The Initial Valuation For

Fruitland Area Fire Protection District

as of July 31, 2026

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August 18, 2026

Fruitland Area Fire Protection District
Jackson, 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, 2026.

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

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

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

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

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

The signing actuary is independent of the plan sponsor.

Respectfully submitted,
Gabriel, Roeder, Smith & Company

Mita D. Drazilov

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.

Fruitland Area Fire Protection District

Employer Contribution Rates
5 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates: 0%	2%	4%	6%
		Percents of Active Member Payroll						
L-1	General	8.20%	0.20%	5.40%	13.80%	11.90%	10.00%	8.10%
	Fire	8.50	0.60	2.20	11.30	9.40	7.50	5.60
L-3	General	10.00	0.30	6.70	17.00	15.10	13.20	11.30
	Fire	10.40	0.70	2.80	13.90	12.00	10.10	8.20
LT-4(65)	General	9.00	0.20	6.10	15.30	13.40	11.50	9.60
	Fire	10.30	0.60	2.80	13.70	11.80	9.90	8.00
LT-5(65)	General	10.70	0.30	7.20	18.20	16.30	14.40	12.50
	Fire	11.80	0.70	3.20	15.70	13.80	11.90	10.00
L-7	General	11.80	0.30	8.10	20.20	18.30	16.40	14.50
	Fire	12.40	0.80	3.40	16.60	14.70	12.80	10.90
LT-8(65)	General	12.30	0.30	8.40	21.00	19.10	17.20	15.30
	Fire	13.20	0.80	3.60	17.60	15.70	13.80	11.90
L-12	General	13.70	0.40	9.40	23.50	21.60	19.70	17.80
	Fire	14.30	0.90	3.90	19.10	17.20	15.30	13.40
LT-14(65)	General	13.90	0.40	9.60	23.90	22.00	20.10	18.20
	Fire	14.70	0.90	4.10	19.70	17.80	15.90	14.00
L-6	General	15.50	0.50	10.70	26.70	24.80	22.90	21.00
	Fire	16.20	1.00	4.50	21.70	19.80	17.90	16.00

* 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.

Fruitland Area Fire Protection District

Employer Contribution Rates
3 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	8.50%	0.20%	5.60%	14.30%	12.40%	10.50%	8.60%
	Fire	8.80	0.60	2.30	11.70	9.80	7.90	6.00
L-3	General	10.40	0.30	7.00	17.70	15.80	13.90	12.00
	Fire	10.80	0.70	2.90	14.40	12.50	10.60	8.70
LT-4(65)	General	9.30	0.20	6.30	15.80	13.90	12.00	10.10
	Fire	10.70	0.60	2.90	14.20	12.30	10.40	8.50
LT-5(65)	General	11.00	0.30	7.50	18.80	16.90	15.00	13.10
	Fire	12.20	0.70	3.30	16.20	14.30	12.40	10.50
L-7	General	12.20	0.30	8.30	20.80	18.90	17.00	15.10
	Fire	12.80	0.80	3.50	17.10	15.20	13.30	11.40
LT-8(65)	General	12.70	0.30	8.70	21.70	19.80	17.90	16.00
	Fire	13.70	0.80	3.80	18.30	16.40	14.50	12.60
L-12	General	14.10	0.40	9.70	24.20	22.30	20.40	18.50
	Fire	14.80	0.90	4.10	19.80	17.90	16.00	14.10
LT-14(65)	General	14.40	0.40	9.90	24.70	22.80	20.90	19.00
	Fire	15.30	0.90	4.20	20.40	18.50	16.60	14.70
L-6	General	16.00	0.50	11.10	27.60	25.70	23.80	21.90
	Fire	16.80	1.00	4.70	22.50	20.60	18.70	16.80

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

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

Fruitland Area Fire Protection District

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

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	8.20%	0.20%	5.40%	13.80%	11.90%	10.00%	8.10%
	Fire	9.00	0.60	2.40	12.00	10.10	8.20	6.30
L-3	General	10.00	0.30	6.70	17.00	15.10	13.20	11.30
	Fire	11.00	0.70	3.00	14.70	12.80	10.90	9.00
LT-4(65)	General	9.00	0.20	6.10	15.30	13.40	11.50	9.60
	Fire	11.50	0.60	3.20	15.30	13.40	11.50	9.60
LT-5(65)	General	10.70	0.30	7.20	18.20	16.30	14.40	12.50
	Fire	12.90	0.70	3.60	17.20	15.30	13.40	11.50
L-7	General	11.80	0.30	8.10	20.20	18.30	16.40	14.50
	Fire	13.10	0.80	3.60	17.50	15.60	13.70	11.80
LT-8(65)	General	12.30	0.30	8.40	21.00	19.10	17.20	15.30
	Fire	14.30	0.80	4.00	19.10	17.20	15.30	13.40
L-12	General	13.70	0.40	9.40	23.50	21.60	19.70	17.80
	Fire	15.10	0.90	4.20	20.20	18.30	16.40	14.50
LT-14(65)	General	13.90	0.40	9.60	23.90	22.00	20.10	18.20
	Fire	15.70	0.90	4.40	21.00	19.10	17.20	15.30
L-6	General	15.50	0.50	10.70	26.70	24.80	22.90	21.00
	Fire	17.10	1.00	4.80	22.90	21.00	19.10	17.20

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

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

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

Fruitland Area Fire Protection District

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

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	8.50%	0.20%	5.60%	14.30%	12.40%	10.50%	8.60%
	Fire	9.30	0.60	2.50	12.40	10.50	8.60	6.70
L-3	General	10.40	0.30	7.00	17.70	15.80	13.90	12.00
	Fire	11.50	0.70	3.10	15.30	13.40	11.50	9.60
LT-4(65)	General	9.30	0.20	6.30	15.80	13.90	12.00	10.10
	Fire	11.90	0.60	3.30	15.80	13.90	12.00	10.10
LT-5(65)	General	11.00	0.30	7.50	18.80	16.90	15.00	13.10
	Fire	13.40	0.70	3.70	17.80	15.90	14.00	12.10
L-7	General	12.20	0.30	8.30	20.80	18.90	17.00	15.10
	Fire	13.60	0.80	3.70	18.10	16.20	14.30	12.40
LT-8(65)	General	12.70	0.30	8.70	21.70	19.80	17.90	16.00
	Fire	14.90	0.80	4.10	19.80	17.90	16.00	14.10
L-12	General	14.10	0.40	9.70	24.20	22.30	20.40	18.50
	Fire	15.70	0.90	4.30	20.90	19.00	17.10	15.20
LT-14(65)	General	14.40	0.40	9.90	24.70	22.80	20.90	19.00
	Fire	16.30	0.90	4.50	21.70	19.80	17.90	16.00
L-6	General	16.00	0.50	11.10	27.60	25.70	23.80	21.90
	Fire	17.80	1.00	5.00	23.80	21.90	20.00	18.10

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.

Fruitland Area Fire Protection District

Employer Contribution Dollars
General

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

Regular Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 7,176	$ 6,188	$ 5,200	$ 4,212
L-3	8,840	7,852	6,864	5,876
LT-4(65)	7,956	6,968	5,980	4,992
LT-5(65)	9,464	8,476	7,488	6,500
L-7	10,504	9,516	8,528	7,540
LT-8(65)	10,920	9,932	8,944	7,956
L-12	12,220	11,232	10,244	9,256
LT-14(65)	12,428	11,440	10,452	9,464
L-6	13,884	12,896	11,908	10,920

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 7,436	$ 6,448	$ 5,460	$ 4,472
L-3	9,204	8,216	7,228	6,240
LT-4(65)	8,216	7,228	6,240	5,252
LT-5(65)	9,776	8,788	7,800	6,812
L-7	10,816	9,828	8,840	7,852
LT-8(65)	11,284	10,296	9,308	8,320
L-12	12,584	11,596	10,608	9,620
LT-14(65)	12,844	11,856	10,868	9,880
L-6	14,352	13,364	12,376	11,388

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 7,176	$ 6,188	$ 5,200	$ 4,212
L-3	8,840	7,852	6,864	5,876
LT-4(65)	7,956	6,968	5,980	4,992
LT-5(65)	9,464	8,476	7,488	6,500
L-7	10,504	9,516	8,528	7,540
LT-8(65)	10,920	9,932	8,944	7,956
L-12	12,220	11,232	10,244	9,256
LT-14(65)	12,428	11,440	10,452	9,464
L-6	13,884	12,896	11,908	10,920

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 7,436	$ 6,448	$ 5,460	$ 4,472
L-3	9,204	8,216	7,228	6,240
LT-4(65)	8,216	7,228	6,240	5,252
LT-5(65)	9,776	8,788	7,800	6,812
L-7	10,816	9,828	8,840	7,852
LT-8(65)	11,284	10,296	9,308	8,320
L-12	12,584	11,596	10,608	9,620
LT-14(65)	12,844	11,856	10,868	9,880
L-6	14,352	13,364	12,376	11,388

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.

Fruitland Area Fire Protection District

Employer Contribution Dollars
Fire

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

Regular Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 69,439	$ 57,763	$ 46,088	$ 34,412
L-3	85,416	73,740	62,065	50,389
LT-4(65)	84,187	72,511	60,836	49,160
LT-5(65)	96,477	84,801	73,126	61,450
L-7	102,007	90,332	78,656	66,981
LT-8(65)	108,152	96,477	84,801	73,126
L-12	117,370	105,694	94,019	82,343
LT-14(65)	121,057	109,381	97,706	86,030
L-6	133,347	121,671	109,996	98,320

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 71,897	$ 60,221	$ 48,546	$ 36,870
L-3	88,488	76,813	65,137	53,462
LT-4(65)	87,259	75,584	63,908	52,233
LT-5(65)	99,549	87,874	76,198	64,523
L-7	105,080	93,404	81,729	70,053
LT-8(65)	112,454	100,778	89,103	77,427
L-12	121,671	109,996	98,320	86,645
LT-14(65)	125,358	113,683	102,007	90,332
L-6	138,263	126,587	114,912	103,236

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 73,740	$ 62,065	$ 50,389	$ 38,714
L-3	90,332	78,656	66,981	55,305
LT-4(65)	94,019	82,343	70,668	58,992
LT-5(65)	105,694	94,019	82,343	70,668
L-7	107,538	95,862	84,187	72,511
LT-8(65)	117,370	105,694	94,019	82,343
L-12	124,129	112,454	100,778	89,103
LT-14(65)	129,045	117,370	105,694	94,019
L-6	140,721	129,045	117,370	105,694

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 76,198	$ 64,523	$ 52,847	$ 41,172
L-3	94,019	82,343	70,668	58,992
LT-4(65)	97,091	85,416	73,740	62,065
LT-5(65)	109,381	97,706	86,030	74,355
L-7	111,225	99,549	87,874	76,198
LT-8(65)	121,671	109,996	98,320	86,645
L-12	128,431	116,755	105,080	93,404
LT-14(65)	133,347	121,671	109,996	98,320
L-6	146,251	134,576	122,900	111,225

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.

Employees and Payroll Included in the Valuation

	General	Fire
Number of Employees	1	10
Annual Payroll	$ 52,000	$ 614,500

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:

Fruitland Area Fire Protection District

Regular Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0% UAAL (5 Year FAS)	Member Contribution Rate - 0% UAAL (3 Year FAS)
L-1	General	$ 49,156	$ 50,946
	Fire	242,194	251,900
L-3	General	61,448	63,676
	Fire	302,723	314,839
LT-4(65)	General	55,647	57,672
	Fire	303,294	315,408
LT-5(65)	General	66,308	68,722
	Fire	348,554	362,513
L-7	General	73,761	76,414
	Fire	363,288	377,790
LT-8(65)	General	76,997	79,782
	Fire	393,848	409,514
L-12	General	86,035	89,146
	Fire	423,861	440,788
LT-14(65)	General	87,659	90,824
	Fire	439,152	456,680
L-6	General	98,330	101,884
	Fire	484,368	503,704

Fruitland Area Fire Protection District

Unfunded Actuarial Accrued Liability (UAAL)

Rule of 80 Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0% UAAL (5 Year FAS)	Member Contribution Rate - 0% UAAL (3 Year FAS)
L-1	General	$ 49,156	$ 50,946
	Fire	257,910	268,560
L-3	General	61,448	63,676
	Fire	322,389	335,654
LT-4(65)	General	55,647	57,672
	Fire	342,493	356,538
LT-5(65)	General	66,308	68,722
	Fire	385,791	401,680
L-7	General	73,761	76,414
	Fire	386,888	402,799
LT-8(65)	General	76,997	79,782
	Fire	429,156	446,801
L-12	General	86,035	89,146
	Fire	451,353	469,969
LT-14(65)	General	87,659	90,824
	Fire	472,492	491,964
L-6	General	98,330	101,884
	Fire	515,835	537,071

APPENDIX II

SUMMARY OF FINANCIAL ASSUMPTIONS

Summary of Assumptions Used in Actuarial Valuations

Assumptions Adopted by Board of Trustees After Consulting With Actuary

The assumptions used in performing the February 28, 2026 valuations were adopted by the Board in conjunction with a five-year experience investigation for the period ending February 28, 2025.

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 2.40% and the wage inflation rate used in making the valuations was 3.00%. The 7.00% investment return rate translates to an assumed real rate of return over price inflation of 4.60% and over wage inflation of 4.00%.

2. The healthy retiree mortality tables, for post-retirement mortality, used in evaluating allowances to be paid were 115% of the PubG-2016 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-2016 Disabled Retiree Mortality Table for males and females. The pre-retirement mortality tables used were 75%/50% (Male/Female) of the PubG-2016 Employee Mortality Table for males and females of General groups. The pre-retirement mortality tables used were 100%/90%/100% (Police/Fire/Public Safety) of the PubS-2016 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-2021 mortality improvement scale to the above described tables.

3. The probabilities of withdrawal and disability from service, together with individual pay increase assumptions, are shown in Schedule 1.

4. The probabilities of retirement with an age and service allowance are shown in Schedule 2.

5. Post-retirement cost of living allowances are assumed to be 2.00% per year.

6. Total active member payroll is assumed to increase 3.00% 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.

7. An individual entry-age actuarial cost method of valuation was used in determining age and service allowance actuarial liabilities and normal cost.

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							
		General/Public Safety Members							
Sample	Years of	Men		Women		Police		Fire	
Ages	Service	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	7.30%	7.40%	7.90%
30	6.40	6.50	6.80
35	5.80	5.90	5.90
40	5.30	5.40	5.10
45	4.70	4.90	4.70
50	4.30	4.40	4.30
55	4.00	4.10	3.90
60	3.80	3.70	3.60
65	3.30	3.20	3.20

Schedule 2.

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

Early Retirement

Retirement	General Members		Retirement	Police/	
Ages	Men	Women	Ages	Public Safety	Fire
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	General Members		Retirement	Police/	
Ages	Men	Women	Ages	Public Safety	Fire
60	10%	10%	55	15%	13%
61	10	10	56	13	13
62	22	15	57	13	13
63	18	15	58	13	13
64	18	15	59	13	13
65	28	30	60	13	15
66	28	30	61	13	20
67	28	25	62	25	20
68	22	25	63	20	20
69	20	20	64	20	20
70	30	30	65	30	40
71	30	30	66	30	40
72	30	30	67	30	40
73	30	30	68	30	40
74	30	30	69	30	40
75	100	100	70	100	100

Schedule 2. (Concluded)

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

Retirement	General Members		Police/	
Ages	Men	Women	Public Safety	Fire
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, 2026
(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 $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 525	$ 1,008	$1,533	102%
2,000	700	1,140	1,840	92%
2,500	875	1,270	2,145	86%
3,000	1,050	1,402	2,452	82%
3,500	1,225	1,534	2,759	79%
4,000	1,400	1,664	3,064	77%
25 Years of Service:				
$1,500	$ 375	$ 1,008	$1,383	92%
2,000	500	1,140	1,640	82%
2,500	625	1,270	1,895	76%
3,000	750	1,402	2,152	72%
3,500	875	1,534	2,409	69%
4,000	1,000	1,664	2,664	67%
15 Years of Service:				
$1,500	$225	$ 1,008	$1,233	82%
2,000	300	1,140	1,440	72%
2,500	375	1,270	1,645	66%
3,000	450	1,402	1,852	62%
3,500	525	1,534	2,059	59%
4,000	600	1,664	2,264	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 2026 - 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 $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 656	$ 1,008	$1,664	111%
2,000	875	1,140	2,015	101%
2,500	1,094	1,270	2,364	95%
3,000	1,313	1,402	2,715	91%
3,500	1,531	1,534	3,065	88%
4,000	1,750	1,664	3,414	85%
25 Years of Service:				
$1,500	$ 469	$ 1,008	$1,477	98%
2,000	625	1,140	1,765	88%
2,500	781	1,270	2,051	82%
3,000	938	1,402	2,340	78%
3,500	1,094	1,534	2,628	75%
4,000	1,250	1,664	2,914	73%
15 Years of Service:				
$1,500	$281	$ 1,008	$1,289	86%
2,000	375	1,140	1,515	76%
2,500	469	1,270	1,739	70%
3,000	563	1,402	1,965	66%
3,500	656	1,534	2,190	63%
4,000	750	1,664	2,414	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 2026 - 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 $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 788	$ 1,008	$1,796	120%
2,000	1,050	1,140	2,190	110%
2,500	1,313	1,270	2,583	103%
3,000	1,575	1,402	2,977	99%
3,500	1,838	1,534	3,372	96%
4,000	2,100	1,664	3,764	94%
25 Years of Service:				
$1,500	$ 563	$ 1,008	$1,571	105%
2,000	750	1,140	1,890	95%
2,500	938	1,270	2,208	88%
3,000	1,125	1,402	2,527	84%
3,500	1,313	1,534	2,847	81%
4,000	1,500	1,664	3,164	79%
15 Years of Service:				
$1,500	$338	$ 1,008	$1,346	90%
2,000	450	1,140	1,590	80%
2,500	563	1,270	1,833	73%
3,000	675	1,402	2,077	69%
3,500	788	1,534	2,322	66%
4,000	900	1,664	2,564	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 2026 - 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 $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 919	$ 1,008	$1,927	128%
2,000	1,225	1,140	2,365	118%
2,500	1,531	1,270	2,801	112%
3,000	1,838	1,402	3,240	108%
3,500	2,144	1,534	3,678	105%
4,000	2,450	1,664	4,114	103%
25 Years of Service:				
$1,500	$ 656	$ 1,008	$1,664	111%
2,000	875	1,140	2,015	101%
2,500	1,094	1,270	2,364	95%
3,000	1,313	1,402	2,715	91%
3,500	1,531	1,534	3,065	88%
4,000	1,750	1,664	3,414	85%
15 Years of Service:				
$1,500	$ 394	$ 1,008	$1,402	93%
2,000	525	1,140	1,665	83%
2,500	656	1,270	1,926	77%
3,000	788	1,402	2,190	73%
3,500	919	1,534	2,453	70%
4,000	1,050	1,664	2,714	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 2026 - 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 $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$1,050	$ 1,008	$2,058	137%
2,000	1,400	1,140	2,540	127%
2,500	1,750	1,270	3,020	121%
3,000	2,100	1,402	3,502	117%
3,500	2,450	1,534	3,984	114%
4,000	2,800	1,664	4,464	112%
25 Years of Service:				
$1,500	$ 750	$ 1,008	$1,758	117%
2,000	1,000	1,140	2,140	107%
2,500	1,250	1,270	2,520	101%
3,000	1,500	1,402	2,902	97%
3,500	1,750	1,534	3,284	94%
4,000	2,000	1,664	3,664	92%
15 Years of Service:				
$1,500	$ 450	$ 1,008	$1,458	97%
2,000	600	1,140	1,740	87%
2,500	750	1,270	2,020	81%
3,000	900	1,402	2,302	77%
3,500	1,050	1,534	2,584	74%
4,000	1,200	1,664	2,864	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 2026 - 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] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 525	$ 1,008	$1,050	$1,533	70%	102%
2,000	1,400	700	1,140	1,400	1,840	70%	92%
2,500	1,750	875	1,270	1,750	2,145	70%	86%
3,000	2,100	1,050	1,402	2,100	2,452	70%	82%
3,500	2,450	1,225	1,534	2,450	2,759	70%	79%
4,000	2,800	1,400	1,664	2,800	3,064	70%	77%
25 Years of Service:							
$1,500	$ 750	$ 375	$ 1,008	$ 750	$1,383	50%	92%
2,000	1,000	500	1,140	1,000	1,640	50%	82%
2,500	1,250	625	1,270	1,250	1,895	50%	76%
3,000	1,500	750	1,402	1,500	2,152	50%	72%
3,500	1,750	875	1,534	1,750	2,409	50%	69%
4,000	2,000	1,000	1,664	2,000	2,664	50%	67%
15 Years of Service:							
$1,500	$ 450	$225	$ 1,008	$ 450	$1,233	30%	82%
2,000	600	300	1,140	600	1,440	30%	72%
2,500	750	375	1,270	750	1,645	30%	66%
3,000	900	450	1,402	900	1,852	30%	62%
3,500	1,050	525	1,534	1,050	2,059	30%	59%
4,000	1,200	600	1,664	1,200	2,264	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 2026 - 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] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 656	$ 1,008	$1,050	$1,664	70%	111%
2,000	1,400	875	1,140	1,400	2,015	70%	101%
2,500	1,750	1,094	1,270	1,750	2,364	70%	95%
3,000	2,100	1,313	1,402	2,100	2,715	70%	91%
3,500	2,450	1,531	1,534	2,450	3,065	70%	88%
4,000	2,800	1,750	1,664	2,800	3,414	70%	85%
25 Years of Service:							
$1,500	$ 750	$ 469	$ 1,008	$ 750	$1,477	50%	98%
2,000	1,000	625	1,140	1,000	1,765	50%	88%
2,500	1,250	781	1,270	1,250	2,051	50%	82%
3,000	1,500	938	1,402	1,500	2,340	50%	78%
3,500	1,750	1,094	1,534	1,750	2,628	50%	75%
4,000	2,000	1,250	1,664	2,000	2,914	50%	73%
15 Years of Service:							
$1,500	$ 450	$281	$ 1,008	$ 450	$1,289	30%	86%
2,000	600	375	1,140	600	1,515	30%	76%
2,500	750	469	1,270	750	1,739	30%	70%
3,000	900	563	1,402	900	1,965	30%	66%
3,500	1,050	656	1,534	1,050	2,190	30%	63%
4,000	1,200	750	1,664	1,200	2,414	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 2026 - 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] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 788	$ 1,008	$1,050	$1,796	70%	120%
2,000	1,400	1,050	1,140	1,400	2,190	70%	110%
2,500	1,750	1,313	1,270	1,750	2,583	70%	103%
3,000	2,100	1,575	1,402	2,100	2,977	70%	99%
3,500	2,450	1,838	1,534	2,450	3,372	70%	96%
4,000	2,800	2,100	1,664	2,800	3,764	70%	94%
25 Years of Service:							
$1,500	$ 750	$ 563	$ 1,008	$ 750	$1,571	50%	105%
2,000	1,000	750	1,140	1,000	1,890	50%	95%
2,500	1,250	938	1,270	1,250	2,208	50%	88%
3,000	1,500	1,125	1,402	1,500	2,527	50%	84%
3,500	1,750	1,313	1,534	1,750	2,847	50%	81%
4,000	2,000	1,500	1,664	2,000	3,164	50%	79%
15 Years of Service:							
$1,500	$ 450	$338	$ 1,008	$ 450	$1,346	30%	90%
2,000	600	450	1,140	600	1,590	30%	80%
2,500	750	563	1,270	750	1,833	30%	73%
3,000	900	675	1,402	900	2,077	30%	69%
3,500	1,050	788	1,534	1,050	2,322	30%	66%
4,000	1,200	900	1,664	1,200	2,564	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 2026 - 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] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 919	$ 1,008	$1,050	$1,927	70%	128%
2,000	1,400	1,225	1,140	1,400	2,365	70%	118%
2,500	1,750	1,531	1,270	1,750	2,801	70%	112%
3,000	2,100	1,838	1,402	2,100	3,240	70%	108%
3,500	2,450	2,144	1,534	2,450	3,678	70%	105%
4,000	2,800	2,450	1,664	2,800	4,114	70%	103%
25 Years of Service:							
$1,500	$ 750	$ 656	$ 1,008	$ 750	$1,664	50%	111%
2,000	1,000	875	1,140	1,000	2,015	50%	101%
2,500	1,250	1,094	1,270	1,250	2,364	50%	95%
3,000	1,500	1,313	1,402	1,500	2,715	50%	91%
3,500	1,750	1,531	1,534	1,750	3,065	50%	88%
4,000	2,000	1,750	1,664	2,000	3,414	50%	85%
15 Years of Service:							
$1,500	$ 450	$ 394	$ 1,008	$ 450	$1,402	30%	93%
2,000	600	525	1,140	600	1,665	30%	83%
2,500	750	656	1,270	750	1,926	30%	77%
3,000	900	788	1,402	900	2,190	30%	73%
3,500	1,050	919	1,534	1,050	2,453	30%	70%
4,000	1,200	1,050	1,664	1,200	2,714	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 2026 - 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

Fruitland Area Fire Protection District - General

July 31, 2026

By Attained Age and Years of Service

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

Benefit Service: 8.3 years.

Annual Pay: $52,000.

Fruitland Area Fire Protection District - Fire

July 31, 2026

By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24	2							2	$ 104,000
25-29	1	2						3	$ 183,000
30-34	1							1	$ 60,000
35-39		2						2	$ 127,500
40-44	1							1	$ 60,000
45-49									
50-54	1							1	$ 80,000
55-59									
60-64									
65-69									
70 & Over									
Totals	**6**	**4**						**10**	**$ 614,500**

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

Age: 33.2 years.

Benefit Service: 4.1 years.

Annual Pay: $61,450.

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.

800.521.0498 | P: 248.799.9000 | www.grsconsulting.com

August 18, 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 July 31, 2026 Initial Actuarial Valuation of LAGERS benefits for the employees of

Fruitland Area Fire Protection District

Sincerely,

Mita D. Drazilov, ASA, FCA, MAAA

MDD:wp

One Towne Square | Suite 800 | Southfield, Michigan 48076-3723

800.521.0498 | P: 248.799.9000 | www.grsconsulting.com

August 18, 2026

Fruitland Area Fire Protection District
Jackson, 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 July 31, 2026 Initial Valuation for the Fruitland Area Fire Protection District dated August 18, 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, 2026. 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

Mita D. Drazilov, ASA, FCA, MAAA

One Towne Square | Suite 800 | Southfield, Michigan 48076-3723

Fruitland Area Fire Protection District - General

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

Regular Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	13.8%	$7,176	$ 49,156	17.0%	$8,840	$ 61,448	15.3%	$7,956	$ 55,647
2027	53,560	13.8	7,391	49,710	17.0	9,105	62,141	15.3	8,195	56,274
2028	55,167	13.8	7,613	50,216	17.0	9,378	62,774	15.3	8,441	56,847
2029	56,822	13.8	7,841	50,669	17.0	9,660	63,340	15.3	8,694	57,359
2030	58,527	13.8	8,077	51,061	17.0	9,950	63,831	15.3	8,955	57,803
2031	60,283	13.8	8,319	51,386	17.0	10,248	64,238	15.3	9,223	58,171
2032	62,091	13.8	8,569	51,637	17.0	10,555	64,551	15.3	9,500	58,455
2033	63,954	13.8	8,826	51,805	17.0	10,872	64,761	15.3	9,785	58,645
2034	65,873	13.8	9,090	51,881	17.0	11,198	64,856	15.3	10,079	58,731
2035	67,849	13.8	9,363	51,856	17.0	11,534	64,825	15.3	10,381	58,703

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	18.2%	$9,464	$ 66,308	20.2%	$10,504	$ 73,761	21.0%	$10,920	$ 76,997
2027	53,560	18.2	9,748	67,056	20.2	10,819	74,593	21.0	11,248	77,865
2028	55,167	18.2	10,040	67,739	20.2	11,144	75,353	21.0	11,585	78,658
2029	56,822	18.2	10,342	68,350	20.2	11,478	76,032	21.0	11,933	79,367
2030	58,527	18.2	10,652	68,879	20.2	11,822	76,621	21.0	12,291	79,982
2031	60,283	18.2	10,972	69,318	20.2	12,177	77,109	21.0	12,659	80,492
2032	62,091	18.2	11,301	69,656	20.2	12,542	77,485	21.0	13,039	80,885
2033	63,954	18.2	11,640	69,882	20.2	12,919	77,737	21.0	13,430	81,148
2034	65,873	18.2	11,989	69,985	20.2	13,306	77,851	21.0	13,833	81,267
2035	67,849	18.2	12,349	69,951	20.2	13,705	77,813	21.0	14,248	81,228

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	23.5%	$12,220	$ 86,035	23.9%	$12,428	$ 87,659	26.7%	$13,884	$ 98,330
2027	53,560	23.5	12,587	87,005	23.9	12,801	88,647	26.7	14,301	99,439
2028	55,167	23.5	12,964	87,891	23.9	13,185	89,550	26.7	14,730	100,452
2029	56,822	23.5	13,353	88,683	23.9	13,580	90,357	26.7	15,171	101,357
2030	58,527	23.5	13,754	89,370	23.9	13,988	91,057	26.7	15,627	102,142
2031	60,283	23.5	14,167	89,939	23.9	14,408	91,637	26.7	16,096	102,793
2032	62,091	23.5	14,591	90,378	23.9	14,840	92,084	26.7	16,578	103,294
2033	63,954	23.5	15,029	90,672	23.9	15,285	92,383	26.7	17,076	103,630
2034	65,873	23.5	15,480	90,805	23.9	15,744	92,519	26.7	17,588	103,782
2035	67,849	23.5	15,945	90,761	23.9	16,216	92,474	26.7	18,116	103,732

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Regular Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	11.9%	$6,188	$ 49,156	15.1%	$7,852	$ 61,448	13.4%	$6,968	$ 55,647
2027	53,560	11.9	6,374	49,710	15.1	8,088	62,141	13.4	7,177	56,274
2028	55,167	11.9	6,565	50,216	15.1	8,330	62,774	13.4	7,392	56,847
2029	56,822	11.9	6,762	50,669	15.1	8,580	63,340	13.4	7,614	57,359
2030	58,527	11.9	6,965	51,061	15.1	8,838	63,831	13.4	7,843	57,803
2031	60,283	11.9	7,174	51,386	15.1	9,103	64,238	13.4	8,078	58,171
2032	62,091	11.9	7,389	51,637	15.1	9,376	64,551	13.4	8,320	58,455
2033	63,954	11.9	7,611	51,805	15.1	9,657	64,761	13.4	8,570	58,645
2034	65,873	11.9	7,839	51,881	15.1	9,947	64,856	13.4	8,827	58,731
2035	67,849	11.9	8,074	51,856	15.1	10,245	64,825	13.4	9,092	58,703

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	16.3%	$8,476	$ 66,308	18.3%	$9,516	$ 73,761	19.1%	$9,932	$ 76,997
2027	53,560	16.3	8,730	67,056	18.3	9,801	74,593	19.1	10,230	77,865
2028	55,167	16.3	8,992	67,739	18.3	10,096	75,353	19.1	10,537	78,658
2029	56,822	16.3	9,262	68,350	18.3	10,398	76,032	19.1	10,853	79,367
2030	58,527	16.3	9,540	68,879	18.3	10,710	76,621	19.1	11,179	79,982
2031	60,283	16.3	9,826	69,318	18.3	11,032	77,109	19.1	11,514	80,492
2032	62,091	16.3	10,121	69,656	18.3	11,363	77,485	19.1	11,859	80,885
2033	63,954	16.3	10,425	69,882	18.3	11,704	77,737	19.1	12,215	81,148
2034	65,873	16.3	10,737	69,985	18.3	12,055	77,851	19.1	12,582	81,267
2035	67,849	16.3	11,059	69,951	18.3	12,416	77,813	19.1	12,959	81,228

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	21.6%	$11,232	$ 86,035	22.0%	$11,440	$ 87,659	24.8%	$12,896	$ 98,330
2027	53,560	21.6	11,569	87,005	22.0	11,783	88,647	24.8	13,283	99,439
2028	55,167	21.6	11,916	87,891	22.0	12,137	89,550	24.8	13,681	100,452
2029	56,822	21.6	12,274	88,683	22.0	12,501	90,357	24.8	14,092	101,357
2030	58,527	21.6	12,642	89,370	22.0	12,876	91,057	24.8	14,515	102,142
2031	60,283	21.6	13,021	89,939	22.0	13,262	91,637	24.8	14,950	102,793
2032	62,091	21.6	13,412	90,378	22.0	13,660	92,084	24.8	15,399	103,294
2033	63,954	21.6	13,814	90,672	22.0	14,070	92,383	24.8	15,861	103,630
2034	65,873	21.6	14,229	90,805	22.0	14,492	92,519	24.8	16,337	103,782
2035	67,849	21.6	14,655	90,761	22.0	14,927	92,474	24.8	16,827	103,732

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

(Member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 52,000	10.0%	$5,200	$ 49,156	13.2%	$6,864	$ 61,448	11.5%	$5,980	$ 55,647
2027	53,560	10.0	5,356	49,710	13.2	7,070	62,141	11.5	6,159	56,274
2028	55,167	10.0	5,517	50,216	13.2	7,282	62,774	11.5	6,344	56,847
2029	56,822	10.0	5,682	50,669	13.2	7,501	63,340	11.5	6,535	57,359
2030	58,527	10.0	5,853	51,061	13.2	7,726	63,831	11.5	6,731	57,803
2031	60,283	10.0	6,028	51,386	13.2	7,957	64,238	11.5	6,933	58,171
2032	62,091	10.0	6,209	51,637	13.2	8,196	64,551	11.5	7,140	58,455
2033	63,954	10.0	6,395	51,805	13.2	8,442	64,761	11.5	7,355	58,645
2034	65,873	10.0	6,587	51,881	13.2	8,695	64,856	11.5	7,575	58,731
2035	67,849	10.0	6,785	51,856	13.2	8,956	64,825	11.5	7,803	58,703

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 52,000	14.4%	$7,488	$ 66,308	16.4%	$8,528	$ 73,761	17.2%	$8,944	$ 76,997
2027	53,560	14.4	7,713	67,056	16.4	8,784	74,593	17.2	9,212	77,865
2028	55,167	14.4	7,944	67,739	16.4	9,047	75,353	17.2	9,489	78,658
2029	56,822	14.4	8,182	68,350	16.4	9,319	76,032	17.2	9,773	79,367
2030	58,527	14.4	8,428	68,879	16.4	9,598	76,621	17.2	10,067	79,982
2031	60,283	14.4	8,681	69,318	16.4	9,886	77,109	17.2	10,369	80,492
2032	62,091	14.4	8,941	69,656	16.4	10,183	77,485	17.2	10,680	80,885
2033	63,954	14.4	9,209	69,882	16.4	10,488	77,737	17.2	11,000	81,148
2034	65,873	14.4	9,486	69,985	16.4	10,803	77,851	17.2	11,330	81,267
2035	67,849	14.4	9,770	69,951	16.4	11,127	77,813	17.2	11,670	81,228

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 52,000	19.7%	$10,244	$ 86,035	20.1%	$10,452	$ 87,659	22.9%	$11,908	$ 98,330
2027	53,560	19.7	10,551	87,005	20.1	10,766	88,647	22.9	12,265	99,439
2028	55,167	19.7	10,868	87,891	20.1	11,089	89,550	22.9	12,633	100,452
2029	56,822	19.7	11,194	88,683	20.1	11,421	90,357	22.9	13,012	101,357
2030	58,527	19.7	11,530	89,370	20.1	11,764	91,057	22.9	13,403	102,142
2031	60,283	19.7	11,876	89,939	20.1	12,117	91,637	22.9	13,805	102,793
2032	62,091	19.7	12,232	90,378	20.1	12,480	92,084	22.9	14,219	103,294
2033	63,954	19.7	12,599	90,672	20.1	12,855	92,383	22.9	14,645	103,630
2034	65,873	19.7	12,977	90,805	20.1	13,240	92,519	22.9	15,085	103,782
2035	67,849	19.7	13,366	90,761	20.1	13,638	92,474	22.9	15,537	103,732

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 52,000	8.1%	$4,212	$ 49,156	11.3%	$5,876	$ 61,448	9.6%	$4,992	$ 55,647
2027	53,560	8.1	4,338	49,710	11.3	6,052	62,141	9.6	5,142	56,274
2028	55,167	8.1	4,469	50,216	11.3	6,234	62,774	9.6	5,296	56,847
2029	56,822	8.1	4,603	50,669	11.3	6,421	63,340	9.6	5,455	57,359
2030	58,527	8.1	4,741	51,061	11.3	6,614	63,831	9.6	5,619	57,803
2031	60,283	8.1	4,883	51,386	11.3	6,812	64,238	9.6	5,787	58,171
2032	62,091	8.1	5,029	51,637	11.3	7,016	64,551	9.6	5,961	58,455
2033	63,954	8.1	5,180	51,805	11.3	7,227	64,761	9.6	6,140	58,645
2034	65,873	8.1	5,336	51,881	11.3	7,444	64,856	9.6	6,324	58,731
2035	67,849	8.1	5,496	51,856	11.3	7,667	64,825	9.6	6,514	58,703

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 52,000	12.5%	$6,500	$ 66,308	14.5%	$7,540	$ 73,761	15.3%	$7,956	$ 76,997
2027	53,560	12.5	6,695	67,056	14.5	7,766	74,593	15.3	8,195	77,865
2028	55,167	12.5	6,896	67,739	14.5	7,999	75,353	15.3	8,441	78,658
2029	56,822	12.5	7,103	68,350	14.5	8,239	76,032	15.3	8,694	79,367
2030	58,527	12.5	7,316	68,879	14.5	8,486	76,621	15.3	8,955	79,982
2031	60,283	12.5	7,535	69,318	14.5	8,741	77,109	15.3	9,223	80,492
2032	62,091	12.5	7,761	69,656	14.5	9,003	77,485	15.3	9,500	80,885
2033	63,954	12.5	7,994	69,882	14.5	9,273	77,737	15.3	9,785	81,148
2034	65,873	12.5	8,234	69,985	14.5	9,552	77,851	15.3	10,079	81,267
2035	67,849	12.5	8,481	69,951	14.5	9,838	77,813	15.3	10,381	81,228

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 52,000	17.8%	$9,256	$ 86,035	18.2%	$9,464	$ 87,659	21.0%	$10,920	$ 98,330
2027	53,560	17.8	9,534	87,005	18.2	9,748	88,647	21.0	11,248	99,439
2028	55,167	17.8	9,820	87,891	18.2	10,040	89,550	21.0	11,585	100,452
2029	56,822	17.8	10,114	88,683	18.2	10,342	90,357	21.0	11,933	101,357
2030	58,527	17.8	10,418	89,370	18.2	10,652	91,057	21.0	12,291	102,142
2031	60,283	17.8	10,730	89,939	18.2	10,972	91,637	21.0	12,659	102,793
2032	62,091	17.8	11,052	90,378	18.2	11,301	92,084	21.0	13,039	103,294
2033	63,954	17.8	11,384	90,672	18.2	11,640	92,383	21.0	13,430	103,630
2034	65,873	17.8	11,725	90,805	18.2	11,989	92,519	21.0	13,833	103,782
2035	67,849	17.8	12,077	90,761	18.2	12,349	92,474	21.0	14,248	103,732

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 52,000	14.3%	$7,436	$ 50,946	17.7%	$9,204	$ 63,676	15.8%	$8,216	$ 57,672
2027	53,560	14.3	7,659	51,520	17.7	9,480	64,394	15.8	8,462	58,322
2028	55,167	14.3	7,889	52,045	17.7	9,765	65,050	15.8	8,716	58,916
2029	56,822	14.3	8,126	52,514	17.7	10,057	65,636	15.8	8,978	59,447
2030	58,527	14.3	8,369	52,921	17.7	10,359	66,144	15.8	9,247	59,907
2031	60,283	14.3	8,620	53,258	17.7	10,670	66,565	15.8	9,525	60,289
2032	62,091	14.3	8,879	53,518	17.7	10,990	66,890	15.8	9,810	60,583
2033	63,954	14.3	9,145	53,692	17.7	11,320	67,107	15.8	10,105	60,780
2034	65,873	14.3	9,420	53,771	17.7	11,660	67,206	15.8	10,408	60,869
2035	67,849	14.3	9,702	53,745	17.7	12,009	67,174	15.8	10,720	60,840

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 52,000	18.8%	$9,776	$ 68,722	20.8%	$10,816	$ 76,414	21.7%	$11,284	$ 79,782
2027	53,560	18.8	10,069	69,497	20.8	11,140	77,276	21.7	11,623	80,682
2028	55,167	18.8	10,371	70,205	20.8	11,475	78,063	21.7	11,971	81,504
2029	56,822	18.8	10,683	70,838	20.8	11,819	78,767	21.7	12,330	82,239
2030	58,527	18.8	11,003	71,387	20.8	12,174	79,377	21.7	12,700	82,876
2031	60,283	18.8	11,333	71,842	20.8	12,539	79,883	21.7	13,081	83,404
2032	62,091	18.8	11,673	72,192	20.8	12,915	80,273	21.7	13,474	83,811
2033	63,954	18.8	12,023	72,427	20.8	13,302	80,534	21.7	13,878	84,083
2034	65,873	18.8	12,384	72,533	20.8	13,702	80,652	21.7	14,294	84,207
2035	67,849	18.8	12,756	72,498	20.8	14,113	80,613	21.7	14,723	84,166

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 52,000	24.2%	$12,584	$ 89,146	24.7%	$12,844	$ 90,824	27.6%	$14,352	$ 101,884
2027	53,560	24.2	12,962	90,151	24.7	13,229	91,848	27.6	14,783	103,033
2028	55,167	24.2	13,350	91,069	24.7	13,626	92,784	27.6	15,226	104,083
2029	56,822	24.2	13,751	91,890	24.7	14,035	93,620	27.6	15,683	105,021
2030	58,527	24.2	14,164	92,602	24.7	14,456	94,345	27.6	16,153	105,834
2031	60,283	24.2	14,588	93,192	24.7	14,890	94,946	27.6	16,638	106,508
2032	62,091	24.2	15,026	93,647	24.7	15,336	95,409	27.6	17,137	107,027
2033	63,954	24.2	15,477	93,951	24.7	15,797	95,719	27.6	17,651	107,375
2034	65,873	24.2	15,941	94,089	24.7	16,271	95,860	27.6	18,181	107,533
2035	67,849	24.2	16,419	94,044	24.7	16,759	95,814	27.6	18,726	107,481

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 3.00%.
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.

Fruitland Area Fire Protection District - General

<u>Employer Contribution Rates (2% Member Contribution Rate, 3 Year FAS)</u>

(Member contributions are additional)

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	12.4%	$6,448	$ 50,946	15.8%	$8,216	$ 63,676	13.9%	$7,228	$ 57,672
2027	53,560	12.4	6,641	51,520	15.8	8,462	64,394	13.9	7,445	58,322
2028	55,167	12.4	6,841	52,045	15.8	8,716	65,050	13.9	7,668	58,916
2029	56,822	12.4	7,046	52,514	15.8	8,978	65,636	13.9	7,898	59,447
2030	58,527	12.4	7,257	52,921	15.8	9,247	66,144	13.9	8,135	59,907
2031	60,283	12.4	7,475	53,258	15.8	9,525	66,565	13.9	8,379	60,289
2032	62,091	12.4	7,699	53,518	15.8	9,810	66,890	13.9	8,631	60,583
2033	63,954	12.4	7,930	53,692	15.8	10,105	67,107	13.9	8,890	60,780
2034	65,873	12.4	8,168	53,771	15.8	10,408	67,206	13.9	9,156	60,869
2035	67,849	12.4	8,413	53,745	15.8	10,720	67,174	13.9	9,431	60,840

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	16.9%	$8,788	$ 68,722	18.9%	$9,828	$ 76,414	19.8%	$10,296	$ 79,782
2027	53,560	16.9	9,052	69,497	18.9	10,123	77,276	19.8	10,605	80,682
2028	55,167	16.9	9,323	70,205	18.9	10,427	78,063	19.8	10,923	81,504
2029	56,822	16.9	9,603	70,838	18.9	10,739	78,767	19.8	11,251	82,239
2030	58,527	16.9	9,891	71,387	18.9	11,062	79,377	19.8	11,588	82,876
2031	60,283	16.9	10,188	71,842	18.9	11,393	79,883	19.8	11,936	83,404
2032	62,091	16.9	10,493	72,192	18.9	11,735	80,273	19.8	12,294	83,811
2033	63,954	16.9	10,808	72,427	18.9	12,087	80,534	19.8	12,663	84,083
2034	65,873	16.9	11,133	72,533	18.9	12,450	80,652	19.8	13,043	84,207
2035	67,849	16.9	11,466	72,498	18.9	12,823	80,613	19.8	13,434	84,166

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	22.3%	$11,596	$ 89,146	22.8%	$11,856	$ 90,824	25.7%	$13,364	$ 101,884
2027	53,560	22.3	11,944	90,151	22.8	12,212	91,848	25.7	13,765	103,033
2028	55,167	22.3	12,302	91,069	22.8	12,578	92,784	25.7	14,178	104,083
2029	56,822	22.3	12,671	91,890	22.8	12,955	93,620	25.7	14,603	105,021
2030	58,527	22.3	13,052	92,602	22.8	13,344	94,345	25.7	15,041	105,834
2031	60,283	22.3	13,443	93,192	22.8	13,745	94,946	25.7	15,493	106,508
2032	62,091	22.3	13,846	93,647	22.8	14,157	95,409	25.7	15,957	107,027
2033	63,954	22.3	14,262	93,951	22.8	14,582	95,719	25.7	16,436	107,375
2034	65,873	22.3	14,690	94,089	22.8	15,019	95,860	25.7	16,929	107,533
2035	67,849	22.3	15,130	94,044	22.8	15,470	95,814	25.7	17,437	107,481

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Regular Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	10.5%	$5,460	$ 50,946	13.9%	$7,228	$ 63,676	12.0%	$6,240	$ 57,672
2027	53,560	10.5	5,624	51,520	13.9	7,445	64,394	12.0	6,427	58,322
2028	55,167	10.5	5,793	52,045	13.9	7,668	65,050	12.0	6,620	58,916
2029	56,822	10.5	5,966	52,514	13.9	7,898	65,636	12.0	6,819	59,447
2030	58,527	10.5	6,145	52,921	13.9	8,135	66,144	12.0	7,023	59,907
2031	60,283	10.5	6,330	53,258	13.9	8,379	66,565	12.0	7,234	60,289
2032	62,091	10.5	6,520	53,518	13.9	8,631	66,890	12.0	7,451	60,583
2033	63,954	10.5	6,715	53,692	13.9	8,890	67,107	12.0	7,674	60,780
2034	65,873	10.5	6,917	53,771	13.9	9,156	67,206	12.0	7,905	60,869
2035	67,849	10.5	7,124	53,745	13.9	9,431	67,174	12.0	8,142	60,840

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	15.0%	$7,800	$ 68,722	17.0%	$8,840	$ 76,414	17.9%	$9,308	$ 79,782
2027	53,560	15.0	8,034	69,497	17.0	9,105	77,276	17.9	9,587	80,682
2028	55,167	15.0	8,275	70,205	17.0	9,378	78,063	17.9	9,875	81,504
2029	56,822	15.0	8,523	70,838	17.0	9,660	78,767	17.9	10,171	82,239
2030	58,527	15.0	8,779	71,387	17.0	9,950	79,377	17.9	10,476	82,876
2031	60,283	15.0	9,042	71,842	17.0	10,248	79,883	17.9	10,791	83,404
2032	62,091	15.0	9,314	72,192	17.0	10,555	80,273	17.9	11,114	83,811
2033	63,954	15.0	9,593	72,427	17.0	10,872	80,534	17.9	11,448	84,083
2034	65,873	15.0	9,881	72,533	17.0	11,198	80,652	17.9	11,791	84,207
2035	67,849	15.0	10,177	72,498	17.0	11,534	80,613	17.9	12,145	84,166

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	20.4%	$10,608	$ 89,146	20.9%	$10,868	$ 90,824	23.8%	$12,376	$ 101,884
2027	53,560	20.4	10,926	90,151	20.9	11,194	91,848	23.8	12,747	103,033
2028	55,167	20.4	11,254	91,069	20.9	11,530	92,784	23.8	13,130	104,083
2029	56,822	20.4	11,592	91,890	20.9	11,876	93,620	23.8	13,524	105,021
2030	58,527	20.4	11,940	92,602	20.9	12,232	94,345	23.8	13,929	105,834
2031	60,283	20.4	12,298	93,192	20.9	12,599	94,946	23.8	14,347	106,508
2032	62,091	20.4	12,667	93,647	20.9	12,977	95,409	23.8	14,778	107,027
2033	63,954	20.4	13,047	93,951	20.9	13,366	95,719	23.8	15,221	107,375
2034	65,873	20.4	13,438	94,089	20.9	13,767	95,860	23.8	15,678	107,533
2035	67,849	20.4	13,841	94,044	20.9	14,180	95,814	23.8	16,148	107,481

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	8.6%	$4,472	$ 50,946	12.0%	$6,240	$ 63,676	10.1%	$5,252	$ 57,672
2027	53,560	8.6	4,606	51,520	12.0	6,427	64,394	10.1	5,410	58,322
2028	55,167	8.6	4,744	52,045	12.0	6,620	65,050	10.1	5,572	58,916
2029	56,822	8.6	4,887	52,514	12.0	6,819	65,636	10.1	5,739	59,447
2030	58,527	8.6	5,033	52,921	12.0	7,023	66,144	10.1	5,911	59,907
2031	60,283	8.6	5,184	53,258	12.0	7,234	66,565	10.1	6,089	60,289
2032	62,091	8.6	5,340	53,518	12.0	7,451	66,890	10.1	6,271	60,583
2033	63,954	8.6	5,500	53,692	12.0	7,674	67,107	10.1	6,459	60,780
2034	65,873	8.6	5,665	53,771	12.0	7,905	67,206	10.1	6,653	60,869
2035	67,849	8.6	5,835	53,745	12.0	8,142	67,174	10.1	6,853	60,840

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	13.1%	$6,812	$ 68,722	15.1%	$7,852	$ 76,414	16.0%	$8,320	$ 79,782
2027	53,560	13.1	7,016	69,497	15.1	8,088	77,276	16.0	8,570	80,682
2028	55,167	13.1	7,227	70,205	15.1	8,330	78,063	16.0	8,827	81,504
2029	56,822	13.1	7,444	70,838	15.1	8,580	78,767	16.0	9,092	82,239
2030	58,527	13.1	7,667	71,387	15.1	8,838	79,377	16.0	9,364	82,876
2031	60,283	13.1	7,897	71,842	15.1	9,103	79,883	16.0	9,645	83,404
2032	62,091	13.1	8,134	72,192	15.1	9,376	80,273	16.0	9,935	83,811
2033	63,954	13.1	8,378	72,427	15.1	9,657	80,534	16.0	10,233	84,083
2034	65,873	13.1	8,629	72,533	15.1	9,947	80,652	16.0	10,540	84,207
2035	67,849	13.1	8,888	72,498	15.1	10,245	80,613	16.0	10,856	84,166

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	18.5%	$9,620	$ 89,146	19.0%	$9,880	$ 90,824	21.9%	$11,388	$ 101,884
2027	53,560	18.5	9,909	90,151	19.0	10,176	91,848	21.9	11,730	103,033
2028	55,167	18.5	10,206	91,069	19.0	10,482	92,784	21.9	12,082	104,083
2029	56,822	18.5	10,512	91,890	19.0	10,796	93,620	21.9	12,444	105,021
2030	58,527	18.5	10,827	92,602	19.0	11,120	94,345	21.9	12,817	105,834
2031	60,283	18.5	11,152	93,192	19.0	11,454	94,946	21.9	13,202	106,508
2032	62,091	18.5	11,487	93,647	19.0	11,797	95,409	21.9	13,598	107,027
2033	63,954	18.5	11,831	93,951	19.0	12,151	95,719	21.9	14,006	107,375
2034	65,873	18.5	12,187	94,089	19.0	12,516	95,860	21.9	14,426	107,533
2035	67,849	18.5	12,552	94,044	19.0	12,891	95,814	21.9	14,859	107,481

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	13.8%	$7,176	$ 49,156	17.0%	$8,840	$ 61,448	15.3%	$7,956	$ 55,647
2027	53,560	13.8	7,391	49,710	17.0	9,105	62,141	15.3	8,195	56,274
2028	55,167	13.8	7,613	50,216	17.0	9,378	62,774	15.3	8,441	56,847
2029	56,822	13.8	7,841	50,669	17.0	9,660	63,340	15.3	8,694	57,359
2030	58,527	13.8	8,077	51,061	17.0	9,950	63,831	15.3	8,955	57,803
2031	60,283	13.8	8,319	51,386	17.0	10,248	64,238	15.3	9,223	58,171
2032	62,091	13.8	8,569	51,637	17.0	10,555	64,551	15.3	9,500	58,455
2033	63,954	13.8	8,826	51,805	17.0	10,872	64,761	15.3	9,785	58,645
2034	65,873	13.8	9,090	51,881	17.0	11,198	64,856	15.3	10,079	58,731
2035	67,849	13.8	9,363	51,856	17.0	11,534	64,825	15.3	10,381	58,703

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	18.2%	$9,464	$ 66,308	20.2%	$10,504	$ 73,761	21.0%	$10,920	$ 76,997
2027	53,560	18.2	9,748	67,056	20.2	10,819	74,593	21.0	11,248	77,865
2028	55,167	18.2	10,040	67,739	20.2	11,144	75,353	21.0	11,585	78,658
2029	56,822	18.2	10,342	68,350	20.2	11,478	76,032	21.0	11,933	79,367
2030	58,527	18.2	10,652	68,879	20.2	11,822	76,621	21.0	12,291	79,982
2031	60,283	18.2	10,972	69,318	20.2	12,177	77,109	21.0	12,659	80,492
2032	62,091	18.2	11,301	69,656	20.2	12,542	77,485	21.0	13,039	80,885
2033	63,954	18.2	11,640	69,882	20.2	12,919	77,737	21.0	13,430	81,148
2034	65,873	18.2	11,989	69,985	20.2	13,306	77,851	21.0	13,833	81,267
2035	67,849	18.2	12,349	69,951	20.2	13,705	77,813	21.0	14,248	81,228

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	23.5%	$12,220	$ 86,035	23.9%	$12,428	$ 87,659	26.7%	$13,884	$ 98,330
2027	53,560	23.5	12,587	87,005	23.9	12,801	88,647	26.7	14,301	99,439
2028	55,167	23.5	12,964	87,891	23.9	13,185	89,550	26.7	14,730	100,452
2029	56,822	23.5	13,353	88,683	23.9	13,580	90,357	26.7	15,171	101,357
2030	58,527	23.5	13,754	89,370	23.9	13,988	91,057	26.7	15,627	102,142
2031	60,283	23.5	14,167	89,939	23.9	14,408	91,637	26.7	16,096	102,793
2032	62,091	23.5	14,591	90,378	23.9	14,840	92,084	26.7	16,578	103,294
2033	63,954	23.5	15,029	90,672	23.9	15,285	92,383	26.7	17,076	103,630
2034	65,873	23.5	15,480	90,805	23.9	15,744	92,519	26.7	17,588	103,782
2035	67,849	23.5	15,945	90,761	23.9	16,216	92,474	26.7	18,116	103,732

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	11.9%	$6,188	$ 49,156	15.1%	$7,852	$ 61,448	13.4%	$6,968	$ 55,647
2027	53,560	11.9	6,374	49,710	15.1	8,088	62,141	13.4	7,177	56,274
2028	55,167	11.9	6,565	50,216	15.1	8,330	62,774	13.4	7,392	56,847
2029	56,822	11.9	6,762	50,669	15.1	8,580	63,340	13.4	7,614	57,359
2030	58,527	11.9	6,965	51,061	15.1	8,838	63,831	13.4	7,843	57,803
2031	60,283	11.9	7,174	51,386	15.1	9,103	64,238	13.4	8,078	58,171
2032	62,091	11.9	7,389	51,637	15.1	9,376	64,551	13.4	8,320	58,455
2033	63,954	11.9	7,611	51,805	15.1	9,657	64,761	13.4	8,570	58,645
2034	65,873	11.9	7,839	51,881	15.1	9,947	64,856	13.4	8,827	58,731
2035	67,849	11.9	8,074	51,856	15.1	10,245	64,825	13.4	9,092	58,703

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	16.3%	$8,476	$ 66,308	18.3%	$9,516	$ 73,761	19.1%	$9,932	$ 76,997
2027	53,560	16.3	8,730	67,056	18.3	9,801	74,593	19.1	10,230	77,865
2028	55,167	16.3	8,992	67,739	18.3	10,096	75,353	19.1	10,537	78,658
2029	56,822	16.3	9,262	68,350	18.3	10,398	76,032	19.1	10,853	79,367
2030	58,527	16.3	9,540	68,879	18.3	10,710	76,621	19.1	11,179	79,982
2031	60,283	16.3	9,826	69,318	18.3	11,032	77,109	19.1	11,514	80,492
2032	62,091	16.3	10,121	69,656	18.3	11,363	77,485	19.1	11,859	80,885
2033	63,954	16.3	10,425	69,882	18.3	11,704	77,737	19.1	12,215	81,148
2034	65,873	16.3	10,737	69,985	18.3	12,055	77,851	19.1	12,582	81,267
2035	67,849	16.3	11,059	69,951	18.3	12,416	77,813	19.1	12,959	81,228

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	21.6%	$11,232	$ 86,035	22.0%	$11,440	$ 87,659	24.8%	$12,896	$ 98,330
2027	53,560	21.6	11,569	87,005	22.0	11,783	88,647	24.8	13,283	99,439
2028	55,167	21.6	11,916	87,891	22.0	12,137	89,550	24.8	13,681	100,452
2029	56,822	21.6	12,274	88,683	22.0	12,501	90,357	24.8	14,092	101,357
2030	58,527	21.6	12,642	89,370	22.0	12,876	91,057	24.8	14,515	102,142
2031	60,283	21.6	13,021	89,939	22.0	13,262	91,637	24.8	14,950	102,793
2032	62,091	21.6	13,412	90,378	22.0	13,660	92,084	24.8	15,399	103,294
2033	63,954	21.6	13,814	90,672	22.0	14,070	92,383	24.8	15,861	103,630
2034	65,873	21.6	14,229	90,805	22.0	14,492	92,519	24.8	16,337	103,782
2035	67,849	21.6	14,655	90,761	22.0	14,927	92,474	24.8	16,827	103,732

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 3.00%.
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 28^{th} 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.

Fruitland Area Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	10.0%	$5,200	$ 49,156	13.2%	$6,864	$ 61,448	11.5%	$5,980	$ 55,647
2027	53,560	10.0	5,356	49,710	13.2	7,070	62,141	11.5	6,159	56,274
2028	55,167	10.0	5,517	50,216	13.2	7,282	62,774	11.5	6,344	56,847
2029	56,822	10.0	5,682	50,669	13.2	7,501	63,340	11.5	6,535	57,359
2030	58,527	10.0	5,853	51,061	13.2	7,726	63,831	11.5	6,731	57,803
2031	60,283	10.0	6,028	51,386	13.2	7,957	64,238	11.5	6,933	58,171
2032	62,091	10.0	6,209	51,637	13.2	8,196	64,551	11.5	7,140	58,455
2033	63,954	10.0	6,395	51,805	13.2	8,442	64,761	11.5	7,355	58,645
2034	65,873	10.0	6,587	51,881	13.2	8,695	64,856	11.5	7,575	58,731
2035	67,849	10.0	6,785	51,856	13.2	8,956	64,825	11.5	7,803	58,703

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	14.4%	$7,488	$ 66,308	16.4%	$8,528	$ 73,761	17.2%	$8,944	$ 76,997
2027	53,560	14.4	7,713	67,056	16.4	8,784	74,593	17.2	9,212	77,865
2028	55,167	14.4	7,944	67,739	16.4	9,047	75,353	17.2	9,489	78,658
2029	56,822	14.4	8,182	68,350	16.4	9,319	76,032	17.2	9,773	79,367
2030	58,527	14.4	8,428	68,879	16.4	9,598	76,621	17.2	10,067	79,982
2031	60,283	14.4	8,681	69,318	16.4	9,886	77,109	17.2	10,369	80,492
2032	62,091	14.4	8,941	69,656	16.4	10,183	77,485	17.2	10,680	80,885
2033	63,954	14.4	9,209	69,882	16.4	10,488	77,737	17.2	11,000	81,148
2034	65,873	14.4	9,486	69,985	16.4	10,803	77,851	17.2	11,330	81,267
2035	67,849	14.4	9,770	69,951	16.4	11,127	77,813	17.2	11,670	81,228

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	19.7%	$10,244	$ 86,035	20.1%	$10,452	$ 87,659	22.9%	$11,908	$ 98,330
2027	53,560	19.7	10,551	87,005	20.1	10,766	88,647	22.9	12,265	99,439
2028	55,167	19.7	10,868	87,891	20.1	11,089	89,550	22.9	12,633	100,452
2029	56,822	19.7	11,194	88,683	20.1	11,421	90,357	22.9	13,012	101,357
2030	58,527	19.7	11,530	89,370	20.1	11,764	91,057	22.9	13,403	102,142
2031	60,283	19.7	11,876	89,939	20.1	12,117	91,637	22.9	13,805	102,793
2032	62,091	19.7	12,232	90,378	20.1	12,480	92,084	22.9	14,219	103,294
2033	63,954	19.7	12,599	90,672	20.1	12,855	92,383	22.9	14,645	103,630
2034	65,873	19.7	12,977	90,805	20.1	13,240	92,519	22.9	15,085	103,782
2035	67,849	19.7	13,366	90,761	20.1	13,638	92,474	22.9	15,537	103,732

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 52,000	8.1%	$4,212	$ 49,156	11.3%	$5,876	$ 61,448	9.6%	$4,992	$ 55,647
2027	53,560	8.1	4,338	49,710	11.3	6,052	62,141	9.6	5,142	56,274
2028	55,167	8.1	4,469	50,216	11.3	6,234	62,774	9.6	5,296	56,847
2029	56,822	8.1	4,603	50,669	11.3	6,421	63,340	9.6	5,455	57,359
2030	58,527	8.1	4,741	51,061	11.3	6,614	63,831	9.6	5,619	57,803
2031	60,283	8.1	4,883	51,386	11.3	6,812	64,238	9.6	5,787	58,171
2032	62,091	8.1	5,029	51,637	11.3	7,016	64,551	9.6	5,961	58,455
2033	63,954	8.1	5,180	51,805	11.3	7,227	64,761	9.6	6,140	58,645
2034	65,873	8.1	5,336	51,881	11.3	7,444	64,856	9.6	6,324	58,731
2035	67,849	8.1	5,496	51,856	11.3	7,667	64,825	9.6	6,514	58,703

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 52,000	12.5%	$6,500	$ 66,308	14.5%	$7,540	$ 73,761	15.3%	$7,956	$ 76,997
2027	53,560	12.5	6,695	67,056	14.5	7,766	74,593	15.3	8,195	77,865
2028	55,167	12.5	6,896	67,739	14.5	7,999	75,353	15.3	8,441	78,658
2029	56,822	12.5	7,103	68,350	14.5	8,239	76,032	15.3	8,694	79,367
2030	58,527	12.5	7,316	68,879	14.5	8,486	76,621	15.3	8,955	79,982
2031	60,283	12.5	7,535	69,318	14.5	8,741	77,109	15.3	9,223	80,492
2032	62,091	12.5	7,761	69,656	14.5	9,003	77,485	15.3	9,500	80,885
2033	63,954	12.5	7,994	69,882	14.5	9,273	77,737	15.3	9,785	81,148
2034	65,873	12.5	8,234	69,985	14.5	9,552	77,851	15.3	10,079	81,267
2035	67,849	12.5	8,481	69,951	14.5	9,838	77,813	15.3	10,381	81,228

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 52,000	17.8%	$9,256	$ 86,035	18.2%	$9,464	$ 87,659	21.0%	$10,920	$ 98,330
2027	53,560	17.8	9,534	87,005	18.2	9,748	88,647	21.0	11,248	99,439
2028	55,167	17.8	9,820	87,891	18.2	10,040	89,550	21.0	11,585	100,452
2029	56,822	17.8	10,114	88,683	18.2	10,342	90,357	21.0	11,933	101,357
2030	58,527	17.8	10,418	89,370	18.2	10,652	91,057	21.0	12,291	102,142
2031	60,283	17.8	10,730	89,939	18.2	10,972	91,637	21.0	12,659	102,793
2032	62,091	17.8	11,052	90,378	18.2	11,301	92,084	21.0	13,039	103,294
2033	63,954	17.8	11,384	90,672	18.2	11,640	92,383	21.0	13,430	103,630
2034	65,873	17.8	11,725	90,805	18.2	11,989	92,519	21.0	13,833	103,782
2035	67,849	17.8	12,077	90,761	18.2	12,349	92,474	21.0	14,248	103,732

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	14.3%	$7,436	$ 50,946	17.7%	$9,204	$ 63,676	15.8%	$8,216	$ 57,672
2027	53,560	14.3	7,659	51,520	17.7	9,480	64,394	15.8	8,462	58,322
2028	55,167	14.3	7,889	52,045	17.7	9,765	65,050	15.8	8,716	58,916
2029	56,822	14.3	8,126	52,514	17.7	10,057	65,636	15.8	8,978	59,447
2030	58,527	14.3	8,369	52,921	17.7	10,359	66,144	15.8	9,247	59,907
2031	60,283	14.3	8,620	53,258	17.7	10,670	66,565	15.8	9,525	60,289
2032	62,091	14.3	8,879	53,518	17.7	10,990	66,890	15.8	9,810	60,583
2033	63,954	14.3	9,145	53,692	17.7	11,320	67,107	15.8	10,105	60,780
2034	65,873	14.3	9,420	53,771	17.7	11,660	67,206	15.8	10,408	60,869
2035	67,849	14.3	9,702	53,745	17.7	12,009	67,174	15.8	10,720	60,840

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	18.8%	$9,776	$ 68,722	20.8%	$10,816	$ 76,414	21.7%	$11,284	$ 79,782
2027	53,560	18.8	10,069	69,497	20.8	11,140	77,276	21.7	11,623	80,682
2028	55,167	18.8	10,371	70,205	20.8	11,475	78,063	21.7	11,971	81,504
2029	56,822	18.8	10,683	70,838	20.8	11,819	78,767	21.7	12,330	82,239
2030	58,527	18.8	11,003	71,387	20.8	12,174	79,377	21.7	12,700	82,876
2031	60,283	18.8	11,333	71,842	20.8	12,539	79,883	21.7	13,081	83,404
2032	62,091	18.8	11,673	72,192	20.8	12,915	80,273	21.7	13,474	83,811
2033	63,954	18.8	12,023	72,427	20.8	13,302	80,534	21.7	13,878	84,083
2034	65,873	18.8	12,384	72,533	20.8	13,702	80,652	21.7	14,294	84,207
2035	67,849	18.8	12,756	72,498	20.8	14,113	80,613	21.7	14,723	84,166

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 52,000	24.2%	$12,584	$ 89,146	24.7%	$12,844	$ 90,824	27.6%	$14,352	$ 101,884
2027	53,560	24.2	12,962	90,151	24.7	13,229	91,848	27.6	14,783	103,033
2028	55,167	24.2	13,350	91,069	24.7	13,626	92,784	27.6	15,226	104,083
2029	56,822	24.2	13,751	91,890	24.7	14,035	93,620	27.6	15,683	105,021
2030	58,527	24.2	14,164	92,602	24.7	14,456	94,345	27.6	16,153	105,834
2031	60,283	24.2	14,588	93,192	24.7	14,890	94,946	27.6	16,638	106,508
2032	62,091	24.2	15,026	93,647	24.7	15,336	95,409	27.6	17,137	107,027
2033	63,954	24.2	15,477	93,951	24.7	15,797	95,719	27.6	17,651	107,375
2034	65,873	24.2	15,941	94,089	24.7	16,271	95,860	27.6	18,181	107,533
2035	67,849	24.2	16,419	94,044	24.7	16,759	95,814	27.6	18,726	107,481

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	12.4%	$6,448	$ 50,946	15.8%	$8,216	$ 63,676	13.9%	$7,228	$ 57,672
2027	53,560	12.4	6,641	51,520	15.8	8,462	64,394	13.9	7,445	58,322
2028	55,167	12.4	6,841	52,045	15.8	8,716	65,050	13.9	7,668	58,916
2029	56,822	12.4	7,046	52,514	15.8	8,978	65,636	13.9	7,898	59,447
2030	58,527	12.4	7,257	52,921	15.8	9,247	66,144	13.9	8,135	59,907
2031	60,283	12.4	7,475	53,258	15.8	9,525	66,565	13.9	8,379	60,289
2032	62,091	12.4	7,699	53,518	15.8	9,810	66,890	13.9	8,631	60,583
2033	63,954	12.4	7,930	53,692	15.8	10,105	67,107	13.9	8,890	60,780
2034	65,873	12.4	8,168	53,771	15.8	10,408	67,206	13.9	9,156	60,869
2035	67,849	12.4	8,413	53,745	15.8	10,720	67,174	13.9	9,431	60,840

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	16.9%	$8,788	$ 68,722	18.9%	$9,828	$ 76,414	19.8%	$10,296	$ 79,782
2027	53,560	16.9	9,052	69,497	18.9	10,123	77,276	19.8	10,605	80,682
2028	55,167	16.9	9,323	70,205	18.9	10,427	78,063	19.8	10,923	81,504
2029	56,822	16.9	9,603	70,838	18.9	10,739	78,767	19.8	11,251	82,239
2030	58,527	16.9	9,891	71,387	18.9	11,062	79,377	19.8	11,588	82,876
2031	60,283	16.9	10,188	71,842	18.9	11,393	79,883	19.8	11,936	83,404
2032	62,091	16.9	10,493	72,192	18.9	11,735	80,273	19.8	12,294	83,811
2033	63,954	16.9	10,808	72,427	18.9	12,087	80,534	19.8	12,663	84,083
2034	65,873	16.9	11,133	72,533	18.9	12,450	80,652	19.8	13,043	84,207
2035	67,849	16.9	11,466	72,498	18.9	12,823	80,613	19.8	13,434	84,166

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 52,000	22.3%	$11,596	$ 89,146	22.8%	$11,856	$ 90,824	25.7%	$13,364	$ 101,884
2027	53,560	22.3	11,944	90,151	22.8	12,212	91,848	25.7	13,765	103,033
2028	55,167	22.3	12,302	91,069	22.8	12,578	92,784	25.7	14,178	104,083
2029	56,822	22.3	12,671	91,890	22.8	12,955	93,620	25.7	14,603	105,021
2030	58,527	22.3	13,052	92,602	22.8	13,344	94,345	25.7	15,041	105,834
2031	60,283	22.3	13,443	93,192	22.8	13,745	94,946	25.7	15,493	106,508
2032	62,091	22.3	13,846	93,647	22.8	14,157	95,409	25.7	15,957	107,027
2033	63,954	22.3	14,262	93,951	22.8	14,582	95,719	25.7	16,436	107,375
2034	65,873	22.3	14,690	94,089	22.8	15,019	95,860	25.7	16,929	107,533
2035	67,849	22.3	15,130	94,044	22.8	15,470	95,814	25.7	17,437	107,481

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
	Estimated			Actuarial			Actuarial			Actuarial
Valuation	Projected	As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
Year	Payroll	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2026	$ 52,000	10.5%	$5,460	$ 50,946	13.9%	$7,228	$ 63,676	12.0%	$6,240	$ 57,672
2027	53,560	10.5	5,624	51,520	13.9	7,445	64,394	12.0	6,427	58,322
2028	55,167	10.5	5,793	52,045	13.9	7,668	65,050	12.0	6,620	58,916
2029	56,822	10.5	5,966	52,514	13.9	7,898	65,636	12.0	6,819	59,447
2030	58,527	10.5	6,145	52,921	13.9	8,135	66,144	12.0	7,023	59,907
2031	60,283	10.5	6,330	53,258	13.9	8,379	66,565	12.0	7,234	60,289
2032	62,091	10.5	6,520	53,518	13.9	8,631	66,890	12.0	7,451	60,583
2033	63,954	10.5	6,715	53,692	13.9	8,890	67,107	12.0	7,674	60,780
2034	65,873	10.5	6,917	53,771	13.9	9,156	67,206	12.0	7,905	60,869
2035	67,849	10.5	7,124	53,745	13.9	9,431	67,174	12.0	8,142	60,840

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
	Estimated			Actuarial			Actuarial			Actuarial
Valuation	Projected	As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
Year	Payroll	Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2026	$ 52,000	15.0%	$7,800	$ 68,722	17.0%	$8,840	$ 76,414	17.9%	$9,308	$ 79,782
2027	53,560	15.0	8,034	69,497	17.0	9,105	77,276	17.9	9,587	80,682
2028	55,167	15.0	8,275	70,205	17.0	9,378	78,063	17.9	9,875	81,504
2029	56,822	15.0	8,523	70,838	17.0	9,660	78,767	17.9	10,171	82,239
2030	58,527	15.0	8,779	71,387	17.0	9,950	79,377	17.9	10,476	82,876
2031	60,283	15.0	9,042	71,842	17.0	10,248	79,883	17.9	10,791	83,404
2032	62,091	15.0	9,314	72,192	17.0	10,555	80,273	17.9	11,114	83,811
2033	63,954	15.0	9,593	72,427	17.0	10,872	80,534	17.9	11,448	84,083
2034	65,873	15.0	9,881	72,533	17.0	11,198	80,652	17.9	11,791	84,207
2035	67,849	15.0	10,177	72,498	17.0	11,534	80,613	17.9	12,145	84,166

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
	Estimated			Actuarial			Actuarial			Actuarial
Valuation	Projected	As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
Year	Payroll	Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2026	$ 52,000	20.4%	$10,608	$ 89,146	20.9%	$10,868	$ 90,824	23.8%	$12,376	$ 101,884
2027	53,560	20.4	10,926	90,151	20.9	11,194	91,848	23.8	12,747	103,033
2028	55,167	20.4	11,254	91,069	20.9	11,530	92,784	23.8	13,130	104,083
2029	56,822	20.4	11,592	91,890	20.9	11,876	93,620	23.8	13,524	105,021
2030	58,527	20.4	11,940	92,602	20.9	12,232	94,345	23.8	13,929	105,834
2031	60,283	20.4	12,298	93,192	20.9	12,599	94,946	23.8	14,347	106,508
2032	62,091	20.4	12,667	93,647	20.9	12,977	95,409	23.8	14,778	107,027
2033	63,954	20.4	13,047	93,951	20.9	13,366	95,719	23.8	15,221	107,375
2034	65,873	20.4	13,438	94,089	20.9	13,767	95,860	23.8	15,678	107,533
2035	67,849	20.4	13,841	94,044	20.9	14,180	95,814	23.8	16,148	107,481

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 3.00%.
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.

Fruitland Area Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 52,000	8.6%	$4,472	$ 50,946	12.0%	$6,240	$ 63,676	10.1%	$5,252	$ 57,672
2027	53,560	8.6	4,606	51,520	12.0	6,427	64,394	10.1	5,410	58,322
2028	55,167	8.6	4,744	52,045	12.0	6,620	65,050	10.1	5,572	58,916
2029	56,822	8.6	4,887	52,514	12.0	6,819	65,636	10.1	5,739	59,447
2030	58,527	8.6	5,033	52,921	12.0	7,023	66,144	10.1	5,911	59,907
2031	60,283	8.6	5,184	53,258	12.0	7,234	66,565	10.1	6,089	60,289
2032	62,091	8.6	5,340	53,518	12.0	7,451	66,890	10.1	6,271	60,583
2033	63,954	8.6	5,500	53,692	12.0	7,674	67,107	10.1	6,459	60,780
2034	65,873	8.6	5,665	53,771	12.0	7,905	67,206	10.1	6,653	60,869
2035	67,849	8.6	5,835	53,745	12.0	8,142	67,174	10.1	6,853	60,840

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 52,000	13.1%	$6,812	$ 68,722	15.1%	$7,852	$ 76,414	16.0%	$8,320	$ 79,782
2027	53,560	13.1	7,016	69,497	15.1	8,088	77,276	16.0	8,570	80,682
2028	55,167	13.1	7,227	70,205	15.1	8,330	78,063	16.0	8,827	81,504
2029	56,822	13.1	7,444	70,838	15.1	8,580	78,767	16.0	9,092	82,239
2030	58,527	13.1	7,667	71,387	15.1	8,838	79,377	16.0	9,364	82,876
2031	60,283	13.1	7,897	71,842	15.1	9,103	79,883	16.0	9,645	83,404
2032	62,091	13.1	8,134	72,192	15.1	9,376	80,273	16.0	9,935	83,811
2033	63,954	13.1	8,378	72,427	15.1	9,657	80,534	16.0	10,233	84,083
2034	65,873	13.1	8,629	72,533	15.1	9,947	80,652	16.0	10,540	84,207
2035	67,849	13.1	8,888	72,498	15.1	10,245	80,613	16.0	10,856	84,166

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 52,000	18.5%	$9,620	$ 89,146	19.0%	$9,880	$ 90,824	21.9%	$11,388	$ 101,884
2027	53,560	18.5	9,909	90,151	19.0	10,176	91,848	21.9	11,730	103,033
2028	55,167	18.5	10,206	91,069	19.0	10,482	92,784	21.9	12,082	104,083
2029	56,822	18.5	10,512	91,890	19.0	10,796	93,620	21.9	12,444	105,021
2030	58,527	18.5	10,827	92,602	19.0	11,120	94,345	21.9	12,817	105,834
2031	60,283	18.5	11,152	93,192	19.0	11,454	94,946	21.9	13,202	106,508
2032	62,091	18.5	11,487	93,647	19.0	11,797	95,409	21.9	13,598	107,027
2033	63,954	18.5	11,831	93,951	19.0	12,151	95,719	21.9	14,006	107,375
2034	65,873	18.5	12,187	94,089	19.0	12,516	95,860	21.9	14,426	107,533
2035	67,849	18.5	12,552	94,044	19.0	12,891	95,814	21.9	14,859	107,481

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 614,500	11.3%	$69,439	$ 242,194	13.9%	$85,416	$ 302,723	13.7%	$84,187	$ 303,294
2027	632,935	11.3	71,522	244,925	13.9	87,978	306,136	13.7	86,712	306,714
2028	651,923	11.3	73,667	247,420	13.9	90,617	309,255	13.7	89,313	309,839
2029	671,481	11.3	75,877	249,650	13.9	93,336	312,043	13.7	91,993	312,632
2030	691,625	11.3	78,154	251,584	13.9	96,136	314,460	13.7	94,753	315,054
2031	712,374	11.3	80,498	253,187	13.9	99,020	316,463	13.7	97,595	317,061
2032	733,745	11.3	82,913	254,422	13.9	101,991	318,006	13.7	100,523	318,607
2033	755,757	11.3	85,401	255,249	13.9	105,050	319,039	13.7	103,539	319,642
2034	778,430	11.3	87,963	255,624	13.9	108,202	319,508	13.7	106,645	320,112
2035	801,783	11.3	90,601	255,500	13.9	111,448	319,354	13.7	109,844	319,957

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 614,500	15.7%	$96,477	$ 348,554	16.6%	$102,007	$ 363,288	17.6%	$108,152	$ 393,848
2027	632,935	15.7	99,371	352,484	16.6	105,067	367,384	17.6	111,397	398,289
2028	651,923	15.7	102,352	356,075	16.6	108,219	371,127	17.6	114,738	402,347
2029	671,481	15.7	105,423	359,285	16.6	111,466	374,472	17.6	118,181	405,974
2030	691,625	15.7	108,585	362,068	16.6	114,810	377,373	17.6	121,726	409,119
2031	712,374	15.7	111,843	364,375	16.6	118,254	379,777	17.6	125,378	411,726
2032	733,745	15.7	115,198	366,152	16.6	121,802	381,629	17.6	129,139	413,734
2033	755,757	15.7	118,654	367,342	16.6	125,456	382,869	17.6	133,013	415,078
2034	778,430	15.7	122,214	367,882	16.6	129,219	383,431	17.6	137,004	415,688
2035	801,783	15.7	125,880	367,704	16.6	133,096	383,246	17.6	141,114	415,487

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 614,500	19.1%	$117,370	$ 423,861	19.7%	$121,057	$ 439,152	21.7%	$133,347	$ 484,368
2027	632,935	19.1	120,891	428,640	19.7	124,688	444,103	21.7	137,347	489,829
2028	651,923	19.1	124,517	433,007	19.7	128,429	448,627	21.7	141,467	494,819
2029	671,481	19.1	128,253	436,910	19.7	132,282	452,671	21.7	145,711	499,279
2030	691,625	19.1	132,100	440,294	19.7	136,250	456,177	21.7	150,083	503,146
2031	712,374	19.1	136,063	443,099	19.7	140,338	459,083	21.7	154,585	506,352
2032	733,745	19.1	140,145	445,260	19.7	144,548	461,322	21.7	159,223	508,822
2033	755,757	19.1	144,350	446,707	19.7	148,884	462,821	21.7	163,999	510,475
2034	778,430	19.1	148,680	447,363	19.7	153,351	463,501	21.7	168,919	511,225
2035	801,783	19.1	153,141	447,147	19.7	157,951	463,277	21.7	173,987	510,978

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 614,500	9.4%	$57,763	$ 242,194	12.0%	$73,740	$ 302,723	11.8%	$72,511	$ 303,294
2027	632,935	9.4	59,496	244,925	12.0	75,952	306,136	11.8	74,686	306,714
2028	651,923	9.4	61,281	247,420	12.0	78,231	309,255	11.8	76,927	309,839
2029	671,481	9.4	63,119	249,650	12.0	80,578	312,043	11.8	79,235	312,632
2030	691,625	9.4	65,013	251,584	12.0	82,995	314,460	11.8	81,612	315,054
2031	712,374	9.4	66,963	253,187	12.0	85,485	316,463	11.8	84,060	317,061
2032	733,745	9.4	68,972	254,422	12.0	88,049	318,006	11.8	86,582	318,607
2033	755,757	9.4	71,041	255,249	12.0	90,691	319,039	11.8	89,179	319,642
2034	778,430	9.4	73,172	255,624	12.0	93,412	319,508	11.8	91,855	320,112
2035	801,783	9.4	75,368	255,500	12.0	96,214	319,354	11.8	94,610	319,957

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 614,500	13.8%	$84,801	$ 348,554	14.7%	$90,332	$ 363,288	15.7%	$96,477	$ 393,848
2027	632,935	13.8	87,345	352,484	14.7	93,041	367,384	15.7	99,371	398,289
2028	651,923	13.8	89,965	356,075	14.7	95,833	371,127	15.7	102,352	402,347
2029	671,481	13.8	92,664	359,285	14.7	98,708	374,472	15.7	105,423	405,974
2030	691,625	13.8	95,444	362,068	14.7	101,669	377,373	15.7	108,585	409,119
2031	712,374	13.8	98,308	364,375	14.7	104,719	379,777	15.7	111,843	411,726
2032	733,745	13.8	101,257	366,152	14.7	107,861	381,629	15.7	115,198	413,734
2033	755,757	13.8	104,294	367,342	14.7	111,096	382,869	15.7	118,654	415,078
2034	778,430	13.8	107,423	367,882	14.7	114,429	383,431	15.7	122,214	415,688
2035	801,783	13.8	110,646	367,704	14.7	117,862	383,246	15.7	125,880	415,487

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 614,500	17.2%	$105,694	$ 423,861	17.8%	$109,381	$ 439,152	19.8%	$121,671	$ 484,368
2027	632,935	17.2	108,865	428,640	17.8	112,662	444,103	19.8	125,321	489,829
2028	651,923	17.2	112,131	433,007	17.8	116,042	448,627	19.8	129,081	494,819
2029	671,481	17.2	115,495	436,910	17.8	119,524	452,671	19.8	132,953	499,279
2030	691,625	17.2	118,960	440,294	17.8	123,109	456,177	19.8	136,942	503,146
2031	712,374	17.2	122,528	443,099	17.8	126,803	459,083	19.8	141,050	506,352
2032	733,745	17.2	126,204	445,260	17.8	130,607	461,322	19.8	145,282	508,822
2033	755,757	17.2	129,990	446,707	17.8	134,525	462,821	19.8	149,640	510,475
2034	778,430	17.2	133,890	447,363	17.8	138,561	463,501	19.8	154,129	511,225
2035	801,783	17.2	137,907	447,147	17.8	142,717	463,277	19.8	158,753	510,978

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Regular Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	7.5%	$46,088	$ 242,194	10.1%	$62,065	$ 302,723	9.9%	$60,836	$ 303,294
2027	632,935	7.5	47,470	244,925	10.1	63,926	306,136	9.9	62,661	306,714
2028	651,923	7.5	48,894	247,420	10.1	65,844	309,255	9.9	64,540	309,839
2029	671,481	7.5	50,361	249,650	10.1	67,820	312,043	9.9	66,477	312,632
2030	691,625	7.5	51,872	251,584	10.1	69,854	314,460	9.9	68,471	315,054
2031	712,374	7.5	53,428	253,187	10.1	71,950	316,463	9.9	70,525	317,061
2032	733,745	7.5	55,031	254,422	10.1	74,108	318,006	9.9	72,641	318,607
2033	755,757	7.5	56,682	255,249	10.1	76,331	319,039	9.9	74,820	319,642
2034	778,430	7.5	58,382	255,624	10.1	78,621	319,508	9.9	77,065	320,112
2035	801,783	7.5	60,134	255,500	10.1	80,980	319,354	9.9	79,377	319,957

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	11.9%	$73,126	$ 348,554	12.8%	$78,656	$ 363,288	13.8%	$84,801	$ 393,848
2027	632,935	11.9	75,319	352,484	12.8	81,016	367,384	13.8	87,345	398,289
2028	651,923	11.9	77,579	356,075	12.8	83,446	371,127	13.8	89,965	402,347
2029	671,481	11.9	79,906	359,285	12.8	85,950	374,472	13.8	92,664	405,974
2030	691,625	11.9	82,303	362,068	12.8	88,528	377,373	13.8	95,444	409,119
2031	712,374	11.9	84,773	364,375	12.8	91,184	379,777	13.8	98,308	411,726
2032	733,745	11.9	87,316	366,152	12.8	93,919	381,629	13.8	101,257	413,734
2033	755,757	11.9	89,935	367,342	12.8	96,737	382,869	13.8	104,294	415,078
2034	778,430	11.9	92,633	367,882	12.8	99,639	383,431	13.8	107,423	415,688
2035	801,783	11.9	95,412	367,704	12.8	102,628	383,246	13.8	110,646	415,487

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	15.3%	$94,019	$ 423,861	15.9%	$97,706	$ 439,152	17.9%	$109,996	$ 484,368
2027	632,935	15.3	96,839	428,640	15.9	100,637	444,103	17.9	113,295	489,829
2028	651,923	15.3	99,744	433,007	15.9	103,656	448,627	17.9	116,694	494,819
2029	671,481	15.3	102,737	436,910	15.9	106,765	452,671	17.9	120,195	499,279
2030	691,625	15.3	105,819	440,294	15.9	109,968	456,177	17.9	123,801	503,146
2031	712,374	15.3	108,993	443,099	15.9	113,267	459,083	17.9	127,515	506,352
2032	733,745	15.3	112,263	445,260	15.9	116,665	461,322	17.9	131,340	508,822
2033	755,757	15.3	115,631	446,707	15.9	120,165	462,821	17.9	135,281	510,475
2034	778,430	15.3	119,100	447,363	15.9	123,770	463,501	17.9	139,339	511,225
2035	801,783	15.3	122,673	447,147	15.9	127,483	463,277	17.9	143,519	510,978

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Regular Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	5.6%	$34,412	$ 242,194	8.2%	$50,389	$ 302,723	8.0%	$49,160	$ 303,294
2027	632,935	5.6	35,444	244,925	8.2	51,901	306,136	8.0	50,635	306,714
2028	651,923	5.6	36,508	247,420	8.2	53,458	309,255	8.0	52,154	309,839
2029	671,481	5.6	37,603	249,650	8.2	55,061	312,043	8.0	53,718	312,632
2030	691,625	5.6	38,731	251,584	8.2	56,713	314,460	8.0	55,330	315,054
2031	712,374	5.6	39,893	253,187	8.2	58,415	316,463	8.0	56,990	317,061
2032	733,745	5.6	41,090	254,422	8.2	60,167	318,006	8.0	58,700	318,607
2033	755,757	5.6	42,322	255,249	8.2	61,972	319,039	8.0	60,461	319,642
2034	778,430	5.6	43,592	255,624	8.2	63,831	319,508	8.0	62,274	320,112
2035	801,783	5.6	44,900	255,500	8.2	65,746	319,354	8.0	64,143	319,957

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	10.0%	$61,450	$ 348,554	10.9%	$66,981	$ 363,288	11.9%	$73,126	$ 393,848
2027	632,935	10.0	63,294	352,484	10.9	68,990	367,384	11.9	75,319	398,289
2028	651,923	10.0	65,192	356,075	10.9	71,060	371,127	11.9	77,579	402,347
2029	671,481	10.0	67,148	359,285	10.9	73,191	374,472	11.9	79,906	405,974
2030	691,625	10.0	69,163	362,068	10.9	75,387	377,373	11.9	82,303	409,119
2031	712,374	10.0	71,237	364,375	10.9	77,649	379,777	11.9	84,773	411,726
2032	733,745	10.0	73,375	366,152	10.9	79,978	381,629	11.9	87,316	413,734
2033	755,757	10.0	75,576	367,342	10.9	82,378	382,869	11.9	89,935	415,078
2034	778,430	10.0	77,843	367,882	10.9	84,849	383,431	11.9	92,633	415,688
2035	801,783	10.0	80,178	367,704	10.9	87,394	383,246	11.9	95,412	415,487

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	13.4%	$82,343	$ 423,861	14.0%	$86,030	$ 439,152	16.0%	$98,320	$ 484,368
2027	632,935	13.4	84,813	428,640	14.0	88,611	444,103	16.0	101,270	489,829
2028	651,923	13.4	87,358	433,007	14.0	91,269	448,627	16.0	104,308	494,819
2029	671,481	13.4	89,978	436,910	14.0	94,007	452,671	16.0	107,437	499,279
2030	691,625	13.4	92,678	440,294	14.0	96,828	456,177	16.0	110,660	503,146
2031	712,374	13.4	95,458	443,099	14.0	99,732	459,083	16.0	113,980	506,352
2032	733,745	13.4	98,322	445,260	14.0	102,724	461,322	16.0	117,399	508,822
2033	755,757	13.4	101,271	446,707	14.0	105,806	462,821	16.0	120,921	510,475
2034	778,430	13.4	104,310	447,363	14.0	108,980	463,501	16.0	124,549	511,225
2035	801,783	13.4	107,439	447,147	14.0	112,250	463,277	16.0	128,285	510,978

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 3.00%.
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 28^{th} 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.

Fruitland Area Fire Protection District - Fire

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

Regular Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	11.7%	$71,897	$ 251,900	14.4%	$88,488	$ 314,839	14.2%	$87,259	$ 315,408
2027	632,935	11.7	74,053	254,740	14.4	91,143	318,389	14.2	89,877	318,964
2028	651,923	11.7	76,275	257,335	14.4	93,877	321,633	14.2	92,573	322,213
2029	671,481	11.7	78,563	259,655	14.4	96,693	324,532	14.2	95,350	325,117
2030	691,625	11.7	80,920	261,666	14.4	99,594	327,046	14.2	98,211	327,635
2031	712,374	11.7	83,348	263,333	14.4	102,582	329,130	14.2	101,157	329,722
2032	733,745	11.7	85,848	264,617	14.4	105,659	330,735	14.2	104,192	331,330
2033	755,757	11.7	88,424	265,477	14.4	108,829	331,810	14.2	107,317	332,406
2034	778,430	11.7	91,076	265,867	14.4	112,094	332,297	14.2	110,537	332,894
2035	801,783	11.7	93,809	265,739	14.4	115,457	332,136	14.2	113,853	332,733

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	16.2%	$99,549	$ 362,513	17.1%	$105,080	$ 377,790	18.3%	$112,454	$ 409,514
2027	632,935	16.2	102,535	366,600	17.1	108,232	382,049	18.3	115,827	414,131
2028	651,923	16.2	105,612	370,335	17.1	111,479	385,941	18.3	119,302	418,350
2029	671,481	16.2	108,780	373,673	17.1	114,823	389,420	18.3	122,881	422,121
2030	691,625	16.2	112,043	376,567	17.1	118,268	392,436	18.3	126,567	425,391
2031	712,374	16.2	115,405	378,966	17.1	121,816	394,936	18.3	130,364	428,101
2032	733,745	16.2	118,867	380,814	17.1	125,470	396,862	18.3	134,275	430,189
2033	755,757	16.2	122,433	382,051	17.1	129,234	398,151	18.3	138,304	431,587
2034	778,430	16.2	126,106	382,612	17.1	133,112	398,736	18.3	142,453	432,221
2035	801,783	16.2	129,889	382,427	17.1	137,105	398,543	18.3	146,726	432,012

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	19.8%	$121,671	$ 440,788	20.4%	$125,358	$ 456,680	22.5%	$138,263	$ 503,704
2027	632,935	19.8	125,321	445,758	20.4	129,119	461,829	22.5	142,410	509,383
2028	651,923	19.8	129,081	450,299	20.4	132,992	466,534	22.5	146,683	514,572
2029	671,481	19.8	132,953	454,358	20.4	136,982	470,739	22.5	151,083	519,210
2030	691,625	19.8	136,942	457,877	20.4	141,092	474,385	22.5	155,616	523,232
2031	712,374	19.8	141,050	460,794	20.4	145,324	477,407	22.5	160,284	526,566
2032	733,745	19.8	145,282	463,041	20.4	149,684	479,735	22.5	165,093	529,134
2033	755,757	19.8	149,640	464,545	20.4	154,174	481,294	22.5	170,045	530,853
2034	778,430	19.8	154,129	465,227	20.4	158,800	482,001	22.5	175,147	531,633
2035	801,783	19.8	158,753	465,002	20.4	163,564	481,768	22.5	180,401	531,376

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

(Member contributions are additional)

Regular Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	9.8%	$60,221	$ 251,900	12.5%	$76,813	$ 314,839	12.3%	$75,584	$ 315,408
2027	632,935	9.8	62,028	254,740	12.5	79,117	318,389	12.3	77,851	318,964
2028	651,923	9.8	63,888	257,335	12.5	81,490	321,633	12.3	80,187	322,213
2029	671,481	9.8	65,805	259,655	12.5	83,935	324,532	12.3	82,592	325,117
2030	691,625	9.8	67,779	261,666	12.5	86,453	327,046	12.3	85,070	327,635
2031	712,374	9.8	69,813	263,333	12.5	89,047	329,130	12.3	87,622	329,722
2032	733,745	9.8	71,907	264,617	12.5	91,718	330,735	12.3	90,251	331,330
2033	755,757	9.8	74,064	265,477	12.5	94,470	331,810	12.3	92,958	332,406
2034	778,430	9.8	76,286	265,867	12.5	97,304	332,297	12.3	95,747	332,894
2035	801,783	9.8	78,575	265,739	12.5	100,223	332,136	12.3	98,619	332,733

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	14.3%	$87,874	$ 362,513	15.2%	$93,404	$ 377,790	16.4%	$100,778	$ 409,514
2027	632,935	14.3	90,510	366,600	15.2	96,206	382,049	16.4	103,801	414,131
2028	651,923	14.3	93,225	370,335	15.2	99,092	385,941	16.4	106,915	418,350
2029	671,481	14.3	96,022	373,673	15.2	102,065	389,420	16.4	110,123	422,121
2030	691,625	14.3	98,902	376,567	15.2	105,127	392,436	16.4	113,427	425,391
2031	712,374	14.3	101,869	378,966	15.2	108,281	394,936	16.4	116,829	428,101
2032	733,745	14.3	104,926	380,814	15.2	111,529	396,862	16.4	120,334	430,189
2033	755,757	14.3	108,073	382,051	15.2	114,875	398,151	16.4	123,944	431,587
2034	778,430	14.3	111,315	382,612	15.2	118,321	398,736	16.4	127,663	432,221
2035	801,783	14.3	114,655	382,427	15.2	121,871	398,543	16.4	131,492	432,012

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	17.9%	$109,996	$ 440,788	18.5%	$113,683	$ 456,680	20.6%	$126,587	$ 503,704
2027	632,935	17.9	113,295	445,758	18.5	117,093	461,829	20.6	130,385	509,383
2028	651,923	17.9	116,694	450,299	18.5	120,606	466,534	20.6	134,296	514,572
2029	671,481	17.9	120,195	454,358	18.5	124,224	470,739	20.6	138,325	519,210
2030	691,625	17.9	123,801	457,877	18.5	127,951	474,385	20.6	142,475	523,232
2031	712,374	17.9	127,515	460,794	18.5	131,789	477,407	20.6	146,749	526,566
2032	733,745	17.9	131,340	463,041	18.5	135,743	479,735	20.6	151,151	529,134
2033	755,757	17.9	135,281	464,545	18.5	139,815	481,294	20.6	155,686	530,853
2034	778,430	17.9	139,339	465,227	18.5	144,010	482,001	20.6	160,357	531,633
2035	801,783	17.9	143,519	465,002	18.5	148,330	481,768	20.6	165,167	531,376

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Regular Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	7.9%	$48,546	$ 251,900	10.6%	$65,137	$ 314,839	10.4%	$63,908	$ 315,408
2027	632,935	7.9	50,002	254,740	10.6	67,091	318,389	10.4	65,825	318,964
2028	651,923	7.9	51,502	257,335	10.6	69,104	321,633	10.4	67,800	322,213
2029	671,481	7.9	53,047	259,655	10.6	71,177	324,532	10.4	69,834	325,117
2030	691,625	7.9	54,638	261,666	10.6	73,312	327,046	10.4	71,929	327,635
2031	712,374	7.9	56,278	263,333	10.6	75,512	329,130	10.4	74,087	329,722
2032	733,745	7.9	57,966	264,617	10.6	77,777	330,735	10.4	76,309	331,330
2033	755,757	7.9	59,705	265,477	10.6	80,110	331,810	10.4	78,599	332,406
2034	778,430	7.9	61,496	265,867	10.6	82,514	332,297	10.4	80,957	332,894
2035	801,783	7.9	63,341	265,739	10.6	84,989	332,136	10.4	83,385	332,733

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	12.4%	$76,198	$ 362,513	13.3%	$81,729	$ 377,790	14.5%	$89,103	$ 409,514
2027	632,935	12.4	78,484	366,600	13.3	84,180	382,049	14.5	91,776	414,131
2028	651,923	12.4	80,838	370,335	13.3	86,706	385,941	14.5	94,529	418,350
2029	671,481	12.4	83,264	373,673	13.3	89,307	389,420	14.5	97,365	422,121
2030	691,625	12.4	85,762	376,567	13.3	91,986	392,436	14.5	100,286	425,391
2031	712,374	12.4	88,334	378,966	13.3	94,746	394,936	14.5	103,294	428,101
2032	733,745	12.4	90,984	380,814	13.3	97,588	396,862	14.5	106,393	430,189
2033	755,757	12.4	93,714	382,051	13.3	100,516	398,151	14.5	109,585	431,587
2034	778,430	12.4	96,525	382,612	13.3	103,531	398,736	14.5	112,872	432,221
2035	801,783	12.4	99,421	382,427	13.3	106,637	398,543	14.5	116,259	432,012

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	16.0%	$98,320	$ 440,788	16.6%	$102,007	$ 456,680	18.7%	$114,912	$ 503,704
2027	632,935	16.0	101,270	445,758	16.6	105,067	461,829	18.7	118,359	509,383
2028	651,923	16.0	104,308	450,299	16.6	108,219	466,534	18.7	121,910	514,572
2029	671,481	16.0	107,437	454,358	16.6	111,466	470,739	18.7	125,567	519,210
2030	691,625	16.0	110,660	457,877	16.6	114,810	474,385	18.7	129,334	523,232
2031	712,374	16.0	113,980	460,794	16.6	118,254	477,407	18.7	133,214	526,566
2032	733,745	16.0	117,399	463,041	16.6	121,802	479,735	18.7	137,210	529,134
2033	755,757	16.0	120,921	464,545	16.6	125,456	481,294	18.7	141,327	530,853
2034	778,430	16.0	124,549	465,227	16.6	129,219	482,001	18.7	145,566	531,633
2035	801,783	16.0	128,285	465,002	16.6	133,096	481,768	18.7	149,933	531,376

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Regular Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	6.0%	$36,870	$ 251,900	8.7%	$53,462	$ 314,839	8.5%	$52,233	$ 315,408
2027	632,935	6.0	37,976	254,740	8.7	55,065	318,389	8.5	53,799	318,964
2028	651,923	6.0	39,115	257,335	8.7	56,717	321,633	8.5	55,413	322,213
2029	671,481	6.0	40,289	259,655	8.7	58,419	324,532	8.5	57,076	325,117
2030	691,625	6.0	41,498	261,666	8.7	60,171	327,046	8.5	58,788	327,635
2031	712,374	6.0	42,742	263,333	8.7	61,977	329,130	8.5	60,552	329,722
2032	733,745	6.0	44,025	264,617	8.7	63,836	330,735	8.5	62,368	331,330
2033	755,757	6.0	45,345	265,477	8.7	65,751	331,810	8.5	64,239	332,406
2034	778,430	6.0	46,706	265,867	8.7	67,723	332,297	8.5	66,167	332,894
2035	801,783	6.0	48,107	265,739	8.7	69,755	332,136	8.5	68,152	332,733

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	10.5%	$64,523	$ 362,513	11.4%	$70,053	$ 377,790	12.6%	$77,427	$ 409,514
2027	632,935	10.5	66,458	366,600	11.4	72,155	382,049	12.6	79,750	414,131
2028	651,923	10.5	68,452	370,335	11.4	74,319	385,941	12.6	82,142	418,350
2029	671,481	10.5	70,506	373,673	11.4	76,549	389,420	12.6	84,607	422,121
2030	691,625	10.5	72,621	376,567	11.4	78,845	392,436	12.6	87,145	425,391
2031	712,374	10.5	74,799	378,966	11.4	81,211	394,936	12.6	89,759	428,101
2032	733,745	10.5	77,043	380,814	11.4	83,647	396,862	12.6	92,452	430,189
2033	755,757	10.5	79,354	382,051	11.4	86,156	398,151	12.6	95,225	431,587
2034	778,430	10.5	81,735	382,612	11.4	88,741	398,736	12.6	98,082	432,221
2035	801,783	10.5	84,187	382,427	11.4	91,403	398,543	12.6	101,025	432,012

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	14.1%	$86,645	$ 440,788	14.7%	$90,332	$ 456,680	16.8%	$103,236	$ 503,704
2027	632,935	14.1	89,244	445,758	14.7	93,041	461,829	16.8	106,333	509,383
2028	651,923	14.1	91,921	450,299	14.7	95,833	466,534	16.8	109,523	514,572
2029	671,481	14.1	94,679	454,358	14.7	98,708	470,739	16.8	112,809	519,210
2030	691,625	14.1	97,519	457,877	14.7	101,669	474,385	16.8	116,193	523,232
2031	712,374	14.1	100,445	460,794	14.7	104,719	477,407	16.8	119,679	526,566
2032	733,745	14.1	103,458	463,041	14.7	107,861	479,735	16.8	123,269	529,134
2033	755,757	14.1	106,562	464,545	14.7	111,096	481,294	16.8	126,967	530,853
2034	778,430	14.1	109,759	465,227	14.7	114,429	482,001	16.8	130,776	531,633
2035	801,783	14.1	113,051	465,002	14.7	117,862	481,768	16.8	134,700	531,376

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	12.0%	$73,740	$ 257,910	14.7%	$90,332	$ 322,389	15.3%	$94,019	$ 342,493
2027	632,935	12.0	75,952	260,818	14.7	93,041	326,024	15.3	96,839	346,355
2028	651,923	12.0	78,231	263,475	14.7	95,833	329,345	15.3	99,744	349,883
2029	671,481	12.0	80,578	265,850	14.7	98,708	332,314	15.3	102,737	353,037
2030	691,625	12.0	82,995	267,909	14.7	101,669	334,888	15.3	105,819	355,772
2031	712,374	12.0	85,485	269,616	14.7	104,719	337,022	15.3	108,993	358,039
2032	733,745	12.0	88,049	270,931	14.7	107,861	338,666	15.3	112,263	359,785
2033	755,757	12.0	90,691	271,811	14.7	111,096	339,766	15.3	115,631	360,954
2034	778,430	12.0	93,412	272,210	14.7	114,429	340,265	15.3	119,100	361,484
2035	801,783	12.0	96,214	272,078	14.7	117,862	340,101	15.3	122,673	361,309

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	17.2%	$105,694	$ 385,791	17.5%	$107,538	$ 386,888	19.1%	$117,370	$ 429,156
2027	632,935	17.2	108,865	390,141	17.5	110,764	391,250	19.1	120,891	433,995
2028	651,923	17.2	112,131	394,116	17.5	114,087	395,236	19.1	124,517	438,416
2029	671,481	17.2	115,495	397,669	17.5	117,509	398,799	19.1	128,253	442,368
2030	691,625	17.2	118,960	400,749	17.5	121,034	401,888	19.1	132,100	445,794
2031	712,374	17.2	122,528	403,302	17.5	124,665	404,448	19.1	136,063	448,634
2032	733,745	17.2	126,204	405,269	17.5	128,405	406,421	19.1	140,145	450,822
2033	755,757	17.2	129,990	406,586	17.5	132,257	407,741	19.1	144,350	452,287
2034	778,430	17.2	133,890	407,183	17.5	136,225	408,340	19.1	148,680	452,951
2035	801,783	17.2	137,907	406,986	17.5	140,312	408,143	19.1	153,141	452,732

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	20.2%	$124,129	$ 451,353	21.0%	$129,045	$ 472,492	22.9%	$140,721	$ 515,835
2027	632,935	20.2	127,853	456,442	21.0	132,916	477,819	22.9	144,942	521,651
2028	651,923	20.2	131,688	461,092	21.0	136,904	482,687	22.9	149,290	526,965
2029	671,481	20.2	135,639	465,248	21.0	141,011	487,038	22.9	153,769	531,715
2030	691,625	20.2	139,708	468,852	21.0	145,241	490,810	22.9	158,382	535,834
2031	712,374	20.2	143,900	471,839	21.0	149,599	493,937	22.9	163,134	539,248
2032	733,745	20.2	148,216	474,140	21.0	154,086	496,346	22.9	168,028	541,878
2033	755,757	20.2	152,663	475,680	21.0	158,709	497,959	22.9	173,068	543,639
2034	778,430	20.2	157,243	476,379	21.0	163,470	498,691	22.9	178,260	544,438
2035	801,783	20.2	161,960	476,149	21.0	168,374	498,450	22.9	183,608	544,175

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	10.1%	$62,065	$ 257,910	12.8%	$78,656	$ 322,389	13.4%	$82,343	$ 342,493
2027	632,935	10.1	63,926	260,818	12.8	81,016	326,024	13.4	84,813	346,355
2028	651,923	10.1	65,844	263,475	12.8	83,446	329,345	13.4	87,358	349,883
2029	671,481	10.1	67,820	265,850	12.8	85,950	332,314	13.4	89,978	353,037
2030	691,625	10.1	69,854	267,909	12.8	88,528	334,888	13.4	92,678	355,772
2031	712,374	10.1	71,950	269,616	12.8	91,184	337,022	13.4	95,458	358,039
2032	733,745	10.1	74,108	270,931	12.8	93,919	338,666	13.4	98,322	359,785
2033	755,757	10.1	76,331	271,811	12.8	96,737	339,766	13.4	101,271	360,954
2034	778,430	10.1	78,621	272,210	12.8	99,639	340,265	13.4	104,310	361,484
2035	801,783	10.1	80,980	272,078	12.8	102,628	340,101	13.4	107,439	361,309

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	15.3%	$94,019	$ 385,791	15.6%	$95,862	$ 386,888	17.2%	$105,694	$ 429,156
2027	632,935	15.3	96,839	390,141	15.6	98,738	391,250	17.2	108,865	433,995
2028	651,923	15.3	99,744	394,116	15.6	101,700	395,236	17.2	112,131	438,416
2029	671,481	15.3	102,737	397,669	15.6	104,751	398,799	17.2	115,495	442,368
2030	691,625	15.3	105,819	400,749	15.6	107,894	401,888	17.2	118,960	445,794
2031	712,374	15.3	108,993	403,302	15.6	111,130	404,448	17.2	122,528	448,634
2032	733,745	15.3	112,263	405,269	15.6	114,464	406,421	17.2	126,204	450,822
2033	755,757	15.3	115,631	406,586	15.6	117,898	407,741	17.2	129,990	452,287
2034	778,430	15.3	119,100	407,183	15.6	121,435	408,340	17.2	133,890	452,951
2035	801,783	15.3	122,673	406,986	15.6	125,078	408,143	17.2	137,907	452,732

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	18.3%	$112,454	$ 451,353	19.1%	$117,370	$ 472,492	21.0%	$129,045	$ 515,835
2027	632,935	18.3	115,827	456,442	19.1	120,891	477,819	21.0	132,916	521,651
2028	651,923	18.3	119,302	461,092	19.1	124,517	482,687	21.0	136,904	526,965
2029	671,481	18.3	122,881	465,248	19.1	128,253	487,038	21.0	141,011	531,715
2030	691,625	18.3	126,567	468,852	19.1	132,100	490,810	21.0	145,241	535,834
2031	712,374	18.3	130,364	471,839	19.1	136,063	493,937	21.0	149,599	539,248
2032	733,745	18.3	134,275	474,140	19.1	140,145	496,346	21.0	154,086	541,878
2033	755,757	18.3	138,304	475,680	19.1	144,350	497,959	21.0	158,709	543,639
2034	778,430	18.3	142,453	476,379	19.1	148,680	498,691	21.0	163,470	544,438
2035	801,783	18.3	146,726	476,149	19.1	153,141	498,450	21.0	168,374	544,175

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	8.2%	$50,389	$ 257,910	10.9%	$66,981	$ 322,389	11.5%	$70,668	$ 342,493
2027	632,935	8.2	51,901	260,818	10.9	68,990	326,024	11.5	72,788	346,355
2028	651,923	8.2	53,458	263,475	10.9	71,060	329,345	11.5	74,971	349,883
2029	671,481	8.2	55,061	265,850	10.9	73,191	332,314	11.5	77,220	353,037
2030	691,625	8.2	56,713	267,909	10.9	75,387	334,888	11.5	79,537	355,772
2031	712,374	8.2	58,415	269,616	10.9	77,649	337,022	11.5	81,923	358,039
2032	733,745	8.2	60,167	270,931	10.9	79,978	338,666	11.5	84,381	359,785
2033	755,757	8.2	61,972	271,811	10.9	82,378	339,766	11.5	86,912	360,954
2034	778,430	8.2	63,831	272,210	10.9	84,849	340,265	11.5	89,519	361,484
2035	801,783	8.2	65,746	272,078	10.9	87,394	340,101	11.5	92,205	361,309

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	13.4%	$82,343	$ 385,791	13.7%	$84,187	$ 386,888	15.3%	$94,019	$ 429,156
2027	632,935	13.4	84,813	390,141	13.7	86,712	391,250	15.3	96,839	433,995
2028	651,923	13.4	87,358	394,116	13.7	89,313	395,236	15.3	99,744	438,416
2029	671,481	13.4	89,978	397,669	13.7	91,993	398,799	15.3	102,737	442,368
2030	691,625	13.4	92,678	400,749	13.7	94,753	401,888	15.3	105,819	445,794
2031	712,374	13.4	95,458	403,302	13.7	97,595	404,448	15.3	108,993	448,634
2032	733,745	13.4	98,322	405,269	13.7	100,523	406,421	15.3	112,263	450,822
2033	755,757	13.4	101,271	406,586	13.7	103,539	407,741	15.3	115,631	452,287
2034	778,430	13.4	104,310	407,183	13.7	106,645	408,340	15.3	119,100	452,951
2035	801,783	13.4	107,439	406,986	13.7	109,844	408,143	15.3	122,673	452,732

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	16.4%	$100,778	$ 451,353	17.2%	$105,694	$ 472,492	19.1%	$117,370	$ 515,835
2027	632,935	16.4	103,801	456,442	17.2	108,865	477,819	19.1	120,891	521,651
2028	651,923	16.4	106,915	461,092	17.2	112,131	482,687	19.1	124,517	526,965
2029	671,481	16.4	110,123	465,248	17.2	115,495	487,038	19.1	128,253	531,715
2030	691,625	16.4	113,427	468,852	17.2	118,960	490,810	19.1	132,100	535,834
2031	712,374	16.4	116,829	471,839	17.2	122,528	493,937	19.1	136,063	539,248
2032	733,745	16.4	120,334	474,140	17.2	126,204	496,346	19.1	140,145	541,878
2033	755,757	16.4	123,944	475,680	17.2	129,990	497,959	19.1	144,350	543,639
2034	778,430	16.4	127,663	476,379	17.2	133,890	498,691	19.1	148,680	544,438
2035	801,783	16.4	131,492	476,149	17.2	137,907	498,450	19.1	153,141	544,175

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 614,500	6.3%	$38,714	$ 257,910	9.0%	$55,305	$ 322,389	9.6%	$58,992	$ 342,493
2027	632,935	6.3	39,875	260,818	9.0	56,964	326,024	9.6	60,762	346,355
2028	651,923	6.3	41,071	263,475	9.0	58,673	329,345	9.6	62,585	349,883
2029	671,481	6.3	42,303	265,850	9.0	60,433	332,314	9.6	64,462	353,037
2030	691,625	6.3	43,572	267,909	9.0	62,246	334,888	9.6	66,396	355,772
2031	712,374	6.3	44,880	269,616	9.0	64,114	337,022	9.6	68,388	358,039
2032	733,745	6.3	46,226	270,931	9.0	66,037	338,666	9.6	70,440	359,785
2033	755,757	6.3	47,613	271,811	9.0	68,018	339,766	9.6	72,553	360,954
2034	778,430	6.3	49,041	272,210	9.0	70,059	340,265	9.6	74,729	361,484
2035	801,783	6.3	50,512	272,078	9.0	72,160	340,101	9.6	76,971	361,309

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 614,500	11.5%	$70,668	$ 385,791	11.8%	$72,511	$ 386,888	13.4%	$82,343	$ 429,156
2027	632,935	11.5	72,788	390,141	11.8	74,686	391,250	13.4	84,813	433,995
2028	651,923	11.5	74,971	394,116	11.8	76,927	395,236	13.4	87,358	438,416
2029	671,481	11.5	77,220	397,669	11.8	79,235	398,799	13.4	89,978	442,368
2030	691,625	11.5	79,537	400,749	11.8	81,612	401,888	13.4	92,678	445,794
2031	712,374	11.5	81,923	403,302	11.8	84,060	404,448	13.4	95,458	448,634
2032	733,745	11.5	84,381	405,269	11.8	86,582	406,421	13.4	98,322	450,822
2033	755,757	11.5	86,912	406,586	11.8	89,179	407,741	13.4	101,271	452,287
2034	778,430	11.5	89,519	407,183	11.8	91,855	408,340	13.4	104,310	452,951
2035	801,783	11.5	92,205	406,986	11.8	94,610	408,143	13.4	107,439	452,732

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 614,500	14.5%	$89,103	$ 451,353	15.3%	$94,019	$ 472,492	17.2%	$105,694	$ 515,835
2027	632,935	14.5	91,776	456,442	15.3	96,839	477,819	17.2	108,865	521,651
2028	651,923	14.5	94,529	461,092	15.3	99,744	482,687	17.2	112,131	526,965
2029	671,481	14.5	97,365	465,248	15.3	102,737	487,038	17.2	115,495	531,715
2030	691,625	14.5	100,286	468,852	15.3	105,819	490,810	17.2	118,960	535,834
2031	712,374	14.5	103,294	471,839	15.3	108,993	493,937	17.2	122,528	539,248
2032	733,745	14.5	106,393	474,140	15.3	112,263	496,346	17.2	126,204	541,878
2033	755,757	14.5	109,585	475,680	15.3	115,631	497,959	17.2	129,990	543,639
2034	778,430	14.5	112,872	476,379	15.3	119,100	498,691	17.2	133,890	544,438
2035	801,783	14.5	116,259	476,149	15.3	122,673	498,450	17.2	137,907	544,175

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	12.4%	$76,198	$ 268,560	15.3%	$94,019	$ 335,654	15.8%	$97,091	$ 356,538
2027	632,935	12.4	78,484	271,588	15.3	96,839	339,438	15.8	100,004	360,558
2028	651,923	12.4	80,838	274,355	15.3	99,744	342,896	15.8	103,004	364,231
2029	671,481	12.4	83,264	276,828	15.3	102,737	345,987	15.8	106,094	367,514
2030	691,625	12.4	85,762	278,972	15.3	105,819	348,667	15.8	109,277	370,361
2031	712,374	12.4	88,334	280,749	15.3	108,993	350,888	15.8	112,555	372,721
2032	733,745	12.4	90,984	282,118	15.3	112,263	352,599	15.8	115,932	374,539
2033	755,757	12.4	93,714	283,035	15.3	115,631	353,745	15.8	119,410	375,756
2034	778,430	12.4	96,525	283,451	15.3	119,100	354,265	15.8	122,992	376,308
2035	801,783	12.4	99,421	283,314	15.3	122,673	354,094	15.8	126,682	376,126

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	17.8%	$109,381	$ 401,680	18.1%	$111,225	$ 402,799	19.8%	$121,671	$ 446,801
2027	632,935	17.8	112,662	406,209	18.1	114,561	407,340	19.8	125,321	451,839
2028	651,923	17.8	116,042	410,347	18.1	117,998	411,490	19.8	129,081	456,442
2029	671,481	17.8	119,524	414,046	18.1	121,538	415,199	19.8	132,953	460,556
2030	691,625	17.8	123,109	417,253	18.1	125,184	418,415	19.8	136,942	464,123
2031	712,374	17.8	126,803	419,911	18.1	128,940	421,081	19.8	141,050	467,080
2032	733,745	17.8	130,607	421,959	18.1	132,808	423,135	19.8	145,282	469,358
2033	755,757	17.8	134,525	423,330	18.1	136,792	424,510	19.8	149,640	470,883
2034	778,430	17.8	138,561	423,952	18.1	140,896	425,134	19.8	154,129	471,575
2035	801,783	17.8	142,717	423,747	18.1	145,123	424,929	19.8	158,753	471,347

		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
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 614,500	20.9%	$128,431	$ 469,969	21.7%	$133,347	$ 491,964	23.8%	$146,251	$ 537,071
2027	632,935	20.9	132,283	475,268	21.7	137,347	497,511	23.8	150,639	543,126
2028	651,923	20.9	136,252	480,110	21.7	141,467	502,579	23.8	155,158	548,659
2029	671,481	20.9	140,340	484,438	21.7	145,711	507,109	23.8	159,812	553,605
2030	691,625	20.9	144,550	488,190	21.7	150,083	511,037	23.8	164,607	557,893
2031	712,374	20.9	148,886	491,300	21.7	154,585	514,293	23.8	169,545	561,447
2032	733,745	20.9	153,353	493,696	21.7	159,223	516,801	23.8	174,631	564,185
2033	755,757	20.9	157,953	495,300	21.7	163,999	518,480	23.8	179,870	566,018
2034	778,430	20.9	162,692	496,028	21.7	168,919	519,242	23.8	185,266	566,849
2035	801,783	20.9	167,573	495,788	21.7	173,987	518,991	23.8	190,824	566,575

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Estimated Employer Contribution Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Estimated Employer Contribution Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Estimated Employer Contribution Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 614,500	10.5%	$64,523	$ 268,560	13.4%	$82,343	$ 335,654	13.9%	$85,416	$ 356,538
2027	632,935	10.5	66,458	271,588	13.4	84,813	339,438	13.9	87,978	360,558
2028	651,923	10.5	68,452	274,355	13.4	87,358	342,896	13.9	90,617	364,231
2029	671,481	10.5	70,506	276,828	13.4	89,978	345,987	13.9	93,336	367,514
2030	691,625	10.5	72,621	278,972	13.4	92,678	348,667	13.9	96,136	370,361
2031	712,374	10.5	74,799	280,749	13.4	95,458	350,888	13.9	99,020	372,721
2032	733,745	10.5	77,043	282,118	13.4	98,322	352,599	13.9	101,991	374,539
2033	755,757	10.5	79,354	283,035	13.4	101,271	353,745	13.9	105,050	375,756
2034	778,430	10.5	81,735	283,451	13.4	104,310	354,265	13.9	108,202	376,308
2035	801,783	10.5	84,187	283,314	13.4	107,439	354,094	13.9	111,448	376,126

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Estimated Employer Contribution Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Estimated Employer Contribution Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Estimated Employer Contribution Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 614,500	15.9%	$97,706	$ 401,680	16.2%	$99,549	$ 402,799	17.9%	$109,996	$ 446,801
2027	632,935	15.9	100,637	406,209	16.2	102,535	407,340	17.9	113,295	451,839
2028	651,923	15.9	103,656	410,347	16.2	105,612	411,490	17.9	116,694	456,442
2029	671,481	15.9	106,765	414,046	16.2	108,780	415,199	17.9	120,195	460,556
2030	691,625	15.9	109,968	417,253	16.2	112,043	418,415	17.9	123,801	464,123
2031	712,374	15.9	113,267	419,911	16.2	115,405	421,081	17.9	127,515	467,080
2032	733,745	15.9	116,665	421,959	16.2	118,867	423,135	17.9	131,340	469,358
2033	755,757	15.9	120,165	423,330	16.2	122,433	424,510	17.9	135,281	470,883
2034	778,430	15.9	123,770	423,952	16.2	126,106	425,134	17.9	139,339	471,575
2035	801,783	15.9	127,483	423,747	16.2	129,889	424,929	17.9	143,519	471,347

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Estimated Employer Contribution Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Estimated Employer Contribution Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Estimated Employer Contribution Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 614,500	19.0%	$116,755	$ 469,969	19.8%	$121,671	$ 491,964	21.9%	$134,576	$ 537,071
2027	632,935	19.0	120,258	475,268	19.8	125,321	497,511	21.9	138,613	543,126
2028	651,923	19.0	123,865	480,110	19.8	129,081	502,579	21.9	142,771	548,659
2029	671,481	19.0	127,581	484,438	19.8	132,953	507,109	21.9	147,054	553,605
2030	691,625	19.0	131,409	488,190	19.8	136,942	511,037	21.9	151,466	557,893
2031	712,374	19.0	135,351	491,300	19.8	141,050	514,293	21.9	156,010	561,447
2032	733,745	19.0	139,412	493,696	19.8	145,282	516,801	21.9	160,690	564,185
2033	755,757	19.0	143,594	495,300	19.8	149,640	518,480	21.9	165,511	566,018
2034	778,430	19.0	147,902	496,028	19.8	154,129	519,242	21.9	170,476	566,849
2035	801,783	19.0	152,339	495,788	19.8	158,753	518,991	21.9	175,590	566,575

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

<u>Employer Contribution Rates (4% Member Contribution Rate, 3 Year FAS)</u>

(Member contributions are additional)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
Valuation Year	Estimated Projected Payroll	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability
2026	$ 614,500	8.6%	$52,847	$ 268,560	11.5%	$70,668	$ 335,654	12.0%	$73,740	$ 356,538
2027	632,935	8.6	54,432	271,588	11.5	72,788	339,438	12.0	75,952	360,558
2028	651,923	8.6	56,065	274,355	11.5	74,971	342,896	12.0	78,231	364,231
2029	671,481	8.6	57,747	276,828	11.5	77,220	345,987	12.0	80,578	367,514
2030	691,625	8.6	59,480	278,972	11.5	79,537	348,667	12.0	82,995	370,361
2031	712,374	8.6	61,264	280,749	11.5	81,923	350,888	12.0	85,485	372,721
2032	733,745	8.6	63,102	282,118	11.5	84,381	352,599	12.0	88,049	374,539
2033	755,757	8.6	64,995	283,035	11.5	86,912	353,745	12.0	90,691	375,756
2034	778,430	8.6	66,945	283,451	11.5	89,519	354,265	12.0	93,412	376,308
2035	801,783	8.6	68,953	283,314	11.5	92,205	354,094	12.0	96,214	376,126

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
Valuation Year	Estimated Projected Payroll	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability
2026	$ 614,500	14.0%	$86,030	$ 401,680	14.3%	$87,874	$ 402,799	16.0%	$98,320	$ 446,801
2027	632,935	14.0	88,611	406,209	14.3	90,510	407,340	16.0	101,270	451,839
2028	651,923	14.0	91,269	410,347	14.3	93,225	411,490	16.0	104,308	456,442
2029	671,481	14.0	94,007	414,046	14.3	96,022	415,199	16.0	107,437	460,556
2030	691,625	14.0	96,828	417,253	14.3	98,902	418,415	16.0	110,660	464,123
2031	712,374	14.0	99,732	419,911	14.3	101,869	421,081	16.0	113,980	467,080
2032	733,745	14.0	102,724	421,959	14.3	104,926	423,135	16.0	117,399	469,358
2033	755,757	14.0	105,806	423,330	14.3	108,073	424,510	16.0	120,921	470,883
2034	778,430	14.0	108,980	423,952	14.3	111,315	425,134	16.0	124,549	471,575
2035	801,783	14.0	112,250	423,747	14.3	114,655	424,929	16.0	128,285	471,347

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
Valuation Year	Estimated Projected Payroll	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability
2026	$ 614,500	17.1%	$105,080	$ 469,969	17.9%	$109,996	$ 491,964	20.0%	$122,900	$ 537,071
2027	632,935	17.1	108,232	475,268	17.9	113,295	497,511	20.0	126,587	543,126
2028	651,923	17.1	111,479	480,110	17.9	116,694	502,579	20.0	130,385	548,659
2029	671,481	17.1	114,823	484,438	17.9	120,195	507,109	20.0	134,296	553,605
2030	691,625	17.1	118,268	488,190	17.9	123,801	511,037	20.0	138,325	557,893
2031	712,374	17.1	121,816	491,300	17.9	127,515	514,293	20.0	142,475	561,447
2032	733,745	17.1	125,470	493,696	17.9	131,340	516,801	20.0	146,749	564,185
2033	755,757	17.1	129,234	495,300	17.9	135,281	518,480	20.0	151,151	566,018
2034	778,430	17.1	133,112	496,028	17.9	139,339	519,242	20.0	155,686	566,849
2035	801,783	17.1	137,105	495,788	17.9	143,519	518,991	20.0	160,357	566,575

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 3.00%.
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.

Fruitland Area Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 614,500	6.7%	$41,172	$ 268,560	9.6%	$58,992	$ 335,654	10.1%	$62,065	$ 356,538
2027	632,935	6.7	42,407	271,588	9.6	60,762	339,438	10.1	63,926	360,558
2028	651,923	6.7	43,679	274,355	9.6	62,585	342,896	10.1	65,844	364,231
2029	671,481	6.7	44,989	276,828	9.6	64,462	345,987	10.1	67,820	367,514
2030	691,625	6.7	46,339	278,972	9.6	66,396	348,667	10.1	69,854	370,361
2031	712,374	6.7	47,729	280,749	9.6	68,388	350,888	10.1	71,950	372,721
2032	733,745	6.7	49,161	282,118	9.6	70,440	352,599	10.1	74,108	374,539
2033	755,757	6.7	50,636	283,035	9.6	72,553	353,745	10.1	76,331	375,756
2034	778,430	6.7	52,155	283,451	9.6	74,729	354,265	10.1	78,621	376,308
2035	801,783	6.7	53,719	283,314	9.6	76,971	354,094	10.1	80,980	376,126

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 614,500	12.1%	$74,355	$ 401,680	12.4%	$76,198	$ 402,799	14.1%	$86,645	$ 446,801
2027	632,935	12.1	76,585	406,209	12.4	78,484	407,340	14.1	89,244	451,839
2028	651,923	12.1	78,883	410,347	12.4	80,838	411,490	14.1	91,921	456,442
2029	671,481	12.1	81,249	414,046	12.4	83,264	415,199	14.1	94,679	460,556
2030	691,625	12.1	83,687	417,253	12.4	85,762	418,415	14.1	97,519	464,123
2031	712,374	12.1	86,197	419,911	12.4	88,334	421,081	14.1	100,445	467,080
2032	733,745	12.1	88,783	421,959	12.4	90,984	423,135	14.1	103,458	469,358
2033	755,757	12.1	91,447	423,330	12.4	93,714	424,510	14.1	106,562	470,883
2034	778,430	12.1	94,190	423,952	12.4	96,525	425,134	14.1	109,759	471,575
2035	801,783	12.1	97,016	423,747	12.4	99,421	424,929	14.1	113,051	471,347

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 614,500	15.2%	$93,404	$ 469,969	16.0%	$98,320	$ 491,964	18.1%	$111,225	$ 537,071
2027	632,935	15.2	96,206	475,268	16.0	101,270	497,511	18.1	114,561	543,126
2028	651,923	15.2	99,092	480,110	16.0	104,308	502,579	18.1	117,998	548,659
2029	671,481	15.2	102,065	484,438	16.0	107,437	507,109	18.1	121,538	553,605
2030	691,625	15.2	105,127	488,190	16.0	110,660	511,037	18.1	125,184	557,893
2031	712,374	15.2	108,281	491,300	16.0	113,980	514,293	18.1	128,940	561,447
2032	733,745	15.2	111,529	493,696	16.0	117,399	516,801	18.1	132,808	564,185
2033	755,757	15.2	114,875	495,300	16.0	120,921	518,480	18.1	136,792	566,018
2034	778,430	15.2	118,321	496,028	16.0	124,549	519,242	18.1	140,896	566,849
2035	801,783	15.2	121,871	495,788	16.0	128,285	518,991	18.1	145,123	566,575

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 3.00%.
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.