$ 15,257	11.6%	\$4,676	\$ 17,197	12.0%	\$4,837	\$ 17,822
2021	41,620	10.2	4,245	15,466	11.6	4,828	17,433	12.0	4,994	18,066
2022	42,973	10.2	4,383	15,661	11.6	4,985	17,653	12.0	5,157	18,294
2023	44,370	10.2	4,526	15,840	11.6	5,147	17,855	12.0	5,324	18,503
2024	45,812	10.2	4,673	16,001	11.6	5,314	18,036	12.0	5,497	18,691
2025	47,301	10.2	4,825	16,142	11.6	5,487	18,194	12.0	5,676	18,855
2026	48,838	10.2	4,981	16,260	11.6	5,665	18,327	12.0	5,861	18,992
2027	50,425	10.2	5,143	16,352	11.6	5,849	18,431	12.0	6,051	19,099
2028	52,064	10.2	5,311	16,415	11.6	6,039	18,502	12.0	6,248	19,173
2029	53,756	10.2	5,483	16,446	11.6	6,236	18,537	12.0	6,451	19,210

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
2020	\$ 40,310	13.7%	\$5,522	\$ 20,059	14.0%	\$5,643	\$ 20,363	15.8%	\$6,369	\$ 22,919
2021	41,620	13.7	5,702	20,334	14.0	5,827	20,642	15.8	6,576	23,233
2022	42,973	13.7	5,887	20,590	14.0	6,016	20,902	15.8	6,790	23,526
2023	44,370	13.7	6,079	20,825	14.0	6,212	21,141	15.8	7,010	23,795
2024	45,812	13.7	6,276	21,037	14.0	6,414	21,356	15.8	7,238	24,037
2025	47,301	13.7	6,480	21,222	14.0	6,622	21,544	15.8	7,474	24,248
2026	48,838	13.7	6,691	21,377	14.0	6,837	21,701	15.8	7,716	24,425
2027	50,425	13.7	6,908	21,498	14.0	7,060	21,824	15.8	7,967	24,563
2028	52,064	13.7	7,133	21,581	14.0	7,289	21,908	15.8	8,226	24,658
2029	53,756	13.7	7,365	21,622	14.0	7,526	21,950	15.8	8,493	24,705

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.



Southern Jackson County Fire Protection District - General

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 40,310	5.5%	\$2,217	\$ 11,459	7.6%	\$3,064	\$ 14,330	6.4%	\$2,580	\$ 12,691
2021	41,620	5.5	2,289	11,616	7.6	3,163	14,526	6.4	2,664	12,865
2022	42,973	5.5	2,364	11,762	7.6	3,266	14,709	6.4	2,750	13,027
2023	44,370	5.5	2,440	11,896	7.6	3,372	14,877	6.4	2,840	13,176
2024	45,812	5.5	2,520	12,017	7.6	3,482	15,028	6.4	2,932	13,310
2025	47,301	5.5	2,602	12,123	7.6	3,595	15,160	6.4	3,027	13,427
2026	48,838	5.5	2,686	12,211	7.6	3,712	15,270	6.4	3,126	13,525
2027	50,425	5.5	2,773	12,280	7.6	3,832	15,356	6.4	3,227	13,601
2028	52,064	5.5	2,864	12,327	7.6	3,957	15,415	6.4	3,332	13,654
2029	53,756	5.5	2,957	12,351	7.6	4,085	15,444	6.4	3,440	13,680

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
2020	\$ 40,310	8.3%	\$3,346	\$ 15,257	9.7%	\$3,910	\$ 17,197	10.1%	\$4,071	\$ 17,822
2021	41,620	8.3	3,454	15,466	9.7	4,037	17,433	10.1	4,204	18,066
2022	42,973	8.3	3,567	15,661	9.7	4,168	17,653	10.1	4,340	18,294
2023	44,370	8.3	3,683	15,840	9.7	4,304	17,855	10.1	4,481	18,503
2024	45,812	8.3	3,802	16,001	9.7	4,444	18,036	10.1	4,627	18,691
2025	47,301	8.3	3,926	16,142	9.7	4,588	18,194	10.1	4,777	18,855
2026	48,838	8.3	4,054	16,260	9.7	4,737	18,327	10.1	4,933	18,992
2027	50,425	8.3	4,185	16,352	9.7	4,891	18,431	10.1	5,093	19,099
2028	52,064	8.3	4,321	16,415	9.7	5,050	18,502	10.1	5,258	19,173
2029	53,756	8.3	4,462	16,446	9.7	5,214	18,537	10.1	5,429	19,210

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
2020	\$ 40,310	11.8%	\$4,757	\$ 20,059	12.1%	\$4,877	\$ 20,363	13.9%	\$5,603	\$ 22,919
2021	41,620	11.8	4,911	20,334	12.1	5,036	20,642	13.9	5,785	23,233
2022	42,973	11.8	5,071	20,590	12.1	5,200	20,902	13.9	5,973	23,526
2023	44,370	11.8	5,236	20,825	12.1	5,369	21,141	13.9	6,167	23,795
2024	45,812	11.8	5,406	21,037	12.1	5,543	21,356	13.9	6,368	24,037
2025	47,301	11.8	5,582	21,222	12.1	5,723	21,544	13.9	6,575	24,248
2026	48,838	11.8	5,763	21,377	12.1	5,909	21,701	13.9	6,788	24,425
2027	50,425	11.8	5,950	21,498	12.1	6,101	21,824	13.9	7,009	24,563
2028	52,064	11.8	6,144	21,581	12.1	6,300	21,908	13.9	7,237	24,658
2029	53,756	11.8	6,343	21,622	12.1	6,504	21,950	13.9	7,472	24,705

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.



Southern Jackson County Fire Protection District - General

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 40,310	3.6%	\$1,451	\$ 11,459	5.7%	\$2,298	\$ 14,330	4.5%	\$1,814	\$ 12,691
2021	41,620	3.6	1,498	11,616	5.7	2,372	14,526	4.5	1,873	12,865
2022	42,973	3.6	1,547	11,762	5.7	2,449	14,709	4.5	1,934	13,027
2023	44,370	3.6	1,597	11,896	5.7	2,529	14,877	4.5	1,997	13,176
2024	45,812	3.6	1,649	12,017	5.7	2,611	15,028	4.5	2,062	13,310
2025	47,301	3.6	1,703	12,123	5.7	2,696	15,160	4.5	2,129	13,427
2026	48,838	3.6	1,758	12,211	5.7	2,784	15,270	4.5	2,198	13,525
2027	50,425	3.6	1,815	12,280	5.7	2,874	15,356	4.5	2,269	13,601
2028	52,064	3.6	1,874	12,327	5.7	2,968	15,415	4.5	2,343	13,654
2029	53,756	3.6	1,935	12,351	5.7	3,064	15,444	4.5	2,419	13,680

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
2020	\$ 40,310	6.4%	\$2,580	\$ 15,257	7.8%	\$3,144	\$ 17,197	8.2%	\$3,305	\$ 17,822
2021	41,620	6.4	2,664	15,466	7.8	3,246	17,433	8.2	3,413	18,066
2022	42,973	6.4	2,750	15,661	7.8	3,352	17,653	8.2	3,524	18,294
2023	44,370	6.4	2,840	15,840	7.8	3,461	17,855	8.2	3,638	18,503
2024	45,812	6.4	2,932	16,001	7.8	3,573	18,036	8.2	3,757	18,691
2025	47,301	6.4	3,027	16,142	7.8	3,689	18,194	8.2	3,879	18,855
2026	48,838	6.4	3,126	16,260	7.8	3,809	18,327	8.2	4,005	18,992
2027	50,425	6.4	3,227	16,352	7.8	3,933	18,431	8.2	4,135	19,099
2028	52,064	6.4	3,332	16,415	7.8	4,061	18,502	8.2	4,269	19,173
2029	53,756	6.4	3,440	16,446	7.8	4,193	18,537	8.2	4,408	19,210

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
2020	\$ 40,310	9.9%	\$3,991	\$ 20,059	10.2%	\$4,112	\$ 20,363	12.0%	\$4,837	\$ 22,919
2021	41,620	9.9	4,120	20,334	10.2	4,245	20,642	12.0	4,994	23,233
2022	42,973	9.9	4,254	20,590	10.2	4,383	20,902	12.0	5,157	23,526
2023	44,370	9.9	4,393	20,825	10.2	4,526	21,141	12.0	5,324	23,795
2024	45,812	9.9	4,535	21,037	10.2	4,673	21,356	12.0	5,497	24,037
2025	47,301	9.9	4,683	21,222	10.2	4,825	21,544	12.0	5,676	24,248
2026	48,838	9.9	4,835	21,377	10.2	4,981	21,701	12.0	5,861	24,425
2027	50,425	9.9	4,992	21,498	10.2	5,143	21,824	12.0	6,051	24,563
2028	52,064	9.9	5,154	21,581	10.2	5,311	21,908	12.0	6,248	24,658
2029	53,756	9.9	5,322	21,622	10.2	5,483	21,950	12.0	6,451	24,705

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.



Southern Jackson County Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 40,310	9.6%	\$3,870	\$ 11,825	11.8%	\$4,757	\$ 14,792	10.5%	\$4,233	\$ 13,114
2021	41,620	9.6	3,996	11,987	11.8	4,911	14,995	10.5	4,370	13,294
2022	42,973	9.6	4,125	12,138	11.8	5,071	15,184	10.5	4,512	13,462
2023	44,370	9.6	4,260	12,277	11.8	5,236	15,358	10.5	4,659	13,616
2024	45,812	9.6	4,398	12,402	11.8	5,406	15,514	10.5	4,810	13,754
2025	47,301	9.6	4,541	12,511	11.8	5,582	15,650	10.5	4,967	13,875
2026	48,838	9.6	4,688	12,602	11.8	5,763	15,764	10.5	5,128	13,976
2027	50,425	9.6	4,841	12,673	11.8	5,950	15,853	10.5	5,295	14,055
2028	52,064	9.6	4,998	12,722	11.8	6,144	15,914	10.5	5,467	14,109
2029	53,756	9.6	5,161	12,746	11.8	6,343	15,944	10.5	5,644	14,136

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
2020	\$ 40,310	12.5%	\$5,039	\$ 15,754	13.9%	\$5,603	\$ 17,742	14.4%	\$5,805	\$ 18,393
2021	41,620	12.5	5,203	15,970	13.9	5,785	17,985	14.4	5,993	18,645
2022	42,973	12.5	5,372	16,171	13.9	5,973	18,212	14.4	6,188	18,880
2023	44,370	12.5	5,546	16,356	13.9	6,167	18,420	14.4	6,389	19,096
2024	45,812	12.5	5,727	16,522	13.9	6,368	18,607	14.4	6,597	19,290
2025	47,301	12.5	5,913	16,667	13.9	6,575	18,770	14.4	6,811	19,459
2026	48,838	12.5	6,105	16,788	13.9	6,788	18,907	14.4	7,033	19,601
2027	50,425	12.5	6,303	16,883	13.9	7,009	19,014	14.4	7,261	19,712
2028	52,064	12.5	6,508	16,948	13.9	7,237	19,088	14.4	7,497	19,788
2029	53,756	12.5	6,720	16,980	13.9	7,472	19,124	14.4	7,741	19,826

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
2020	\$ 40,310	16.1%	\$6,490	\$ 20,706	16.4%	\$6,611	\$ 21,015	18.3%	\$7,377	\$ 23,655
2021	41,620	16.1	6,701	20,990	16.4	6,826	21,303	18.3	7,616	23,979
2022	42,973	16.1	6,919	21,255	16.4	7,048	21,572	18.3	7,864	24,281
2023	44,370	16.1	7,144	21,498	16.4	7,277	21,819	18.3	8,120	24,559
2024	45,812	16.1	7,376	21,716	16.4	7,513	22,041	18.3	8,384	24,809
2025	47,301	16.1	7,615	21,907	16.4	7,757	22,235	18.3	8,656	25,027
2026	48,838	16.1	7,863	22,067	16.4	8,009	22,397	18.3	8,937	25,209
2027	50,425	16.1	8,118	22,192	16.4	8,270	22,524	18.3	9,228	25,351
2028	52,064	16.1	8,382	22,278	16.4	8,538	22,611	18.3	9,528	25,449
2029	53,756	16.1	8,655	22,321	16.4	8,816	22,654	18.3	9,837	25,498

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.



Southern Jackson County Fire Protection District - General

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 40,310	7.7%	\$3,104	\$ 11,825	9.9%	\$3,991	\$ 14,792	8.6%	\$3,467	\$ 13,114
2021	41,620	7.7	3,205	11,987	9.9	4,120	14,995	8.6	3,579	13,294
2022	42,973	7.7	3,309	12,138	9.9	4,254	15,184	8.6	3,696	13,462
2023	44,370	7.7	3,416	12,277	9.9	4,393	15,358	8.6	3,816	13,616
2024	45,812	7.7	3,528	12,402	9.9	4,535	15,514	8.6	3,940	13,754
2025	47,301	7.7	3,642	12,511	9.9	4,683	15,650	8.6	4,068	13,875
2026	48,838	7.7	3,761	12,602	9.9	4,835	15,764	8.6	4,200	13,976
2027	50,425	7.7	3,883	12,673	9.9	4,992	15,853	8.6	4,337	14,055
2028	52,064	7.7	4,009	12,722	9.9	5,154	15,914	8.6	4,478	14,109
2029	53,756	7.7	4,139	12,746	9.9	5,322	15,944	8.6	4,623	14,136

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
2020	\$ 40,310	10.6%	\$4,273	\$ 15,754	12.0%	\$4,837	\$ 17,742	12.5%	\$5,039	\$ 18,393
2021	41,620	10.6	4,412	15,970	12.0	4,994	17,985	12.5	5,203	18,645
2022	42,973	10.6	4,555	16,171	12.0	5,157	18,212	12.5	5,372	18,880
2023	44,370	10.6	4,703	16,356	12.0	5,324	18,420	12.5	5,546	19,096
2024	45,812	10.6	4,856	16,522	12.0	5,497	18,607	12.5	5,727	19,290
2025	47,301	10.6	5,014	16,667	12.0	5,676	18,770	12.5	5,913	19,459
2026	48,838	10.6	5,177	16,788	12.0	5,861	18,907	12.5	6,105	19,601
2027	50,425	10.6	5,345	16,883	12.0	6,051	19,014	12.5	6,303	19,712
2028	52,064	10.6	5,519	16,948	12.0	6,248	19,088	12.5	6,508	19,788
2029	53,756	10.6	5,698	16,980	12.0	6,451	19,124	12.5	6,720	19,826

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
2020	\$ 40,310	14.2%	\$5,724	\$ 20,706	14.5%	\$5,845	\$ 21,015	16.4%	\$6,611	\$ 23,655
2021	41,620	14.2	5,910	20,990	14.5	6,035	21,303	16.4	6,826	23,979
2022	42,973	14.2	6,102	21,255	14.5	6,231	21,572	16.4	7,048	24,281
2023	44,370	14.2	6,301	21,498	14.5	6,434	21,819	16.4	7,277	24,559
2024	45,812	14.2	6,505	21,716	14.5	6,643	22,041	16.4	7,513	24,809
2025	47,301	14.2	6,717	21,907	14.5	6,859	22,235	16.4	7,757	25,027
2026	48,838	14.2	6,935	22,067	14.5	7,082	22,397	16.4	8,009	25,209
2027	50,425	14.2	7,160	22,192	14.5	7,312	22,524	16.4	8,270	25,351
2028	52,064	14.2	7,393	22,278	14.5	7,549	22,611	16.4	8,538	25,449
2029	53,756	14.2	7,633	22,321	14.5	7,795	22,654	16.4	8,816	25,498

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.



Southern Jackson County 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	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
2020	\$ 40,310	5.8%	\$2,338	\$ 11,825	8.0%	\$3,225	\$ 14,792	6.7%	\$2,701	\$ 13,114
2021	41,620	5.8	2,414	11,987	8.0	3,330	14,995	6.7	2,789	13,294
2022	42,973	5.8	2,492	12,138	8.0	3,438	15,184	6.7	2,879	13,462
2023	44,370	5.8	2,573	12,277	8.0	3,550	15,358	6.7	2,973	13,616
2024	45,812	5.8	2,657	12,402	8.0	3,665	15,514	6.7	3,069	13,754
2025	47,301	5.8	2,743	12,511	8.0	3,784	15,650	6.7	3,169	13,875
2026	48,838	5.8	2,833	12,602	8.0	3,907	15,764	6.7	3,272	13,976
2027	50,425	5.8	2,925	12,673	8.0	4,034	15,853	6.7	3,378	14,055
2028	52,064	5.8	3,020	12,722	8.0	4,165	15,914	6.7	3,488	14,109
2029	53,756	5.8	3,118	12,746	8.0	4,300	15,944	6.7	3,602	14,136

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
2020	\$ 40,310	8.7%	\$3,507	\$ 15,754	10.1%	\$4,071	\$ 17,742	10.6%	\$4,273	\$ 18,393
2021	41,620	8.7	3,621	15,970	10.1	4,204	17,985	10.6	4,412	18,645
2022	42,973	8.7	3,739	16,171	10.1	4,340	18,212	10.6	4,555	18,880
2023	44,370	8.7	3,860	16,356	10.1	4,481	18,420	10.6	4,703	19,096
2024	45,812	8.7	3,986	16,522	10.1	4,627	18,607	10.6	4,856	19,290
2025	47,301	8.7	4,115	16,667	10.1	4,777	18,770	10.6	5,014	19,459
2026	48,838	8.7	4,249	16,788	10.1	4,933	18,907	10.6	5,177	19,601
2027	50,425	8.7	4,387	16,883	10.1	5,093	19,014	10.6	5,345	19,712
2028	52,064	8.7	4,530	16,948	10.1	5,258	19,088	10.6	5,519	19,788
2029	53,756	8.7	4,677	16,980	10.1	5,429	19,124	10.6	5,698	19,826

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
2020	\$ 40,310	12.3%	\$4,958	\$ 20,706	12.6%	\$5,079	\$ 21,015	14.5%	\$5,845	\$ 23,655
2021	41,620	12.3	5,119	20,990	12.6	5,244	21,303	14.5	6,035	23,979
2022	42,973	12.3	5,286	21,255	12.6	5,415	21,572	14.5	6,231	24,281
2023	44,370	12.3	5,458	21,498	12.6	5,591	21,819	14.5	6,434	24,559
2024	45,812	12.3	5,635	21,716	12.6	5,772	22,041	14.5	6,643	24,809
2025	47,301	12.3	5,818	21,907	12.6	5,960	22,235	14.5	6,859	25,027
2026	48,838	12.3	6,007	22,067	12.6	6,154	22,397	14.5	7,082	25,209
2027	50,425	12.3	6,202	22,192	12.6	6,354	22,524	14.5	7,312	25,351
2028	52,064	12.3	6,404	22,278	12.6	6,560	22,611	14.5	7,549	25,449
2029	53,756	12.3	6,612	22,321	12.6	6,773	22,654	14.5	7,795	25,498

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.



Southern Jackson County Fire Protection District - General

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 40,310	3.9%	\$1,572	\$ 11,825	6.1%	\$2,459	\$ 14,792	4.8%	\$1,935	\$ 13,114
2021	41,620	3.9	1,623	11,987	6.1	2,539	14,995	4.8	1,998	13,294
2022	42,973	3.9	1,676	12,138	6.1	2,621	15,184	4.8	2,063	13,462
2023	44,370	3.9	1,730	12,277	6.1	2,707	15,358	4.8	2,130	13,616
2024	45,812	3.9	1,787	12,402	6.1	2,795	15,514	4.8	2,199	13,754
2025	47,301	3.9	1,845	12,511	6.1	2,885	15,650	4.8	2,270	13,875
2026	48,838	3.9	1,905	12,602	6.1	2,979	15,764	4.8	2,344	13,976
2027	50,425	3.9	1,967	12,673	6.1	3,076	15,853	4.8	2,420	14,055
2028	52,064	3.9	2,030	12,722	6.1	3,176	15,914	4.8	2,499	14,109
2029	53,756	3.9	2,096	12,746	6.1	3,279	15,944	4.8	2,580	14,136

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
2020	\$ 40,310	6.8%	\$2,741	\$ 15,754	8.2%	\$3,305	\$ 17,742	8.7%	\$3,507	\$ 18,393
2021	41,620	6.8	2,830	15,970	8.2	3,413	17,985	8.7	3,621	18,645
2022	42,973	6.8	2,922	16,171	8.2	3,524	18,212	8.7	3,739	18,880
2023	44,370	6.8	3,017	16,356	8.2	3,638	18,420	8.7	3,860	19,096
2024	45,812	6.8	3,115	16,522	8.2	3,757	18,607	8.7	3,986	19,290
2025	47,301	6.8	3,216	16,667	8.2	3,879	18,770	8.7	4,115	19,459
2026	48,838	6.8	3,321	16,788	8.2	4,005	18,907	8.7	4,249	19,601
2027	50,425	6.8	3,429	16,883	8.2	4,135	19,014	8.7	4,387	19,712
2028	52,064	6.8	3,540	16,948	8.2	4,269	19,088	8.7	4,530	19,788
2029	53,756	6.8	3,655	16,980	8.2	4,408	19,124	8.7	4,677	19,826

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
2020	\$ 40,310	10.4%	\$4,192	\$ 20,706	10.7%	\$4,313	\$ 21,015	12.6%	\$5,079	\$ 23,655
2021	41,620	10.4	4,328	20,990	10.7	4,453	21,303	12.6	5,244	23,979
2022	42,973	10.4	4,469	21,255	10.7	4,598	21,572	12.6	5,415	24,281
2023	44,370	10.4	4,614	21,498	10.7	4,748	21,819	12.6	5,591	24,559
2024	45,812	10.4	4,764	21,716	10.7	4,902	22,041	12.6	5,772	24,809
2025	47,301	10.4	4,919	21,907	10.7	5,061	22,235	12.6	5,960	25,027
2026	48,838	10.4	5,079	22,067	10.7	5,226	22,397	12.6	6,154	25,209
2027	50,425	10.4	5,244	22,192	10.7	5,395	22,524	12.6	6,354	25,351
2028	52,064	10.4	5,415	22,278	10.7	5,571	22,611	12.6	6,560	25,449
2029	53,756	10.4	5,591	22,321	10.7	5,752	22,654	12.6	6,773	25,498

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.



Southern Jackson County 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	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
2020	\$ 40,310	9.3%	\$3,749	\$ 11,459	11.4%	\$4,595	\$ 14,330	10.2%	\$4,112	\$ 12,691
2021	41,620	9.3	3,871	11,616	11.4	4,745	14,526	10.2	4,245	12,865
2022	42,973	9.3	3,996	11,762	11.4	4,899	14,709	10.2	4,383	13,027
2023	44,370	9.3	4,126	11,896	11.4	5,058	14,877	10.2	4,526	13,176
2024	45,812	9.3	4,261	12,017	11.4	5,223	15,028	10.2	4,673	13,310
2025	47,301	9.3	4,399	12,123	11.4	5,392	15,160	10.2	4,825	13,427
2026	48,838	9.3	4,542	12,211	11.4	5,568	15,270	10.2	4,981	13,525
2027	50,425	9.3	4,690	12,280	11.4	5,748	15,356	10.2	5,143	13,601
2028	52,064	9.3	4,842	12,327	11.4	5,935	15,415	10.2	5,311	13,654
2029	53,756	9.3	4,999	12,351	11.4	6,128	15,444	10.2	5,483	13,680

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
2020	\$ 40,310	12.1%	\$4,877	\$ 15,257	13.5%	\$5,442	\$ 17,197	13.9%	\$5,603	\$ 17,822
2021	41,620	12.1	5,036	15,466	13.5	5,619	17,433	13.9	5,785	18,066
2022	42,973	12.1	5,200	15,661	13.5	5,801	17,653	13.9	5,973	18,294
2023	44,370	12.1	5,369	15,840	13.5	5,990	17,855	13.9	6,167	18,503
2024	45,812	12.1	5,543	16,001	13.5	6,185	18,036	13.9	6,368	18,691
2025	47,301	12.1	5,723	16,142	13.5	6,386	18,194	13.9	6,575	18,855
2026	48,838	12.1	5,909	16,260	13.5	6,593	18,327	13.9	6,788	18,992
2027	50,425	12.1	6,101	16,352	13.5	6,807	18,431	13.9	7,009	19,099
2028	52,064	12.1	6,300	16,415	13.5	7,029	18,502	13.9	7,237	19,173
2029	53,756	12.1	6,504	16,446	13.5	7,257	18,537	13.9	7,472	19,210

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
2020	\$ 40,310	15.6%	\$6,288	\$ 20,059	15.9%	\$6,409	\$ 20,363	17.7%	\$7,135	\$ 22,919
2021	41,620	15.6	6,493	20,334	15.9	6,618	20,642	17.7	7,367	23,233
2022	42,973	15.6	6,704	20,590	15.9	6,833	20,902	17.7	7,606	23,526
2023	44,370	15.6	6,922	20,825	15.9	7,055	21,141	17.7	7,853	23,795
2024	45,812	15.6	7,147	21,037	15.9	7,284	21,356	17.7	8,109	24,037
2025	47,301	15.6	7,379	21,222	15.9	7,521	21,544	17.7	8,372	24,248
2026	48,838	15.6	7,619	21,377	15.9	7,765	21,701	17.7	8,644	24,425
2027	50,425	15.6	7,866	21,498	15.9	8,018	21,824	17.7	8,925	24,563
2028	52,064	15.6	8,122	21,581	15.9	8,278	21,908	17.7	9,215	24,658
2029	53,756	15.6	8,386	21,622	15.9	8,547	21,950	17.7	9,515	24,705

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.



Southern Jackson County Fire Protection District - General

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 40,310	7.4%	\$2,983	\$ 11,459	9.5%	\$3,829	\$ 14,330	8.3%	\$3,346	\$ 12,691
2021	41,620	7.4	3,080	11,616	9.5	3,954	14,526	8.3	3,454	12,865
2022	42,973	7.4	3,180	11,762	9.5	4,082	14,709	8.3	3,567	13,027
2023	44,370	7.4	3,283	11,896	9.5	4,215	14,877	8.3	3,683	13,176
2024	45,812	7.4	3,390	12,017	9.5	4,352	15,028	8.3	3,802	13,310
2025	47,301	7.4	3,500	12,123	9.5	4,494	15,160	8.3	3,926	13,427
2026	48,838	7.4	3,614	12,211	9.5	4,640	15,270	8.3	4,054	13,525
2027	50,425	7.4	3,731	12,280	9.5	4,790	15,356	8.3	4,185	13,601
2028	52,064	7.4	3,853	12,327	9.5	4,946	15,415	8.3	4,321	13,654
2029	53,756	7.4	3,978	12,351	9.5	5,107	15,444	8.3	4,462	13,680

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
2020	\$ 40,310	10.2%	\$4,112	\$ 15,257	11.6%	\$4,676	\$ 17,197	12.0%	\$4,837	\$ 17,822
2021	41,620	10.2	4,245	15,466	11.6	4,828	17,433	12.0	4,994	18,066
2022	42,973	10.2	4,383	15,661	11.6	4,985	17,653	12.0	5,157	18,294
2023	44,370	10.2	4,526	15,840	11.6	5,147	17,855	12.0	5,324	18,503
2024	45,812	10.2	4,673	16,001	11.6	5,314	18,036	12.0	5,497	18,691
2025	47,301	10.2	4,825	16,142	11.6	5,487	18,194	12.0	5,676	18,855
2026	48,838	10.2	4,981	16,260	11.6	5,665	18,327	12.0	5,861	18,992
2027	50,425	10.2	5,143	16,352	11.6	5,849	18,431	12.0	6,051	19,099
2028	52,064	10.2	5,311	16,415	11.6	6,039	18,502	12.0	6,248	19,173
2029	53,756	10.2	5,483	16,446	11.6	6,236	18,537	12.0	6,451	19,210

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
2020	\$ 40,310	13.7%	\$5,522	\$ 20,059	14.0%	\$5,643	\$ 20,363	15.8%	\$6,369	\$ 22,919
2021	41,620	13.7	5,702	20,334	14.0	5,827	20,642	15.8	6,576	23,233
2022	42,973	13.7	5,887	20,590	14.0	6,016	20,902	15.8	6,790	23,526
2023	44,370	13.7	6,079	20,825	14.0	6,212	21,141	15.8	7,010	23,795
2024	45,812	13.7	6,276	21,037	14.0	6,414	21,356	15.8	7,238	24,037
2025	47,301	13.7	6,480	21,222	14.0	6,622	21,544	15.8	7,474	24,248
2026	48,838	13.7	6,691	21,377	14.0	6,837	21,701	15.8	7,716	24,425
2027	50,425	13.7	6,908	21,498	14.0	7,060	21,824	15.8	7,967	24,563
2028	52,064	13.7	7,133	21,581	14.0	7,289	21,908	15.8	8,226	24,658
2029	53,756	13.7	7,365	21,622	14.0	7,526	21,950	15.8	8,493	24,705

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.



Southern Jackson County 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
2020	\$ 40,310	5.5%	\$2,217	\$ 11,459	7.6%	\$3,064	\$ 14,330	6.4%	\$2,580	\$ 12,691
2021	41,620	5.5	2,289	11,616	7.6	3,163	14,526	6.4	2,664	12,865
2022	42,973	5.5	2,364	11,762	7.6	3,266	14,709	6.4	2,750	13,027
2023	44,370	5.5	2,440	11,896	7.6	3,372	14,877	6.4	2,840	13,176
2024	45,812	5.5	2,520	12,017	7.6	3,482	15,028	6.4	2,932	13,310
2025	47,301	5.5	2,602	12,123	7.6	3,595	15,160	6.4	3,027	13,427
2026	48,838	5.5	2,686	12,211	7.6	3,712	15,270	6.4	3,126	13,525
2027	50,425	5.5	2,773	12,280	7.6	3,832	15,356	6.4	3,227	13,601
2028	52,064	5.5	2,864	12,327	7.6	3,957	15,415	6.4	3,332	13,654
2029	53,756	5.5	2,957	12,351	7.6	4,085	15,444	6.4	3,440	13,680

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
2020	\$ 40,310	8.3%	\$3,346	\$ 15,257	9.7%	\$3,910	\$ 17,197	10.1%	\$4,071	\$ 17,822
2021	41,620	8.3	3,454	15,466	9.7	4,037	17,433	10.1	4,204	18,066
2022	42,973	8.3	3,567	15,661	9.7	4,168	17,653	10.1	4,340	18,294
2023	44,370	8.3	3,683	15,840	9.7	4,304	17,855	10.1	4,481	18,503
2024	45,812	8.3	3,802	16,001	9.7	4,444	18,036	10.1	4,627	18,691
2025	47,301	8.3	3,926	16,142	9.7	4,588	18,194	10.1	4,777	18,855
2026	48,838	8.3	4,054	16,260	9.7	4,737	18,327	10.1	4,933	18,992
2027	50,425	8.3	4,185	16,352	9.7	4,891	18,431	10.1	5,093	19,099
2028	52,064	8.3	4,321	16,415	9.7	5,050	18,502	10.1	5,258	19,173
2029	53,756	8.3	4,462	16,446	9.7	5,214	18,537	10.1	5,429	19,210

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
2020	\$ 40,310	11.8%	\$4,757	\$ 20,059	12.1%	\$4,877	\$ 20,363	13.9%	\$5,603	\$ 22,919
2021	41,620	11.8	4,911	20,334	12.1	5,036	20,642	13.9	5,785	23,233
2022	42,973	11.8	5,071	20,590	12.1	5,200	20,902	13.9	5,973	23,526
2023	44,370	11.8	5,236	20,825	12.1	5,369	21,141	13.9	6,167	23,795
2024	45,812	11.8	5,406	21,037	12.1	5,543	21,356	13.9	6,368	24,037
2025	47,301	11.8	5,582	21,222	12.1	5,723	21,544	13.9	6,575	24,248
2026	48,838	11.8	5,763	21,377	12.1	5,909	21,701	13.9	6,788	24,425
2027	50,425	11.8	5,950	21,498	12.1	6,101	21,824	13.9	7,009	24,563
2028	52,064	11.8	6,144	21,581	12.1	6,300	21,908	13.9	7,237	24,658
2029	53,756	11.8	6,343	21,622	12.1	6,504	21,950	13.9	7,472	24,705

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.



Southern Jackson County 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	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
2020	\$ 40,310	3.6%	\$1,451	\$ 11,459	5.7%	\$2,298	\$ 14,330	4.5%	\$1,814	\$ 12,691
2021	41,620	3.6	1,498	11,616	5.7	2,372	14,526	4.5	1,873	12,865
2022	42,973	3.6	1,547	11,762	5.7	2,449	14,709	4.5	1,934	13,027
2023	44,370	3.6	1,597	11,896	5.7	2,529	14,877	4.5	1,997	13,176
2024	45,812	3.6	1,649	12,017	5.7	2,611	15,028	4.5	2,062	13,310
2025	47,301	3.6	1,703	12,123	5.7	2,696	15,160	4.5	2,129	13,427
2026	48,838	3.6	1,758	12,211	5.7	2,784	15,270	4.5	2,198	13,525
2027	50,425	3.6	1,815	12,280	5.7	2,874	15,356	4.5	2,269	13,601
2028	52,064	3.6	1,874	12,327	5.7	2,968	15,415	4.5	2,343	13,654
2029	53,756	3.6	1,935	12,351	5.7	3,064	15,444	4.5	2,419	13,680

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
2020	\$ 40,310	6.4%	\$2,580	\$ 15,257	7.8%	\$3,144	\$ 17,197	8.2%	\$3,305	\$ 17,822
2021	41,620	6.4	2,664	15,466	7.8	3,246	17,433	8.2	3,413	18,066
2022	42,973	6.4	2,750	15,661	7.8	3,352	17,653	8.2	3,524	18,294
2023	44,370	6.4	2,840	15,840	7.8	3,461	17,855	8.2	3,638	18,503
2024	45,812	6.4	2,932	16,001	7.8	3,573	18,036	8.2	3,757	18,691
2025	47,301	6.4	3,027	16,142	7.8	3,689	18,194	8.2	3,879	18,855
2026	48,838	6.4	3,126	16,260	7.8	3,809	18,327	8.2	4,005	18,992
2027	50,425	6.4	3,227	16,352	7.8	3,933	18,431	8.2	4,135	19,099
2028	52,064	6.4	3,332	16,415	7.8	4,061	18,502	8.2	4,269	19,173
2029	53,756	6.4	3,440	16,446	7.8	4,193	18,537	8.2	4,408	19,210

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
2020	\$ 40,310	9.9%	\$3,991	\$ 20,059	10.2%	\$4,112	\$ 20,363	12.0%	\$4,837	\$ 22,919
2021	41,620	9.9	4,120	20,334	10.2	4,245	20,642	12.0	4,994	23,233
2022	42,973	9.9	4,254	20,590	10.2	4,383	20,902	12.0	5,157	23,526
2023	44,370	9.9	4,393	20,825	10.2	4,526	21,141	12.0	5,324	23,795
2024	45,812	9.9	4,535	21,037	10.2	4,673	21,356	12.0	5,497	24,037
2025	47,301	9.9	4,683	21,222	10.2	4,825	21,544	12.0	5,676	24,248
2026	48,838	9.9	4,835	21,377	10.2	4,981	21,701	12.0	5,861	24,425
2027	50,425	9.9	4,992	21,498	10.2	5,143	21,824	12.0	6,051	24,563
2028	52,064	9.9	5,154	21,581	10.2	5,311	21,908	12.0	6,248	24,658
2029	53,756	9.9	5,322	21,622	10.2	5,483	21,950	12.0	6,451	24,705

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.



Southern Jackson County 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	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
2020	\$ 40,310	9.6%	\$3,870	\$ 11,825	11.8%	\$4,757	\$ 14,792	10.5%	\$4,233	\$ 13,114
2021	41,620	9.6	3,996	11,987	11.8	4,911	14,995	10.5	4,370	13,294
2022	42,973	9.6	4,125	12,138	11.8	5,071	15,184	10.5	4,512	13,462
2023	44,370	9.6	4,260	12,277	11.8	5,236	15,358	10.5	4,659	13,616
2024	45,812	9.6	4,398	12,402	11.8	5,406	15,514	10.5	4,810	13,754
2025	47,301	9.6	4,541	12,511	11.8	5,582	15,650	10.5	4,967	13,875
2026	48,838	9.6	4,688	12,602	11.8	5,763	15,764	10.5	5,128	13,976
2027	50,425	9.6	4,841	12,673	11.8	5,950	15,853	10.5	5,295	14,055
2028	52,064	9.6	4,998	12,722	11.8	6,144	15,914	10.5	5,467	14,109
2029	53,756	9.6	5,161	12,746	11.8	6,343	15,944	10.5	5,644	14,136

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
2020	\$ 40,310	12.5%	\$5,039	\$ 15,754	13.9%	\$5,603	\$ 17,742	14.4%	\$5,805	\$ 18,393
2021	41,620	12.5	5,203	15,970	13.9	5,785	17,985	14.4	5,993	18,645
2022	42,973	12.5	5,372	16,171	13.9	5,973	18,212	14.4	6,188	18,880
2023	44,370	12.5	5,546	16,356	13.9	6,167	18,420	14.4	6,389	19,096
2024	45,812	12.5	5,727	16,522	13.9	6,368	18,607	14.4	6,597	19,290
2025	47,301	12.5	5,913	16,667	13.9	6,575	18,770	14.4	6,811	19,459
2026	48,838	12.5	6,105	16,788	13.9	6,788	18,907	14.4	7,033	19,601
2027	50,425	12.5	6,303	16,883	13.9	7,009	19,014	14.4	7,261	19,712
2028	52,064	12.5	6,508	16,948	13.9	7,237	19,088	14.4	7,497	19,788
2029	53,756	12.5	6,720	16,980	13.9	7,472	19,124	14.4	7,741	19,826

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
2020	\$ 40,310	16.1%	\$6,490	\$ 20,706	16.4%	\$6,611	\$ 21,015	18.3%	\$7,377	\$ 23,655
2021	41,620	16.1	6,701	20,990	16.4	6,826	21,303	18.3	7,616	23,979
2022	42,973	16.1	6,919	21,255	16.4	7,048	21,572	18.3	7,864	24,281
2023	44,370	16.1	7,144	21,498	16.4	7,277	21,819	18.3	8,120	24,559
2024	45,812	16.1	7,376	21,716	16.4	7,513	22,041	18.3	8,384	24,809
2025	47,301	16.1	7,615	21,907	16.4	7,757	22,235	18.3	8,656	25,027
2026	48,838	16.1	7,863	22,067	16.4	8,009	22,397	18.3	8,937	25,209
2027	50,425	16.1	8,118	22,192	16.4	8,270	22,524	18.3	9,228	25,351
2028	52,064	16.1	8,382	22,278	16.4	8,538	22,611	18.3	9,528	25,449
2029	53,756	16.1	8,655	22,321	16.4	8,816	22,654	18.3	9,837	25,498

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.



Southern Jackson County Fire Protection District - General

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 40,310	7.7%	\$3,104	\$ 11,825	9.9%	\$3,991	\$ 14,792	8.6%	\$3,467	\$ 13,114
2021	41,620	7.7	3,205	11,987	9.9	4,120	14,995	8.6	3,579	13,294
2022	42,973	7.7	3,309	12,138	9.9	4,254	15,184	8.6	3,696	13,462
2023	44,370	7.7	3,416	12,277	9.9	4,393	15,358	8.6	3,816	13,616
2024	45,812	7.7	3,528	12,402	9.9	4,535	15,514	8.6	3,940	13,754
2025	47,301	7.7	3,642	12,511	9.9	4,683	15,650	8.6	4,068	13,875
2026	48,838	7.7	3,761	12,602	9.9	4,835	15,764	8.6	4,200	13,976
2027	50,425	7.7	3,883	12,673	9.9	4,992	15,853	8.6	4,337	14,055
2028	52,064	7.7	4,009	12,722	9.9	5,154	15,914	8.6	4,478	14,109
2029	53,756	7.7	4,139	12,746	9.9	5,322	15,944	8.6	4,623	14,136

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
2020	\$ 40,310	10.6%	\$4,273	\$ 15,754	12.0%	\$4,837	\$ 17,742	12.5%	\$5,039	\$ 18,393
2021	41,620	10.6	4,412	15,970	12.0	4,994	17,985	12.5	5,203	18,645
2022	42,973	10.6	4,555	16,171	12.0	5,157	18,212	12.5	5,372	18,880
2023	44,370	10.6	4,703	16,356	12.0	5,324	18,420	12.5	5,546	19,096
2024	45,812	10.6	4,856	16,522	12.0	5,497	18,607	12.5	5,727	19,290
2025	47,301	10.6	5,014	16,667	12.0	5,676	18,770	12.5	5,913	19,459
2026	48,838	10.6	5,177	16,788	12.0	5,861	18,907	12.5	6,105	19,601
2027	50,425	10.6	5,345	16,883	12.0	6,051	19,014	12.5	6,303	19,712
2028	52,064	10.6	5,519	16,948	12.0	6,248	19,088	12.5	6,508	19,788
2029	53,756	10.6	5,698	16,980	12.0	6,451	19,124	12.5	6,720	19,826

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
2020	\$ 40,310	14.2%	\$5,724	\$ 20,706	14.5%	\$5,845	\$ 21,015	16.4%	\$6,611	\$ 23,655
2021	41,620	14.2	5,910	20,990	14.5	6,035	21,303	16.4	6,826	23,979
2022	42,973	14.2	6,102	21,255	14.5	6,231	21,572	16.4	7,048	24,281
2023	44,370	14.2	6,301	21,498	14.5	6,434	21,819	16.4	7,277	24,559
2024	45,812	14.2	6,505	21,716	14.5	6,643	22,041	16.4	7,513	24,809
2025	47,301	14.2	6,717	21,907	14.5	6,859	22,235	16.4	7,757	25,027
2026	48,838	14.2	6,935	22,067	14.5	7,082	22,397	16.4	8,009	25,209
2027	50,425	14.2	7,160	22,192	14.5	7,312	22,524	16.4	8,270	25,351
2028	52,064	14.2	7,393	22,278	14.5	7,549	22,611	16.4	8,538	25,449
2029	53,756	14.2	7,633	22,321	14.5	7,795	22,654	16.4	8,816	25,498

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.



Southern Jackson County 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	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
2020	\$ 40,310	5.8%	\$2,338	\$ 11,825	8.0%	\$3,225	\$ 14,792	6.7%	\$2,701	\$ 13,114
2021	41,620	5.8	2,414	11,987	8.0	3,330	14,995	6.7	2,789	13,294
2022	42,973	5.8	2,492	12,138	8.0	3,438	15,184	6.7	2,879	13,462
2023	44,370	5.8	2,573	12,277	8.0	3,550	15,358	6.7	2,973	13,616
2024	45,812	5.8	2,657	12,402	8.0	3,665	15,514	6.7	3,069	13,754
2025	47,301	5.8	2,743	12,511	8.0	3,784	15,650	6.7	3,169	13,875
2026	48,838	5.8	2,833	12,602	8.0	3,907	15,764	6.7	3,272	13,976
2027	50,425	5.8	2,925	12,673	8.0	4,034	15,853	6.7	3,378	14,055
2028	52,064	5.8	3,020	12,722	8.0	4,165	15,914	6.7	3,488	14,109
2029	53,756	5.8	3,118	12,746	8.0	4,300	15,944	6.7	3,602	14,136

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
2020	\$ 40,310	8.7%	\$3,507	\$ 15,754	10.1%	\$4,071	\$ 17,742	10.6%	\$4,273	\$ 18,393
2021	41,620	8.7	3,621	15,970	10.1	4,204	17,985	10.6	4,412	18,645
2022	42,973	8.7	3,739	16,171	10.1	4,340	18,212	10.6	4,555	18,880
2023	44,370	8.7	3,860	16,356	10.1	4,481	18,420	10.6	4,703	19,096
2024	45,812	8.7	3,986	16,522	10.1	4,627	18,607	10.6	4,856	19,290
2025	47,301	8.7	4,115	16,667	10.1	4,777	18,770	10.6	5,014	19,459
2026	48,838	8.7	4,249	16,788	10.1	4,933	18,907	10.6	5,177	19,601
2027	50,425	8.7	4,387	16,883	10.1	5,093	19,014	10.6	5,345	19,712
2028	52,064	8.7	4,530	16,948	10.1	5,258	19,088	10.6	5,519	19,788
2029	53,756	8.7	4,677	16,980	10.1	5,429	19,124	10.6	5,698	19,826

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
2020	\$ 40,310	12.3%	\$4,958	\$ 20,706	12.6%	\$5,079	\$ 21,015	14.5%	\$5,845	\$ 23,655
2021	41,620	12.3	5,119	20,990	12.6	5,244	21,303	14.5	6,035	23,979
2022	42,973	12.3	5,286	21,255	12.6	5,415	21,572	14.5	6,231	24,281
2023	44,370	12.3	5,458	21,498	12.6	5,591	21,819	14.5	6,434	24,559
2024	45,812	12.3	5,635	21,716	12.6	5,772	22,041	14.5	6,643	24,809
2025	47,301	12.3	5,818	21,907	12.6	5,960	22,235	14.5	6,859	25,027
2026	48,838	12.3	6,007	22,067	12.6	6,154	22,397	14.5	7,082	25,209
2027	50,425	12.3	6,202	22,192	12.6	6,354	22,524	14.5	7,312	25,351
2028	52,064	12.3	6,404	22,278	12.6	6,560	22,611	14.5	7,549	25,449
2029	53,756	12.3	6,612	22,321	12.6	6,773	22,654	14.5	7,795	25,498

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.



Southern Jackson County Fire Protection District - General

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 40,310	3.9%	\$1,572	\$ 11,825	6.1%	\$2,459	\$ 14,792	4.8%	\$1,935	\$ 13,114
2021	41,620	3.9	1,623	11,987	6.1	2,539	14,995	4.8	1,998	13,294
2022	42,973	3.9	1,676	12,138	6.1	2,621	15,184	4.8	2,063	13,462
2023	44,370	3.9	1,730	12,277	6.1	2,707	15,358	4.8	2,130	13,616
2024	45,812	3.9	1,787	12,402	6.1	2,795	15,514	4.8	2,199	13,754
2025	47,301	3.9	1,845	12,511	6.1	2,885	15,650	4.8	2,270	13,875
2026	48,838	3.9	1,905	12,602	6.1	2,979	15,764	4.8	2,344	13,976
2027	50,425	3.9	1,967	12,673	6.1	3,076	15,853	4.8	2,420	14,055
2028	52,064	3.9	2,030	12,722	6.1	3,176	15,914	4.8	2,499	14,109
2029	53,756	3.9	2,096	12,746	6.1	3,279	15,944	4.8	2,580	14,136

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
2020	\$ 40,310	6.8%	\$2,741	\$ 15,754	8.2%	\$3,305	\$ 17,742	8.7%	\$3,507	\$ 18,393
2021	41,620	6.8	2,830	15,970	8.2	3,413	17,985	8.7	3,621	18,645
2022	42,973	6.8	2,922	16,171	8.2	3,524	18,212	8.7	3,739	18,880
2023	44,370	6.8	3,017	16,356	8.2	3,638	18,420	8.7	3,860	19,096
2024	45,812	6.8	3,115	16,522	8.2	3,757	18,607	8.7	3,986	19,290
2025	47,301	6.8	3,216	16,667	8.2	3,879	18,770	8.7	4,115	19,459
2026	48,838	6.8	3,321	16,788	8.2	4,005	18,907	8.7	4,249	19,601
2027	50,425	6.8	3,429	16,883	8.2	4,135	19,014	8.7	4,387	19,712
2028	52,064	6.8	3,540	16,948	8.2	4,269	19,088	8.7	4,530	19,788
2029	53,756	6.8	3,655	16,980	8.2	4,408	19,124	8.7	4,677	19,826

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
2020	\$ 40,310	10.4%	\$4,192	\$ 20,706	10.7%	\$4,313	\$ 21,015	12.6%	\$5,079	\$ 23,655
2021	41,620	10.4	4,328	20,990	10.7	4,453	21,303	12.6	5,244	23,979
2022	42,973	10.4	4,469	21,255	10.7	4,598	21,572	12.6	5,415	24,281
2023	44,370	10.4	4,614	21,498	10.7	4,748	21,819	12.6	5,591	24,559
2024	45,812	10.4	4,764	21,716	10.7	4,902	22,041	12.6	5,772	24,809
2025	47,301	10.4	4,919	21,907	10.7	5,061	22,235	12.6	5,960	25,027
2026	48,838	10.4	5,079	22,067	10.7	5,226	22,397	12.6	6,154	25,209
2027	50,425	10.4	5,244	22,192	10.7	5,395	22,524	12.6	6,354	25,351
2028	52,064	10.4	5,415	22,278	10.7	5,571	22,611	12.6	6,560	25,449
2029	53,756	10.4	5,591	22,321	10.7	5,752	22,654	12.6	6,773	25,498

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.



Southern Jackson County Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	9.7%	\$97,529	\$ 159,671	11.8%	\$118,644	\$ 199,480	11.8%	\$118,644	\$ 199,288
2021	1,038,131	9.7	100,699	161,858	11.8	122,499	202,213	11.8	122,499	202,018
2022	1,071,870	9.7	103,971	163,899	11.8	126,481	204,763	11.8	126,481	204,565
2023	1,106,706	9.7	107,350	165,773	11.8	130,591	207,104	11.8	130,591	206,904
2024	1,142,674	9.7	110,839	167,457	11.8	134,836	209,208	11.8	134,836	209,006
2025	1,179,811	9.7	114,442	168,928	11.8	139,218	211,045	11.8	139,218	210,842
2026	1,218,155	9.7	118,161	170,159	11.8	143,742	212,582	11.8	143,742	212,378
2027	1,257,745	9.7	122,001	171,121	11.8	148,414	213,783	11.8	148,414	213,578
2028	1,298,622	9.7	125,966	171,783	11.8	153,237	214,610	11.8	153,237	214,404
2029	1,340,827	9.7	130,060	172,111	11.8	158,218	215,020	11.8	158,218	214,813

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
2020	\$ 1,005,454	13.4%	\$134,731	\$ 229,212	14.0%	\$140,764	\$ 239,500	15.1%	\$151,824	\$ 259,289
2021	1,038,131	13.4	139,110	232,352	14.0	145,338	242,781	15.1	156,758	262,841
2022	1,071,870	13.4	143,631	235,282	14.0	150,062	245,842	15.1	161,852	266,155
2023	1,106,706	13.4	148,299	237,972	14.0	154,939	248,653	15.1	167,113	269,198
2024	1,142,674	13.4	153,118	240,390	14.0	159,974	251,180	15.1	172,544	271,933
2025	1,179,811	13.4	158,095	242,501	14.0	165,174	253,386	15.1	178,151	274,321
2026	1,218,155	13.4	163,233	244,267	14.0	170,542	255,232	15.1	183,941	276,319
2027	1,257,745	13.4	168,538	245,648	14.0	176,084	256,674	15.1	189,919	277,881
2028	1,298,622	13.4	174,015	246,598	14.0	181,807	257,667	15.1	196,092	278,956
2029	1,340,827	13.4	179,671	247,069	14.0	187,716	258,159	15.1	202,465	279,489

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
2020	\$ 1,005,454	16.2%	\$162,884	\$ 279,438	16.6%	\$166,905	\$ 289,308	18.3%	\$183,998	\$ 319,325
2021	1,038,131	16.2	168,177	283,266	16.6	172,330	293,271	18.3	189,978	323,700
2022	1,071,870	16.2	173,643	286,838	16.6	177,930	296,969	18.3	196,152	327,782
2023	1,106,706	16.2	179,286	290,117	16.6	183,713	300,364	18.3	202,527	331,530
2024	1,142,674	16.2	185,113	293,065	16.6	189,684	303,416	18.3	209,109	334,899
2025	1,179,811	16.2	191,129	295,639	16.6	195,849	306,081	18.3	215,905	337,840
2026	1,218,155	16.2	197,341	297,793	16.6	202,214	308,311	18.3	222,922	340,301
2027	1,257,745	16.2	203,755	299,476	16.6	208,786	310,053	18.3	230,167	342,224
2028	1,298,622	16.2	210,377	300,634	16.6	215,571	311,252	18.3	237,648	343,547
2029	1,340,827	16.2	217,214	301,208	16.6	222,577	311,846	18.3	245,371	344,203

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	7.8%	\$78,425	\$ 159,671	9.9%	\$99,540	\$ 199,480	9.9%	\$99,540	\$ 199,288
2021	1,038,131	7.8	80,974	161,858	9.9	102,775	202,213	9.9	102,775	202,018
2022	1,071,870	7.8	83,606	163,899	9.9	106,115	204,763	9.9	106,115	204,565
2023	1,106,706	7.8	86,323	165,773	9.9	109,564	207,104	9.9	109,564	206,904
2024	1,142,674	7.8	89,129	167,457	9.9	113,125	209,208	9.9	113,125	209,006
2025	1,179,811	7.8	92,025	168,928	9.9	116,801	211,045	9.9	116,801	210,842
2026	1,218,155	7.8	95,016	170,159	9.9	120,597	212,582	9.9	120,597	212,378
2027	1,257,745	7.8	98,104	171,121	9.9	124,517	213,783	9.9	124,517	213,578
2028	1,298,622	7.8	101,293	171,783	9.9	128,564	214,610	9.9	128,564	214,404
2029	1,340,827	7.8	104,585	172,111	9.9	132,742	215,020	9.9	132,742	214,813

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
2020	\$ 1,005,454	11.5%	\$115,627	\$ 229,212	12.1%	\$121,660	\$ 239,500	13.2%	\$132,720	\$ 259,289
2021	1,038,131	11.5	119,385	232,352	12.1	125,614	242,781	13.2	137,033	262,841
2022	1,071,870	11.5	123,265	235,282	12.1	129,696	245,842	13.2	141,487	266,155
2023	1,106,706	11.5	127,271	237,972	12.1	133,911	248,653	13.2	146,085	269,198
2024	1,142,674	11.5	131,408	240,390	12.1	138,264	251,180	13.2	150,833	271,933
2025	1,179,811	11.5	135,678	242,501	12.1	142,757	253,386	13.2	155,735	274,321
2026	1,218,155	11.5	140,088	244,267	12.1	147,397	255,232	13.2	160,796	276,319
2027	1,257,745	11.5	144,641	245,648	12.1	152,187	256,674	13.2	166,022	277,881
2028	1,298,622	11.5	149,342	246,598	12.1	157,133	257,667	13.2	171,418	278,956
2029	1,340,827	11.5	154,195	247,069	12.1	162,240	258,159	13.2	176,989	279,489

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
2020	\$ 1,005,454	14.3%	\$143,780	\$ 279,438	14.7%	\$147,802	\$ 289,308	16.4%	\$164,894	\$ 319,325
2021	1,038,131	14.3	148,453	283,266	14.7	152,605	293,271	16.4	170,253	323,700
2022	1,071,870	14.3	153,277	286,838	14.7	157,565	296,969	16.4	175,787	327,782
2023	1,106,706	14.3	158,259	290,117	14.7	162,686	300,364	16.4	181,500	331,530
2024	1,142,674	14.3	163,402	293,065	14.7	167,973	303,416	16.4	187,399	334,899
2025	1,179,811	14.3	168,713	295,639	14.7	173,432	306,081	16.4	193,489	337,840
2026	1,218,155	14.3	174,196	297,793	14.7	179,069	308,311	16.4	199,777	340,301
2027	1,257,745	14.3	179,858	299,476	14.7	184,889	310,053	16.4	206,270	342,224
2028	1,298,622	14.3	185,703	300,634	14.7	190,897	311,252	16.4	212,974	343,547
2029	1,340,827	14.3	191,738	301,208	14.7	197,102	311,846	16.4	219,896	344,203

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	5.9%	\$59,322	\$ 159,671	8.0%	\$80,436	\$ 199,480	8.0%	\$80,436	\$ 199,288
2021	1,038,131	5.9	61,250	161,858	8.0	83,050	202,213	8.0	83,050	202,018
2022	1,071,870	5.9	63,240	163,899	8.0	85,750	204,763	8.0	85,750	204,565
2023	1,106,706	5.9	65,296	165,773	8.0	88,536	207,104	8.0	88,536	206,904
2024	1,142,674	5.9	67,418	167,457	8.0	91,414	209,208	8.0	91,414	209,006
2025	1,179,811	5.9	69,609	168,928	8.0	94,385	211,045	8.0	94,385	210,842
2026	1,218,155	5.9	71,871	170,159	8.0	97,452	212,582	8.0	97,452	212,378
2027	1,257,745	5.9	74,207	171,121	8.0	100,620	213,783	8.0	100,620	213,578
2028	1,298,622	5.9	76,619	171,783	8.0	103,890	214,610	8.0	103,890	214,404
2029	1,340,827	5.9	79,109	172,111	8.0	107,266	215,020	8.0	107,266	214,813

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
2020	\$ 1,005,454	9.6%	\$96,524	\$ 229,212	10.2%	\$102,556	\$ 239,500	11.3%	\$113,616	\$ 259,289
2021	1,038,131	9.6	99,661	232,352	10.2	105,889	242,781	11.3	117,309	262,841
2022	1,071,870	9.6	102,900	235,282	10.2	109,331	245,842	11.3	121,121	266,155
2023	1,106,706	9.6	106,244	237,972	10.2	112,884	248,653	11.3	125,058	269,198
2024	1,142,674	9.6	109,697	240,390	10.2	116,553	251,180	11.3	129,122	271,933
2025	1,179,811	9.6	113,262	242,501	10.2	120,341	253,386	11.3	133,319	274,321
2026	1,218,155	9.6	116,943	244,267	10.2	124,252	255,232	11.3	137,652	276,319
2027	1,257,745	9.6	120,744	245,648	10.2	128,290	256,674	11.3	142,125	277,881
2028	1,298,622	9.6	124,668	246,598	10.2	132,459	257,667	11.3	146,744	278,956
2029	1,340,827	9.6	128,719	247,069	10.2	136,764	258,159	11.3	151,513	279,489

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
2020	\$ 1,005,454	12.4%	\$124,676	\$ 279,438	12.8%	\$128,698	\$ 289,308	14.5%	\$145,791	\$ 319,325
2021	1,038,131	12.4	128,728	283,266	12.8	132,881	293,271	14.5	150,529	323,700
2022	1,071,870	12.4	132,912	286,838	12.8	137,199	296,969	14.5	155,421	327,782
2023	1,106,706	12.4	137,232	290,117	12.8	141,658	300,364	14.5	160,472	331,530
2024	1,142,674	12.4	141,692	293,065	12.8	146,262	303,416	14.5	165,688	334,899
2025	1,179,811	12.4	146,297	295,639	12.8	151,016	306,081	14.5	171,073	337,840
2026	1,218,155	12.4	151,051	297,793	12.8	155,924	308,311	14.5	176,632	340,301
2027	1,257,745	12.4	155,960	299,476	12.8	160,991	310,053	14.5	182,373	342,224
2028	1,298,622	12.4	161,029	300,634	12.8	166,224	311,252	14.5	188,300	343,547
2029	1,340,827	12.4	166,263	301,208	12.8	171,626	311,846	14.5	194,420	344,203

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	4.0%	\$40,218	\$ 159,671	6.1%	\$61,333	\$ 199,480	6.1%	\$61,333	\$ 199,288
2021	1,038,131	4.0	41,525	161,858	6.1	63,326	202,213	6.1	63,326	202,018
2022	1,071,870	4.0	42,875	163,899	6.1	65,384	204,763	6.1	65,384	204,565
2023	1,106,706	4.0	44,268	165,773	6.1	67,509	207,104	6.1	67,509	206,904
2024	1,142,674	4.0	45,707	167,457	6.1	69,703	209,208	6.1	69,703	209,006
2025	1,179,811	4.0	47,192	168,928	6.1	71,968	211,045	6.1	71,968	210,842
2026	1,218,155	4.0	48,726	170,159	6.1	74,307	212,582	6.1	74,307	212,378
2027	1,257,745	4.0	50,310	171,121	6.1	76,722	213,783	6.1	76,722	213,578
2028	1,298,622	4.0	51,945	171,783	6.1	79,216	214,610	6.1	79,216	214,404
2029	1,340,827	4.0	53,633	172,111	6.1	81,790	215,020	6.1	81,790	214,813

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
2020	\$ 1,005,454	7.7%	\$77,420	\$ 229,212	8.3%	\$83,453	\$ 239,500	9.4%	\$94,513	\$ 259,289
2021	1,038,131	7.7	79,936	232,352	8.3	86,165	242,781	9.4	97,584	262,841
2022	1,071,870	7.7	82,534	235,282	8.3	88,965	245,842	9.4	100,756	266,155
2023	1,106,706	7.7	85,216	237,972	8.3	91,857	248,653	9.4	104,030	269,198
2024	1,142,674	7.7	87,986	240,390	8.3	94,842	251,180	9.4	107,411	271,933
2025	1,179,811	7.7	90,845	242,501	8.3	97,924	253,386	9.4	110,902	274,321
2026	1,218,155	7.7	93,798	244,267	8.3	101,107	255,232	9.4	114,507	276,319
2027	1,257,745	7.7	96,846	245,648	8.3	104,393	256,674	9.4	118,228	277,881
2028	1,298,622	7.7	99,994	246,598	8.3	107,786	257,667	9.4	122,070	278,956
2029	1,340,827	7.7	103,244	247,069	8.3	111,289	258,159	9.4	126,038	279,489

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
2020	\$ 1,005,454	10.5%	\$105,573	\$ 279,438	10.9%	\$109,595	\$ 289,308	12.6%	\$126,687	\$ 319,325
2021	1,038,131	10.5	109,004	283,266	10.9	113,156	293,271	12.6	130,805	323,700
2022	1,071,870	10.5	112,546	286,838	10.9	116,834	296,969	12.6	135,056	327,782
2023	1,106,706	10.5	116,204	290,117	10.9	120,631	300,364	12.6	139,445	331,530
2024	1,142,674	10.5	119,981	293,065	10.9	124,551	303,416	12.6	143,977	334,899
2025	1,179,811	10.5	123,880	295,639	10.9	128,599	306,081	12.6	148,656	337,840
2026	1,218,155	10.5	127,906	297,793	10.9	132,779	308,311	12.6	153,488	340,301
2027	1,257,745	10.5	132,063	299,476	10.9	137,094	310,053	12.6	158,476	342,224
2028	1,298,622	10.5	136,355	300,634	10.9	141,550	311,252	12.6	163,626	343,547
2029	1,340,827	10.5	140,787	301,208	10.9	146,150	311,846	12.6	168,944	344,203

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.



Southern Jackson County Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	9.9%	\$99,540	\$ 164,618	12.2%	\$122,665	\$ 205,804	12.2%	\$122,665	\$ 205,627
2021	1,038,131	9.9	102,775	166,873	12.2	126,652	208,623	12.2	126,652	208,444
2022	1,071,870	9.9	106,115	168,977	12.2	130,768	211,254	12.2	130,768	211,072
2023	1,106,706	9.9	109,564	170,909	12.2	135,018	213,669	12.2	135,018	213,485
2024	1,142,674	9.9	113,125	172,646	12.2	139,406	215,840	12.2	139,406	215,654
2025	1,179,811	9.9	116,801	174,162	12.2	143,937	217,736	12.2	143,937	217,548
2026	1,218,155	9.9	120,597	175,431	12.2	148,615	219,322	12.2	148,615	219,133
2027	1,257,745	9.9	124,517	176,422	12.2	153,445	220,562	12.2	153,445	220,371
2028	1,298,622	9.9	128,564	177,104	12.2	158,432	221,415	12.2	158,432	221,223
2029	1,340,827	9.9	132,742	177,442	12.2	163,581	221,838	12.2	163,581	221,645

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
2020	\$ 1,005,454	13.8%	\$138,753	\$ 236,533	14.4%	\$144,785	\$ 246,849	15.5%	\$155,845	\$ 267,367
2021	1,038,131	13.8	143,262	239,773	14.4	149,491	250,231	15.5	160,910	271,030
2022	1,071,870	13.8	147,918	242,796	14.4	154,349	253,386	15.5	166,140	274,448
2023	1,106,706	13.8	152,725	245,572	14.4	159,366	256,283	15.5	171,539	277,586
2024	1,142,674	13.8	157,689	248,067	14.4	164,545	258,887	15.5	177,114	280,407
2025	1,179,811	13.8	162,814	250,246	14.4	169,893	261,161	15.5	182,871	282,870
2026	1,218,155	13.8	168,105	252,069	14.4	175,414	263,063	15.5	188,814	284,931
2027	1,257,745	13.8	173,569	253,494	14.4	181,115	264,550	15.5	194,950	286,541
2028	1,298,622	13.8	179,210	254,474	14.4	187,002	265,573	15.5	201,286	287,649
2029	1,340,827	13.8	185,034	254,960	14.4	193,079	266,080	15.5	207,828	288,198

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
2020	\$ 1,005,454	16.6%	\$166,905	\$ 288,086	17.2%	\$172,938	\$ 298,321	18.9%	\$190,031	\$ 329,241
2021	1,038,131	16.6	172,330	292,033	17.2	178,559	302,408	18.9	196,207	333,752
2022	1,071,870	16.6	177,930	295,715	17.2	184,362	306,221	18.9	202,583	337,960
2023	1,106,706	16.6	183,713	299,096	17.2	190,353	309,722	18.9	209,167	341,824
2024	1,142,674	16.6	189,684	302,135	17.2	196,540	312,869	18.9	215,965	345,297
2025	1,179,811	16.6	195,849	304,788	17.2	202,927	315,617	18.9	222,984	348,330
2026	1,218,155	16.6	202,214	307,008	17.2	209,523	317,916	18.9	230,231	350,867
2027	1,257,745	16.6	208,786	308,743	17.2	216,332	319,713	18.9	237,714	352,850
2028	1,298,622	16.6	215,571	309,937	17.2	223,363	320,949	18.9	245,440	354,214
2029	1,340,827	16.6	222,577	310,529	17.2	230,622	321,562	18.9	253,416	354,890

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	8.0%	\$80,436	\$ 164,618	10.3%	\$103,562	\$ 205,804	10.3%	\$103,562	\$ 205,627
2021	1,038,131	8.0	83,050	166,873	10.3	106,927	208,623	10.3	106,927	208,444
2022	1,071,870	8.0	85,750	168,977	10.3	110,403	211,254	10.3	110,403	211,072
2023	1,106,706	8.0	88,536	170,909	10.3	113,991	213,669	10.3	113,991	213,485
2024	1,142,674	8.0	91,414	172,646	10.3	117,695	215,840	10.3	117,695	215,654
2025	1,179,811	8.0	94,385	174,162	10.3	121,521	217,736	10.3	121,521	217,548
2026	1,218,155	8.0	97,452	175,431	10.3	125,470	219,322	10.3	125,470	219,133
2027	1,257,745	8.0	100,620	176,422	10.3	129,548	220,562	10.3	129,548	220,371
2028	1,298,622	8.0	103,890	177,104	10.3	133,758	221,415	10.3	133,758	221,223
2029	1,340,827	8.0	107,266	177,442	10.3	138,105	221,838	10.3	138,105	221,645

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
2020	\$ 1,005,454	11.9%	\$119,649	\$ 236,533	12.5%	\$125,682	\$ 246,849	13.6%	\$136,742	\$ 267,367
2021	1,038,131	11.9	123,538	239,773	12.5	129,766	250,231	13.6	141,186	271,030
2022	1,071,870	11.9	127,553	242,796	12.5	133,984	253,386	13.6	145,774	274,448
2023	1,106,706	11.9	131,698	245,572	12.5	138,338	256,283	13.6	150,512	277,586
2024	1,142,674	11.9	135,978	248,067	12.5	142,834	258,887	13.6	155,404	280,407
2025	1,179,811	11.9	140,398	250,246	12.5	147,476	261,161	13.6	160,454	282,870
2026	1,218,155	11.9	144,960	252,069	12.5	152,269	263,063	13.6	165,669	284,931
2027	1,257,745	11.9	149,672	253,494	12.5	157,218	264,550	13.6	171,053	286,541
2028	1,298,622	11.9	154,536	254,474	12.5	162,328	265,573	13.6	176,613	287,649
2029	1,340,827	11.9	159,558	254,960	12.5	167,603	266,080	13.6	182,352	288,198

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
2020	\$ 1,005,454	14.7%	\$147,802	\$ 288,086	15.3%	\$153,834	\$ 298,321	17.0%	\$170,927	\$ 329,241
2021	1,038,131	14.7	152,605	292,033	15.3	158,834	302,408	17.0	176,482	333,752
2022	1,071,870	14.7	157,565	295,715	15.3	163,996	306,221	17.0	182,218	337,960
2023	1,106,706	14.7	162,686	299,096	15.3	169,326	309,722	17.0	188,140	341,824
2024	1,142,674	14.7	167,973	302,135	15.3	174,829	312,869	17.0	194,255	345,297
2025	1,179,811	14.7	173,432	304,788	15.3	180,511	315,617	17.0	200,568	348,330
2026	1,218,155	14.7	179,069	307,008	15.3	186,378	317,916	17.0	207,086	350,867
2027	1,257,745	14.7	184,889	308,743	15.3	192,435	319,713	17.0	213,817	352,850
2028	1,298,622	14.7	190,897	309,937	15.3	198,689	320,949	17.0	220,766	354,214
2029	1,340,827	14.7	197,102	310,529	15.3	205,147	321,562	17.0	227,941	354,890

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	6.1%	\$61,333	\$ 164,618	8.4%	\$84,458	\$ 205,804	8.4%	\$84,458	\$ 205,627
2021	1,038,131	6.1	63,326	166,873	8.4	87,203	208,623	8.4	87,203	208,444
2022	1,071,870	6.1	65,384	168,977	8.4	90,037	211,254	8.4	90,037	211,072
2023	1,106,706	6.1	67,509	170,909	8.4	92,963	213,669	8.4	92,963	213,485
2024	1,142,674	6.1	69,703	172,646	8.4	95,985	215,840	8.4	95,985	215,654
2025	1,179,811	6.1	71,968	174,162	8.4	99,104	217,736	8.4	99,104	217,548
2026	1,218,155	6.1	74,307	175,431	8.4	102,325	219,322	8.4	102,325	219,133
2027	1,257,745	6.1	76,722	176,422	8.4	105,651	220,562	8.4	105,651	220,371
2028	1,298,622	6.1	79,216	177,104	8.4	109,084	221,415	8.4	109,084	221,223
2029	1,340,827	6.1	81,790	177,442	8.4	112,629	221,838	8.4	112,629	221,645

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
2020	\$ 1,005,454	10.0%	\$100,545	\$ 236,533	10.6%	\$106,578	\$ 246,849	11.7%	\$117,638	\$ 267,367
2021	1,038,131	10.0	103,813	239,773	10.6	110,042	250,231	11.7	121,461	271,030
2022	1,071,870	10.0	107,187	242,796	10.6	113,618	253,386	11.7	125,409	274,448
2023	1,106,706	10.0	110,671	245,572	10.6	117,311	256,283	11.7	129,485	277,586
2024	1,142,674	10.0	114,267	248,067	10.6	121,123	258,887	11.7	133,693	280,407
2025	1,179,811	10.0	117,981	250,246	10.6	125,060	261,161	11.7	138,038	282,870
2026	1,218,155	10.0	121,816	252,069	10.6	129,124	263,063	11.7	142,524	284,931
2027	1,257,745	10.0	125,775	253,494	10.6	133,321	264,550	11.7	147,156	286,541
2028	1,298,622	10.0	129,862	254,474	10.6	137,654	265,573	11.7	151,939	287,649
2029	1,340,827	10.0	134,083	254,960	10.6	142,128	266,080	11.7	156,877	288,198

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
2020	\$ 1,005,454	12.8%	\$128,698	\$ 288,086	13.4%	\$134,731	\$ 298,321	15.1%	\$151,824	\$ 329,241
2021	1,038,131	12.8	132,881	292,033	13.4	139,110	302,408	15.1	156,758	333,752
2022	1,071,870	12.8	137,199	295,715	13.4	143,631	306,221	15.1	161,852	337,960
2023	1,106,706	12.8	141,658	299,096	13.4	148,299	309,722	15.1	167,113	341,824
2024	1,142,674	12.8	146,262	302,135	13.4	153,118	312,869	15.1	172,544	345,297
2025	1,179,811	12.8	151,016	304,788	13.4	158,095	315,617	15.1	178,151	348,330
2026	1,218,155	12.8	155,924	307,008	13.4	163,233	317,916	15.1	183,941	350,867
2027	1,257,745	12.8	160,991	308,743	13.4	168,538	319,713	15.1	189,919	352,850
2028	1,298,622	12.8	166,224	309,937	13.4	174,015	320,949	15.1	196,092	354,214
2029	1,340,827	12.8	171,626	310,529	13.4	179,671	321,562	15.1	202,465	354,890

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	4.2%	\$42,229	\$ 164,618	6.5%	\$65,355	\$ 205,804	6.5%	\$65,355	\$ 205,627
2021	1,038,131	4.2	43,602	166,873	6.5	67,479	208,623	6.5	67,479	208,444
2022	1,071,870	4.2	45,019	168,977	6.5	69,672	211,254	6.5	69,672	211,072
2023	1,106,706	4.2	46,482	170,909	6.5	71,936	213,669	6.5	71,936	213,485
2024	1,142,674	4.2	47,992	172,646	6.5	74,274	215,840	6.5	74,274	215,654
2025	1,179,811	4.2	49,552	174,162	6.5	76,688	217,736	6.5	76,688	217,548
2026	1,218,155	4.2	51,163	175,431	6.5	79,180	219,322	6.5	79,180	219,133
2027	1,257,745	4.2	52,825	176,422	6.5	81,753	220,562	6.5	81,753	220,371
2028	1,298,622	4.2	54,542	177,104	6.5	84,410	221,415	6.5	84,410	221,223
2029	1,340,827	4.2	56,315	177,442	6.5	87,154	221,838	6.5	87,154	221,645

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
2020	\$ 1,005,454	8.1%	\$81,442	\$ 236,533	8.7%	\$87,475	\$ 246,849	9.8%	\$98,535	\$ 267,367
2021	1,038,131	8.1	84,089	239,773	8.7	90,317	250,231	9.8	101,737	271,030
2022	1,071,870	8.1	86,821	242,796	8.7	93,253	253,386	9.8	105,043	274,448
2023	1,106,706	8.1	89,643	245,572	8.7	96,283	256,283	9.8	108,457	277,586
2024	1,142,674	8.1	92,557	248,067	8.7	99,413	258,887	9.8	111,982	280,407
2025	1,179,811	8.1	95,565	250,246	8.7	102,644	261,161	9.8	115,621	282,870
2026	1,218,155	8.1	98,671	252,069	8.7	105,979	263,063	9.8	119,379	284,931
2027	1,257,745	8.1	101,877	253,494	8.7	109,424	264,550	9.8	123,259	286,541
2028	1,298,622	8.1	105,188	254,474	8.7	112,980	265,573	9.8	127,265	287,649
2029	1,340,827	8.1	108,607	254,960	8.7	116,652	266,080	9.8	131,401	288,198

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
2020	\$ 1,005,454	10.9%	\$109,595	\$ 288,086	11.5%	\$115,627	\$ 298,321	13.2%	\$132,720	\$ 329,241
2021	1,038,131	10.9	113,156	292,033	11.5	119,385	302,408	13.2	137,033	333,752
2022	1,071,870	10.9	116,834	295,715	11.5	123,265	306,221	13.2	141,487	337,960
2023	1,106,706	10.9	120,631	299,096	11.5	127,271	309,722	13.2	146,085	341,824
2024	1,142,674	10.9	124,551	302,135	11.5	131,408	312,869	13.2	150,833	345,297
2025	1,179,811	10.9	128,599	304,788	11.5	135,678	315,617	13.2	155,735	348,330
2026	1,218,155	10.9	132,779	307,008	11.5	140,088	317,916	13.2	160,796	350,867
2027	1,257,745	10.9	137,094	308,743	11.5	144,641	319,713	13.2	166,022	352,850
2028	1,298,622	10.9	141,550	309,937	11.5	149,342	320,949	13.2	171,418	354,214
2029	1,340,827	10.9	146,150	310,529	11.5	154,195	321,562	13.2	176,989	354,890

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.



Southern Jackson County Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	10.0%	\$100,545	\$ 166,059	12.3%	\$123,671	\$ 207,590	12.6%	\$126,687	\$ 220,041
2021	1,038,131	10.0	103,813	168,334	12.3	127,690	210,434	12.6	130,805	223,056
2022	1,071,870	10.0	107,187	170,457	12.3	131,840	213,087	12.6	135,056	225,869
2023	1,106,706	10.0	110,671	172,406	12.3	136,125	215,523	12.6	139,445	228,451
2024	1,142,674	10.0	114,267	174,158	12.3	140,549	217,713	12.6	143,977	230,772
2025	1,179,811	10.0	117,981	175,688	12.3	145,117	219,625	12.6	148,656	232,799
2026	1,218,155	10.0	121,816	176,968	12.3	149,833	221,225	12.6	153,488	234,495
2027	1,257,745	10.0	125,775	177,968	12.3	154,703	222,475	12.6	158,476	235,820
2028	1,298,622	10.0	129,862	178,656	12.3	159,731	223,335	12.6	163,626	236,732
2029	1,340,827	10.0	134,083	178,997	12.3	164,922	223,761	12.6	168,944	237,184

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
2020	\$ 1,005,454	14.2%	\$142,774	\$ 248,068	14.5%	\$145,791	\$ 249,105	15.8%	\$158,862	\$ 276,062
2021	1,038,131	14.2	147,415	251,466	14.5	150,529	252,518	15.8	164,025	279,844
2022	1,071,870	14.2	152,206	254,637	14.5	155,421	255,702	15.8	169,355	283,373
2023	1,106,706	14.2	157,152	257,548	14.5	160,472	258,625	15.8	174,860	286,613
2024	1,142,674	14.2	162,260	260,165	14.5	165,688	261,253	15.8	180,542	289,525
2025	1,179,811	14.2	167,533	262,450	14.5	171,073	263,547	15.8	186,410	292,068
2026	1,218,155	14.2	172,978	264,362	14.5	176,632	265,467	15.8	192,468	294,196
2027	1,257,745	14.2	178,600	265,856	14.5	182,373	266,967	15.8	198,724	295,859
2028	1,298,622	14.2	184,404	266,884	14.5	188,300	267,999	15.8	205,182	297,003
2029	1,340,827	14.2	190,397	267,394	14.5	194,420	268,511	15.8	211,851	297,570

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
2020	\$ 1,005,454	16.7%	\$167,911	\$ 290,654	17.4%	\$174,949	\$ 304,154	19.0%	\$191,036	\$ 332,216
2021	1,038,131	16.7	173,368	294,636	17.4	180,635	308,321	19.0	197,245	336,767
2022	1,071,870	16.7	179,002	298,351	17.4	186,505	312,209	19.0	203,655	341,013
2023	1,106,706	16.7	184,820	301,762	17.4	192,567	315,778	19.0	210,274	344,912
2024	1,142,674	16.7	190,827	304,828	17.4	198,825	318,987	19.0	217,108	348,417
2025	1,179,811	16.7	197,028	307,505	17.4	205,287	321,788	19.0	224,164	351,477
2026	1,218,155	16.7	203,432	309,745	17.4	211,959	324,132	19.0	231,449	354,037
2027	1,257,745	16.7	210,043	311,496	17.4	218,848	325,964	19.0	238,972	356,038
2028	1,298,622	16.7	216,870	312,701	17.4	225,960	327,225	19.0	246,738	357,415
2029	1,340,827	16.7	223,918	313,298	17.4	233,304	327,850	19.0	254,757	358,097

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	8.1%	\$81,442	\$ 166,059	10.4%	\$104,567	\$ 207,590	10.7%	\$107,584	\$ 220,041
2021	1,038,131	8.1	84,089	168,334	10.4	107,966	210,434	10.7	111,080	223,056
2022	1,071,870	8.1	86,821	170,457	10.4	111,474	213,087	10.7	114,690	225,869
2023	1,106,706	8.1	89,643	172,406	10.4	115,097	215,523	10.7	118,418	228,451
2024	1,142,674	8.1	92,557	174,158	10.4	118,838	217,713	10.7	122,266	230,772
2025	1,179,811	8.1	95,565	175,688	10.4	122,700	219,625	10.7	126,240	232,799
2026	1,218,155	8.1	98,671	176,968	10.4	126,688	221,225	10.7	130,343	234,495
2027	1,257,745	8.1	101,877	177,968	10.4	130,805	222,475	10.7	134,579	235,820
2028	1,298,622	8.1	105,188	178,656	10.4	135,057	223,335	10.7	138,953	236,732
2029	1,340,827	8.1	108,607	178,997	10.4	139,446	223,761	10.7	143,468	237,184

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
2020	\$ 1,005,454	12.3%	\$123,671	\$ 248,068	12.6%	\$126,687	\$ 249,105	13.9%	\$139,758	\$ 276,062
2021	1,038,131	12.3	127,690	251,466	12.6	130,805	252,518	13.9	144,300	279,844
2022	1,071,870	12.3	131,840	254,637	12.6	135,056	255,702	13.9	148,990	283,373
2023	1,106,706	12.3	136,125	257,548	12.6	139,445	258,625	13.9	153,832	286,613
2024	1,142,674	12.3	140,549	260,165	12.6	143,977	261,253	13.9	158,832	289,525
2025	1,179,811	12.3	145,117	262,450	12.6	148,656	263,547	13.9	163,994	292,068
2026	1,218,155	12.3	149,833	264,362	12.6	153,488	265,467	13.9	169,324	294,196
2027	1,257,745	12.3	154,703	265,856	12.6	158,476	266,967	13.9	174,827	295,859
2028	1,298,622	12.3	159,731	266,884	12.6	163,626	267,999	13.9	180,508	297,003
2029	1,340,827	12.3	164,922	267,394	12.6	168,944	268,511	13.9	186,375	297,570

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
2020	\$ 1,005,454	14.8%	\$148,807	\$ 290,654	15.5%	\$155,845	\$ 304,154	17.1%	\$171,933	\$ 332,216
2021	1,038,131	14.8	153,643	294,636	15.5	160,910	308,321	17.1	177,520	336,767
2022	1,071,870	14.8	158,637	298,351	15.5	166,140	312,209	17.1	183,290	341,013
2023	1,106,706	14.8	163,792	301,762	15.5	171,539	315,778	17.1	189,247	344,912
2024	1,142,674	14.8	169,116	304,828	15.5	177,114	318,987	17.1	195,397	348,417
2025	1,179,811	14.8	174,612	307,505	15.5	182,871	321,788	17.1	201,748	351,477
2026	1,218,155	14.8	180,287	309,745	15.5	188,814	324,132	17.1	208,305	354,037
2027	1,257,745	14.8	186,146	311,496	15.5	194,950	325,964	17.1	215,074	356,038
2028	1,298,622	14.8	192,196	312,701	15.5	201,286	327,225	17.1	222,064	357,415
2029	1,340,827	14.8	198,442	313,298	15.5	207,828	327,850	17.1	229,281	358,097

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	6.2%	\$62,338	\$ 166,059	8.5%	\$85,464	\$ 207,590	8.8%	\$88,480	\$ 220,041
2021	1,038,131	6.2	64,364	168,334	8.5	88,241	210,434	8.8	91,356	223,056
2022	1,071,870	6.2	66,456	170,457	8.5	91,109	213,087	8.8	94,325	225,869
2023	1,106,706	6.2	68,616	172,406	8.5	94,070	215,523	8.8	97,390	228,451
2024	1,142,674	6.2	70,846	174,158	8.5	97,127	217,713	8.8	100,555	230,772
2025	1,179,811	6.2	73,148	175,688	8.5	100,284	219,625	8.8	103,823	232,799
2026	1,218,155	6.2	75,526	176,968	8.5	103,543	221,225	8.8	107,198	234,495
2027	1,257,745	6.2	77,980	177,968	8.5	106,908	222,475	8.8	110,682	235,820
2028	1,298,622	6.2	80,515	178,656	8.5	110,383	223,335	8.8	114,279	236,732
2029	1,340,827	6.2	83,131	178,997	8.5	113,970	223,761	8.8	117,993	237,184

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
2020	\$ 1,005,454	10.4%	\$104,567	\$ 248,068	10.7%	\$107,584	\$ 249,105	12.0%	\$120,655	\$ 276,062
2021	1,038,131	10.4	107,966	251,466	10.7	111,080	252,518	12.0	124,576	279,844
2022	1,071,870	10.4	111,474	254,637	10.7	114,690	255,702	12.0	128,624	283,373
2023	1,106,706	10.4	115,097	257,548	10.7	118,418	258,625	12.0	132,805	286,613
2024	1,142,674	10.4	118,838	260,165	10.7	122,266	261,253	12.0	137,121	289,525
2025	1,179,811	10.4	122,700	262,450	10.7	126,240	263,547	12.0	141,577	292,068
2026	1,218,155	10.4	126,688	264,362	10.7	130,343	265,467	12.0	146,179	294,196
2027	1,257,745	10.4	130,805	265,856	10.7	134,579	266,967	12.0	150,929	295,859
2028	1,298,622	10.4	135,057	266,884	10.7	138,953	267,999	12.0	155,835	297,003
2029	1,340,827	10.4	139,446	267,394	10.7	143,468	268,511	12.0	160,899	297,570

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
2020	\$ 1,005,454	12.9%	\$129,704	\$ 290,654	13.6%	\$136,742	\$ 304,154	15.2%	\$152,829	\$ 332,216
2021	1,038,131	12.9	133,919	294,636	13.6	141,186	308,321	15.2	157,796	336,767
2022	1,071,870	12.9	138,271	298,351	13.6	145,774	312,209	15.2	162,924	341,013
2023	1,106,706	12.9	142,765	301,762	13.6	150,512	315,778	15.2	168,219	344,912
2024	1,142,674	12.9	147,405	304,828	13.6	155,404	318,987	15.2	173,686	348,417
2025	1,179,811	12.9	152,196	307,505	13.6	160,454	321,788	15.2	179,331	351,477
2026	1,218,155	12.9	157,142	309,745	13.6	165,669	324,132	15.2	185,160	354,037
2027	1,257,745	12.9	162,249	311,496	13.6	171,053	325,964	15.2	191,177	356,038
2028	1,298,622	12.9	167,522	312,701	13.6	176,613	327,225	15.2	197,391	357,415
2029	1,340,827	12.9	172,967	313,298	13.6	182,352	327,850	15.2	203,806	358,097

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	4.3%	\$43,235	\$ 166,059	6.6%	\$66,360	\$ 207,590	6.9%	\$69,376	\$ 220,041
2021	1,038,131	4.3	44,640	168,334	6.6	68,517	210,434	6.9	71,631	223,056
2022	1,071,870	4.3	46,090	170,457	6.6	70,743	213,087	6.9	73,959	225,869
2023	1,106,706	4.3	47,588	172,406	6.6	73,043	215,523	6.9	76,363	228,451
2024	1,142,674	4.3	49,135	174,158	6.6	75,416	217,713	6.9	78,845	230,772
2025	1,179,811	4.3	50,732	175,688	6.6	77,868	219,625	6.9	81,407	232,799
2026	1,218,155	4.3	52,381	176,968	6.6	80,398	221,225	6.9	84,053	234,495
2027	1,257,745	4.3	54,083	177,968	6.6	83,011	222,475	6.9	86,784	235,820
2028	1,298,622	4.3	55,841	178,656	6.6	85,709	223,335	6.9	89,605	236,732
2029	1,340,827	4.3	57,656	178,997	6.6	88,495	223,761	6.9	92,517	237,184

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
2020	\$ 1,005,454	8.5%	\$85,464	\$ 248,068	8.8%	\$88,480	\$ 249,105	10.1%	\$101,551	\$ 276,062
2021	1,038,131	8.5	88,241	251,466	8.8	91,356	252,518	10.1	104,851	279,844
2022	1,071,870	8.5	91,109	254,637	8.8	94,325	255,702	10.1	108,259	283,373
2023	1,106,706	8.5	94,070	257,548	8.8	97,390	258,625	10.1	111,777	286,613
2024	1,142,674	8.5	97,127	260,165	8.8	100,555	261,253	10.1	115,410	289,525
2025	1,179,811	8.5	100,284	262,450	8.8	103,823	263,547	10.1	119,161	292,068
2026	1,218,155	8.5	103,543	264,362	8.8	107,198	265,467	10.1	123,034	294,196
2027	1,257,745	8.5	106,908	265,856	8.8	110,682	266,967	10.1	127,032	295,859
2028	1,298,622	8.5	110,383	266,884	8.8	114,279	267,999	10.1	131,161	297,003
2029	1,340,827	8.5	113,970	267,394	8.8	117,993	268,511	10.1	135,424	297,570

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
2020	\$ 1,005,454	11.0%	\$110,600	\$ 290,654	11.7%	\$117,638	\$ 304,154	13.3%	\$133,725	\$ 332,216
2021	1,038,131	11.0	114,194	294,636	11.7	121,461	308,321	13.3	138,071	336,767
2022	1,071,870	11.0	117,906	298,351	11.7	125,409	312,209	13.3	142,559	341,013
2023	1,106,706	11.0	121,738	301,762	11.7	129,485	315,778	13.3	147,192	344,912
2024	1,142,674	11.0	125,694	304,828	11.7	133,693	318,987	13.3	151,976	348,417
2025	1,179,811	11.0	129,779	307,505	11.7	138,038	321,788	13.3	156,915	351,477
2026	1,218,155	11.0	133,997	309,745	11.7	142,524	324,132	13.3	162,015	354,037
2027	1,257,745	11.0	138,352	311,496	11.7	147,156	325,964	13.3	167,280	356,038
2028	1,298,622	11.0	142,848	312,701	11.7	151,939	327,225	13.3	172,717	357,415
2029	1,340,827	11.0	147,491	313,298	11.7	156,877	327,850	13.3	178,330	358,097

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.



Southern Jackson County Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	10.4%	\$104,567	\$ 171,422	12.6%	\$126,687	\$ 214,297	13.0%	\$130,709	\$ 227,318
2021	1,038,131	10.4	107,966	173,770	12.6	130,805	217,233	13.0	134,957	230,432
2022	1,071,870	10.4	111,474	175,961	12.6	135,056	219,972	13.0	139,343	233,338
2023	1,106,706	10.4	115,097	177,973	12.6	139,445	222,487	13.0	143,872	236,006
2024	1,142,674	10.4	118,838	179,781	12.6	143,977	224,748	13.0	148,548	238,404
2025	1,179,811	10.4	122,700	181,360	12.6	148,656	226,722	13.0	153,375	240,498
2026	1,218,155	10.4	126,688	182,681	12.6	153,488	228,374	13.0	158,360	242,250
2027	1,257,745	10.4	130,805	183,713	12.6	158,476	229,665	13.0	163,507	243,619
2028	1,298,622	10.4	135,057	184,423	12.6	163,626	230,553	13.0	168,821	244,561
2029	1,340,827	10.4	139,446	184,775	12.6	168,944	230,993	13.0	174,308	245,028

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
2020	\$ 1,005,454	14.6%	\$146,796	\$ 256,210	15.0%	\$150,818	\$ 257,067	16.3%	\$163,889	\$ 285,030
2021	1,038,131	14.6	151,567	259,720	15.0	155,720	260,589	16.3	169,215	288,935
2022	1,071,870	14.6	156,493	262,995	15.0	160,781	263,875	16.3	174,715	292,578
2023	1,106,706	14.6	161,579	266,002	15.0	166,006	266,892	16.3	180,393	295,923
2024	1,142,674	14.6	166,830	268,705	15.0	171,401	269,604	16.3	186,256	298,930
2025	1,179,811	14.6	172,252	271,065	15.0	176,972	271,972	16.3	192,309	301,555
2026	1,218,155	14.6	177,851	273,040	15.0	182,723	273,953	16.3	198,559	303,752
2027	1,257,745	14.6	183,631	274,583	15.0	188,662	275,501	16.3	205,012	305,469
2028	1,298,622	14.6	189,599	275,645	15.0	194,793	276,566	16.3	211,675	306,650
2029	1,340,827	14.6	195,761	276,171	15.0	201,124	277,094	16.3	218,555	307,236

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
2020	\$ 1,005,454	17.3%	\$173,944	\$ 300,023	18.0%	\$180,982	\$ 313,998	19.5%	\$196,064	\$ 342,821
2021	1,038,131	17.3	179,597	304,133	18.0	186,864	318,300	19.5	202,436	347,518
2022	1,071,870	17.3	185,434	307,968	18.0	192,937	322,314	19.5	209,015	351,900
2023	1,106,706	17.3	191,460	311,489	18.0	199,207	325,999	19.5	215,808	355,923
2024	1,142,674	17.3	197,683	314,654	18.0	205,681	329,311	19.5	222,821	359,540
2025	1,179,811	17.3	204,107	317,417	18.0	212,366	332,203	19.5	230,063	362,698
2026	1,218,155	17.3	210,741	319,729	18.0	219,268	334,623	19.5	237,540	365,340
2027	1,257,745	17.3	217,590	321,536	18.0	226,394	336,514	19.5	245,260	367,405
2028	1,298,622	17.3	224,662	322,779	18.0	233,752	337,815	19.5	253,231	368,826
2029	1,340,827	17.3	231,963	323,395	18.0	241,349	338,460	19.5	261,461	369,530

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	8.5%	\$85,464	\$ 171,422	10.7%	\$107,584	\$ 214,297	11.1%	\$111,605	\$ 227,318
2021	1,038,131	8.5	88,241	173,770	10.7	111,080	217,233	11.1	115,233	230,432
2022	1,071,870	8.5	91,109	175,961	10.7	114,690	219,972	11.1	118,978	233,338
2023	1,106,706	8.5	94,070	177,973	10.7	118,418	222,487	11.1	122,844	236,006
2024	1,142,674	8.5	97,127	179,781	10.7	122,266	224,748	11.1	126,837	238,404
2025	1,179,811	8.5	100,284	181,360	10.7	126,240	226,722	11.1	130,959	240,498
2026	1,218,155	8.5	103,543	182,681	10.7	130,343	228,374	11.1	135,215	242,250
2027	1,257,745	8.5	106,908	183,713	10.7	134,579	229,665	11.1	139,610	243,619
2028	1,298,622	8.5	110,383	184,423	10.7	138,953	230,553	11.1	144,147	244,561
2029	1,340,827	8.5	113,970	184,775	10.7	143,468	230,993	11.1	148,832	245,028

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
2020	\$ 1,005,454	12.7%	\$127,693	\$ 256,210	13.1%	\$131,715	\$ 257,067	14.4%	\$144,785	\$ 285,030
2021	1,038,131	12.7	131,843	259,720	13.1	135,995	260,589	14.4	149,491	288,935
2022	1,071,870	12.7	136,127	262,995	13.1	140,415	263,875	14.4	154,349	292,578
2023	1,106,706	12.7	140,552	266,002	13.1	144,978	266,892	14.4	159,366	295,923
2024	1,142,674	12.7	145,120	268,705	13.1	149,690	269,604	14.4	164,545	298,930
2025	1,179,811	12.7	149,836	271,065	13.1	154,555	271,972	14.4	169,893	301,555
2026	1,218,155	12.7	154,706	273,040	13.1	159,578	273,953	14.4	175,414	303,752
2027	1,257,745	12.7	159,734	274,583	13.1	164,765	275,501	14.4	181,115	305,469
2028	1,298,622	12.7	164,925	275,645	13.1	170,119	276,566	14.4	187,002	306,650
2029	1,340,827	12.7	170,285	276,171	13.1	175,648	277,094	14.4	193,079	307,236

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
2020	\$ 1,005,454	15.4%	\$154,840	\$ 300,023	16.1%	\$161,878	\$ 313,998	17.6%	\$176,960	\$ 342,821
2021	1,038,131	15.4	159,872	304,133	16.1	167,139	318,300	17.6	182,711	347,518
2022	1,071,870	15.4	165,068	307,968	16.1	172,571	322,314	17.6	188,649	351,900
2023	1,106,706	15.4	170,433	311,489	16.1	178,180	325,999	17.6	194,780	355,923
2024	1,142,674	15.4	175,972	314,654	16.1	183,971	329,311	17.6	201,111	359,540
2025	1,179,811	15.4	181,691	317,417	16.1	189,950	332,203	17.6	207,647	362,698
2026	1,218,155	15.4	187,596	319,729	16.1	196,123	334,623	17.6	214,395	365,340
2027	1,257,745	15.4	193,693	321,536	16.1	202,497	336,514	17.6	221,363	367,405
2028	1,298,622	15.4	199,988	322,779	16.1	209,078	337,815	17.6	228,557	368,826
2029	1,340,827	15.4	206,487	323,395	16.1	215,873	338,460	17.6	235,986	369,530

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.



Southern Jackson County 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
2020	\$ 1,005,454	6.6%	\$66,360	\$ 171,422	8.8%	\$88,480	\$ 214,297	9.2%	\$92,502	\$ 227,318
2021	1,038,131	6.6	68,517	173,770	8.8	91,356	217,233	9.2	95,508	230,432
2022	1,071,870	6.6	70,743	175,961	8.8	94,325	219,972	9.2	98,612	233,338
2023	1,106,706	6.6	73,043	177,973	8.8	97,390	222,487	9.2	101,817	236,006
2024	1,142,674	6.6	75,416	179,781	8.8	100,555	224,748	9.2	105,126	238,404
2025	1,179,811	6.6	77,868	181,360	8.8	103,823	226,722	9.2	108,543	240,498
2026	1,218,155	6.6	80,398	182,681	8.8	107,198	228,374	9.2	112,070	242,250
2027	1,257,745	6.6	83,011	183,713	8.8	110,682	229,665	9.2	115,713	243,619
2028	1,298,622	6.6	85,709	184,423	8.8	114,279	230,553	9.2	119,473	244,561
2029	1,340,827	6.6	88,495	184,775	8.8	117,993	230,993	9.2	123,356	245,028

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
2020	\$ 1,005,454	10.8%	\$108,589	\$ 256,210	11.2%	\$112,611	\$ 257,067	12.5%	\$125,682	\$ 285,030
2021	1,038,131	10.8	112,118	259,720	11.2	116,271	260,589	12.5	129,766	288,935
2022	1,071,870	10.8	115,762	262,995	11.2	120,049	263,875	12.5	133,984	292,578
2023	1,106,706	10.8	119,524	266,002	11.2	123,951	266,892	12.5	138,338	295,923
2024	1,142,674	10.8	123,409	268,705	11.2	127,979	269,604	12.5	142,834	298,930
2025	1,179,811	10.8	127,420	271,065	11.2	132,139	271,972	12.5	147,476	301,555
2026	1,218,155	10.8	131,561	273,040	11.2	136,433	273,953	12.5	152,269	303,752
2027	1,257,745	10.8	135,836	274,583	11.2	140,867	275,501	12.5	157,218	305,469
2028	1,298,622	10.8	140,251	275,645	11.2	145,446	276,566	12.5	162,328	306,650
2029	1,340,827	10.8	144,809	276,171	11.2	150,173	277,094	12.5	167,603	307,236

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
2020	\$ 1,005,454	13.5%	\$135,736	\$ 300,023	14.2%	\$142,774	\$ 313,998	15.7%	\$157,856	\$ 342,821
2021	1,038,131	13.5	140,148	304,133	14.2	147,415	318,300	15.7	162,987	347,518
2022	1,071,870	13.5	144,702	307,968	14.2	152,206	322,314	15.7	168,284	351,900
2023	1,106,706	13.5	149,405	311,489	14.2	157,152	325,999	15.7	173,753	355,923
2024	1,142,674	13.5	154,261	314,654	14.2	162,260	329,311	15.7	179,400	359,540
2025	1,179,811	13.5	159,274	317,417	14.2	167,533	332,203	15.7	185,230	362,698
2026	1,218,155	13.5	164,451	319,729	14.2	172,978	334,623	15.7	191,250	365,340
2027	1,257,745	13.5	169,796	321,536	14.2	178,600	336,514	15.7	197,466	367,405
2028	1,298,622	13.5	175,314	322,779	14.2	184,404	337,815	15.7	203,884	368,826
2029	1,340,827	13.5	181,012	323,395	14.2	190,397	338,460	15.7	210,510	369,530

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.



Southern Jackson County Fire Protection District - Fire

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2020	\$ 1,005,454	4.7%	\$47,256	\$ 171,422	6.9%	\$69,376	\$ 214,297	7.3%	\$73,398	\$ 227,318
2021	1,038,131	4.7	48,792	173,770	6.9	71,631	217,233	7.3	75,784	230,432
2022	1,071,870	4.7	50,378	175,961	6.9	73,959	219,972	7.3	78,247	233,338
2023	1,106,706	4.7	52,015	177,973	6.9	76,363	222,487	7.3	80,790	236,006
2024	1,142,674	4.7	53,706	179,781	6.9	78,845	224,748	7.3	83,415	238,404
2025	1,179,811	4.7	55,451	181,360	6.9	81,407	226,722	7.3	86,126	240,498
2026	1,218,155	4.7	57,253	182,681	6.9	84,053	228,374	7.3	88,925	242,250
2027	1,257,745	4.7	59,114	183,713	6.9	86,784	229,665	7.3	91,815	243,619
2028	1,298,622	4.7	61,035	184,423	6.9	89,605	230,553	7.3	94,799	244,561
2029	1,340,827	4.7	63,019	184,775	6.9	92,517	230,993	7.3	97,880	245,028

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
2020	\$ 1,005,454	8.9%	\$89,485	\$ 256,210	9.3%	\$93,507	\$ 257,067	10.6%	\$106,578	\$ 285,030
2021	1,038,131	8.9	92,394	259,720	9.3	96,546	260,589	10.6	110,042	288,935
2022	1,071,870	8.9	95,396	262,995	9.3	99,684	263,875	10.6	113,618	292,578
2023	1,106,706	8.9	98,497	266,002	9.3	102,924	266,892	10.6	117,311	295,923
2024	1,142,674	8.9	101,698	268,705	9.3	106,269	269,604	10.6	121,123	298,930
2025	1,179,811	8.9	105,003	271,065	9.3	109,722	271,972	10.6	125,060	301,555
2026	1,218,155	8.9	108,416	273,040	9.3	113,288	273,953	10.6	129,124	303,752
2027	1,257,745	8.9	111,939	274,583	9.3	116,970	275,501	10.6	133,321	305,469
2028	1,298,622	8.9	115,577	275,645	9.3	120,772	276,566	10.6	137,654	306,650
2029	1,340,827	8.9	119,334	276,171	9.3	124,697	277,094	10.6	142,128	307,236

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
2020	\$ 1,005,454	11.6%	\$116,633	\$ 300,023	12.3%	\$123,671	\$ 313,998	13.8%	\$138,753	\$ 342,821
2021	1,038,131	11.6	120,423	304,133	12.3	127,690	318,300	13.8	143,262	347,518
2022	1,071,870	11.6	124,337	307,968	12.3	131,840	322,314	13.8	147,918	351,900
2023	1,106,706	11.6	128,378	311,489	12.3	136,125	325,999	13.8	152,725	355,923
2024	1,142,674	11.6	132,550	314,654	12.3	140,549	329,311	13.8	157,689	359,540
2025	1,179,811	11.6	136,858	317,417	12.3	145,117	332,203	13.8	162,814	362,698
2026	1,218,155	11.6	141,306	319,729	12.3	149,833	334,623	13.8	168,105	365,340
2027	1,257,745	11.6	145,898	321,536	12.3	154,703	336,514	13.8	173,569	367,405
2028	1,298,622	11.6	150,640	322,779	12.3	159,731	337,815	13.8	179,210	368,826
2029	1,340,827	11.6	155,536	323,395	12.3	164,922	338,460	13.8	185,034	369,530

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.

