



The Initial Valuation For
Van-Far Ambulance District
as of February 28, 2026



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April 7, 2026

Van-Far Ambulance District
Vandalia, Missouri

Ladies and Gentlemen:

Submitted in this report are the results of the actuarial valuation prepared to determine the employer contribution rates required to support, for your employees, the benefits provided by the Missouri Local Government Employees Retirement System (LAGERS). This report contains the information needed to comply with Missouri State disclosure requirements regarding the adoption of LAGERS benefits by a political subdivision (Sections 105.660 - 105.685 RSMo). This report should not be relied on for any purpose other than the purposes described herein. Determinations of financial results, associated with the benefits described in this report, for purposes other than those identified above may be significantly different.

This report was prepared at the request of the political subdivision and is intended for use by the political subdivision and those designated or approved by the political subdivision. This report may be provided to parties other than the political subdivision only in its entirety and only with the permission of the political subdivision. GRS is not responsible for unauthorized use of this report.

The contribution requirement for benefits likely to accrue as a result of the future service of your employees is described on pages 4 thru 7 as the normal cost rate and the casualty rate. This contribution rate, expressed as a percent of active employee payroll, will depend on the benefit program adopted.

The contribution requirement to pay for benefits likely to result from service rendered by your employees before you join LAGERS is described on pages 4 thru 7 as the prior service cost rate. The value established for prior service is called the unfunded actuarial accrued liability (these amounts are further described in Appendix I). The prior service cost rate is the rate of contribution designed to pay for the unfunded actuarial accrued liability over a period of not more than 30 years.

Section 70.730 of the Revised Statutes of Missouri requires participating employers to contribute the normal cost rate, casualty rate, and prior service cost rate (the total employer contribution rate as shown on pages 4 thru 7). These contributions are mandatory after official action has been taken to join the System.

The total annual dollar costs shown on pages 8 and 9 represent the dollar cost of each benefit program for a one year period based on the payroll reported for this actuarial valuation. In budgeting amounts for LAGERS contributions you should consider any changes in payroll which have been made since data was submitted for the valuation and any changes anticipated to be made before the end of the period for which you are preparing the budget.

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

The computed contributions required for LAGERS participation will permit the System to continue to operate in accordance with the actuarial principles of level cost financing and the State law which governs LAGERS. This valuation assumed the ability of the plan sponsor to make the contributions necessary to fund this plan. A determination regarding whether or not the plan sponsor is actually able to do so is outside our expertise and not performed. Summary provisions of the law as well as benefit illustrations can be found in Appendices III and IV.

Projections needed to comply with Missouri State disclosure requirements (Section 105.665 of the RSMo) regarding the adoption of LAGERS benefits by a political subdivision are available upon request from LAGERS.

Please note that this entire report must be available as public information for at least 45 calendar days prior to the date final official action is taken by your governing body to join the System. You may wish to make notice of this report in the official minutes of the next meeting of your governing body. This action would not be binding on your subdivision, yet would establish the beginning date of the 45 day waiting period.

In accordance with LAGERS Board policy, the employer contribution rates established by this valuation report are valid for purposes of joining the System for a two year period from the date of this valuation which was February 28, 2026. The valuation was based on data furnished from your records concerning individual employees (see Appendix V).

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

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

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

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

The signing actuary is independent of the plan sponsor.

Respectfully submitted,
Gabriel, Roeder, Smith & Company



Mita D. Drazilov, ASA, FCA, MAAA



Alternate Plan Provisions Affecting Employer Contribution Rates

The law governing LAGERS provides for a member contribution rate of either 0%, 2%, 4% or 6%, with benefits based on either a 5 year or 3 year Final Average Salary (FAS).

Member Contribution Rate - 0% Plan. Under the 0% plan, there is no individual employee contribution to the plan, no individual account maintained for each employee, and no refund paid to employees who terminate before being eligible for a benefit.

Member Contribution Rate - 2%, 4% or 6% Plan. Under any plan other than 0%, each covered member contributes a percentage of compensation to LAGERS. If an employee terminates before being eligible for an immediate benefit, the member's contributions, plus any interest credited to the member's individual account, are refunded upon request.

The law further provides for nine different benefit programs (benefit formula factors) and allows an employer to elect "rule of 80" eligibility for benefits. Under the rule of 80, employees are eligible for unreduced benefits at the earlier of (i) attainment of their minimum service retirement age or (ii) such time as their years of age plus years of LAGERS credited service equals 80.

In total this allows for 144 different combinations of benefit plans, giving employers considerable latitude in designing the retirement program which they feel best suits their particular situation.

The applicable combinations of these items may be changed from time to time, however, there are limitations on the frequency of changes. A more detailed description of plan provisions may be found in Appendix III of this report.

Van-Far Ambulance District

Employer Contribution Rates 5 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	7.20%	0.20%	11.00%	18.40%	16.50%	14.60%	12.70%
	Public Safety	8.50	0.20	4.40	13.10	11.20	9.30	7.40
L-3	General	8.70	0.30	13.70	22.70	20.80	18.90	17.00
	Public Safety	10.40	0.30	5.50	16.20	14.30	12.40	10.50
LT-4(65)	General	7.90	0.20	12.00	20.10	18.20	16.30	14.40
	Public Safety	10.50	0.20	5.00	15.70	13.80	11.90	10.00
LT-5(65)	General	9.30	0.30	14.50	24.10	22.20	20.30	18.40
	Public Safety	11.80	0.30	6.00	18.10	16.20	14.30	12.40
L-7	General	10.30	0.30	16.40	27.00	25.10	23.20	21.30
	Public Safety	12.20	0.30	6.50	19.00	17.10	15.20	13.30
LT-8(65)	General	10.70	0.30	17.00	28.00	26.10	24.20	22.30
	Public Safety	13.20	0.30	6.90	20.40	18.50	16.60	14.70
L-12	General	11.90	0.40	19.20	31.50	29.60	27.70	25.80
	Public Safety	14.10	0.40	7.60	22.10	20.20	18.30	16.40
LT-14(65)	General	12.10	0.40	19.40	31.90	30.00	28.10	26.20
	Public Safety	14.60	0.40	7.80	22.80	20.90	19.00	17.10
L-6	General	13.40	0.50	21.90	35.80	33.90	32.00	30.10
	Public Safety	16.00	0.50	8.70	25.20	23.30	21.40	19.50

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

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

Van-Far Ambulance District

Employer Contribution Rates 3 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	7.40%	0.20%	11.30%	18.90%	17.00%	15.10%	13.20%
	Public Safety	8.70	0.20	4.50	13.40	11.50	9.60	7.70
L-3	General	9.00	0.30	14.10	23.40	21.50	19.60	17.70
	Public Safety	10.70	0.30	5.60	16.60	14.70	12.80	10.90
LT-4(65)	General	8.20	0.20	12.40	20.80	18.90	17.00	15.10
	Public Safety	10.80	0.20	5.20	16.20	14.30	12.40	10.50
LT-5(65)	General	9.60	0.30	15.00	24.90	23.00	21.10	19.20
	Public Safety	12.20	0.30	6.20	18.70	16.80	14.90	13.00
L-7	General	10.60	0.30	17.00	27.90	26.00	24.10	22.20
	Public Safety	12.60	0.30	6.80	19.70	17.80	15.90	14.00
LT-8(65)	General	11.00	0.30	17.50	28.80	26.90	25.00	23.10
	Public Safety	13.70	0.30	7.10	21.10	19.20	17.30	15.40
L-12	General	12.20	0.40	19.80	32.40	30.50	28.60	26.70
	Public Safety	14.60	0.40	7.90	22.90	21.00	19.10	17.20
LT-14(65)	General	12.40	0.40	20.10	32.90	31.00	29.10	27.20
	Public Safety	15.10	0.40	8.10	23.60	21.70	19.80	17.90
L-6	General	13.80	0.50	22.60	36.90	35.00	33.10	31.20
	Public Safety	16.60	0.50	9.00	26.10	24.20	22.30	20.40

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

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

Van-Far Ambulance District

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

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	7.20%	0.20%	11.00%	18.40%	16.50%	14.60%	12.70%
	Public Safety	8.50	0.20	4.40	13.10	11.20	9.30	7.40
L-3	General	8.70	0.30	13.70	22.70	20.80	18.90	17.00
	Public Safety	10.40	0.30	5.50	16.20	14.30	12.40	10.50
LT-4(65)	General	7.90	0.20	12.00	20.10	18.20	16.30	14.40
	Public Safety	10.50	0.20	5.00	15.70	13.80	11.90	10.00
LT-5(65)	General	9.30	0.30	14.50	24.10	22.20	20.30	18.40
	Public Safety	11.80	0.30	6.00	18.10	16.20	14.30	12.40
L-7	General	10.30	0.30	16.40	27.00	25.10	23.20	21.30
	Public Safety	12.20	0.30	6.50	19.00	17.10	15.20	13.30
LT-8(65)	General	10.70	0.30	17.00	28.00	26.10	24.20	22.30
	Public Safety	13.20	0.30	6.90	20.40	18.50	16.60	14.70
L-12	General	11.90	0.40	19.20	31.50	29.60	27.70	25.80
	Public Safety	14.10	0.40	7.60	22.10	20.20	18.30	16.40
LT-14(65)	General	12.10	0.40	19.40	31.90	30.00	28.10	26.20
	Public Safety	14.60	0.40	7.80	22.80	20.90	19.00	17.10
L-6	General	13.40	0.50	21.90	35.80	33.90	32.00	30.10
	Public Safety	16.00	0.50	8.70	25.20	23.30	21.40	19.50

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

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

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

Van-Far Ambulance District

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

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	7.40%	0.20%	11.30%	18.90%	17.00%	15.10%	13.20%
	Public Safety	8.70	0.20	4.50	13.40	11.50	9.60	7.70
L-3	General	9.00	0.30	14.10	23.40	21.50	19.60	17.70
	Public Safety	10.70	0.30	5.60	16.60	14.70	12.80	10.90
LT-4(65)	General	8.20	0.20	12.40	20.80	18.90	17.00	15.10
	Public Safety	10.80	0.20	5.20	16.20	14.30	12.40	10.50
LT-5(65)	General	9.60	0.30	15.00	24.90	23.00	21.10	19.20
	Public Safety	12.20	0.30	6.20	18.70	16.80	14.90	13.00
L-7	General	10.60	0.30	17.00	27.90	26.00	24.10	22.20
	Public Safety	12.60	0.30	6.80	19.70	17.80	15.90	14.00
LT-8(65)	General	11.00	0.30	17.50	28.80	26.90	25.00	23.10
	Public Safety	13.70	0.30	7.10	21.10	19.20	17.30	15.40
L-12	General	12.20	0.40	19.80	32.40	30.50	28.60	26.70
	Public Safety	14.60	0.40	7.90	22.90	21.00	19.10	17.20
LT-14(65)	General	12.40	0.40	20.10	32.90	31.00	29.10	27.20
	Public Safety	15.10	0.40	8.10	23.60	21.70	19.80	17.90
L-6	General	13.80	0.50	22.60	36.90	35.00	33.10	31.20
	Public Safety	16.60	0.50	9.00	26.10	24.20	22.30	20.40

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

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

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

Van-Far Ambulance District

Employer Contribution Dollars General

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

Regular Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 9,568	\$ 8,580	\$ 7,592	\$ 6,604
L-3	11,804	10,816	9,828	8,840
LT-4(65)	10,452	9,464	8,476	7,488
LT-5(65)	12,532	11,544	10,556	9,568
L-7	14,040	13,052	12,064	11,076
LT-8(65)	14,560	13,572	12,584	11,596
L-12	16,380	15,392	14,404	13,416
LT-14(65)	16,588	15,600	14,612	13,624
L-6	18,616	17,628	16,640	15,652

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 9,828	\$ 8,840	\$ 7,852	\$ 6,864
L-3	12,168	11,180	10,192	9,204
LT-4(65)	10,816	9,828	8,840	7,852
LT-5(65)	12,948	11,960	10,972	9,984
L-7	14,508	13,520	12,532	11,544
LT-8(65)	14,976	13,988	13,000	12,012
L-12	16,848	15,860	14,872	13,884
LT-14(65)	17,108	16,120	15,132	14,144
L-6	19,188	18,200	17,212	16,224

Rule of 80 Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 9,568	\$ 8,580	\$ 7,592	\$ 6,604
L-3	11,804	10,816	9,828	8,840
LT-4(65)	10,452	9,464	8,476	7,488
LT-5(65)	12,532	11,544	10,556	9,568
L-7	14,040	13,052	12,064	11,076
LT-8(65)	14,560	13,572	12,584	11,596
L-12	16,380	15,392	14,404	13,416
LT-14(65)	16,588	15,600	14,612	13,624
L-6	18,616	17,628	16,640	15,652

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 9,828	\$ 8,840	\$ 7,852	\$ 6,864
L-3	12,168	11,180	10,192	9,204
LT-4(65)	10,816	9,828	8,840	7,852
LT-5(65)	12,948	11,960	10,972	9,984
L-7	14,508	13,520	12,532	11,544
LT-8(65)	14,976	13,988	13,000	12,012
L-12	16,848	15,860	14,872	13,884
LT-14(65)	17,108	16,120	15,132	14,144
L-6	19,188	18,200	17,212	16,224

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.

Van-Far Ambulance District

Employer Contribution Dollars Public Safety

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

Regular Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 59,236	\$ 50,644	\$ 42,053	\$ 33,461
L-3	73,253	64,662	56,071	47,479
LT-4(65)	70,993	62,401	53,810	45,218
LT-5(65)	81,845	73,253	64,662	56,071
L-7	85,915	77,323	68,732	60,140
LT-8(65)	92,245	83,654	75,062	66,471
L-12	99,932	91,341	82,749	74,158
LT-14(65)	103,097	94,506	85,915	77,323
L-6	113,950	105,358	96,767	88,175

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 60,592	\$ 52,001	\$ 43,409	\$ 34,818
L-3	75,062	66,471	57,879	49,288
LT-4(65)	73,253	64,662	56,071	47,479
LT-5(65)	84,558	75,967	67,375	58,784
L-7	89,080	80,488	71,897	63,305
LT-8(65)	95,410	86,819	78,227	69,636
L-12	103,550	94,958	86,367	77,775
LT-14(65)	106,715	98,123	89,532	80,941
L-6	118,020	109,428	100,837	92,245

Rule of 80 Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 59,236	\$ 50,644	\$ 42,053	\$ 33,461
L-3	73,253	64,662	56,071	47,479
LT-4(65)	70,993	62,401	53,810	45,218
LT-5(65)	81,845	73,253	64,662	56,071
L-7	85,915	77,323	68,732	60,140
LT-8(65)	92,245	83,654	75,062	66,471
L-12	99,932	91,341	82,749	74,158
LT-14(65)	103,097	94,506	85,915	77,323
L-6	113,950	105,358	96,767	88,175

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 60,592	\$ 52,001	\$ 43,409	\$ 34,818
L-3	75,062	66,471	57,879	49,288
LT-4(65)	73,253	64,662	56,071	47,479
LT-5(65)	84,558	75,967	67,375	58,784
L-7	89,080	80,488	71,897	63,305
LT-8(65)	95,410	86,819	78,227	69,636
L-12	103,550	94,958	86,367	77,775
LT-14(65)	106,715	98,123	89,532	80,941
L-6	118,020	109,428	100,837	92,245

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.



Van-Far Ambulance District

Employees and Payroll Included in the Valuation

	General	Public Safety
Number of Employees	1	6
Annual Payroll	\$ 52,000	\$ 452,182

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:

Van-Far Ambulance District

Regular Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0%	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	General	\$ 97,612	\$ 100,752
	Public Safety	337,947	349,321
L-3	General	122,027	125,949
	Public Safety	422,452	436,635
LT-4(65)	General	107,031	110,490
	Public Safety	390,463	403,659
LT-5(65)	General	129,092	133,252
	Public Safety	461,830	477,384
L-7	General	146,430	151,128
	Public Safety	506,924	523,949
LT-8(65)	General	151,141	156,002
	Public Safety	533,191	551,135
L-12	General	170,834	176,327
	Public Safety	591,427	611,306
LT-14(65)	General	173,192	178,761
	Public Safety	604,535	624,893
L-6	General	195,242	201,516
	Public Safety	675,919	698,628

Van-Far Ambulance District

Unfunded Actuarial Accrued Liability (UAAL)

Rule of 80 Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0%	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	General	\$ 97,612	\$ 100,752
	Public Safety	337,947	349,321
L-3	General	122,027	125,949
	Public Safety	422,452	436,635
LT-4(65)	General	107,031	110,490
	Public Safety	390,463	403,659
LT-5(65)	General	129,092	133,252
	Public Safety	461,830	477,384
L-7	General	146,430	151,128
	Public Safety	506,924	523,949
LT-8(65)	General	151,141	156,002
	Public Safety	533,191	551,135
L-12	General	170,834	176,327
	Public Safety	591,427	611,306
LT-14(65)	General	173,192	178,761
	Public Safety	604,535	624,893
L-6	General	195,242	201,516
	Public Safety	675,919	698,628

APPENDIX II

SUMMARY OF FINANCIAL ASSUMPTIONS

Summary of Assumptions Used in Actuarial Valuations

Assumptions Adopted by Board of Trustees After Consulting With Actuary

1. The investment return rate used in making the valuations was 7.00% per year, net of investment expenses, compounded annually. This rate of return is not the assumed real rate of return. The real rate of return is the rate of investment return in excess of the inflation rate. The price inflation rate used in making the valuations was 2.25% and the wage inflation rate used in making the valuations was 2.75%. The 7.00% investment return rate translates to an assumed real rate of return over price inflation of 4.75% and over wage inflation of 4.25%. Adopted 2021.
2. The healthy retiree mortality tables, for post-retirement mortality, used in evaluating allowances to be paid were 115% of the PubG-2010 Retiree Mortality Table for males and females. The disabled retiree mortality tables, for post-retirement mortality, used in evaluating allowances to be paid were 115% of the PubNS-2010 Disabled Retiree Mortality Table for males and females. The pre-retirement mortality tables used were 75% of the PubG-2010 Employee Mortality Table for males and females of General groups and 75% of the PubS-2010 Employee Mortality Table for males and females of Police, Fire and Public Safety groups. Mortality rates for a particular calendar year are determined by applying the MP-2020 mortality improvement scale to the above described tables. Adopted 2021.
3. The probabilities of withdrawal and disability from service, together with individual pay increase assumptions, are shown in Schedule 1. Adopted 2021.
4. The probabilities of retirement with an age and service allowance are shown in Schedule 2. Adopted 2021.
5. Post-retirement cost of living allowances are assumed to be 2.00% per year. Adopted 2021.
6. Total active member payroll is assumed to increase 2.75% a year, which is the portion of the individual pay increase assumptions attributable to wage inflation. In effect, this assumes no change in the number of active members per employer. Adopted 2021.
7. An individual entry-age actuarial cost method of valuation was used in determining age and service allowance actuarial liabilities and normal cost. Adopted 1986.
8. The data about persons now covered was furnished by the political subdivision. Although examined for general reasonableness, the data was not audited by us.
9. This report was prepared using our proprietary valuation model and related software, which in our professional judgment, has the capability to provide results that are consistent with the purposes of the valuation and has no material limitations or known weaknesses. We performed tests to ensure that the model reasonably represents that which is intended to be modeled.

Schedule 1.

Separations From Active Employment (Not Including Death-in-Service) Before Age & Service Retirement and Individual Pay Increase Assumptions

		Percent of Active Members Separating Within Next Year							
Sample Ages	Years of Service	General/Public Safety Members				Police		Fire	
		Men		Women					
		Disability	Withdrawal	Disability	Withdrawal	Disability	Withdrawal	Disability	Withdrawal
All	0		20.00%		23.00%		18.00%		12.00%
	1		18.00		21.00		17.00		10.00
	2		16.00		18.00		16.00		8.00
	3		13.00		15.00		14.00		8.00
	4		12.00		13.00		13.00		7.00
25	5 & Over	0.07%	8.80	0.02%	12.40	0.10%	10.80	0.07%	6.00
30		0.10	7.10	0.03	10.20	0.11	8.50	0.11	4.50
35		0.13	5.60	0.06	7.80	0.16	6.30	0.25	3.20
40		0.18	4.10	0.09	5.80	0.22	4.60	0.39	2.40
45		0.25	3.10	0.15	4.40	0.34	3.40	0.62	1.90
50		0.37	2.40	0.22	3.50	0.53	2.10	0.95	1.30
55		0.57	1.70	0.32	2.50	0.88	1.10	1.46	0.70
60	0.86	1.10	0.45	1.40		0.00		0.00	
65			0.00		0.00		0.00		0.00

Percent Increase in Individual's Pay During Next Year			
Sample Ages	General/ Public Safety	Police	Fire
25	6.75%	6.55%	7.15%
30	5.95	5.75	6.05
35	5.35	5.25	5.15
40	4.85	4.75	4.45
45	4.25	4.25	4.05
50	3.85	3.85	3.85
55	3.65	3.65	3.45

Schedule 2.

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

Early Retirement

Retirement Ages	General Members		Retirement Ages	Police/ Public Safety	Fire
	Men	Women			
55	3.00%	3.00%	50	2.50%	2.25%
56	3.00%	3.00%	51	2.50%	2.25%
57	3.00%	3.00%	52	3.00%	2.25%
58	3.00%	3.00%	53	3.00%	2.25%
59	3.00%	3.00%	54	3.50%	2.25%

Normal Retirement

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

Schedule 2. (Concluded)

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

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

APPENDIX III

SUMMARY OF LAGERS PROVISIONS

Missouri Local Government Employees Retirement System

Brief Summary of LAGERS

Benefits and Conditions Evaluated and/or Considered as of February 28, 2025

(Section references are to RSMo)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX IV

BENEFIT ILLUSTRATIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Missouri LAGERS

Illustrations of Age and Service Allowance Amounts

For Sample Combinations of Service & Salary

(LT-4(65) Benefit Program is Years of Credited Service
times: 2.00% of FAS ¹ to age 65)
1.00% of FAS ¹ at age 65)

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

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

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

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



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

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

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

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

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



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

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

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

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

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



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

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

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

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

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



APPENDIX V

AGE AND SERVICE CHARACTERISTICS OF EMPLOYEES

Van-Far Ambulance District - General

February 28, 2026

By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24									
25-29									
30-34									
35-39									
40-44									
45-49									
50-54									
55-59									
60-64				1				1	\$ 52,000
65-69									
70 & Over									
Totals				1				1	\$ 52,000

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

Age: 59.5 years.

Benefit Service: 16.2 years.

Annual Pay: \$52,000.

Van-Far Ambulance District - Public Safety

February 28, 2026

By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24									
25-29									
30-34									
35-39	1							1	\$ 75,816
40-44	2	1						3	\$ 212,774
45-49	1							1	\$ 68,276
50-54									
55-59									
60-64					1			1	\$ 95,316
65-69									
70 & Over									
Totals	4	1			1			6	\$ 452,182

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

Age: 44.8 years.

Benefit Service: 5.7 years.

Annual Pay: \$75,364.

APPENDIX VI

RISK COMMENTARY

Risk Commentary

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

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

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

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

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

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

Risk Commentary (Concluded)

PLAN MATURITY MEASURES

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

RATIO OF MARKET VALUE OF ASSETS TO PAYROLL

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

RATIO OF ACTUARIAL ACCRUED LIABILITY TO PAYROLL

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

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

RATIO OF NET CASH FLOW TO MARKET VALUE OF ASSETS

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

DURATION OF ACTUARIAL ACCRUED LIABILITY

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

ADDITIONAL RISK ASSESSMENT

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



April 7, 2026 E-mail

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

Dear Mr. Betts:

Enclosed is the report of the February 28, 2026 Initial Actuarial Valuation of LAGERS benefits for the employees of

Van-Far Ambulance District

Sincerely,

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

Mita D. Drazilov, ASA, FCA, MAAA

MDD:wp



April 7, 2026

Van-Far Ambulance District
Vandalia, Missouri

Ladies and Gentlemen:

This report contains projections needed to comply with Missouri state disclosure requirements (Section 105.665 of the RSMo) regarding the adoption of LAGERS benefits by a political subdivision. This report is intended to be a supplement to the February 28, 2026 Initial Valuation for the Van-Far Ambulance District dated April 7, 2026.

The actuarial assumptions and methods used to determine the stated costs are described in Appendix II of the Initial Valuation Report. In our opinion, they do produce results which, in the aggregate, are reasonable. Additional miscellaneous and technical assumptions as well as disclosures required by the actuarial standards of practice may be found in the LAGERS Compiled Annual Actuarial Valuation report as of February 28, 2025. The unfunded actuarial accrued liability shown for each member contribution rate option is based on the 0% member contribution rate plan.

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

Respectfully submitted,
Gabriel, Roeder, Smith & Company

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

Mita D. Drazilov, ASA, FCA, MAAA

Van-Far Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	18.4%	\$9,568	\$ 97,612	22.7%	\$11,804	\$ 122,027	20.1%	\$10,452	\$ 107,031
2027	53,430	18.4	9,831	98,548	22.7	12,129	123,198	20.1	10,739	108,058
2028	54,899	18.4	10,101	99,388	22.7	12,462	124,248	20.1	11,035	108,979
2029	56,409	18.4	10,379	100,120	22.7	12,805	125,163	20.1	11,338	109,782
2030	57,960	18.4	10,665	100,732	22.7	13,157	125,928	20.1	11,650	110,453
2031	59,554	18.4	10,958	101,211	22.7	13,519	126,527	20.1	11,970	110,978
2032	61,192	18.4	11,259	101,543	22.7	13,891	126,942	20.1	12,300	111,342
2033	62,875	18.4	11,569	101,712	22.7	14,273	127,154	20.1	12,638	111,528
2034	64,604	18.4	11,887	101,702	22.7	14,665	127,142	20.1	12,985	111,517
2035	66,381	18.4	12,214	101,495	22.7	15,068	126,884	20.1	13,343	111,291

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	24.1%	\$12,532	\$ 129,092	27.0%	\$14,040	\$ 146,430	28.0%	\$14,560	\$ 151,141
2027	53,430	24.1	12,877	130,330	27.0	14,426	147,835	28.0	14,960	152,591
2028	54,899	24.1	13,231	131,441	27.0	14,823	149,095	28.0	15,372	153,891
2029	56,409	24.1	13,595	132,409	27.0	15,230	150,193	28.0	15,795	155,024
2030	57,960	24.1	13,968	133,218	27.0	15,649	151,111	28.0	16,229	155,972
2031	59,554	24.1	14,353	133,851	27.0	16,080	151,829	28.0	16,675	156,714
2032	61,192	24.1	14,747	134,290	27.0	16,522	152,327	28.0	17,134	157,228
2033	62,875	24.1	15,153	134,514	27.0	16,976	152,581	28.0	17,605	157,490
2034	64,604	24.1	15,570	134,501	27.0	17,443	152,566	28.0	18,089	157,475
2035	66,381	24.1	15,998	134,228	27.0	17,923	152,256	28.0	18,587	157,155

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	31.5%	\$16,380	\$ 170,834	31.9%	\$16,588	\$ 173,192	35.8%	\$18,616	\$ 195,242
2027	53,430	31.5	16,830	172,473	31.9	17,044	174,853	35.8	19,128	197,115
2028	54,899	31.5	17,293	173,943	31.9	17,513	176,343	35.8	19,654	198,795
2029	56,409	31.5	17,769	175,224	31.9	17,994	177,642	35.8	20,194	200,259
2030	57,960	31.5	18,257	176,295	31.9	18,489	178,728	35.8	20,750	201,483
2031	59,554	31.5	18,760	177,133	31.9	18,998	179,578	35.8	21,320	202,441
2032	61,192	31.5	19,275	177,713	31.9	19,520	180,166	35.8	21,907	203,104
2033	62,875	31.5	19,806	178,009	31.9	20,057	180,466	35.8	22,509	203,442
2034	64,604	31.5	20,350	177,992	31.9	20,609	180,449	35.8	23,128	203,422
2035	66,381	31.5	20,910	177,631	31.9	21,176	180,083	35.8	23,764	203,009

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	16.5%	\$8,580	\$ 97,612	20.8%	\$10,816	\$ 122,027	18.2%	\$9,464	\$ 107,031
2027	53,430	16.5	8,816	98,548	20.8	11,113	123,198	18.2	9,724	108,058
2028	54,899	16.5	9,058	99,388	20.8	11,419	124,248	18.2	9,992	108,979
2029	56,409	16.5	9,307	100,120	20.8	11,733	125,163	18.2	10,266	109,782
2030	57,960	16.5	9,563	100,732	20.8	12,056	125,928	18.2	10,549	110,453
2031	59,554	16.5	9,826	101,211	20.8	12,387	126,527	18.2	10,839	110,978
2032	61,192	16.5	10,097	101,543	20.8	12,728	126,942	18.2	11,137	111,342
2033	62,875	16.5	10,374	101,712	20.8	13,078	127,154	18.2	11,443	111,528
2034	64,604	16.5	10,660	101,702	20.8	13,438	127,142	18.2	11,758	111,517
2035	66,381	16.5	10,953	101,495	20.8	13,807	126,884	18.2	12,081	111,291

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	22.2%	\$11,544	\$ 129,092	25.1%	\$13,052	\$ 146,430	26.1%	\$13,572	\$ 151,141
2027	53,430	22.2	11,861	130,330	25.1	13,411	147,835	26.1	13,945	152,591
2028	54,899	22.2	12,188	131,441	25.1	13,780	149,095	26.1	14,329	153,891
2029	56,409	22.2	12,523	132,409	25.1	14,159	150,193	26.1	14,723	155,024
2030	57,960	22.2	12,867	133,218	25.1	14,548	151,111	26.1	15,128	155,972
2031	59,554	22.2	13,221	133,851	25.1	14,948	151,829	26.1	15,544	156,714
2032	61,192	22.2	13,585	134,290	25.1	15,359	152,327	26.1	15,971	157,228
2033	62,875	22.2	13,958	134,514	25.1	15,782	152,581	26.1	16,410	157,490
2034	64,604	22.2	14,342	134,501	25.1	16,216	152,566	26.1	16,862	157,475
2035	66,381	22.2	14,737	134,228	25.1	16,662	152,256	26.1	17,325	157,155

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	29.6%	\$15,392	\$ 170,834	30.0%	\$15,600	\$ 173,192	33.9%	\$17,628	\$ 195,242
2027	53,430	29.6	15,815	172,473	30.0	16,029	174,853	33.9	18,113	197,115
2028	54,899	29.6	16,250	173,943	30.0	16,470	176,343	33.9	18,611	198,795
2029	56,409	29.6	16,697	175,224	30.0	16,923	177,642	33.9	19,123	200,259
2030	57,960	29.6	17,156	176,295	30.0	17,388	178,728	33.9	19,648	201,483
2031	59,554	29.6	17,628	177,133	30.0	17,866	179,578	33.9	20,189	202,441
2032	61,192	29.6	18,113	177,713	30.0	18,358	180,166	33.9	20,744	203,104
2033	62,875	29.6	18,611	178,009	30.0	18,863	180,466	33.9	21,315	203,442
2034	64,604	29.6	19,123	177,992	30.0	19,381	180,449	33.9	21,901	203,422
2035	66,381	29.6	19,649	177,631	30.0	19,914	180,083	33.9	22,503	203,009

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	14.6%	\$7,592	\$ 97,612	18.9%	\$9,828	\$ 122,027	16.3%	\$8,476	\$ 107,031
2027	53,430	14.6	7,801	98,548	18.9	10,098	123,198	16.3	8,709	108,058
2028	54,899	14.6	8,015	99,388	18.9	10,376	124,248	16.3	8,949	108,979
2029	56,409	14.6	8,236	100,120	18.9	10,661	125,163	16.3	9,195	109,782
2030	57,960	14.6	8,462	100,732	18.9	10,954	125,928	16.3	9,447	110,453
2031	59,554	14.6	8,695	101,211	18.9	11,256	126,527	16.3	9,707	110,978
2032	61,192	14.6	8,934	101,543	18.9	11,565	126,942	16.3	9,974	111,342
2033	62,875	14.6	9,180	101,712	18.9	11,883	127,154	16.3	10,249	111,528
2034	64,604	14.6	9,432	101,702	18.9	12,210	127,142	16.3	10,530	111,517
2035	66,381	14.6	9,692	101,495	18.9	12,546	126,884	16.3	10,820	111,291

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	20.3%	\$10,556	\$ 129,092	23.2%	\$12,064	\$ 146,430	24.2%	\$12,584	\$ 151,141
2027	53,430	20.3	10,846	130,330	23.2	12,396	147,835	24.2	12,930	152,591
2028	54,899	20.3	11,144	131,441	23.2	12,737	149,095	24.2	13,286	153,891
2029	56,409	20.3	11,451	132,409	23.2	13,087	150,193	24.2	13,651	155,024
2030	57,960	20.3	11,766	133,218	23.2	13,447	151,111	24.2	14,026	155,972
2031	59,554	20.3	12,089	133,851	23.2	13,817	151,829	24.2	14,412	156,714
2032	61,192	20.3	12,422	134,290	23.2	14,197	152,327	24.2	14,808	157,228
2033	62,875	20.3	12,764	134,514	23.2	14,587	152,581	24.2	15,216	157,490
2034	64,604	20.3	13,115	134,501	23.2	14,988	152,566	24.2	15,634	157,475
2035	66,381	20.3	13,475	134,228	23.2	15,400	152,256	24.2	16,064	157,155

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	27.7%	\$14,404	\$ 170,834	28.1%	\$14,612	\$ 173,192	32.0%	\$16,640	\$ 195,242
2027	53,430	27.7	14,800	172,473	28.1	15,014	174,853	32.0	17,098	197,115
2028	54,899	27.7	15,207	173,943	28.1	15,427	176,343	32.0	17,568	198,795
2029	56,409	27.7	15,625	175,224	28.1	15,851	177,642	32.0	18,051	200,259
2030	57,960	27.7	16,055	176,295	28.1	16,287	178,728	32.0	18,547	201,483
2031	59,554	27.7	16,496	177,133	28.1	16,735	179,578	32.0	19,057	202,441
2032	61,192	27.7	16,950	177,713	28.1	17,195	180,166	32.0	19,581	203,104
2033	62,875	27.7	17,416	178,009	28.1	17,668	180,466	32.0	20,120	203,442
2034	64,604	27.7	17,895	177,992	28.1	18,154	180,449	32.0	20,673	203,422
2035	66,381	27.7	18,388	177,631	28.1	18,653	180,083	32.0	21,242	203,009

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	12.7%	\$6,604	\$ 97,612	17.0%	\$8,840	\$ 122,027	14.4%	\$7,488	\$ 107,031
2027	53,430	12.7	6,786	98,548	17.0	9,083	123,198	14.4	7,694	108,058
2028	54,899	12.7	6,972	99,388	17.0	9,333	124,248	14.4	7,905	108,979
2029	56,409	12.7	7,164	100,120	17.0	9,590	125,163	14.4	8,123	109,782
2030	57,960	12.7	7,361	100,732	17.0	9,853	125,928	14.4	8,346	110,453
2031	59,554	12.7	7,563	101,211	17.0	10,124	126,527	14.4	8,576	110,978
2032	61,192	12.7	7,771	101,543	17.0	10,403	126,942	14.4	8,812	111,342
2033	62,875	12.7	7,985	101,712	17.0	10,689	127,154	14.4	9,054	111,528
2034	64,604	12.7	8,205	101,702	17.0	10,983	127,142	14.4	9,303	111,517
2035	66,381	12.7	8,430	101,495	17.0	11,285	126,884	14.4	9,559	111,291

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	18.4%	\$9,568	\$ 129,092	21.3%	\$11,076	\$ 146,430	22.3%	\$11,596	\$ 151,141
2027	53,430	18.4	9,831	130,330	21.3	11,381	147,835	22.3	11,915	152,591
2028	54,899	18.4	10,101	131,441	21.3	11,693	149,095	22.3	12,242	153,891
2029	56,409	18.4	10,379	132,409	21.3	12,015	150,193	22.3	12,579	155,024
2030	57,960	18.4	10,665	133,218	21.3	12,345	151,111	22.3	12,925	155,972
2031	59,554	18.4	10,958	133,851	21.3	12,685	151,829	22.3	13,281	156,714
2032	61,192	18.4	11,259	134,290	21.3	13,034	152,327	22.3	13,646	157,228
2033	62,875	18.4	11,569	134,514	21.3	13,392	152,581	22.3	14,021	157,490
2034	64,604	18.4	11,887	134,501	21.3	13,761	152,566	22.3	14,407	157,475
2035	66,381	18.4	12,214	134,228	21.3	14,139	152,256	22.3	14,803	157,155

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	25.8%	\$13,416	\$ 170,834	26.2%	\$13,624	\$ 173,192	30.1%	\$15,652	\$ 195,242
2027	53,430	25.8	13,785	172,473	26.2	13,999	174,853	30.1	16,082	197,115
2028	54,899	25.8	14,164	173,943	26.2	14,384	176,343	30.1	16,525	198,795
2029	56,409	25.8	14,554	175,224	26.2	14,779	177,642	30.1	16,979	200,259
2030	57,960	25.8	14,954	176,295	26.2	15,186	178,728	30.1	17,446	201,483
2031	59,554	25.8	15,365	177,133	26.2	15,603	179,578	30.1	17,926	202,441
2032	61,192	25.8	15,788	177,713	26.2	16,032	180,166	30.1	18,419	203,104
2033	62,875	25.8	16,222	178,009	26.2	16,473	180,466	30.1	18,925	203,442
2034	64,604	25.8	16,668	177,992	26.2	16,926	180,449	30.1	19,446	203,422
2035	66,381	25.8	17,126	177,631	26.2	17,392	180,083	30.1	19,981	203,009

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	18.9%	\$9,828	\$ 100,752	23.4%	\$12,168	\$ 125,949	20.8%	\$10,816	\$ 110,490
2027	53,430	18.9	10,098	101,718	23.4	12,503	127,157	20.8	11,113	111,550
2028	54,899	18.9	10,376	102,585	23.4	12,846	128,241	20.8	11,419	112,501
2029	56,409	18.9	10,661	103,340	23.4	13,200	129,185	20.8	11,733	113,329
2030	57,960	18.9	10,954	103,972	23.4	13,563	129,975	20.8	12,056	114,022
2031	59,554	18.9	11,256	104,466	23.4	13,936	130,593	20.8	12,387	114,564
2032	61,192	18.9	11,565	104,808	23.4	14,319	131,021	20.8	12,728	114,939
2033	62,875	18.9	11,883	104,983	23.4	14,713	131,239	20.8	13,078	115,131
2034	64,604	18.9	12,210	104,973	23.4	15,117	131,226	20.8	13,438	115,120
2035	66,381	18.9	12,546	104,760	23.4	15,533	130,960	20.8	13,807	114,886

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	24.9%	\$12,948	\$ 133,252	27.9%	\$14,508	\$ 151,128	28.8%	\$14,976	\$ 156,002
2027	53,430	24.9	13,304	134,530	27.9	14,907	152,578	28.8	15,388	157,498
2028	54,899	24.9	13,670	135,676	27.9	15,317	153,878	28.8	15,811	158,840
2029	56,409	24.9	14,046	136,675	27.9	15,738	155,011	28.8	16,246	160,010
2030	57,960	24.9	14,432	137,510	27.9	16,171	155,958	28.8	16,692	160,988
2031	59,554	24.9	14,829	138,164	27.9	16,616	156,699	28.8	17,152	161,753
2032	61,192	24.9	15,237	138,617	27.9	17,073	157,213	28.8	17,623	162,283
2033	62,875	24.9	15,656	138,848	27.9	17,542	157,475	28.8	18,108	162,553
2034	64,604	24.9	16,086	138,835	27.9	18,025	157,460	28.8	18,606	162,537
2035	66,381	24.9	16,529	138,553	27.9	18,520	157,140	28.8	19,118	162,207

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	32.4%	\$16,848	\$ 176,327	32.9%	\$17,108	\$ 178,761	36.9%	\$19,188	\$ 201,516
2027	53,430	32.4	17,311	178,018	32.9	17,578	180,476	36.9	19,716	203,449
2028	54,899	32.4	17,787	179,535	32.9	18,062	182,014	36.9	20,258	205,183
2029	56,409	32.4	18,277	180,857	32.9	18,559	183,354	36.9	20,815	206,694
2030	57,960	32.4	18,779	181,962	32.9	19,069	184,475	36.9	21,387	207,957
2031	59,554	32.4	19,295	182,827	32.9	19,593	185,352	36.9	21,975	208,946
2032	61,192	32.4	19,826	183,426	32.9	20,132	185,959	36.9	22,580	209,631
2033	62,875	32.4	20,372	183,732	32.9	20,686	186,269	36.9	23,201	209,980
2034	64,604	32.4	20,932	183,714	32.9	21,255	186,251	36.9	23,839	209,960
2035	66,381	32.4	21,507	183,341	32.9	21,839	185,873	36.9	24,495	209,534

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	17.0%	\$8,840	\$ 100,752	21.5%	\$11,180	\$ 125,949	18.9%	\$9,828	\$ 110,490
2027	53,430	17.0	9,083	101,718	21.5	11,487	127,157	18.9	10,098	111,550
2028	54,899	17.0	9,333	102,585	21.5	11,803	128,241	18.9	10,376	112,501
2029	56,409	17.0	9,590	103,340	21.5	12,128	129,185	18.9	10,661	113,329
2030	57,960	17.0	9,853	103,972	21.5	12,461	129,975	18.9	10,954	114,022
2031	59,554	17.0	10,124	104,466	21.5	12,804	130,593	18.9	11,256	114,564
2032	61,192	17.0	10,403	104,808	21.5	13,156	131,021	18.9	11,565	114,939
2033	62,875	17.0	10,689	104,983	21.5	13,518	131,239	18.9	11,883	115,131
2034	64,604	17.0	10,983	104,973	21.5	13,890	131,226	18.9	12,210	115,120
2035	66,381	17.0	11,285	104,760	21.5	14,272	130,960	18.9	12,546	114,886

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	23.0%	\$11,960	\$ 133,252	26.0%	\$13,520	\$ 151,128	26.9%	\$13,988	\$ 156,002
2027	53,430	23.0	12,289	134,530	26.0	13,892	152,578	26.9	14,373	157,498
2028	54,899	23.0	12,627	135,676	26.0	14,274	153,878	26.9	14,768	158,840
2029	56,409	23.0	12,974	136,675	26.0	14,666	155,011	26.9	15,174	160,010
2030	57,960	23.0	13,331	137,510	26.0	15,070	155,958	26.9	15,591	160,988
2031	59,554	23.0	13,697	138,164	26.0	15,484	156,699	26.9	16,020	161,753
2032	61,192	23.0	14,074	138,617	26.0	15,910	157,213	26.9	16,461	162,283
2033	62,875	23.0	14,461	138,848	26.0	16,348	157,475	26.9	16,913	162,553
2034	64,604	23.0	14,859	138,835	26.0	16,797	157,460	26.9	17,378	162,537
2035	66,381	23.0	15,268	138,553	26.0	17,259	157,140	26.9	17,856	162,207

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	30.5%	\$15,860	\$ 176,327	31.0%	\$16,120	\$ 178,761	35.0%	\$18,200	\$ 201,516
2027	53,430	30.5	16,296	178,018	31.0	16,563	180,476	35.0	18,701	203,449
2028	54,899	30.5	16,744	179,535	31.0	17,019	182,014	35.0	19,215	205,183
2029	56,409	30.5	17,205	180,857	31.0	17,487	183,354	35.0	19,743	206,694
2030	57,960	30.5	17,678	181,962	31.0	17,968	184,475	35.0	20,286	207,957
2031	59,554	30.5	18,164	182,827	31.0	18,462	185,352	35.0	20,844	208,946
2032	61,192	30.5	18,664	183,426	31.0	18,970	185,959	35.0	21,417	209,631
2033	62,875	30.5	19,177	183,732	31.0	19,491	186,269	35.0	22,006	209,980
2034	64,604	30.5	19,704	183,714	31.0	20,027	186,251	35.0	22,611	209,960
2035	66,381	30.5	20,246	183,341	31.0	20,578	185,873	35.0	23,233	209,534

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	15.1%	\$7,852	\$ 100,752	19.6%	\$10,192	\$ 125,949	17.0%	\$8,840	\$ 110,490
2027	53,430	15.1	8,068	101,718	19.6	10,472	127,157	17.0	9,083	111,550
2028	54,899	15.1	8,290	102,585	19.6	10,760	128,241	17.0	9,333	112,501
2029	56,409	15.1	8,518	103,340	19.6	11,056	129,185	17.0	9,590	113,329
2030	57,960	15.1	8,752	103,972	19.6	11,360	129,975	17.0	9,853	114,022
2031	59,554	15.1	8,993	104,466	19.6	11,673	130,593	17.0	10,124	114,564
2032	61,192	15.1	9,240	104,808	19.6	11,994	131,021	17.0	10,403	114,939
2033	62,875	15.1	9,494	104,983	19.6	12,324	131,239	17.0	10,689	115,131
2034	64,604	15.1	9,755	104,973	19.6	12,662	131,226	17.0	10,983	115,120
2035	66,381	15.1	10,024	104,760	19.6	13,011	130,960	17.0	11,285	114,886

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	21.1%	\$10,972	\$ 133,252	24.1%	\$12,532	\$ 151,128	25.0%	\$13,000	\$ 156,002
2027	53,430	21.1	11,274	134,530	24.1	12,877	152,578	25.0	13,358	157,498
2028	54,899	21.1	11,584	135,676	24.1	13,231	153,878	25.0	13,725	158,840
2029	56,409	21.1	11,902	136,675	24.1	13,595	155,011	25.0	14,102	160,010
2030	57,960	21.1	12,230	137,510	24.1	13,968	155,958	25.0	14,490	160,988
2031	59,554	21.1	12,566	138,164	24.1	14,353	156,699	25.0	14,889	161,753
2032	61,192	21.1	12,912	138,617	24.1	14,747	157,213	25.0	15,298	162,283
2033	62,875	21.1	13,267	138,848	24.1	15,153	157,475	25.0	15,719	162,553
2034	64,604	21.1	13,631	138,835	24.1	15,570	157,460	25.0	16,151	162,537
2035	66,381	21.1	14,006	138,553	24.1	15,998	157,140	25.0	16,595	162,207

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	28.6%	\$14,872	\$ 176,327	29.1%	\$15,132	\$ 178,761	33.1%	\$17,212	\$ 201,516
2027	53,430	28.6	15,281	178,018	29.1	15,548	180,476	33.1	17,685	203,449
2028	54,899	28.6	15,701	179,535	29.1	15,976	182,014	33.1	18,172	205,183
2029	56,409	28.6	16,133	180,857	29.1	16,415	183,354	33.1	18,671	206,694
2030	57,960	28.6	16,577	181,962	29.1	16,866	184,475	33.1	19,185	207,957
2031	59,554	28.6	17,032	182,827	29.1	17,330	185,352	33.1	19,712	208,946
2032	61,192	28.6	17,501	183,426	29.1	17,807	185,959	33.1	20,255	209,631
2033	62,875	28.6	17,982	183,732	29.1	18,297	186,269	33.1	20,812	209,980
2034	64,604	28.6	18,477	183,714	29.1	18,800	186,251	33.1	21,384	209,960
2035	66,381	28.6	18,985	183,341	29.1	19,317	185,873	33.1	21,972	209,534

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	13.2%	\$6,864	\$ 100,752	17.7%	\$9,204	\$ 125,949	15.1%	\$7,852	\$ 110,490
2027	53,430	13.2	7,053	101,718	17.7	9,457	127,157	15.1	8,068	111,550
2028	54,899	13.2	7,247	102,585	17.7	9,717	128,241	15.1	8,290	112,501
2029	56,409	13.2	7,446	103,340	17.7	9,984	129,185	15.1	8,518	113,329
2030	57,960	13.2	7,651	103,972	17.7	10,259	129,975	15.1	8,752	114,022
2031	59,554	13.2	7,861	104,466	17.7	10,541	130,593	15.1	8,993	114,564
2032	61,192	13.2	8,077	104,808	17.7	10,831	131,021	15.1	9,240	114,939
2033	62,875	13.2	8,300	104,983	17.7	11,129	131,239	15.1	9,494	115,131
2034	64,604	13.2	8,528	104,973	17.7	11,435	131,226	15.1	9,755	115,120
2035	66,381	13.2	8,762	104,760	17.7	11,749	130,960	15.1	10,024	114,886

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	19.2%	\$9,984	\$ 133,252	22.2%	\$11,544	\$ 151,128	23.1%	\$12,012	\$ 156,002
2027	53,430	19.2	10,259	134,530	22.2	11,861	152,578	23.1	12,342	157,498
2028	54,899	19.2	10,541	135,676	22.2	12,188	153,878	23.1	12,682	158,840
2029	56,409	19.2	10,831	136,675	22.2	12,523	155,011	23.1	13,030	160,010
2030	57,960	19.2	11,128	137,510	22.2	12,867	155,958	23.1	13,389	160,988
2031	59,554	19.2	11,434	138,164	22.2	13,221	156,699	23.1	13,757	161,753
2032	61,192	19.2	11,749	138,617	22.2	13,585	157,213	23.1	14,135	162,283
2033	62,875	19.2	12,072	138,848	22.2	13,958	157,475	23.1	14,524	162,553
2034	64,604	19.2	12,404	138,835	22.2	14,342	157,460	23.1	14,924	162,537
2035	66,381	19.2	12,745	138,553	22.2	14,737	157,140	23.1	15,334	162,207

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	26.7%	\$13,884	\$ 176,327	27.2%	\$14,144	\$ 178,761	31.2%	\$16,224	\$ 201,516
2027	53,430	26.7	14,266	178,018	27.2	14,533	180,476	31.2	16,670	203,449
2028	54,899	26.7	14,658	179,535	27.2	14,933	182,014	31.2	17,128	205,183
2029	56,409	26.7	15,061	180,857	27.2	15,343	183,354	31.2	17,600	206,694
2030	57,960	26.7	15,475	181,962	27.2	15,765	184,475	31.2	18,084	207,957
2031	59,554	26.7	15,901	182,827	27.2	16,199	185,352	31.2	18,581	208,946
2032	61,192	26.7	16,338	183,426	27.2	16,644	185,959	31.2	19,092	209,631
2033	62,875	26.7	16,788	183,732	27.2	17,102	186,269	31.2	19,617	209,980
2034	64,604	26.7	17,249	183,714	27.2	17,572	186,251	31.2	20,156	209,960
2035	66,381	26.7	17,724	183,341	27.2	18,056	185,873	31.2	20,711	209,534

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	18.4%	\$9,568	\$ 97,612	22.7%	\$11,804	\$ 122,027	20.1%	\$10,452	\$ 107,031
2027	53,430	18.4	9,831	98,548	22.7	12,129	123,198	20.1	10,739	108,058
2028	54,899	18.4	10,101	99,388	22.7	12,462	124,248	20.1	11,035	108,979
2029	56,409	18.4	10,379	100,120	22.7	12,805	125,163	20.1	11,338	109,782
2030	57,960	18.4	10,665	100,732	22.7	13,157	125,928	20.1	11,650	110,453
2031	59,554	18.4	10,958	101,211	22.7	13,519	126,527	20.1	11,970	110,978
2032	61,192	18.4	11,259	101,543	22.7	13,891	126,942	20.1	12,300	111,342
2033	62,875	18.4	11,569	101,712	22.7	14,273	127,154	20.1	12,638	111,528
2034	64,604	18.4	11,887	101,702	22.7	14,665	127,142	20.1	12,985	111,517
2035	66,381	18.4	12,214	101,495	22.7	15,068	126,884	20.1	13,343	111,291

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	24.1%	\$12,532	\$ 129,092	27.0%	\$14,040	\$ 146,430	28.0%	\$14,560	\$ 151,141
2027	53,430	24.1	12,877	130,330	27.0	14,426	147,835	28.0	14,960	152,591
2028	54,899	24.1	13,231	131,441	27.0	14,823	149,095	28.0	15,372	153,891
2029	56,409	24.1	13,595	132,409	27.0	15,230	150,193	28.0	15,795	155,024
2030	57,960	24.1	13,968	133,218	27.0	15,649	151,111	28.0	16,229	155,972
2031	59,554	24.1	14,353	133,851	27.0	16,080	151,829	28.0	16,675	156,714
2032	61,192	24.1	14,747	134,290	27.0	16,522	152,327	28.0	17,134	157,228
2033	62,875	24.1	15,153	134,514	27.0	16,976	152,581	28.0	17,605	157,490
2034	64,604	24.1	15,570	134,501	27.0	17,443	152,566	28.0	18,089	157,475
2035	66,381	24.1	15,998	134,228	27.0	17,923	152,256	28.0	18,587	157,155

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	31.5%	\$16,380	\$ 170,834	31.9%	\$16,588	\$ 173,192	35.8%	\$18,616	\$ 195,242
2027	53,430	31.5	16,830	172,473	31.9	17,044	174,853	35.8	19,128	197,115
2028	54,899	31.5	17,293	173,943	31.9	17,513	176,343	35.8	19,654	198,795
2029	56,409	31.5	17,769	175,224	31.9	17,994	177,642	35.8	20,194	200,259
2030	57,960	31.5	18,257	176,295	31.9	18,489	178,728	35.8	20,750	201,483
2031	59,554	31.5	18,760	177,133	31.9	18,998	179,578	35.8	21,320	202,441
2032	61,192	31.5	19,275	177,713	31.9	19,520	180,166	35.8	21,907	203,104
2033	62,875	31.5	19,806	178,009	31.9	20,057	180,466	35.8	22,509	203,442
2034	64,604	31.5	20,350	177,992	31.9	20,609	180,449	35.8	23,128	203,422
2035	66,381	31.5	20,910	177,631	31.9	21,176	180,083	35.8	23,764	203,009

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	16.5%	\$8,580	\$ 97,612	20.8%	\$10,816	\$ 122,027	18.2%	\$9,464	\$ 107,031
2027	53,430	16.5	8,816	98,548	20.8	11,113	123,198	18.2	9,724	108,058
2028	54,899	16.5	9,058	99,388	20.8	11,419	124,248	18.2	9,992	108,979
2029	56,409	16.5	9,307	100,120	20.8	11,733	125,163	18.2	10,266	109,782
2030	57,960	16.5	9,563	100,732	20.8	12,056	125,928	18.2	10,549	110,453
2031	59,554	16.5	9,826	101,211	20.8	12,387	126,527	18.2	10,839	110,978
2032	61,192	16.5	10,097	101,543	20.8	12,728	126,942	18.2	11,137	111,342
2033	62,875	16.5	10,374	101,712	20.8	13,078	127,154	18.2	11,443	111,528
2034	64,604	16.5	10,660	101,702	20.8	13,438	127,142	18.2	11,758	111,517
2035	66,381	16.5	10,953	101,495	20.8	13,807	126,884	18.2	12,081	111,291

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	22.2%	\$11,544	\$ 129,092	25.1%	\$13,052	\$ 146,430	26.1%	\$13,572	\$ 151,141
2027	53,430	22.2	11,861	130,330	25.1	13,411	147,835	26.1	13,945	152,591
2028	54,899	22.2	12,188	131,441	25.1	13,780	149,095	26.1	14,329	153,891
2029	56,409	22.2	12,523	132,409	25.1	14,159	150,193	26.1	14,723	155,024
2030	57,960	22.2	12,867	133,218	25.1	14,548	151,111	26.1	15,128	155,972
2031	59,554	22.2	13,221	133,851	25.1	14,948	151,829	26.1	15,544	156,714
2032	61,192	22.2	13,585	134,290	25.1	15,359	152,327	26.1	15,971	157,228
2033	62,875	22.2	13,958	134,514	25.1	15,782	152,581	26.1	16,410	157,490
2034	64,604	22.2	14,342	134,501	25.1	16,216	152,566	26.1	16,862	157,475
2035	66,381	22.2	14,737	134,228	25.1	16,662	152,256	26.1	17,325	157,155

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	29.6%	\$15,392	\$ 170,834	30.0%	\$15,600	\$ 173,192	33.9%	\$17,628	\$ 195,242
2027	53,430	29.6	15,815	172,473	30.0	16,029	174,853	33.9	18,113	197,115
2028	54,899	29.6	16,250	173,943	30.0	16,470	176,343	33.9	18,611	198,795
2029	56,409	29.6	16,697	175,224	30.0	16,923	177,642	33.9	19,123	200,259
2030	57,960	29.6	17,156	176,295	30.0	17,388	178,728	33.9	19,648	201,483
2031	59,554	29.6	17,628	177,133	30.0	17,866	179,578	33.9	20,189	202,441
2032	61,192	29.6	18,113	177,713	30.0	18,358	180,166	33.9	20,744	203,104
2033	62,875	29.6	18,611	178,009	30.0	18,863	180,466	33.9	21,315	203,442
2034	64,604	29.6	19,123	177,992	30.0	19,381	180,449	33.9	21,901	203,422
2035	66,381	29.6	19,649	177,631	30.0	19,914	180,083	33.9	22,503	203,009

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	14.6%	\$7,592	\$ 97,612	18.9%	\$9,828	\$ 122,027	16.3%	\$8,476	\$ 107,031
2027	53,430	14.6	7,801	98,548	18.9	10,098	123,198	16.3	8,709	108,058
2028	54,899	14.6	8,015	99,388	18.9	10,376	124,248	16.3	8,949	108,979
2029	56,409	14.6	8,236	100,120	18.9	10,661	125,163	16.3	9,195	109,782
2030	57,960	14.6	8,462	100,732	18.9	10,954	125,928	16.3	9,447	110,453
2031	59,554	14.6	8,695	101,211	18.9	11,256	126,527	16.3	9,707	110,978
2032	61,192	14.6	8,934	101,543	18.9	11,565	126,942	16.3	9,974	111,342
2033	62,875	14.6	9,180	101,712	18.9	11,883	127,154	16.3	10,249	111,528
2034	64,604	14.6	9,432	101,702	18.9	12,210	127,142	16.3	10,530	111,517
2035	66,381	14.6	9,692	101,495	18.9	12,546	126,884	16.3	10,820	111,291

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	20.3%	\$10,556	\$ 129,092	23.2%	\$12,064	\$ 146,430	24.2%	\$12,584	\$ 151,141
2027	53,430	20.3	10,846	130,330	23.2	12,396	147,835	24.2	12,930	152,591
2028	54,899	20.3	11,144	131,441	23.2	12,737	149,095	24.2	13,286	153,891
2029	56,409	20.3	11,451	132,409	23.2	13,087	150,193	24.2	13,651	155,024
2030	57,960	20.3	11,766	133,218	23.2	13,447	151,111	24.2	14,026	155,972
2031	59,554	20.3	12,089	133,851	23.2	13,817	151,829	24.2	14,412	156,714
2032	61,192	20.3	12,422	134,290	23.2	14,197	152,327	24.2	14,808	157,228
2033	62,875	20.3	12,764	134,514	23.2	14,587	152,581	24.2	15,216	157,490
2034	64,604	20.3	13,115	134,501	23.2	14,988	152,566	24.2	15,634	157,475
2035	66,381	20.3	13,475	134,228	23.2	15,400	152,256	24.2	16,064	157,155

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	27.7%	\$14,404	\$ 170,834	28.1%	\$14,612	\$ 173,192	32.0%	\$16,640	\$ 195,242
2027	53,430	27.7	14,800	172,473	28.1	15,014	174,853	32.0	17,098	197,115
2028	54,899	27.7	15,207	173,943	28.1	15,427	176,343	32.0	17,568	198,795
2029	56,409	27.7	15,625	175,224	28.1	15,851	177,642	32.0	18,051	200,259
2030	57,960	27.7	16,055	176,295	28.1	16,287	178,728	32.0	18,547	201,483
2031	59,554	27.7	16,496	177,133	28.1	16,735	179,578	32.0	19,057	202,441
2032	61,192	27.7	16,950	177,713	28.1	17,195	180,166	32.0	19,581	203,104
2033	62,875	27.7	17,416	178,009	28.1	17,668	180,466	32.0	20,120	203,442
2034	64,604	27.7	17,895	177,992	28.1	18,154	180,449	32.0	20,673	203,422
2035	66,381	27.7	18,388	177,631	28.1	18,653	180,083	32.0	21,242	203,009

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	12.7%	\$6,604	\$ 97,612	17.0%	\$8,840	\$ 122,027	14.4%	\$7,488	\$ 107,031
2027	53,430	12.7	6,786	98,548	17.0	9,083	123,198	14.4	7,694	108,058
2028	54,899	12.7	6,972	99,388	17.0	9,333	124,248	14.4	7,905	108,979
2029	56,409	12.7	7,164	100,120	17.0	9,590	125,163	14.4	8,123	109,782
2030	57,960	12.7	7,361	100,732	17.0	9,853	125,928	14.4	8,346	110,453
2031	59,554	12.7	7,563	101,211	17.0	10,124	126,527	14.4	8,576	110,978
2032	61,192	12.7	7,771	101,543	17.0	10,403	126,942	14.4	8,812	111,342
2033	62,875	12.7	7,985	101,712	17.0	10,689	127,154	14.4	9,054	111,528
2034	64,604	12.7	8,205	101,702	17.0	10,983	127,142	14.4	9,303	111,517
2035	66,381	12.7	8,430	101,495	17.0	11,285	126,884	14.4	9,559	111,291

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	18.4%	\$9,568	\$ 129,092	21.3%	\$11,076	\$ 146,430	22.3%	\$11,596	\$ 151,141
2027	53,430	18.4	9,831	130,330	21.3	11,381	147,835	22.3	11,915	152,591
2028	54,899	18.4	10,101	131,441	21.3	11,693	149,095	22.3	12,242	153,891
2029	56,409	18.4	10,379	132,409	21.3	12,015	150,193	22.3	12,579	155,024
2030	57,960	18.4	10,665	133,218	21.3	12,345	151,111	22.3	12,925	155,972
2031	59,554	18.4	10,958	133,851	21.3	12,685	151,829	22.3	13,281	156,714
2032	61,192	18.4	11,259	134,290	21.3	13,034	152,327	22.3	13,646	157,228
2033	62,875	18.4	11,569	134,514	21.3	13,392	152,581	22.3	14,021	157,490
2034	64,604	18.4	11,887	134,501	21.3	13,761	152,566	22.3	14,407	157,475
2035	66,381	18.4	12,214	134,228	21.3	14,139	152,256	22.3	14,803	157,155

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	25.8%	\$13,416	\$ 170,834	26.2%	\$13,624	\$ 173,192	30.1%	\$15,652	\$ 195,242
2027	53,430	25.8	13,785	172,473	26.2	13,999	174,853	30.1	16,082	197,115
2028	54,899	25.8	14,164	173,943	26.2	14,384	176,343	30.1	16,525	198,795
2029	56,409	25.8	14,554	175,224	26.2	14,779	177,642	30.1	16,979	200,259
2030	57,960	25.8	14,954	176,295	26.2	15,186	178,728	30.1	17,446	201,483
2031	59,554	25.8	15,365	177,133	26.2	15,603	179,578	30.1	17,926	202,441
2032	61,192	25.8	15,788	177,713	26.2	16,032	180,166	30.1	18,419	203,104
2033	62,875	25.8	16,222	178,009	26.2	16,473	180,466	30.1	18,925	203,442
2034	64,604	25.8	16,668	177,992	26.2	16,926	180,449	30.1	19,446	203,422
2035	66,381	25.8	17,126	177,631	26.2	17,392	180,083	30.1	19,981	203,009

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	18.9%	\$9,828	\$ 100,752	23.4%	\$12,168	\$ 125,949	20.8%	\$10,816	\$ 110,490
2027	53,430	18.9	10,098	101,718	23.4	12,503	127,157	20.8	11,113	111,550
2028	54,899	18.9	10,376	102,585	23.4	12,846	128,241	20.8	11,419	112,501
2029	56,409	18.9	10,661	103,340	23.4	13,200	129,185	20.8	11,733	113,329
2030	57,960	18.9	10,954	103,972	23.4	13,563	129,975	20.8	12,056	114,022
2031	59,554	18.9	11,256	104,466	23.4	13,936	130,593	20.8	12,387	114,564
2032	61,192	18.9	11,565	104,808	23.4	14,319	131,021	20.8	12,728	114,939
2033	62,875	18.9	11,883	104,983	23.4	14,713	131,239	20.8	13,078	115,131
2034	64,604	18.9	12,210	104,973	23.4	15,117	131,226	20.8	13,438	115,120
2035	66,381	18.9	12,546	104,760	23.4	15,533	130,960	20.8	13,807	114,886

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	24.9%	\$12,948	\$ 133,252	27.9%	\$14,508	\$ 151,128	28.8%	\$14,976	\$ 156,002
2027	53,430	24.9	13,304	134,530	27.9	14,907	152,578	28.8	15,388	157,498
2028	54,899	24.9	13,670	135,676	27.9	15,317	153,878	28.8	15,811	158,840
2029	56,409	24.9	14,046	136,675	27.9	15,738	155,011	28.8	16,246	160,010
2030	57,960	24.9	14,432	137,510	27.9	16,171	155,958	28.8	16,692	160,988
2031	59,554	24.9	14,829	138,164	27.9	16,616	156,699	28.8	17,152	161,753
2032	61,192	24.9	15,237	138,617	27.9	17,073	157,213	28.8	17,623	162,283
2033	62,875	24.9	15,656	138,848	27.9	17,542	157,475	28.8	18,108	162,553
2034	64,604	24.9	16,086	138,835	27.9	18,025	157,460	28.8	18,606	162,537
2035	66,381	24.9	16,529	138,553	27.9	18,520	157,140	28.8	19,118	162,207

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	32.4%	\$16,848	\$ 176,327	32.9%	\$17,108	\$ 178,761	36.9%	\$19,188	\$ 201,516
2027	53,430	32.4	17,311	178,018	32.9	17,578	180,476	36.9	19,716	203,449
2028	54,899	32.4	17,787	179,535	32.9	18,062	182,014	36.9	20,258	205,183
2029	56,409	32.4	18,277	180,857	32.9	18,559	183,354	36.9	20,815	206,694
2030	57,960	32.4	18,779	181,962	32.9	19,069	184,475	36.9	21,387	207,957
2031	59,554	32.4	19,295	182,827	32.9	19,593	185,352	36.9	21,975	208,946
2032	61,192	32.4	19,826	183,426	32.9	20,132	185,959	36.9	22,580	209,631
2033	62,875	32.4	20,372	183,732	32.9	20,686	186,269	36.9	23,201	209,980
2034	64,604	32.4	20,932	183,714	32.9	21,255	186,251	36.9	23,839	209,960
2035	66,381	32.4	21,507	183,341	32.9	21,839	185,873	36.9	24,495	209,534

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	\$ 52,000	17.0%	\$8,840	\$ 100,752	21.5%	\$11,180	\$ 125,949	18.9%	\$9,828	\$ 110,490
2027	53,430	17.0	9,083	101,718	21.5	11,487	127,157	18.9	10,098	111,550
2028	54,899	17.0	9,333	102,585	21.5	11,803	128,241	18.9	10,376	112,501
2029	56,409	17.0	9,590	103,340	21.5	12,128	129,185	18.9	10,661	113,329
2030	57,960	17.0	9,853	103,972	21.5	12,461	129,975	18.9	10,954	114,022
2031	59,554	17.0	10,124	104,466	21.5	12,804	130,593	18.9	11,256	114,564
2032	61,192	17.0	10,403	104,808	21.5	13,156	131,021	18.9	11,565	114,939
2033	62,875	17.0	10,689	104,983	21.5	13,518	131,239	18.9	11,883	115,131
2034	64,604	17.0	10,983	104,973	21.5	13,890	131,226	18.9	12,210	115,120
2035	66,381	17.0	11,285	104,760	21.5	14,272	130,960	18.9	12,546	114,886

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	\$ 52,000	23.0%	\$11,960	\$ 133,252	26.0%	\$13,520	\$ 151,128	26.9%	\$13,988	\$ 156,002
2027	53,430	23.0	12,289	134,530	26.0	13,892	152,578	26.9	14,373	157,498
2028	54,899	23.0	12,627	135,676	26.0	14,274	153,878	26.9	14,768	158,840
2029	56,409	23.0	12,974	136,675	26.0	14,666	155,011	26.9	15,174	160,010
2030	57,960	23.0	13,331	137,510	26.0	15,070	155,958	26.9	15,591	160,988
2031	59,554	23.0	13,697	138,164	26.0	15,484	156,699	26.9	16,020	161,753
2032	61,192	23.0	14,074	138,617	26.0	15,910	157,213	26.9	16,461	162,283
2033	62,875	23.0	14,461	138,848	26.0	16,348	157,475	26.9	16,913	162,553
2034	64,604	23.0	14,859	138,835	26.0	16,797	157,460	26.9	17,378	162,537
2035	66,381	23.0	15,268	138,553	26.0	17,259	157,140	26.9	17,856	162,207

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	\$ 52,000	30.5%	\$15,860	\$ 176,327	31.0%	\$16,120	\$ 178,761	35.0%	\$18,200	\$ 201,516
2027	53,430	30.5	16,296	178,018	31.0	16,563	180,476	35.0	18,701	203,449
2028	54,899	30.5	16,744	179,535	31.0	17,019	182,014	35.0	19,215	205,183
2029	56,409	30.5	17,205	180,857	31.0	17,487	183,354	35.0	19,743	206,694
2030	57,960	30.5	17,678	181,962	31.0	17,968	184,475	35.0	20,286	207,957
2031	59,554	30.5	18,164	182,827	31.0	18,462	185,352	35.0	20,844	208,946
2032	61,192	30.5	18,664	183,426	31.0	18,970	185,959	35.0	21,417	209,631
2033	62,875	30.5	19,177	183,732	31.0	19,491	186,269	35.0	22,006	209,980
2034	64,604	30.5	19,704	183,714	31.0	20,027	186,251	35.0	22,611	209,960
2035	66,381	30.5	20,246	183,341	31.0	20,578	185,873	35.0	23,233	209,534

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	15.1%	\$7,852	\$ 100,752	19.6%	\$10,192	\$ 125,949	17.0%	\$8,840	\$ 110,490
2027	53,430	15.1	8,068	101,718	19.6	10,472	127,157	17.0	9,083	111,550
2028	54,899	15.1	8,290	102,585	19.6	10,760	128,241	17.0	9,333	112,501
2029	56,409	15.1	8,518	103,340	19.6	11,056	129,185	17.0	9,590	113,329
2030	57,960	15.1	8,752	103,972	19.6	11,360	129,975	17.0	9,853	114,022
2031	59,554	15.1	8,993	104,466	19.6	11,673	130,593	17.0	10,124	114,564
2032	61,192	15.1	9,240	104,808	19.6	11,994	131,021	17.0	10,403	114,939
2033	62,875	15.1	9,494	104,983	19.6	12,324	131,239	17.0	10,689	115,131
2034	64,604	15.1	9,755	104,973	19.6	12,662	131,226	17.0	10,983	115,120
2035	66,381	15.1	10,024	104,760	19.6	13,011	130,960	17.0	11,285	114,886

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	21.1%	\$10,972	\$ 133,252	24.1%	\$12,532	\$ 151,128	25.0%	\$13,000	\$ 156,002
2027	53,430	21.1	11,274	134,530	24.1	12,877	152,578	25.0	13,358	157,498
2028	54,899	21.1	11,584	135,676	24.1	13,231	153,878	25.0	13,725	158,840
2029	56,409	21.1	11,902	136,675	24.1	13,595	155,011	25.0	14,102	160,010
2030	57,960	21.1	12,230	137,510	24.1	13,968	155,958	25.0	14,490	160,988
2031	59,554	21.1	12,566	138,164	24.1	14,353	156,699	25.0	14,889	161,753
2032	61,192	21.1	12,912	138,617	24.1	14,747	157,213	25.0	15,298	162,283
2033	62,875	21.1	13,267	138,848	24.1	15,153	157,475	25.0	15,719	162,553
2034	64,604	21.1	13,631	138,835	24.1	15,570	157,460	25.0	16,151	162,537
2035	66,381	21.1	14,006	138,553	24.1	15,998	157,140	25.0	16,595	162,207

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	28.6%	\$14,872	\$ 176,327	29.1%	\$15,132	\$ 178,761	33.1%	\$17,212	\$ 201,516
2027	53,430	28.6	15,281	178,018	29.1	15,548	180,476	33.1	17,685	203,449
2028	54,899	28.6	15,701	179,535	29.1	15,976	182,014	33.1	18,172	205,183
2029	56,409	28.6	16,133	180,857	29.1	16,415	183,354	33.1	18,671	206,694
2030	57,960	28.6	16,577	181,962	29.1	16,866	184,475	33.1	19,185	207,957
2031	59,554	28.6	17,032	182,827	29.1	17,330	185,352	33.1	19,712	208,946
2032	61,192	28.6	17,501	183,426	29.1	17,807	185,959	33.1	20,255	209,631
2033	62,875	28.6	17,982	183,732	29.1	18,297	186,269	33.1	20,812	209,980
2034	64,604	28.6	18,477	183,714	29.1	18,800	186,251	33.1	21,384	209,960
2035	66,381	28.6	18,985	183,341	29.1	19,317	185,873	33.1	21,972	209,534

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	13.2%	\$6,864	\$ 100,752	17.7%	\$9,204	\$ 125,949	15.1%	\$7,852	\$ 110,490
2027	53,430	13.2	7,053	101,718	17.7	9,457	127,157	15.1	8,068	111,550
2028	54,899	13.2	7,247	102,585	17.7	9,717	128,241	15.1	8,290	112,501
2029	56,409	13.2	7,446	103,340	17.7	9,984	129,185	15.1	8,518	113,329
2030	57,960	13.2	7,651	103,972	17.7	10,259	129,975	15.1	8,752	114,022
2031	59,554	13.2	7,861	104,466	17.7	10,541	130,593	15.1	8,993	114,564
2032	61,192	13.2	8,077	104,808	17.7	10,831	131,021	15.1	9,240	114,939
2033	62,875	13.2	8,300	104,983	17.7	11,129	131,239	15.1	9,494	115,131
2034	64,604	13.2	8,528	104,973	17.7	11,435	131,226	15.1	9,755	115,120
2035	66,381	13.2	8,762	104,760	17.7	11,749	130,960	15.1	10,024	114,886

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	19.2%	\$9,984	\$ 133,252	22.2%	\$11,544	\$ 151,128	23.1%	\$12,012	\$ 156,002
2027	53,430	19.2	10,259	134,530	22.2	11,861	152,578	23.1	12,342	157,498
2028	54,899	19.2	10,541	135,676	22.2	12,188	153,878	23.1	12,682	158,840
2029	56,409	19.2	10,831	136,675	22.2	12,523	155,011	23.1	13,030	160,010
2030	57,960	19.2	11,128	137,510	22.2	12,867	155,958	23.1	13,389	160,988
2031	59,554	19.2	11,434	138,164	22.2	13,221	156,699	23.1	13,757	161,753
2032	61,192	19.2	11,749	138,617	22.2	13,585	157,213	23.1	14,135	162,283
2033	62,875	19.2	12,072	138,848	22.2	13,958	157,475	23.1	14,524	162,553
2034	64,604	19.2	12,404	138,835	22.2	14,342	157,460	23.1	14,924	162,537
2035	66,381	19.2	12,745	138,553	22.2	14,737	157,140	23.1	15,334	162,207

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 52,000	26.7%	\$13,884	\$ 176,327	27.2%	\$14,144	\$ 178,761	31.2%	\$16,224	\$ 201,516
2027	53,430	26.7	14,266	178,018	27.2	14,533	180,476	31.2	16,670	203,449
2028	54,899	26.7	14,658	179,535	27.2	14,933	182,014	31.2	17,128	205,183
2029	56,409	26.7	15,061	180,857	27.2	15,343	183,354	31.2	17,600	206,694
2030	57,960	26.7	15,475	181,962	27.2	15,765	184,475	31.2	18,084	207,957
2031	59,554	26.7	15,901	182,827	27.2	16,199	185,352	31.2	18,581	208,946
2032	61,192	26.7	16,338	183,426	27.2	16,644	185,959	31.2	19,092	209,631
2033	62,875	26.7	16,788	183,732	27.2	17,102	186,269	31.2	19,617	209,980
2034	64,604	26.7	17,249	183,714	27.2	17,572	186,251	31.2	20,156	209,960
2035	66,381	26.7	17,724	183,341	27.2	18,056	185,873	31.2	20,711	209,534

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	\$ 452,182	13.1%	\$59,236	\$ 337,947	16.2%	\$73,253	\$ 422,452	15.7%	\$70,993	\$ 390,463
2027	464,617	13.1	60,865	341,189	16.2	75,268	426,504	15.7	72,945	394,209
2028	477,394	13.1	62,539	344,096	16.2	77,338	430,138	15.7	74,951	397,568
2029	490,522	13.1	64,258	346,630	16.2	79,465	433,306	15.7	77,012	400,496
2030	504,011	13.1	66,025	348,749	16.2	81,650	435,954	15.7	79,130	402,944
2031	517,871	13.1	67,841	350,407	16.2	83,895	438,027	15.7	81,306	404,860
2032	532,112	13.1	69,707	351,555	16.2	86,202	439,462	15.7	83,542	406,187
2033	546,745	13.1	71,624	352,141	16.2	88,573	440,194	15.7	85,839	406,864
2034	561,780	13.1	73,593	352,107	16.2	91,008	440,152	15.7	88,199	406,825
2035	577,229	13.1	75,617	351,392	16.2	93,511	439,258	15.7	90,625	405,999

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	\$ 452,182	18.1%	\$81,845	\$ 461,830	19.0%	\$85,915	\$ 506,924	20.4%	\$92,245	\$ 533,191
2027	464,617	18.1	84,096	466,260	19.0	88,277	511,787	20.4	94,782	538,306
2028	477,394	18.1	86,408	470,233	19.0	90,705	516,148	20.4	97,388	542,893
2029	490,522	18.1	88,784	473,696	19.0	93,199	519,949	20.4	100,066	546,891
2030	504,011	18.1	91,226	476,591	19.0	95,762	523,127	20.4	102,818	550,234
2031	517,871	18.1	93,735	478,857	19.0	98,395	525,614	20.4	105,646	552,850
2032	532,112	18.1	96,312	480,426	19.0	101,101	527,336	20.4	108,551	554,662
2033	546,745	18.1	98,961	481,226	19.0	103,882	528,215	20.4	111,536	555,586
2034	561,780	18.1	101,682	481,180	19.0	106,738	528,164	20.4	114,603	555,533
2035	577,229	18.1	104,478	480,203	19.0	109,674	527,091	20.4	117,755	554,405

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	\$ 452,182	22.1%	\$99,932	\$ 591,427	22.8%	\$103,097	\$ 604,535	25.2%	\$113,950	\$ 675,919
2027	464,617	22.1	102,680	597,100	22.8	105,933	610,334	25.2	117,083	682,403
2028	477,394	22.1	105,504	602,188	22.8	108,846	615,535	25.2	120,303	688,218
2029	490,522	22.1	108,405	606,623	22.8	111,839	620,068	25.2	123,612	693,286
2030	504,011	22.1	111,386	610,331	22.8	114,915	623,858	25.2	127,011	697,524
2031	517,871	22.1	114,449	613,233	22.8	118,075	626,824	25.2	130,503	700,840
2032	532,112	22.1	117,597	615,243	22.8	121,322	628,878	25.2	134,092	703,137
2033	546,745	22.1	120,831	616,268	22.8	124,658	629,926	25.2	137,780	704,309
2034	561,780	22.1	124,153	616,209	22.8	128,086	629,865	25.2	141,569	704,241
2035	577,229	22.1	127,568	614,958	22.8	131,608	628,586	25.2	145,462	702,811

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	11.2%	\$50,644	\$ 337,947	14.3%	\$64,662	\$ 422,452	13.8%	\$62,401	\$ 390,463
2027	464,617	11.2	52,037	341,189	14.3	66,440	426,504	13.8	64,117	394,209
2028	477,394	11.2	53,468	344,096	14.3	68,267	430,138	13.8	65,880	397,568
2029	490,522	11.2	54,938	346,630	14.3	70,145	433,306	13.8	67,692	400,496
2030	504,011	11.2	56,449	348,749	14.3	72,074	435,954	13.8	69,554	402,944
2031	517,871	11.2	58,002	350,407	14.3	74,056	438,027	13.8	71,466	404,860
2032	532,112	11.2	59,597	351,555	14.3	76,092	439,462	13.8	73,431	406,187
2033	546,745	11.2	61,235	352,141	14.3	78,185	440,194	13.8	75,451	406,864
2034	561,780	11.2	62,919	352,107	14.3	80,335	440,152	13.8	77,526	406,825
2035	577,229	11.2	64,650	351,392	14.3	82,544	439,258	13.8	79,658	405,999

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	16.2%	\$73,253	\$ 461,830	17.1%	\$77,323	\$ 506,924	18.5%	\$83,654	\$ 533,191
2027	464,617	16.2	75,268	466,260	17.1	79,450	511,787	18.5	85,954	538,306
2028	477,394	16.2	77,338	470,233	17.1	81,634	516,148	18.5	88,318	542,893
2029	490,522	16.2	79,465	473,696	17.1	83,879	519,949	18.5	90,747	546,891
2030	504,011	16.2	81,650	476,591	17.1	86,186	523,127	18.5	93,242	550,234
2031	517,871	16.2	83,895	478,857	17.1	88,556	525,614	18.5	95,806	552,850
2032	532,112	16.2	86,202	480,426	17.1	90,991	527,336	18.5	98,441	554,662
2033	546,745	16.2	88,573	481,226	17.1	93,493	528,215	18.5	101,148	555,586
2034	561,780	16.2	91,008	481,180	17.1	96,064	528,164	18.5	103,929	555,533
2035	577,229	16.2	93,511	480,203	17.1	98,706	527,091	18.5	106,787	554,405

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	20.2%	\$91,341	\$ 591,427	20.9%	\$94,506	\$ 604,535	23.3%	\$105,358	\$ 675,919
2027	464,617	20.2	93,853	597,100	20.9	97,105	610,334	23.3	108,256	682,403
2028	477,394	20.2	96,434	602,188	20.9	99,775	615,535	23.3	111,233	688,218
2029	490,522	20.2	99,085	606,623	20.9	102,519	620,068	23.3	114,292	693,286
2030	504,011	20.2	101,810	610,331	20.9	105,338	623,858	23.3	117,435	697,524
2031	517,871	20.2	104,610	613,233	20.9	108,235	626,824	23.3	120,664	700,840
2032	532,112	20.2	107,487	615,243	20.9	111,211	628,878	23.3	123,982	703,137
2033	546,745	20.2	110,442	616,268	20.9	114,270	629,926	23.3	127,392	704,309
2034	561,780	20.2	113,480	616,209	20.9	117,412	629,865	23.3	130,895	704,241
2035	577,229	20.2	116,600	614,958	20.9	120,641	628,586	23.3	134,494	702,811

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	9.3%	\$42,053	\$ 337,947	12.4%	\$56,071	\$ 422,452	11.9%	\$53,810	\$ 390,463
2027	464,617	9.3	43,209	341,189	12.4	57,613	426,504	11.9	55,289	394,209
2028	477,394	9.3	44,398	344,096	12.4	59,197	430,138	11.9	56,810	397,568
2029	490,522	9.3	45,619	346,630	12.4	60,825	433,306	11.9	58,372	400,496
2030	504,011	9.3	46,873	348,749	12.4	62,497	435,954	11.9	59,977	402,944
2031	517,871	9.3	48,162	350,407	12.4	64,216	438,027	11.9	61,627	404,860
2032	532,112	9.3	49,486	351,555	12.4	65,982	439,462	11.9	63,321	406,187
2033	546,745	9.3	50,847	352,141	12.4	67,796	440,194	11.9	65,063	406,864
2034	561,780	9.3	52,246	352,107	12.4	69,661	440,152	11.9	66,852	406,825
2035	577,229	9.3	53,682	351,392	12.4	71,576	439,258	11.9	68,690	405,999

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	14.3%	\$64,662	\$ 461,830	15.2%	\$68,732	\$ 506,924	16.6%	\$75,062	\$ 533,191
2027	464,617	14.3	66,440	466,260	15.2	70,622	511,787	16.6	77,126	538,306
2028	477,394	14.3	68,267	470,233	15.2	72,564	516,148	16.6	79,247	542,893
2029	490,522	14.3	70,145	473,696	15.2	74,559	519,949	16.6	81,427	546,891
2030	504,011	14.3	72,074	476,591	15.2	76,610	523,127	16.6	83,666	550,234
2031	517,871	14.3	74,056	478,857	15.2	78,716	525,614	16.6	85,967	552,850
2032	532,112	14.3	76,092	480,426	15.2	80,881	527,336	16.6	88,331	554,662
2033	546,745	14.3	78,185	481,226	15.2	83,105	528,215	16.6	90,760	555,586
2034	561,780	14.3	80,335	481,180	15.2	85,391	528,164	16.6	93,255	555,533
2035	577,229	14.3	82,544	480,203	15.2	87,739	527,091	16.6	95,820	554,405

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	18.3%	\$82,749	\$ 591,427	19.0%	\$85,915	\$ 604,535	21.4%	\$96,767	\$ 675,919
2027	464,617	18.3	85,025	597,100	19.0	88,277	610,334	21.4	99,428	682,403
2028	477,394	18.3	87,363	602,188	19.0	90,705	615,535	21.4	102,162	688,218
2029	490,522	18.3	89,766	606,623	19.0	93,199	620,068	21.4	104,972	693,286
2030	504,011	18.3	92,234	610,331	19.0	95,762	623,858	21.4	107,858	697,524
2031	517,871	18.3	94,770	613,233	19.0	98,395	626,824	21.4	110,824	700,840
2032	532,112	18.3	97,376	615,243	19.0	101,101	628,878	21.4	113,872	703,137
2033	546,745	18.3	100,054	616,268	19.0	103,882	629,926	21.4	117,003	704,309
2034	561,780	18.3	102,806	616,209	19.0	106,738	629,865	21.4	120,221	704,241
2035	577,229	18.3	105,633	614,958	19.0	109,674	628,586	21.4	123,527	702,811

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	7.4%	\$33,461	\$ 337,947	10.5%	\$47,479	\$ 422,452	10.0%	\$45,218	\$ 390,463
2027	464,617	7.4	34,382	341,189	10.5	48,785	426,504	10.0	46,462	394,209
2028	477,394	7.4	35,327	344,096	10.5	50,126	430,138	10.0	47,739	397,568
2029	490,522	7.4	36,299	346,630	10.5	51,505	433,306	10.0	49,052	400,496
2030	504,011	7.4	37,297	348,749	10.5	52,921	435,954	10.0	50,401	402,944
2031	517,871	7.4	38,322	350,407	10.5	54,376	438,027	10.0	51,787	404,860
2032	532,112	7.4	39,376	351,555	10.5	55,872	439,462	10.0	53,211	406,187
2033	546,745	7.4	40,459	352,141	10.5	57,408	440,194	10.0	54,675	406,864
2034	561,780	7.4	41,572	352,107	10.5	58,987	440,152	10.0	56,178	406,825
2035	577,229	7.4	42,715	351,392	10.5	60,609	439,258	10.0	57,723	405,999

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	12.4%	\$56,071	\$ 461,830	13.3%	\$60,140	\$ 506,924	14.7%	\$66,471	\$ 533,191
2027	464,617	12.4	57,613	466,260	13.3	61,794	511,787	14.7	68,299	538,306
2028	477,394	12.4	59,197	470,233	13.3	63,493	516,148	14.7	70,177	542,893
2029	490,522	12.4	60,825	473,696	13.3	65,239	519,949	14.7	72,107	546,891
2030	504,011	12.4	62,497	476,591	13.3	67,033	523,127	14.7	74,090	550,234
2031	517,871	12.4	64,216	478,857	13.3	68,877	525,614	14.7	76,127	552,850
2032	532,112	12.4	65,982	480,426	13.3	70,771	527,336	14.7	78,220	554,662
2033	546,745	12.4	67,796	481,226	13.3	72,717	528,215	14.7	80,372	555,586
2034	561,780	12.4	69,661	481,180	13.3	74,717	528,164	14.7	82,582	555,533
2035	577,229	12.4	71,576	480,203	13.3	76,771	527,091	14.7	84,853	554,405

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	16.4%	\$74,158	\$ 591,427	17.1%	\$77,323	\$ 604,535	19.5%	\$88,175	\$ 675,919
2027	464,617	16.4	76,197	597,100	17.1	79,450	610,334	19.5	90,600	682,403
2028	477,394	16.4	78,293	602,188	17.1	81,634	615,535	19.5	93,092	688,218
2029	490,522	16.4	80,446	606,623	17.1	83,879	620,068	19.5	95,652	693,286
2030	504,011	16.4	82,658	610,331	17.1	86,186	623,858	19.5	98,282	697,524
2031	517,871	16.4	84,931	613,233	17.1	88,556	626,824	19.5	100,985	700,840
2032	532,112	16.4	87,266	615,243	17.1	90,991	628,878	19.5	103,762	703,137
2033	546,745	16.4	89,666	616,268	17.1	93,493	629,926	19.5	106,615	704,309
2034	561,780	16.4	92,132	616,209	17.1	96,064	629,865	19.5	109,547	704,241
2035	577,229	16.4	94,666	614,958	17.1	98,706	628,586	19.5	112,560	702,811

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	13.4%	\$60,592	\$ 349,321	16.6%	\$75,062	\$ 436,635	16.2%	\$73,253	\$ 403,659
2027	464,617	13.4	62,259	352,672	16.6	77,126	440,823	16.2	75,268	407,531
2028	477,394	13.4	63,971	355,677	16.6	79,247	444,579	16.2	77,338	411,004
2029	490,522	13.4	65,730	358,296	16.6	81,427	447,853	16.2	79,465	414,031
2030	504,011	13.4	67,537	360,486	16.6	83,666	450,590	16.2	81,650	416,562
2031	517,871	13.4	69,395	362,200	16.6	85,967	452,732	16.2	83,895	418,542
2032	532,112	13.4	71,303	363,387	16.6	88,331	454,216	16.2	86,202	419,914
2033	546,745	13.4	73,264	363,992	16.6	90,760	454,973	16.2	88,573	420,614
2034	561,780	13.4	75,279	363,957	16.6	93,255	454,929	16.2	91,008	420,574
2035	577,229	13.4	77,349	363,218	16.6	95,820	454,005	16.2	93,511	419,720

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	18.7%	\$84,558	\$ 477,384	19.7%	\$89,080	\$ 523,949	21.1%	\$95,410	\$ 551,135
2027	464,617	18.7	86,883	481,963	19.7	91,530	528,975	21.1	98,034	556,422
2028	477,394	18.7	89,273	486,070	19.7	94,047	533,482	21.1	100,730	561,163
2029	490,522	18.7	91,728	489,650	19.7	96,633	537,411	21.1	103,500	565,296
2030	504,011	18.7	94,250	492,643	19.7	99,290	540,696	21.1	106,346	568,751
2031	517,871	18.7	96,842	494,985	19.7	102,021	543,267	21.1	109,271	571,455
2032	532,112	18.7	99,505	496,607	19.7	104,826	545,047	21.1	112,276	573,328
2033	546,745	18.7	102,241	497,434	19.7	107,709	545,955	21.1	115,363	574,283
2034	561,780	18.7	105,053	497,386	19.7	110,671	545,902	21.1	118,536	574,228
2035	577,229	18.7	107,942	496,376	19.7	113,714	544,793	21.1	121,795	573,062

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	22.9%	\$103,550	\$ 611,306	23.6%	\$106,715	\$ 624,893	26.1%	\$118,020	\$ 698,628
2027	464,617	22.9	106,397	617,170	23.6	109,650	630,887	26.1	121,265	705,330
2028	477,394	22.9	109,323	622,429	23.6	112,665	636,263	26.1	124,600	711,340
2029	490,522	22.9	112,330	627,013	23.6	115,763	640,949	26.1	128,026	716,578
2030	504,011	22.9	115,419	630,845	23.6	118,947	644,867	26.1	131,547	720,958
2031	517,871	22.9	118,592	633,844	23.6	122,218	647,933	26.1	135,164	724,386
2032	532,112	22.9	121,854	635,921	23.6	125,578	650,056	26.1	138,881	726,760
2033	546,745	22.9	125,205	636,981	23.6	129,032	651,139	26.1	142,700	727,971
2034	561,780	22.9	128,648	636,920	23.6	132,580	651,076	26.1	146,625	727,901
2035	577,229	22.9	132,185	635,627	23.6	136,226	649,754	26.1	150,657	726,423

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	11.5%	\$52,001	\$ 349,321	14.7%	\$66,471	\$ 436,635	14.3%	\$64,662	\$ 403,659
2027	464,617	11.5	53,431	352,672	14.7	68,299	440,823	14.3	66,440	407,531
2028	477,394	11.5	54,900	355,677	14.7	70,177	444,579	14.3	68,267	411,004
2029	490,522	11.5	56,410	358,296	14.7	72,107	447,853	14.3	70,145	414,031
2030	504,011	11.5	57,961	360,486	14.7	74,090	450,590	14.3	72,074	416,562
2031	517,871	11.5	59,555	362,200	14.7	76,127	452,732	14.3	74,056	418,542
2032	532,112	11.5	61,193	363,387	14.7	78,220	454,216	14.3	76,092	419,914
2033	546,745	11.5	62,876	363,992	14.7	80,372	454,973	14.3	78,185	420,614
2034	561,780	11.5	64,605	363,957	14.7	82,582	454,929	14.3	80,335	420,574
2035	577,229	11.5	66,381	363,218	14.7	84,853	454,005	14.3	82,544	419,720

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	16.8%	\$75,967	\$ 477,384	17.8%	\$80,488	\$ 523,949	19.2%	\$86,819	\$ 551,135
2027	464,617	16.8	78,056	481,963	17.8	82,702	528,975	19.2	89,206	556,422
2028	477,394	16.8	80,202	486,070	17.8	84,976	533,482	19.2	91,660	561,163
2029	490,522	16.8	82,408	489,650	17.8	87,313	537,411	19.2	94,180	565,296
2030	504,011	16.8	84,674	492,643	17.8	89,714	540,696	19.2	96,770	568,751
2031	517,871	16.8	87,002	494,985	17.8	92,181	543,267	19.2	99,431	571,455
2032	532,112	16.8	89,395	496,607	17.8	94,716	545,047	19.2	102,166	573,328
2033	546,745	16.8	91,853	497,434	17.8	97,321	545,955	19.2	104,975	574,283
2034	561,780	16.8	94,379	497,386	17.8	99,997	545,902	19.2	107,862	574,228
2035	577,229	16.8	96,974	496,376	17.8	102,747	544,793	19.2	110,828	573,062

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	21.0%	\$94,958	\$ 611,306	21.7%	\$98,123	\$ 624,893	24.2%	\$109,428	\$ 698,628
2027	464,617	21.0	97,570	617,170	21.7	100,822	630,887	24.2	112,437	705,330
2028	477,394	21.0	100,253	622,429	21.7	103,594	636,263	24.2	115,529	711,340
2029	490,522	21.0	103,010	627,013	21.7	106,443	640,949	24.2	118,706	716,578
2030	504,011	21.0	105,842	630,845	21.7	109,370	644,867	24.2	121,971	720,958
2031	517,871	21.0	108,753	633,844	21.7	112,378	647,933	24.2	125,325	724,386
2032	532,112	21.0	111,744	635,921	21.7	115,468	650,056	24.2	128,771	726,760
2033	546,745	21.0	114,816	636,981	21.7	118,644	651,139	24.2	132,312	727,971
2034	561,780	21.0	117,974	636,920	21.7	121,906	651,076	24.2	135,951	727,901
2035	577,229	21.0	121,218	635,627	21.7	125,259	649,754	24.2	139,689	726,423

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	9.6%	\$43,409	\$ 349,321	12.8%	\$57,879	\$ 436,635	12.4%	\$56,071	\$ 403,659
2027	464,617	9.6	44,603	352,672	12.8	59,471	440,823	12.4	57,613	407,531
2028	477,394	9.6	45,830	355,677	12.8	61,106	444,579	12.4	59,197	411,004
2029	490,522	9.6	47,090	358,296	12.8	62,787	447,853	12.4	60,825	414,031
2030	504,011	9.6	48,385	360,486	12.8	64,513	450,590	12.4	62,497	416,562
2031	517,871	9.6	49,716	362,200	12.8	66,287	452,732	12.4	64,216	418,542
2032	532,112	9.6	51,083	363,387	12.8	68,110	454,216	12.4	65,982	419,914
2033	546,745	9.6	52,488	363,992	12.8	69,983	454,973	12.4	67,796	420,614
2034	561,780	9.6	53,931	363,957	12.8	71,908	454,929	12.4	69,661	420,574
2035	577,229	9.6	55,414	363,218	12.8	73,885	454,005	12.4	71,576	419,720

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	14.9%	\$67,375	\$ 477,384	15.9%	\$71,897	\$ 523,949	17.3%	\$78,227	\$ 551,135
2027	464,617	14.9	69,228	481,963	15.9	73,874	528,975	17.3	80,379	556,422
2028	477,394	14.9	71,132	486,070	15.9	75,906	533,482	17.3	82,589	561,163
2029	490,522	14.9	73,088	489,650	15.9	77,993	537,411	17.3	84,860	565,296
2030	504,011	14.9	75,098	492,643	15.9	80,138	540,696	17.3	87,194	568,751
2031	517,871	14.9	77,163	494,985	15.9	82,341	543,267	17.3	89,592	571,455
2032	532,112	14.9	79,285	496,607	15.9	84,606	545,047	17.3	92,055	573,328
2033	546,745	14.9	81,465	497,434	15.9	86,932	545,955	17.3	94,587	574,283
2034	561,780	14.9	83,705	497,386	15.9	89,323	545,902	17.3	97,188	574,228
2035	577,229	14.9	86,007	496,376	15.9	91,779	544,793	17.3	99,861	573,062

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	19.1%	\$86,367	\$ 611,306	19.8%	\$89,532	\$ 624,893	22.3%	\$100,837	\$ 698,628
2027	464,617	19.1	88,742	617,170	19.8	91,994	630,887	22.3	103,610	705,330
2028	477,394	19.1	91,182	622,429	19.8	94,524	636,263	22.3	106,459	711,340
2029	490,522	19.1	93,690	627,013	19.8	97,123	640,949	22.3	109,386	716,578
2030	504,011	19.1	96,266	630,845	19.8	99,794	644,867	22.3	112,394	720,958
2031	517,871	19.1	98,913	633,844	19.8	102,538	647,933	22.3	115,485	724,386
2032	532,112	19.1	101,633	635,921	19.8	105,358	650,056	22.3	118,661	726,760
2033	546,745	19.1	104,428	636,981	19.8	108,256	651,139	22.3	121,924	727,971
2034	561,780	19.1	107,300	636,920	19.8	111,232	651,076	22.3	125,277	727,901
2035	577,229	19.1	110,251	635,627	19.8	114,291	649,754	22.3	128,722	726,423

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	7.7%	\$34,818	\$ 349,321	10.9%	\$49,288	\$ 436,635	10.5%	\$47,479	\$ 403,659
2027	464,617	7.7	35,776	352,672	10.9	50,643	440,823	10.5	48,785	407,531
2028	477,394	7.7	36,759	355,677	10.9	52,036	444,579	10.5	50,126	411,004
2029	490,522	7.7	37,770	358,296	10.9	53,467	447,853	10.5	51,505	414,031
2030	504,011	7.7	38,809	360,486	10.9	54,937	450,590	10.5	52,921	416,562
2031	517,871	7.7	39,876	362,200	10.9	56,448	452,732	10.5	54,376	418,542
2032	532,112	7.7	40,973	363,387	10.9	58,000	454,216	10.5	55,872	419,914
2033	546,745	7.7	42,099	363,992	10.9	59,595	454,973	10.5	57,408	420,614
2034	561,780	7.7	43,257	363,957	10.9	61,234	454,929	10.5	58,987	420,574
2035	577,229	7.7	44,447	363,218	10.9	62,918	454,005	10.5	60,609	419,720

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	13.0%	\$58,784	\$ 477,384	14.0%	\$63,305	\$ 523,949	15.4%	\$69,636	\$ 551,135
2027	464,617	13.0	60,400	481,963	14.0	65,046	528,975	15.4	71,551	556,422
2028	477,394	13.0	62,061	486,070	14.0	66,835	533,482	15.4	73,519	561,163
2029	490,522	13.0	63,768	489,650	14.0	68,673	537,411	15.4	75,540	565,296
2030	504,011	13.0	65,521	492,643	14.0	70,562	540,696	15.4	77,618	568,751
2031	517,871	13.0	67,323	494,985	14.0	72,502	543,267	15.4	79,752	571,455
2032	532,112	13.0	69,175	496,607	14.0	74,496	545,047	15.4	81,945	573,328
2033	546,745	13.0	71,077	497,434	14.0	76,544	545,955	15.4	84,199	574,283
2034	561,780	13.0	73,031	497,386	14.0	78,649	545,902	15.4	86,514	574,228
2035	577,229	13.0	75,040	496,376	14.0	80,812	544,793	15.4	88,893	573,062

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	17.2%	\$77,775	\$ 611,306	17.9%	\$80,941	\$ 624,893	20.4%	\$92,245	\$ 698,628
2027	464,617	17.2	79,914	617,170	17.9	83,166	630,887	20.4	94,782	705,330
2028	477,394	17.2	82,112	622,429	17.9	85,454	636,263	20.4	97,388	711,340
2029	490,522	17.2	84,370	627,013	17.9	87,803	640,949	20.4	100,066	716,578
2030	504,011	17.2	86,690	630,845	17.9	90,218	644,867	20.4	102,818	720,958
2031	517,871	17.2	89,074	633,844	17.9	92,699	647,933	20.4	105,646	724,386
2032	532,112	17.2	91,523	635,921	17.9	95,248	650,056	20.4	108,551	726,760
2033	546,745	17.2	94,040	636,981	17.9	97,867	651,139	20.4	111,536	727,971
2034	561,780	17.2	96,626	636,920	17.9	100,559	651,076	20.4	114,603	727,901
2035	577,229	17.2	99,283	635,627	17.9	103,324	649,754	20.4	117,755	726,423

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	13.1%	\$59,236	\$ 337,947	16.2%	\$73,253	\$ 422,452	15.7%	\$70,993	\$ 390,463
2027	464,617	13.1	60,865	341,189	16.2	75,268	426,504	15.7	72,945	394,209
2028	477,394	13.1	62,539	344,096	16.2	77,338	430,138	15.7	74,951	397,568
2029	490,522	13.1	64,258	346,630	16.2	79,465	433,306	15.7	77,012	400,496
2030	504,011	13.1	66,025	348,749	16.2	81,650	435,954	15.7	79,130	402,944
2031	517,871	13.1	67,841	350,407	16.2	83,895	438,027	15.7	81,306	404,860
2032	532,112	13.1	69,707	351,555	16.2	86,202	439,462	15.7	83,542	406,187
2033	546,745	13.1	71,624	352,141	16.2	88,573	440,194	15.7	85,839	406,864
2034	561,780	13.1	73,593	352,107	16.2	91,008	440,152	15.7	88,199	406,825
2035	577,229	13.1	75,617	351,392	16.2	93,511	439,258	15.7	90,625	405,999

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	18.1%	\$81,845	\$ 461,830	19.0%	\$85,915	\$ 506,924	20.4%	\$92,245	\$ 533,191
2027	464,617	18.1	84,096	466,260	19.0	88,277	511,787	20.4	94,782	538,306
2028	477,394	18.1	86,408	470,233	19.0	90,705	516,148	20.4	97,388	542,893
2029	490,522	18.1	88,784	473,696	19.0	93,199	519,949	20.4	100,066	546,891
2030	504,011	18.1	91,226	476,591	19.0	95,762	523,127	20.4	102,818	550,234
2031	517,871	18.1	93,735	478,857	19.0	98,395	525,614	20.4	105,646	552,850
2032	532,112	18.1	96,312	480,426	19.0	101,101	527,336	20.4	108,551	554,662
2033	546,745	18.1	98,961	481,226	19.0	103,882	528,215	20.4	111,536	555,586
2034	561,780	18.1	101,682	481,180	19.0	106,738	528,164	20.4	114,603	555,533
2035	577,229	18.1	104,478	480,203	19.0	109,674	527,091	20.4	117,755	554,405

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	22.1%	\$99,932	\$ 591,427	22.8%	\$103,097	\$ 604,535	25.2%	\$113,950	\$ 675,919
2027	464,617	22.1	102,680	597,100	22.8	105,933	610,334	25.2	117,083	682,403
2028	477,394	22.1	105,504	602,188	22.8	108,846	615,535	25.2	120,303	688,218
2029	490,522	22.1	108,405	606,623	22.8	111,839	620,068	25.2	123,612	693,286
2030	504,011	22.1	111,386	610,331	22.8	114,915	623,858	25.2	127,011	697,524
2031	517,871	22.1	114,449	613,233	22.8	118,075	626,824	25.2	130,503	700,840
2032	532,112	22.1	117,597	615,243	22.8	121,322	628,878	25.2	134,092	703,137
2033	546,745	22.1	120,831	616,268	22.8	124,658	629,926	25.2	137,780	704,309
2034	561,780	22.1	124,153	616,209	22.8	128,086	629,865	25.2	141,569	704,241
2035	577,229	22.1	127,568	614,958	22.8	131,608	628,586	25.2	145,462	702,811

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	11.2%	\$50,644	\$ 337,947	14.3%	\$64,662	\$ 422,452	13.8%	\$62,401	\$ 390,463
2027	464,617	11.2	52,037	341,189	14.3	66,440	426,504	13.8	64,117	394,209
2028	477,394	11.2	53,468	344,096	14.3	68,267	430,138	13.8	65,880	397,568
2029	490,522	11.2	54,938	346,630	14.3	70,145	433,306	13.8	67,692	400,496
2030	504,011	11.2	56,449	348,749	14.3	72,074	435,954	13.8	69,554	402,944
2031	517,871	11.2	58,002	350,407	14.3	74,056	438,027	13.8	71,466	404,860
2032	532,112	11.2	59,597	351,555	14.3	76,092	439,462	13.8	73,431	406,187
2033	546,745	11.2	61,235	352,141	14.3	78,185	440,194	13.8	75,451	406,864
2034	561,780	11.2	62,919	352,107	14.3	80,335	440,152	13.8	77,526	406,825
2035	577,229	11.2	64,650	351,392	14.3	82,544	439,258	13.8	79,658	405,999

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	16.2%	\$73,253	\$ 461,830	17.1%	\$77,323	\$ 506,924	18.5%	\$83,654	\$ 533,191
2027	464,617	16.2	75,268	466,260	17.1	79,450	511,787	18.5	85,954	538,306
2028	477,394	16.2	77,338	470,233	17.1	81,634	516,148	18.5	88,318	542,893
2029	490,522	16.2	79,465	473,696	17.1	83,879	519,949	18.5	90,747	546,891
2030	504,011	16.2	81,650	476,591	17.1	86,186	523,127	18.5	93,242	550,234
2031	517,871	16.2	83,895	478,857	17.1	88,556	525,614	18.5	95,806	552,850
2032	532,112	16.2	86,202	480,426	17.1	90,991	527,336	18.5	98,441	554,662
2033	546,745	16.2	88,573	481,226	17.1	93,493	528,215	18.5	101,148	555,586
2034	561,780	16.2	91,008	481,180	17.1	96,064	528,164	18.5	103,929	555,533
2035	577,229	16.2	93,511	480,203	17.1	98,706	527,091	18.5	106,787	554,405

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	20.2%	\$91,341	\$ 591,427	20.9%	\$94,506	\$ 604,535	23.3%	\$105,358	\$ 675,919
2027	464,617	20.2	93,853	597,100	20.9	97,105	610,334	23.3	108,256	682,403
2028	477,394	20.2	96,434	602,188	20.9	99,775	615,535	23.3	111,233	688,218
2029	490,522	20.2	99,085	606,623	20.9	102,519	620,068	23.3	114,292	693,286
2030	504,011	20.2	101,810	610,331	20.9	105,338	623,858	23.3	117,435	697,524
2031	517,871	20.2	104,610	613,233	20.9	108,235	626,824	23.3	120,664	700,840
2032	532,112	20.2	107,487	615,243	20.9	111,211	628,878	23.3	123,982	703,137
2033	546,745	20.2	110,442	616,268	20.9	114,270	629,926	23.3	127,392	704,309
2034	561,780	20.2	113,480	616,209	20.9	117,412	629,865	23.3	130,895	704,241
2035	577,229	20.2	116,600	614,958	20.9	120,641	628,586	23.3	134,494	702,811

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	9.3%	\$42,053	\$ 337,947	12.4%	\$56,071	\$ 422,452	11.9%	\$53,810	\$ 390,463
2027	464,617	9.3	43,209	341,189	12.4	57,613	426,504	11.9	55,289	394,209
2028	477,394	9.3	44,398	344,096	12.4	59,197	430,138	11.9	56,810	397,568
2029	490,522	9.3	45,619	346,630	12.4	60,825	433,306	11.9	58,372	400,496
2030	504,011	9.3	46,873	348,749	12.4	62,497	435,954	11.9	59,977	402,944
2031	517,871	9.3	48,162	350,407	12.4	64,216	438,027	11.9	61,627	404,860
2032	532,112	9.3	49,486	351,555	12.4	65,982	439,462	11.9	63,321	406,187
2033	546,745	9.3	50,847	352,141	12.4	67,796	440,194	11.9	65,063	406,864
2034	561,780	9.3	52,246	352,107	12.4	69,661	440,152	11.9	66,852	406,825
2035	577,229	9.3	53,682	351,392	12.4	71,576	439,258	11.9	68,690	405,999

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	14.3%	\$64,662	\$ 461,830	15.2%	\$68,732	\$ 506,924	16.6%	\$75,062	\$ 533,191
2027	464,617	14.3	66,440	466,260	15.2	70,622	511,787	16.6	77,126	538,306
2028	477,394	14.3	68,267	470,233	15.2	72,564	516,148	16.6	79,247	542,893
2029	490,522	14.3	70,145	473,696	15.2	74,559	519,949	16.6	81,427	546,891
2030	504,011	14.3	72,074	476,591	15.2	76,610	523,127	16.6	83,666	550,234
2031	517,871	14.3	74,056	478,857	15.2	78,716	525,614	16.6	85,967	552,850
2032	532,112	14.3	76,092	480,426	15.2	80,881	527,336	16.6	88,331	554,662
2033	546,745	14.3	78,185	481,226	15.2	83,105	528,215	16.6	90,760	555,586
2034	561,780	14.3	80,335	481,180	15.2	85,391	528,164	16.6	93,255	555,533
2035	577,229	14.3	82,544	480,203	15.2	87,739	527,091	16.6	95,820	554,405

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	18.3%	\$82,749	\$ 591,427	19.0%	\$85,915	\$ 604,535	21.4%	\$96,767	\$ 675,919
2027	464,617	18.3	85,025	597,100	19.0	88,277	610,334	21.4	99,428	682,403
2028	477,394	18.3	87,363	602,188	19.0	90,705	615,535	21.4	102,162	688,218
2029	490,522	18.3	89,766	606,623	19.0	93,199	620,068	21.4	104,972	693,286
2030	504,011	18.3	92,234	610,331	19.0	95,762	623,858	21.4	107,858	697,524
2031	517,871	18.3	94,770	613,233	19.0	98,395	626,824	21.4	110,824	700,840
2032	532,112	18.3	97,376	615,243	19.0	101,101	628,878	21.4	113,872	703,137
2033	546,745	18.3	100,054	616,268	19.0	103,882	629,926	21.4	117,003	704,309
2034	561,780	18.3	102,806	616,209	19.0	106,738	629,865	21.4	120,221	704,241
2035	577,229	18.3	105,633	614,958	19.0	109,674	628,586	21.4	123,527	702,811

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	7.4%	\$33,461	\$ 337,947	10.5%	\$47,479	\$ 422,452	10.0%	\$45,218	\$ 390,463
2027	464,617	7.4	34,382	341,189	10.5	48,785	426,504	10.0	46,462	394,209
2028	477,394	7.4	35,327	344,096	10.5	50,126	430,138	10.0	47,739	397,568
2029	490,522	7.4	36,299	346,630	10.5	51,505	433,306	10.0	49,052	400,496
2030	504,011	7.4	37,297	348,749	10.5	52,921	435,954	10.0	50,401	402,944
2031	517,871	7.4	38,322	350,407	10.5	54,376	438,027	10.0	51,787	404,860
2032	532,112	7.4	39,376	351,555	10.5	55,872	439,462	10.0	53,211	406,187
2033	546,745	7.4	40,459	352,141	10.5	57,408	440,194	10.0	54,675	406,864
2034	561,780	7.4	41,572	352,107	10.5	58,987	440,152	10.0	56,178	406,825
2035	577,229	7.4	42,715	351,392	10.5	60,609	439,258	10.0	57,723	405,999

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	12.4%	\$56,071	\$ 461,830	13.3%	\$60,140	\$ 506,924	14.7%	\$66,471	\$ 533,191
2027	464,617	12.4	57,613	466,260	13.3	61,794	511,787	14.7	68,299	538,306
2028	477,394	12.4	59,197	470,233	13.3	63,493	516,148	14.7	70,177	542,893
2029	490,522	12.4	60,825	473,696	13.3	65,239	519,949	14.7	72,107	546,891
2030	504,011	12.4	62,497	476,591	13.3	67,033	523,127	14.7	74,090	550,234
2031	517,871	12.4	64,216	478,857	13.3	68,877	525,614	14.7	76,127	552,850
2032	532,112	12.4	65,982	480,426	13.3	70,771	527,336	14.7	78,220	554,662
2033	546,745	12.4	67,796	481,226	13.3	72,717	528,215	14.7	80,372	555,586
2034	561,780	12.4	69,661	481,180	13.3	74,717	528,164	14.7	82,582	555,533
2035	577,229	12.4	71,576	480,203	13.3	76,771	527,091	14.7	84,853	554,405

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	16.4%	\$74,158	\$ 591,427	17.1%	\$77,323	\$ 604,535	19.5%	\$88,175	\$ 675,919
2027	464,617	16.4	76,197	597,100	17.1	79,450	610,334	19.5	90,600	682,403
2028	477,394	16.4	78,293	602,188	17.1	81,634	615,535	19.5	93,092	688,218
2029	490,522	16.4	80,446	606,623	17.1	83,879	620,068	19.5	95,652	693,286
2030	504,011	16.4	82,658	610,331	17.1	86,186	623,858	19.5	98,282	697,524
2031	517,871	16.4	84,931	613,233	17.1	88,556	626,824	19.5	100,985	700,840
2032	532,112	16.4	87,266	615,243	17.1	90,991	628,878	19.5	103,762	703,137
2033	546,745	16.4	89,666	616,268	17.1	93,493	629,926	19.5	106,615	704,309
2034	561,780	16.4	92,132	616,209	17.1	96,064	629,865	19.5	109,547	704,241
2035	577,229	16.4	94,666	614,958	17.1	98,706	628,586	19.5	112,560	702,811

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	13.4%	\$60,592	\$ 349,321	16.6%	\$75,062	\$ 436,635	16.2%	\$73,253	\$ 403,659
2027	464,617	13.4	62,259	352,672	16.6	77,126	440,823	16.2	75,268	407,531
2028	477,394	13.4	63,971	355,677	16.6	79,247	444,579	16.2	77,338	411,004
2029	490,522	13.4	65,730	358,296	16.6	81,427	447,853	16.2	79,465	414,031
2030	504,011	13.4	67,537	360,486	16.6	83,666	450,590	16.2	81,650	416,562
2031	517,871	13.4	69,395	362,200	16.6	85,967	452,732	16.2	83,895	418,542
2032	532,112	13.4	71,303	363,387	16.6	88,331	454,216	16.2	86,202	419,914
2033	546,745	13.4	73,264	363,992	16.6	90,760	454,973	16.2	88,573	420,614
2034	561,780	13.4	75,279	363,957	16.6	93,255	454,929	16.2	91,008	420,574
2035	577,229	13.4	77,349	363,218	16.6	95,820	454,005	16.2	93,511	419,720

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	18.7%	\$84,558	\$ 477,384	19.7%	\$89,080	\$ 523,949	21.1%	\$95,410	\$ 551,135
2027	464,617	18.7	86,883	481,963	19.7	91,530	528,975	21.1	98,034	556,422
2028	477,394	18.7	89,273	486,070	19.7	94,047	533,482	21.1	100,730	561,163
2029	490,522	18.7	91,728	489,650	19.7	96,633	537,411	21.1	103,500	565,296
2030	504,011	18.7	94,250	492,643	19.7	99,290	540,696	21.1	106,346	568,751
2031	517,871	18.7	96,842	494,985	19.7	102,021	543,267	21.1	109,271	571,455
2032	532,112	18.7	99,505	496,607	19.7	104,826	545,047	21.1	112,276	573,328
2033	546,745	18.7	102,241	497,434	19.7	107,709	545,955	21.1	115,363	574,283
2034	561,780	18.7	105,053	497,386	19.7	110,671	545,902	21.1	118,536	574,228
2035	577,229	18.7	107,942	496,376	19.7	113,714	544,793	21.1	121,795	573,062

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	22.9%	\$103,550	\$ 611,306	23.6%	\$106,715	\$ 624,893	26.1%	\$118,020	\$ 698,628
2027	464,617	22.9	106,397	617,170	23.6	109,650	630,887	26.1	121,265	705,330
2028	477,394	22.9	109,323	622,429	23.6	112,665	636,263	26.1	124,600	711,340
2029	490,522	22.9	112,330	627,013	23.6	115,763	640,949	26.1	128,026	716,578
2030	504,011	22.9	115,419	630,845	23.6	118,947	644,867	26.1	131,547	720,958
2031	517,871	22.9	118,592	633,844	23.6	122,218	647,933	26.1	135,164	724,386
2032	532,112	22.9	121,854	635,921	23.6	125,578	650,056	26.1	138,881	726,760
2033	546,745	22.9	125,205	636,981	23.6	129,032	651,139	26.1	142,700	727,971
2034	561,780	22.9	128,648	636,920	23.6	132,580	651,076	26.1	146,625	727,901
2035	577,229	22.9	132,185	635,627	23.6	136,226	649,754	26.1	150,657	726,423

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	11.5%	\$52,001	\$ 349,321	14.7%	\$66,471	\$ 436,635	14.3%	\$64,662	\$ 403,659
2027	464,617	11.5	53,431	352,672	14.7	68,299	440,823	14.3	66,440	407,531
2028	477,394	11.5	54,900	355,677	14.7	70,177	444,579	14.3	68,267	411,004
2029	490,522	11.5	56,410	358,296	14.7	72,107	447,853	14.3	70,145	414,031
2030	504,011	11.5	57,961	360,486	14.7	74,090	450,590	14.3	72,074	416,562
2031	517,871	11.5	59,555	362,200	14.7	76,127	452,732	14.3	74,056	418,542
2032	532,112	11.5	61,193	363,387	14.7	78,220	454,216	14.3	76,092	419,914
2033	546,745	11.5	62,876	363,992	14.7	80,372	454,973	14.3	78,185	420,614
2034	561,780	11.5	64,605	363,957	14.7	82,582	454,929	14.3	80,335	420,574
2035	577,229	11.5	66,381	363,218	14.7	84,853	454,005	14.3	82,544	419,720

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	16.8%	\$75,967	\$ 477,384	17.8%	\$80,488	\$ 523,949	19.2%	\$86,819	\$ 551,135
2027	464,617	16.8	78,056	481,963	17.8	82,702	528,975	19.2	89,206	556,422
2028	477,394	16.8	80,202	486,070	17.8	84,976	533,482	19.2	91,660	561,163
2029	490,522	16.8	82,408	489,650	17.8	87,313	537,411	19.2	94,180	565,296
2030	504,011	16.8	84,674	492,643	17.8	89,714	540,696	19.2	96,770	568,751
2031	517,871	16.8	87,002	494,985	17.8	92,181	543,267	19.2	99,431	571,455
2032	532,112	16.8	89,395	496,607	17.8	94,716	545,047	19.2	102,166	573,328
2033	546,745	16.8	91,853	497,434	17.8	97,321	545,955	19.2	104,975	574,283
2034	561,780	16.8	94,379	497,386	17.8	99,997	545,902	19.2	107,862	574,228
2035	577,229	16.8	96,974	496,376	17.8	102,747	544,793	19.2	110,828	573,062

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	21.0%	\$94,958	\$ 611,306	21.7%	\$98,123	\$ 624,893	24.2%	\$109,428	\$ 698,628
2027	464,617	21.0	97,570	617,170	21.7	100,822	630,887	24.2	112,437	705,330
2028	477,394	21.0	100,253	622,429	21.7	103,594	636,263	24.2	115,529	711,340
2029	490,522	21.0	103,010	627,013	21.7	106,443	640,949	24.2	118,706	716,578
2030	504,011	21.0	105,842	630,845	21.7	109,370	644,867	24.2	121,971	720,958
2031	517,871	21.0	108,753	633,844	21.7	112,378	647,933	24.2	125,325	724,386
2032	532,112	21.0	111,744	635,921	21.7	115,468	650,056	24.2	128,771	726,760
2033	546,745	21.0	114,816	636,981	21.7	118,644	651,139	24.2	132,312	727,971
2034	561,780	21.0	117,974	636,920	21.7	121,906	651,076	24.2	135,951	727,901
2035	577,229	21.0	121,218	635,627	21.7	125,259	649,754	24.2	139,689	726,423

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	9.6%	\$43,409	\$ 349,321	12.8%	\$57,879	\$ 436,635	12.4%	\$56,071	\$ 403,659
2027	464,617	9.6	44,603	352,672	12.8	59,471	440,823	12.4	57,613	407,531
2028	477,394	9.6	45,830	355,677	12.8	61,106	444,579	12.4	59,197	411,004
2029	490,522	9.6	47,090	358,296	12.8	62,787	447,853	12.4	60,825	414,031
2030	504,011	9.6	48,385	360,486	12.8	64,513	450,590	12.4	62,497	416,562
2031	517,871	9.6	49,716	362,200	12.8	66,287	452,732	12.4	64,216	418,542
2032	532,112	9.6	51,083	363,387	12.8	68,110	454,216	12.4	65,982	419,914
2033	546,745	9.6	52,488	363,992	12.8	69,983	454,973	12.4	67,796	420,614
2034	561,780	9.6	53,931	363,957	12.8	71,908	454,929	12.4	69,661	420,574
2035	577,229	9.6	55,414	363,218	12.8	73,885	454,005	12.4	71,576	419,720

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	14.9%	\$67,375	\$ 477,384	15.9%	\$71,897	\$ 523,949	17.3%	\$78,227	\$ 551,135
2027	464,617	14.9	69,228	481,963	15.9	73,874	528,975	17.3	80,379	556,422
2028	477,394	14.9	71,132	486,070	15.9	75,906	533,482	17.3	82,589	561,163
2029	490,522	14.9	73,088	489,650	15.9	77,993	537,411	17.3	84,860	565,296
2030	504,011	14.9	75,098	492,643	15.9	80,138	540,696	17.3	87,194	568,751
2031	517,871	14.9	77,163	494,985	15.9	82,341	543,267	17.3	89,592	571,455
2032	532,112	14.9	79,285	496,607	15.9	84,606	545,047	17.3	92,055	573,328
2033	546,745	14.9	81,465	497,434	15.9	86,932	545,955	17.3	94,587	574,283
2034	561,780	14.9	83,705	497,386	15.9	89,323	545,902	17.3	97,188	574,228
2035	577,229	14.9	86,007	496,376	15.9	91,779	544,793	17.3	99,861	573,062

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	19.1%	\$86,367	\$ 611,306	19.8%	\$89,532	\$ 624,893	22.3%	\$100,837	\$ 698,628
2027	464,617	19.1	88,742	617,170	19.8	91,994	630,887	22.3	103,610	705,330
2028	477,394	19.1	91,182	622,429	19.8	94,524	636,263	22.3	106,459	711,340
2029	490,522	19.1	93,690	627,013	19.8	97,123	640,949	22.3	109,386	716,578
2030	504,011	19.1	96,266	630,845	19.8	99,794	644,867	22.3	112,394	720,958
2031	517,871	19.1	98,913	633,844	19.8	102,538	647,933	22.3	115,485	724,386
2032	532,112	19.1	101,633	635,921	19.8	105,358	650,056	22.3	118,661	726,760
2033	546,745	19.1	104,428	636,981	19.8	108,256	651,139	22.3	121,924	727,971
2034	561,780	19.1	107,300	636,920	19.8	111,232	651,076	22.3	125,277	727,901
2035	577,229	19.1	110,251	635,627	19.8	114,291	649,754	22.3	128,722	726,423

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.



Van-Far Ambulance District - Public Safety

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	7.7%	\$34,818	\$ 349,321	10.9%	\$49,288	\$ 436,635	10.5%	\$47,479	\$ 403,659
2027	464,617	7.7	35,776	352,672	10.9	50,643	440,823	10.5	48,785	407,531
2028	477,394	7.7	36,759	355,677	10.9	52,036	444,579	10.5	50,126	411,004
2029	490,522	7.7	37,770	358,296	10.9	53,467	447,853	10.5	51,505	414,031
2030	504,011	7.7	38,809	360,486	10.9	54,937	450,590	10.5	52,921	416,562
2031	517,871	7.7	39,876	362,200	10.9	56,448	452,732	10.5	54,376	418,542
2032	532,112	7.7	40,973	363,387	10.9	58,000	454,216	10.5	55,872	419,914
2033	546,745	7.7	42,099	363,992	10.9	59,595	454,973	10.5	57,408	420,614
2034	561,780	7.7	43,257	363,957	10.9	61,234	454,929	10.5	58,987	420,574
2035	577,229	7.7	44,447	363,218	10.9	62,918	454,005	10.5	60,609	419,720

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	13.0%	\$58,784	\$ 477,384	14.0%	\$63,305	\$ 523,949	15.4%	\$69,636	\$ 551,135
2027	464,617	13.0	60,400	481,963	14.0	65,046	528,975	15.4	71,551	556,422
2028	477,394	13.0	62,061	486,070	14.0	66,835	533,482	15.4	73,519	561,163
2029	490,522	13.0	63,768	489,650	14.0	68,673	537,411	15.4	75,540	565,296
2030	504,011	13.0	65,521	492,643	14.0	70,562	540,696	15.4	77,618	568,751
2031	517,871	13.0	67,323	494,985	14.0	72,502	543,267	15.4	79,752	571,455
2032	532,112	13.0	69,175	496,607	14.0	74,496	545,047	15.4	81,945	573,328
2033	546,745	13.0	71,077	497,434	14.0	76,544	545,955	15.4	84,199	574,283
2034	561,780	13.0	73,031	497,386	14.0	78,649	545,902	15.4	86,514	574,228
2035	577,229	13.0	75,040	496,376	14.0	80,812	544,793	15.4	88,893	573,062

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	\$ 452,182	17.2%	\$77,775	\$ 611,306	17.9%	\$80,941	\$ 624,893	20.4%	\$92,245	\$ 698,628
2027	464,617	17.2	79,914	617,170	17.9	83,166	630,887	20.4	94,782	705,330
2028	477,394	17.2	82,112	622,429	17.9	85,454	636,263	20.4	97,388	711,340
2029	490,522	17.2	84,370	627,013	17.9	87,803	640,949	20.4	100,066	716,578
2030	504,011	17.2	86,690	630,845	17.9	90,218	644,867	20.4	102,818	720,958
2031	517,871	17.2	89,074	633,844	17.9	92,699	647,933	20.4	105,646	724,386
2032	532,112	17.2	91,523	635,921	17.9	95,248	650,056	20.4	108,551	726,760
2033	546,745	17.2	94,040	636,981	17.9	97,867	651,139	20.4	111,536	727,971
2034	561,780	17.2	96,626	636,920	17.9	100,559	651,076	20.4	114,603	727,901
2035	577,229	17.2	99,283	635,627	17.9	103,324	649,754	20.4	117,755	726,423

Notes regarding the above projections:

- 1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
- 2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 2.75%.
- 3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
- 4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
- 5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

