The Initial Valuation For

Lemay Fire Protection District

as of May 31, 2024

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June 28, 2024

Lemay Fire Protection District
St. Louis, 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, 2023.

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

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

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

In accordance with LAGERS Board policy, the employer contribution rates established by this valuation report are valid for purposes of joining the System for a two year period from the date of this valuation which was May 31, 2024. 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 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.

Lemay Fire Protection District

Employer Contribution Rates
5 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	8.00%	0.20%	6.00%	14.20%	12.30%	10.40%	8.50%
	Fire	7.80	0.60	9.60	18.00	16.10	14.20	12.30
L-3	General	9.80	0.30	7.50	17.60	15.70	13.80	11.90
	Fire	9.50	0.70	11.90	22.10	20.20	18.30	16.40
LT-4(65)	General	8.80	0.20	6.80	15.80	13.90	12.00	10.10
	Fire	9.60	0.60	12.60	22.80	20.90	19.00	17.10
LT-5(65)	General	10.40	0.30	8.10	18.80	16.90	15.00	13.10
	Fire	10.90	0.70	14.20	25.80	23.90	22.00	20.10
L-7	General	11.50	0.30	9.00	20.80	18.90	17.00	15.10
	Fire	11.20	0.80	14.30	26.30	24.40	22.50	20.60
LT-8(65)	General	12.00	0.30	9.40	21.70	19.80	17.90	16.00
	Fire	12.10	0.80	15.80	28.70	26.80	24.90	23.00
L-12	General	13.30	0.40	10.40	24.10	22.20	20.30	18.40
	Fire	13.00	0.90	16.70	30.60	28.70	26.80	24.90
LT-14(65)	General	13.50	0.40	10.60	24.50	22.60	20.70	18.80
	Fire	13.40	0.90	17.50	31.80	29.90	28.00	26.10
L-6	General	15.10	0.50	11.90	27.50	25.60	23.70	21.80
	Fire	14.70	1.00	19.10	34.80	32.90	31.00	29.10

* Assumes that credit is granted for 100% of service rendered prior to the member-ship 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.

Lemay 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	8.20%	0.20%	6.20%	14.60%	12.70%	10.80%	8.90%
	Fire	8.00	0.60	9.90	18.50	16.60	14.70	12.80
L-3	General	10.10	0.30	7.70	18.10	16.20	14.30	12.40
	Fire	9.80	0.70	12.30	22.80	20.90	19.00	17.10
LT-4(65)	General	9.10	0.20	7.00	16.30	14.40	12.50	10.60
	Fire	9.90	0.60	13.00	23.50	21.60	19.70	17.80
LT-5(65)	General	10.70	0.30	8.30	19.30	17.40	15.50	13.60
	Fire	11.20	0.70	14.60	26.50	24.60	22.70	20.80
L-7	General	11.90	0.30	9.20	21.40	19.50	17.60	15.70
	Fire	11.60	0.80	14.80	27.20	25.30	23.40	21.50
LT-8(65)	General	12.30	0.30	9.70	22.30	20.40	18.50	16.60
	Fire	12.50	0.80	16.30	29.60	27.70	25.80	23.90
L-12	General	13.70	0.40	10.80	24.90	23.00	21.10	19.20
	Fire	13.40	0.90	17.30	31.60	29.70	27.80	25.90
LT-14(65)	General	13.90	0.40	11.00	25.30	23.40	21.50	19.60
	Fire	13.90	0.90	18.00	32.80	30.90	29.00	27.10
L-6	General	15.60	0.50	12.30	28.40	26.50	24.60	22.70
	Fire	15.20	1.00	19.70	35.90	34.00	32.10	30.20

* Assumes that credit is granted for 100% of service rendered prior to the member-ship 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.

Lemay 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	8.00%	0.20%	6.00%	14.20%	12.30%	10.40%	8.50%
	Fire	8.20	0.60	10.50	19.30	17.40	15.50	13.60
L-3	General	9.80	0.30	7.50	17.60	15.70	13.80	11.90
	Fire	10.10	0.70	13.10	23.90	22.00	20.10	18.20
LT-4(65)	General	8.80	0.20	6.80	15.80	13.90	12.00	10.10
	Fire	10.60	0.60	14.80	26.00	24.10	22.20	20.30
LT-5(65)	General	10.40	0.30	8.10	18.80	16.90	15.00	13.10
	Fire	11.90	0.70	16.30	28.90	27.00	25.10	23.20
L-7	General	11.50	0.30	9.00	20.80	18.90	17.00	15.10
	Fire	11.90	0.80	15.70	28.40	26.50	24.60	22.70
LT-8(65)	General	12.00	0.30	9.40	21.70	19.80	17.90	16.00
	Fire	13.10	0.80	17.90	31.80	29.90	28.00	26.10
L-12	General	13.30	0.40	10.40	24.10	22.20	20.30	18.40
	Fire	13.70	0.90	18.30	32.90	31.00	29.10	27.20
LT-14(65)	General	13.50	0.40	10.60	24.50	22.60	20.70	18.80
	Fire	14.30	0.90	19.40	34.60	32.70	30.80	28.90
L-6	General	15.10	0.50	11.90	27.50	25.60	23.70	21.80
	Fire	15.60	1.00	20.90	37.50	35.60	33.70	31.80

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

* Assumes that credit is granted for 100% of service rendered prior to the member-ship 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.

Lemay 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	8.20%	0.20%	6.20%	14.60%	12.70%	10.80%	8.90%
	Fire	8.50	0.60	10.80	19.90	18.00	16.10	14.20
L-3	General	10.10	0.30	7.70	18.10	16.20	14.30	12.40
	Fire	10.40	0.70	13.50	24.60	22.70	20.80	18.90
LT-4(65)	General	9.10	0.20	7.00	16.30	14.40	12.50	10.60
	Fire	11.00	0.60	15.30	26.90	25.00	23.10	21.20
LT-5(65)	General	10.70	0.30	8.30	19.30	17.40	15.50	13.60
	Fire	12.30	0.70	16.90	29.90	28.00	26.10	24.20
L-7	General	11.90	0.30	9.20	21.40	19.50	17.60	15.70
	Fire	12.30	0.80	16.20	29.30	27.40	25.50	23.60
LT-8(65)	General	12.30	0.30	9.70	22.30	20.40	18.50	16.60
	Fire	13.60	0.80	18.50	32.90	31.00	29.10	27.20
L-12	General	13.70	0.40	10.80	24.90	23.00	21.10	19.20
	Fire	14.20	0.90	19.00	34.10	32.20	30.30	28.40
LT-14(65)	General	13.90	0.40	11.00	25.30	23.40	21.50	19.60
	Fire	14.80	0.90	20.10	35.80	33.90	32.00	30.10
L-6	General	15.60	0.50	12.30	28.40	26.50	24.60	22.70
	Fire	16.10	1.00	21.70	38.80	36.90	35.00	33.10

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 member-ship 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.

Lemay 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	$ 7,575	$ 6,561	$ 5,548	$ 4,534
L-3	9,388	8,375	7,361	6,348
LT-4(65)	8,428	7,415	6,401	5,388
LT-5(65)	10,028	9,015	8,001	6,988
L-7	11,095	10,082	9,068	8,055
LT-8(65)	11,575	10,562	9,548	8,535
L-12	12,856	11,842	10,829	9,815
LT-14(65)	13,069	12,056	11,042	10,028
L-6	14,669	13,656	12,642	11,629

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 7,788	$ 6,775	$ 5,761	$ 4,748
L-3	9,655	8,642	7,628	6,615
LT-4(65)	8,695	7,681	6,668	5,654
LT-5(65)	10,295	9,282	8,268	7,255
L-7	11,415	10,402	9,388	8,375
LT-8(65)	11,895	10,882	9,868	8,855
L-12	13,282	12,269	11,255	10,242
LT-14(65)	13,496	12,482	11,469	10,455
L-6	15,149	14,136	13,122	12,109

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 7,575	$ 6,561	$ 5,548	$ 4,534
L-3	9,388	8,375	7,361	6,348
LT-4(65)	8,428	7,415	6,401	5,388
LT-5(65)	10,028	9,015	8,001	6,988
L-7	11,095	10,082	9,068	8,055
LT-8(65)	11,575	10,562	9,548	8,535
L-12	12,856	11,842	10,829	9,815
LT-14(65)	13,069	12,056	11,042	10,028
L-6	14,669	13,656	12,642	11,629

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 7,788	$ 6,775	$ 5,761	$ 4,748
L-3	9,655	8,642	7,628	6,615
LT-4(65)	8,695	7,681	6,668	5,654
LT-5(65)	10,295	9,282	8,268	7,255
L-7	11,415	10,402	9,388	8,375
LT-8(65)	11,895	10,882	9,868	8,855
L-12	13,282	12,269	11,255	10,242
LT-14(65)	13,496	12,482	11,469	10,455
L-6	15,149	14,136	13,122	12,109

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.

Lemay 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	$ 407,804	$ 364,758	$ 321,712	$ 278,666
L-3	500,693	457,647	414,601	371,555
LT-4(65)	516,552	473,506	430,460	387,414
LT-5(65)	584,519	541,473	498,427	455,381
L-7	595,847	552,801	509,755	466,709
LT-8(65)	650,221	607,175	564,129	521,083
L-12	693,267	650,221	607,175	564,129
LT-14(65)	720,454	677,408	634,362	591,316
L-6	788,421	745,375	702,329	659,283

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 419,132	$ 376,086	$ 333,040	$ 289,994
L-3	516,552	473,506	430,460	387,414
LT-4(65)	532,411	489,365	446,319	403,273
LT-5(65)	600,378	557,332	514,286	471,240
L-7	616,237	573,191	530,145	487,099
LT-8(65)	670,611	627,565	584,519	541,473
L-12	715,923	672,877	629,831	586,785
LT-14(65)	743,110	700,064	657,018	613,972
L-6	813,343	770,297	727,251	684,205

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 437,257	$ 394,211	$ 351,165	$ 308,119
L-3	541,473	498,427	455,381	412,335
LT-4(65)	589,051	546,005	502,959	459,913
LT-5(65)	654,752	611,706	568,660	525,614
L-7	643,424	600,378	557,332	514,286
LT-8(65)	720,454	677,408	634,362	591,316
L-12	745,375	702,329	659,283	616,237
LT-14(65)	783,890	740,844	697,798	654,752
L-6	849,592	806,546	763,500	720,454

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 450,850	$ 407,804	$ 364,758	$ 321,712
L-3	557,332	514,286	471,240	428,194
LT-4(65)	609,441	566,395	523,349	480,303
LT-5(65)	677,408	634,362	591,316	548,270
L-7	663,815	620,769	577,723	534,677
LT-8(65)	745,375	702,329	659,283	616,237
L-12	772,562	729,516	686,470	643,424
LT-14(65)	811,077	768,031	724,985	681,939
L-6	879,045	835,999	792,953	749,907

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	25
Annual Payroll	$ 53,343	$ 2,265,579

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:

Lemay Fire Protection District

Regular Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0% UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	General	$ 54,538	$ 56,312
	Fire	3,708,822	3,827,331
L-3	General	68,174	70,385
	Fire	4,635,995	4,784,147
LT-4(65)	General	61,961	63,996
	Fire	4,869,962	5,027,911
LT-5(65)	General	73,737	76,156
	Fire	5,506,862	5,684,592
L-7	General	81,790	84,470
	Fire	5,563,125	5,741,044
LT-8(65)	General	85,514	88,313
	Fire	6,143,765	6,341,292
L-12	General	95,433	98,558
	Fire	6,490,360	6,697,873
LT-14(65)	General	97,292	100,472
	Fire	6,780,634	6,997,978
L-6	General	109,066	112,642
	Fire	7,417,606	7,654,657

Lemay Fire Protection District

Unfunded Actuarial Accrued Liability (UAAL)

Rule of 80 Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0%	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	General	$ 54,538	$ 56,312
	Fire	4,064,590	4,202,610
L-3	General	68,174	70,385
	Fire	5,080,707	5,253,212
LT-4(65)	General	61,961	63,996
	Fire	5,740,539	5,937,606
LT-5(65)	General	73,737	76,156
	Fire	6,337,705	6,554,547
L-7	General	81,790	84,470
	Fire	6,096,827	6,303,989
LT-8(65)	General	85,514	88,313
	Fire	6,934,836	7,171,497
L-12	General	95,433	98,558
	Fire	7,113,038	7,354,523
LT-14(65)	General	97,292	100,472
	Fire	7,532,027	7,788,251
L-6	General	109,066	112,642
	Fire	8,129,161	8,405,219

APPENDIX II

SUMMARY OF FINANCIAL ASSUMPTIONS

Summary of Assumptions Used in Actuarial Valuations

Assumptions Adopted by Board of Trustees After Consulting With Actuary

1. The investment return rate used in making the valuations was 7.00% per year, net of investment expenses, compounded annually. This rate of return is not the assumed real rate of return. The real rate of return is the rate of investment return in excess of the inflation rate. The price inflation rate used in making the valuations was 2.25% and the wage inflation rate used in making the valuations was 2.75%. The 7.00% investment return rate translates to an assumed real rate of return over price inflation of 4.75% and over wage inflation of 4.25%. Adopted 2021.

2. The healthy retiree mortality tables, for post-retirement mortality, used in evaluating allowances to be paid were 115% of the PubG-2010 Retiree Mortality Table for males and females. The disabled retiree mortality tables, for post-retirement mortality, used in evaluating allowances to be paid were 115% of the PubNS-2010 Disabled Retiree Mortality Table for males and females. The pre-retirement mortality tables used were 75% of the PubG-2010 Employee Mortality Table for males and females of General groups and 75% of the PubS-2010 Employee Mortality Table for males and females of Police, Fire and Public Safety groups. Mortality rates for a particular calendar year are determined by applying the MP-2020 mortality improvement scale to the above described tables. Adopted 2021.

3. The probabilities of withdrawal and disability from service, together with individual pay increase assumptions, are shown in Schedule 1. Adopted 2021.

4. The probabilities of retirement with an age and service allowance are shown in Schedule 2. Adopted 2021.

5. Post-retirement cost of living allowances are assumed to be 2.00% per year. Adopted 2021.

6. Total active member payroll is assumed to increase 2.75% a year, which is the portion of the individual pay increase assumptions attributable to wage inflation. In effect, this assumes no change in the number of active members per employer. Adopted 2021.

7. An individual entry-age actuarial cost method of valuation was used in determining age and service allowance actuarial liabilities and normal cost. Adopted 1986.

8. The data about persons now covered was furnished by the political subdivision. Although examined for general reasonableness, the data was not audited by us.

9. This report was prepared using our proprietary valuation model and related software, which in our professional judgment, has the capability to provide results that are consistent with the purposes of the valuation and has no material limitations or known weaknesses. We performed tests to ensure that the model reasonably represents that which is intended to be modeled.

Schedule 1.

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

		Percent of Active Members Separating Within Next Year							
		General/Public Safety Members							
		Men		Women		Police		Fire	
Sample Ages	Years of 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	6.75%	6.55%	7.15%
30	5.95	5.75	6.05
35	5.35	5.25	5.15
40	4.85	4.75	4.45
45	4.25	4.25	4.05
50	3.85	3.85	3.85
55	3.65	3.65	3.45

Schedule 2.

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

Early Retirement

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

Schedule 2. (Concluded)

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

Retirement	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, 2023
(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	$ 1,003	$1,528	102%
2,000	700	1,145	1,845	92%
2,500	875	1,285	2,160	86%
3,000	1,050	1,426	2,476	83%
3,500	1,225	1,567	2,792	80%
4,000	1,400	1,707	3,107	78%
25 Years of Service:				
$1,500	$ 375	$ 1,003	$1,378	92%
2,000	500	1,145	1,645	82%
2,500	625	1,285	1,910	76%
3,000	750	1,426	2,176	73%
3,500	875	1,567	2,442	70%
4,000	1,000	1,707	2,707	68%
15 Years of Service:				
$1,500	$225	$ 1,003	$1,228	82%
2,000	300	1,145	1,445	72%
2,500	375	1,285	1,660	66%
3,000	450	1,426	1,876	63%
3,500	525	1,567	2,092	60%
4,000	600	1,707	2,307	58%

[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 2023 - 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	$ 1,003	$1,659	111%
2,000	875	1,145	2,020	101%
2,500	1,094	1,285	2,379	95%
3,000	1,313	1,426	2,739	91%
3,500	1,531	1,567	3,098	89%
4,000	1,750	1,707	3,457	86%
25 Years of Service:				
$1,500	$ 469	$ 1,003	$1,472	98%
2,000	625	1,145	1,770	89%
2,500	781	1,285	2,066	83%
3,000	938	1,426	2,364	79%
3,500	1,094	1,567	2,661	76%
4,000	1,250	1,707	2,957	74%
15 Years of Service:				
$1,500	$281	$ 1,003	$1,284	86%
2,000	375	1,145	1,520	76%
2,500	469	1,285	1,754	70%
3,000	563	1,426	1,989	66%
3,500	656	1,567	2,223	64%
4,000	750	1,707	2,457	61%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2023 - 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	$ 1,003	$1,791	119%
2,000	1,050	1,145	2,195	110%
2,500	1,313	1,285	2,598	104%
3,000	1,575	1,426	3,001	100%
3,500	1,838	1,567	3,405	97%
4,000	2,100	1,707	3,807	95%
25 Years of Service:				
$1,500	$ 563	$ 1,003	$1,566	104%
2,000	750	1,145	1,895	95%
2,500	938	1,285	2,223	89%
3,000	1,125	1,426	2,551	85%
3,500	1,313	1,567	2,880	82%
4,000	1,500	1,707	3,207	80%
15 Years of Service:				
$1,500	$338	$ 1,003	$1,341	89%
2,000	450	1,145	1,595	80%
2,500	563	1,285	1,848	74%
3,000	675	1,426	2,101	70%
3,500	788	1,567	2,355	67%
4,000	900	1,707	2,607	65%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2023 - 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	$ 1,003	$1,922	128%
2,000	1,225	1,145	2,370	119%
2,500	1,531	1,285	2,816	113%
3,000	1,838	1,426	3,264	109%
3,500	2,144	1,567	3,711	106%
4,000	2,450	1,707	4,157	104%
25 Years of Service:				
$1,500	$ 656	$ 1,003	$1,659	111%
2,000	875	1,145	2,020	101%
2,500	1,094	1,285	2,379	95%
3,000	1,313	1,426	2,739	91%
3,500	1,531	1,567	3,098	89%
4,000	1,750	1,707	3,457	86%
15 Years of Service:				
$1,500	$ 394	$ 1,003	$1,397	93%
2,000	525	1,145	1,670	84%
2,500	656	1,285	1,941	78%
3,000	788	1,426	2,214	74%
3,500	919	1,567	2,486	71%
4,000	1,050	1,707	2,757	69%

[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 2023 - 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	$ 1,003	$2,053	137%
2,000	1,400	1,145	2,545	127%
2,500	1,750	1,285	3,035	121%
3,000	2,100	1,426	3,526	118%
3,500	2,450	1,567	4,017	115%
4,000	2,800	1,707	4,507	113%
25 Years of Service:				
$1,500	$ 750	$ 1,003	$1,753	117%
2,000	1,000	1,145	2,145	107%
2,500	1,250	1,285	2,535	101%
3,000	1,500	1,426	2,926	98%
3,500	1,750	1,567	3,317	95%
4,000	2,000	1,707	3,707	93%
15 Years of Service:				
$1,500	$ 450	$ 1,003	$1,453	97%
2,000	600	1,145	1,745	87%
2,500	750	1,285	2,035	81%
3,000	900	1,426	2,326	78%
3,500	1,050	1,567	2,617	75%
4,000	1,200	1,707	2,907	73%

[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 2023 - 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	$ 1,003	$1,050	$1,528	70%	102%
2,000	1,400	700	1,145	1,400	1,845	70%	92%
2,500	1,750	875	1,285	1,750	2,160	70%	86%
3,000	2,100	1,050	1,426	2,100	2,476	70%	83%
3,500	2,450	1,225	1,567	2,450	2,792	70%	80%
4,000	2,800	1,400	1,707	2,800	3,107	70%	78%
25 Years of Service:							
$1,500	$ 750	$ 375	$ 1,003	$ 750	$1,378	50%	92%
2,000	1,000	500	1,145	1,000	1,645	50%	82%
2,500	1,250	625	1,285	1,250	1,910	50%	76%
3,000	1,500	750	1,426	1,500	2,176	50%	73%
3,500	1,750	875	1,567	1,750	2,442	50%	70%
4,000	2,000	1,000	1,707	2,000	2,707	50%	68%
15 Years of Service:							
$1,500	$ 450	$225	$ 1,003	$ 450	$1,228	30%	82%
2,000	600	300	1,145	600	1,445	30%	72%
2,500	750	375	1,285	750	1,660	30%	66%
3,000	900	450	1,426	900	1,876	30%	63%
3,500	1,050	525	1,567	1,050	2,092	30%	60%
4,000	1,200	600	1,707	1,200	2,307	30%	58%

[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 2023 - 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	$ 1,003	$1,050	$1,659	70%	111%
2,000	1,400	875	1,145	1,400	2,020	70%	101%
2,500	1,750	1,094	1,285	1,750	2,379	70%	95%
3,000	2,100	1,313	1,426	2,100	2,739	70%	91%
3,500	2,450	1,531	1,567	2,450	3,098	70%	89%
4,000	2,800	1,750	1,707	2,800	3,457	70%	86%
25 Years of Service:							
$1,500	$ 750	$ 469	$ 1,003	$ 750	$1,472	50%	98%
2,000	1,000	625	1,145	1,000	1,770	50%	89%
2,500	1,250	781	1,285	1,250	2,066	50%	83%
3,000	1,500	938	1,426	1,500	2,364	50%	79%
3,500	1,750	1,094	1,567	1,750	2,661	50%	76%
4,000	2,000	1,250	1,707	2,000	2,957	50%	74%
15 Years of Service:							
$1,500	$ 450	$281	$ 1,003	$ 450	$1,284	30%	86%
2,000	600	375	1,145	600	1,520	30%	76%
2,500	750	469	1,285	750	1,754	30%	70%
3,000	900	563	1,426	900	1,989	30%	66%
3,500	1,050	656	1,567	1,050	2,223	30%	64%
4,000	1,200	750	1,707	1,200	2,457	30%	61%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2023 - 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	$ 1,003	$1,050	$1,791	70%	119%
2,000	1,400	1,050	1,145	1,400	2,195	70%	110%
2,500	1,750	1,313	1,285	1,750	2,598	70%	104%
3,000	2,100	1,575	1,426	2,100	3,001	70%	100%
3,500	2,450	1,838	1,567	2,450	3,405	70%	97%
4,000	2,800	2,100	1,707	2,800	3,807	70%	95%
25 Years of Service:							
$1,500	$ 750	$ 563	$ 1,003	$ 750	$1,566	50%	104%
2,000	1,000	750	1,145	1,000	1,895	50%	95%
2,500	1,250	938	1,285	1,250	2,223	50%	89%
3,000	1,500	1,125	1,426	1,500	2,551	50%	85%
3,500	1,750	1,313	1,567	1,750	2,880	50%	82%
4,000	2,000	1,500	1,707	2,000	3,207	50%	80%
15 Years of Service:							
$1,500	$ 450	$338	$ 1,003	$ 450	$1,341	30%	89%
2,000	600	450	1,145	600	1,595	30%	80%
2,500	750	563	1,285	750	1,848	30%	74%
3,000	900	675	1,426	900	2,101	30%	70%
3,500	1,050	788	1,567	1,050	2,355	30%	67%
4,000	1,200	900	1,707	1,200	2,607	30%	65%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2023 - 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	$ 1,003	$1,050	$1,922	70%	128%
2,000	1,400	1,225	1,145	1,400	2,370	70%	119%
2,500	1,750	1,531	1,285	1,750	2,816	70%	113%
3,000	2,100	1,838	1,426	2,100	3,264	70%	109%
3,500	2,450	2,144	1,567	2,450	3,711	70%	106%
4,000	2,800	2,450	1,707	2,800	4,157	70%	104%
25 Years of Service:							
$1,500	$ 750	$ 656	$ 1,003	$ 750	$1,659	50%	111%
2,000	1,000	875	1,145	1,000	2,020	50%	101%
2,500	1,250	1,094	1,285	1,250	2,379	50%	95%
3,000	1,500	1,313	1,426	1,500	2,739	50%	91%
3,500	1,750	1,531	1,567	1,750	3,098	50%	89%
4,000	2,000	1,750	1,707	2,000	3,457	50%	86%
15 Years of Service:							
$1,500	$ 450	$ 394	$ 1,003	$ 450	$1,397	30%	93%
2,000	600	525	1,145	600	1,670	30%	84%
2,500	750	656	1,285	750	1,941	30%	78%
3,000	900	788	1,426	900	2,214	30%	74%
3,500	1,050	919	1,567	1,050	2,486	30%	71%
4,000	1,200	1,050	1,707	1,200	2,757	30%	69%

[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 2023 - 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

Lemay Fire Protection District - General

May 31, 2024

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	$ 53,343
55-59									
60-64									
65-69									
70 & Over									
Totals		**1**						**1**	**$ 53,343**

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

Age: 52.8 years.
Benefit Service: 9.3 years.
Annual Pay: $53,343.

Lemay Fire Protection District - Fire

May 31, 2024

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	1							1	$ 58,393
25-29	4							4	$ 260,628
30-34	2							2	$ 160,834
35-39		1		1				2	$ 183,922
40-44		1	3	1				5	$ 474,544
45-49			1	2	1			4	$ 392,768
50-54				1		5		6	$ 618,527
55-59						1		1	$ 115,963
60-64									
65-69									
70 & Over									
Totals	**7**	**2**	**4**	**5**	**1**	**6**		**25**	**$ 2,265,579**

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

Age: 41.0 years.

Benefit Service: 14.2 years.

Annual Pay: $90,623.

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.

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.

June 28, 2024 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 May 31, 2024 Initial Actuarial Valuation of LAGERS benefits for the employees of

Lemay Fire Protection District

Sincerely,

Mita D. Drazilov, ASA, FCA, MAAA

MDD:wp

800.521.0498 | P: 248.799.9000 | www.grsconsulting.com

June 28, 2024

Lemay Fire Protection District
St. Louis, 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 May 31, 2024 Initial Valuation for the Lemay Fire Protection District dated June 28, 2024.

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, 2023. 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 Drazilov

Mita D. Drazilov, ASA, FCA, MAAA

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

Lemay 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	
2024	$ 53,343	14.2%	$7,575	$ 54,538	17.6%	$9,388	$ 68,174	15.8%	$8,428	$ 61,961
2025	54,810	14.2	7,783	55,061	17.6	9,647	68,828	15.8	8,660	62,555
2026	56,317	14.2	7,997	55,530	17.6	9,912	69,414	15.8	8,898	63,088
2027	57,866	14.2	8,217	55,939	17.6	10,184	69,925	15.8	9,143	63,553
2028	59,457	14.2	8,443	56,281	17.6	10,464	70,352	15.8	9,394	63,941
2029	61,092	14.2	8,675	56,549	17.6	10,752	70,686	15.8	9,653	64,245
2030	62,772	14.2	8,914	56,734	17.6	11,048	70,918	15.8	9,918	64,456
2031	64,498	14.2	9,159	56,829	17.6	11,352	71,036	15.8	10,191	64,563
2032	66,272	14.2	9,411	56,824	17.6	11,664	71,029	15.8	10,471	64,557
2033	68,094	14.2	9,669	56,709	17.6	11,985	70,885	15.8	10,759	64,426

		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	
2024	$ 53,343	18.8%	$10,028	$ 73,737	20.8%	$11,095	$ 81,790	21.7%	$11,575	$ 85,514
2025	54,810	18.8	10,304	74,444	20.8	11,400	82,575	21.7	11,894	86,334
2026	56,317	18.8	10,588	75,078	20.8	11,714	83,279	21.7	12,221	87,070
2027	57,866	18.8	10,879	75,631	20.8	12,036	83,892	21.7	12,557	87,711
2028	59,457	18.8	11,178	76,093	20.8	12,367	84,405	21.7	12,902	88,247
2029	61,092	18.8	11,485	76,455	20.8	12,707	84,806	21.7	13,257	88,667
2030	62,772	18.8	11,801	76,706	20.8	13,057	85,084	21.7	13,622	88,958
2031	64,498	18.8	12,126	76,834	20.8	13,416	85,226	21.7	13,996	89,106
2032	66,272	18.8	12,459	76,827	20.8	13,785	85,218	21.7	14,381	89,097
2033	68,094	18.8	12,802	76,671	20.8	14,164	85,045	21.7	14,776	88,916

		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	
2024	$ 53,343	24.1%	$12,856	$ 95,433	24.5%	$13,069	$ 97,292	27.5%	$14,669	$ 109,066
2025	54,810	24.1	13,209	96,348	24.5	13,428	98,225	27.5	15,073	110,112
2026	56,317	24.1	13,572	97,169	24.5	13,798	99,062	27.5	15,487	111,050
2027	57,866	24.1	13,946	97,885	24.5	14,177	99,792	27.5	15,913	111,868
2028	59,457	24.1	14,329	98,483	24.5	14,567	100,402	27.5	16,351	112,552
2029	61,092	24.1	14,723	98,951	24.5	14,968	100,879	27.5	16,800	113,087
2030	62,772	24.1	15,128	99,275	24.5	15,379	101,210	27.5	17,262	113,458
2031	64,498	24.1	15,544	99,440	24.5	15,802	101,379	27.5	17,737	113,647
2032	66,272	24.1	15,972	99,430	24.5	16,237	101,369	27.5	18,225	113,636
2033	68,094	24.1	16,411	99,228	24.5	16,683	101,163	27.5	18,726	113,405

Notes regarding the above projections:

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

Lemay 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	
2024	$ 53,343	12.3%	$6,561	$ 54,538	15.7%	$8,375	$ 68,174	13.9%	$7,415	$ 61,961
2025	54,810	12.3	6,742	55,061	15.7	8,605	68,828	13.9	7,619	62,555
2026	56,317	12.3	6,927	55,530	15.7	8,842	69,414	13.9	7,828	63,088
2027	57,866	12.3	7,118	55,939	15.7	9,085	69,925	13.9	8,043	63,553
2028	59,457	12.3	7,313	56,281	15.7	9,335	70,352	13.9	8,265	63,941
2029	61,092	12.3	7,514	56,549	15.7	9,591	70,686	13.9	8,492	64,245
2030	62,772	12.3	7,721	56,734	15.7	9,855	70,918	13.9	8,725	64,456
2031	64,498	12.3	7,933	56,829	15.7	10,126	71,036	13.9	8,965	64,563
2032	66,272	12.3	8,151	56,824	15.7	10,405	71,029	13.9	9,212	64,557
2033	68,094	12.3	8,376	56,709	15.7	10,691	70,885	13.9	9,465	64,426

		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	
2024	$ 53,343	16.9%	$9,015	$ 73,737	18.9%	$10,082	$ 81,790	19.8%	$10,562	$ 85,514
2025	54,810	16.9	9,263	74,444	18.9	10,359	82,575	19.8	10,852	86,334
2026	56,317	16.9	9,518	75,078	18.9	10,644	83,279	19.8	11,151	87,070
2027	57,866	16.9	9,779	75,631	18.9	10,937	83,892	19.8	11,457	87,711
2028	59,457	16.9	10,048	76,093	18.9	11,237	84,405	19.8	11,772	88,247
2029	61,092	16.9	10,325	76,455	18.9	11,546	84,806	19.8	12,096	88,667
2030	62,772	16.9	10,608	76,706	18.9	11,864	85,084	19.8	12,429	88,958
2031	64,498	16.9	10,900	76,834	18.9	12,190	85,226	19.8	12,771	89,106
2032	66,272	16.9	11,200	76,827	18.9	12,525	85,218	19.8	13,122	89,097
2033	68,094	16.9	11,508	76,671	18.9	12,870	85,045	19.8	13,483	88,916

		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	
2024	$ 53,343	22.2%	$11,842	$ 95,433	22.6%	$12,056	$ 97,292	25.6%	$13,656	$ 109,066
2025	54,810	22.2	12,168	96,348	22.6	12,387	98,225	25.6	14,031	110,112
2026	56,317	22.2	12,502	97,169	22.6	12,728	99,062	25.6	14,417	111,050
2027	57,866	22.2	12,846	97,885	22.6	13,078	99,792	25.6	14,814	111,868
2028	59,457	22.2	13,199	98,483	22.6	13,437	100,402	25.6	15,221	112,552
2029	61,092	22.2	13,562	98,951	22.6	13,807	100,879	25.6	15,640	113,087
2030	62,772	22.2	13,935	99,275	22.6	14,186	101,210	25.6	16,070	113,458
2031	64,498	22.2	14,319	99,440	22.6	14,577	101,379	25.6	16,511	113,647
2032	66,272	22.2	14,712	99,430	22.6	14,977	101,369	25.6	16,966	113,636
2033	68,094	22.2	15,117	99,228	22.6	15,389	101,163	25.6	17,432	113,405

Notes regarding the above projections:

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

Lemay Fire Protection District - General

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	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
2024	$ 53,343	10.4%	$5,548	$ 54,538	13.8%	$7,361	$ 68,174	12.0%	$6,401	$ 61,961
2025	54,810	10.4	5,700	55,061	13.8	7,564	68,828	12.0	6,577	62,555
2026	56,317	10.4	5,857	55,530	13.8	7,772	69,414	12.0	6,758	63,088
2027	57,866	10.4	6,018	55,939	13.8	7,986	69,925	12.0	6,944	63,553
2028	59,457	10.4	6,184	56,281	13.8	8,205	70,352	12.0	7,135	63,941
2029	61,092	10.4	6,354	56,549	13.8	8,431	70,686	12.0	7,331	64,245
2030	62,772	10.4	6,528	56,734	13.8	8,663	70,918	12.0	7,533	64,456
2031	64,498	10.4	6,708	56,829	13.8	8,901	71,036	12.0	7,740	64,563
2032	66,272	10.4	6,892	56,824	13.8	9,146	71,029	12.0	7,953	64,557
2033	68,094	10.4	7,082	56,709	13.8	9,397	70,885	12.0	8,171	64,426

		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
2024	$ 53,343	15.0%	$8,001	$ 73,737	17.0%	$9,068	$ 81,790	17.9%	$9,548	$ 85,514
2025	54,810	15.0	8,222	74,444	17.0	9,318	82,575	17.9	9,811	86,334
2026	56,317	15.0	8,448	75,078	17.0	9,574	83,279	17.9	10,081	87,070
2027	57,866	15.0	8,680	75,631	17.0	9,837	83,892	17.9	10,358	87,711
2028	59,457	15.0	8,919	76,093	17.0	10,108	84,405	17.9	10,643	88,247
2029	61,092	15.0	9,164	76,455	17.0	10,386	84,806	17.9	10,935	88,667
2030	62,772	15.0	9,416	76,706	17.0	10,671	85,084	17.9	11,236	88,958
2031	64,498	15.0	9,675	76,834	17.0	10,965	85,226	17.9	11,545	89,106
2032	66,272	15.0	9,941	76,827	17.0	11,266	85,218	17.9	11,863	89,097
2033	68,094	15.0	10,214	76,671	17.0	11,576	85,045	17.9	12,189	88,916

		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
2024	$ 53,343	20.3%	$10,829	$ 95,433	20.7%	$11,042	$ 97,292	23.7%	$12,642	$ 109,066
2025	54,810	20.3	11,126	96,348	20.7	11,346	98,225	23.7	12,990	110,112
2026	56,317	20.3	11,432	97,169	20.7	11,658	99,062	23.7	13,347	111,050
2027	57,866	20.3	11,747	97,885	20.7	11,978	99,792	23.7	13,714	111,868
2028	59,457	20.3	12,070	98,483	20.7	12,308	100,402	23.7	14,091	112,552
2029	61,092	20.3	12,402	98,951	20.7	12,646	100,879	23.7	14,479	113,087
2030	62,772	20.3	12,743	99,275	20.7	12,994	101,210	23.7	14,877	113,458
2031	64,498	20.3	13,093	99,440	20.7	13,351	101,379	23.7	15,286	113,647
2032	66,272	20.3	13,453	99,430	20.7	13,718	101,369	23.7	15,706	113,636
2033	68,094	20.3	13,823	99,228	20.7	14,095	101,163	23.7	16,138	113,405

Notes regarding the above projections:

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

Lemay Fire Protection District - General

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	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
2024	$ 53,343	8.5%	$4,534	$ 54,538	11.9%	$6,348	$ 68,174	10.1%	$5,388	$ 61,961
2025	54,810	8.5	4,659	55,061	11.9	6,522	68,828	10.1	5,536	62,555
2026	56,317	8.5	4,787	55,530	11.9	6,702	69,414	10.1	5,688	63,088
2027	57,866	8.5	4,919	55,939	11.9	6,886	69,925	10.1	5,844	63,553
2028	59,457	8.5	5,054	56,281	11.9	7,075	70,352	10.1	6,005	63,941
2029	61,092	8.5	5,193	56,549	11.9	7,270	70,686	10.1	6,170	64,245
2030	62,772	8.5	5,336	56,734	11.9	7,470	70,918	10.1	6,340	64,456
2031	64,498	8.5	5,482	56,829	11.9	7,675	71,036	10.1	6,514	64,563
2032	66,272	8.5	5,633	56,824	11.9	7,886	71,029	10.1	6,693	64,557
2033	68,094	8.5	5,788	56,709	11.9	8,103	70,885	10.1	6,877	64,426

		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
2024	$ 53,343	13.1%	$6,988	$ 73,737	15.1%	$8,055	$ 81,790	16.0%	$8,535	$ 85,514
2025	54,810	13.1	7,180	74,444	15.1	8,276	82,575	16.0	8,770	86,334
2026	56,317	13.1	7,378	75,078	15.1	8,504	83,279	16.0	9,011	87,070
2027	57,866	13.1	7,580	75,631	15.1	8,738	83,892	16.0	9,259	87,711
2028	59,457	13.1	7,789	76,093	15.1	8,978	84,405	16.0	9,513	88,247
2029	61,092	13.1	8,003	76,455	15.1	9,225	84,806	16.0	9,775	88,667
2030	62,772	13.1	8,223	76,706	15.1	9,479	85,084	16.0	10,044	88,958
2031	64,498	13.1	8,449	76,834	15.1	9,739	85,226	16.0	10,320	89,106
2032	66,272	13.1	8,682	76,827	15.1	10,007	85,218	16.0	10,604	89,097
2033	68,094	13.1	8,920	76,671	15.1	10,282	85,045	16.0	10,895	88,916

		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
2024	$ 53,343	18.4%	$9,815	$ 95,433	18.8%	$10,028	$ 97,292	21.8%	$11,629	$ 109,066
2025	54,810	18.4	10,085	96,348	18.8	10,304	98,225	21.8	11,949	110,112
2026	56,317	18.4	10,362	97,169	18.8	10,588	99,062	21.8	12,277	111,050
2027	57,866	18.4	10,647	97,885	18.8	10,879	99,792	21.8	12,615	111,868
2028	59,457	18.4	10,940	98,483	18.8	11,178	100,402	21.8	12,962	112,552
2029	61,092	18.4	11,241	98,951	18.8	11,485	100,879	21.8	13,318	113,087
2030	62,772	18.4	11,550	99,275	18.8	11,801	101,210	21.8	13,684	113,458
2031	64,498	18.4	11,868	99,440	18.8	12,126	101,379	21.8	14,061	113,647
2032	66,272	18.4	12,194	99,430	18.8	12,459	101,369	21.8	14,447	113,636
2033	68,094	18.4	12,529	99,228	18.8	12,802	101,163	21.8	14,844	113,405

Notes regarding the above projections:

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

Lemay Fire Protection District - General

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	
2024	$ 53,343	14.6%	$7,788	$ 56,312	18.1%	$9,655	$ 70,385	16.3%	$8,695	$ 63,996
2025	54,810	14.6	8,002	56,852	18.1	9,921	71,060	16.3	8,934	64,610
2026	56,317	14.6	8,222	57,336	18.1	10,193	71,666	16.3	9,180	65,161
2027	57,866	14.6	8,448	57,758	18.1	10,474	72,194	16.3	9,432	65,641
2028	59,457	14.6	8,681	58,111	18.1	10,762	72,635	16.3	9,691	66,042
2029	61,092	14.6	8,919	58,387	18.1	11,058	72,980	16.3	9,958	66,356
2030	62,772	14.6	9,165	58,578	18.1	11,362	73,219	16.3	10,232	66,573
2031	64,498	14.6	9,417	58,676	18.1	11,674	73,341	16.3	10,513	66,684
2032	66,272	14.6	9,676	58,670	18.1	11,995	73,334	16.3	10,802	66,678
2033	68,094	14.6	9,942	58,551	18.1	12,325	73,185	16.3	11,099	66,543

		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	
2024	$ 53,343	19.3%	$10,295	$ 76,156	21.4%	$11,415	$ 84,470	22.3%	$11,895	$ 88,313
2025	54,810	19.3	10,578	76,887	21.4	11,729	85,280	22.3	12,223	89,160
2026	56,317	19.3	10,869	77,542	21.4	12,052	86,007	22.3	12,559	89,920
2027	57,866	19.3	11,168	78,113	21.4	12,383	86,640	22.3	12,904	90,582
2028	59,457	19.3	11,475	78,590	21.4	12,724	87,170	22.3	13,259	91,136
2029	61,092	19.3	11,791	78,964	21.4	13,074	87,584	22.3	13,624	91,569
2030	62,772	19.3	12,115	79,223	21.4	13,433	87,871	22.3	13,998	91,869
2031	64,498	19.3	12,448	79,355	21.4	13,803	88,017	22.3	14,383	92,022
2032	66,272	19.3	12,790	79,347	21.4	14,182	88,009	22.3	14,779	92,013
2033	68,094	19.3	13,142	79,186	21.4	14,572	87,830	22.3	15,185	91,826

		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	
2024	$ 53,343	24.9%	$13,282	$ 98,558	25.3%	$13,496	$ 100,472	28.4%	$15,149	$ 112,642
2025	54,810	24.9	13,648	99,503	25.3	13,867	101,436	28.4	15,566	113,723
2026	56,317	24.9	14,023	100,351	25.3	14,248	102,300	28.4	15,994	114,692
2027	57,866	24.9	14,409	101,090	25.3	14,640	103,053	28.4	16,434	115,537
2028	59,457	24.9	14,805	101,708	25.3	15,043	103,683	28.4	16,886	116,243
2029	61,092	24.9	15,212	102,192	25.3	15,456	104,176	28.4	17,350	116,796
2030	62,772	24.9	15,630	102,527	25.3	15,881	104,517	28.4	17,827	117,179
2031	64,498	24.9	16,060	102,698	25.3	16,318	104,691	28.4	18,317	117,374
2032	66,272	24.9	16,502	102,688	25.3	16,767	104,681	28.4	18,821	117,363
2033	68,094	24.9	16,955	102,479	25.3	17,228	104,468	28.4	19,339	117,125

Notes regarding the above projections:

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

Lemay Fire Protection District - General

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	
2024	$ 53,343	12.7%	$6,775	$ 56,312	16.2%	$8,642	$ 70,385	14.4%	$7,681	$ 63,996
2025	54,810	12.7	6,961	56,852	16.2	8,879	71,060	14.4	7,893	64,610
2026	56,317	12.7	7,152	57,336	16.2	9,123	71,666	14.4	8,110	65,161
2027	57,866	12.7	7,349	57,758	16.2	9,374	72,194	14.4	8,333	65,641
2028	59,457	12.7	7,551	58,111	16.2	9,632	72,635	14.4	8,562	66,042
2029	61,092	12.7	7,759	58,387	16.2	9,897	72,980	14.4	8,797	66,356
2030	62,772	12.7	7,972	58,578	16.2	10,169	73,219	14.4	9,039	66,573
2031	64,498	12.7	8,191	58,676	16.2	10,449	73,341	14.4	9,288	66,684
2032	66,272	12.7	8,417	58,670	16.2	10,736	73,334	14.4	9,543	66,678
2033	68,094	12.7	8,648	58,551	16.2	11,031	73,185	14.4	9,806	66,543

		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	
2024	$ 53,343	17.4%	$9,282	$ 76,156	19.5%	$10,402	$ 84,470	20.4%	$10,882	$ 88,313
2025	54,810	17.4	9,537	76,887	19.5	10,688	85,280	20.4	11,181	89,160
2026	56,317	17.4	9,799	77,542	19.5	10,982	86,007	20.4	11,489	89,920
2027	57,866	17.4	10,069	78,113	19.5	11,284	86,640	20.4	11,805	90,582
2028	59,457	17.4	10,346	78,590	19.5	11,594	87,170	20.4	12,129	91,136
2029	61,092	17.4	10,630	78,964	19.5	11,913	87,584	20.4	12,463	91,569
2030	62,772	17.4	10,922	79,223	19.5	12,241	87,871	20.4	12,805	91,869
2031	64,498	17.4	11,223	79,355	19.5	12,577	88,017	20.4	13,158	92,022
2032	66,272	17.4	11,531	79,347	19.5	12,923	88,009	20.4	13,519	92,013
2033	68,094	17.4	11,848	79,186	19.5	13,278	87,830	20.4	13,891	91,826

		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	
2024	$ 53,343	23.0%	$12,269	$ 98,558	23.4%	$12,482	$ 100,472	26.5%	$14,136	$ 112,642
2025	54,810	23.0	12,606	99,503	23.4	12,826	101,436	26.5	14,525	113,723
2026	56,317	23.0	12,953	100,351	23.4	13,178	102,300	26.5	14,924	114,692
2027	57,866	23.0	13,309	101,090	23.4	13,541	103,053	26.5	15,334	115,537
2028	59,457	23.0	13,675	101,708	23.4	13,913	103,683	26.5	15,756	116,243
2029	61,092	23.0	14,051	102,192	23.4	14,296	104,176	26.5	16,189	116,796
2030	62,772	23.0	14,438	102,527	23.4	14,689	104,517	26.5	16,635	117,179
2031	64,498	23.0	14,835	102,698	23.4	15,093	104,691	26.5	17,092	117,374
2032	66,272	23.0	15,243	102,688	23.4	15,508	104,681	26.5	17,562	117,363
2033	68,094	23.0	15,662	102,479	23.4	15,934	104,468	26.5	18,045	117,125

Notes regarding the above projections:

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

Lemay 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	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 53,343	10.8%	$5,761	$ 56,312	14.3%	$7,628	$ 70,385	12.5%	$6,668	$ 63,996
2025	54,810	10.8	5,919	56,852	14.3	7,838	71,060	12.5	6,851	64,610
2026	56,317	10.8	6,082	57,336	14.3	8,053	71,666	12.5	7,040	65,161
2027	57,866	10.8	6,250	57,758	14.3	8,275	72,194	12.5	7,233	65,641
2028	59,457	10.8	6,421	58,111	14.3	8,502	72,635	12.5	7,432	66,042
2029	61,092	10.8	6,598	58,387	14.3	8,736	72,980	12.5	7,637	66,356
2030	62,772	10.8	6,779	58,578	14.3	8,976	73,219	12.5	7,847	66,573
2031	64,498	10.8	6,966	58,676	14.3	9,223	73,341	12.5	8,062	66,684
2032	66,272	10.8	7,157	58,670	14.3	9,477	73,334	12.5	8,284	66,678
2033	68,094	10.8	7,354	58,551	14.3	9,737	73,185	12.5	8,512	66,543

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
	Estimated	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 53,343	15.5%	$8,268	$ 76,156	17.6%	$9,388	$ 84,470	18.5%	$9,868	$ 88,313
2025	54,810	15.5	8,496	76,887	17.6	9,647	85,280	18.5	10,140	89,160
2026	56,317	15.5	8,729	77,542	17.6	9,912	86,007	18.5	10,419	89,920
2027	57,866	15.5	8,969	78,113	17.6	10,184	86,640	18.5	10,705	90,582
2028	59,457	15.5	9,216	78,590	17.6	10,464	87,170	18.5	11,000	91,136
2029	61,092	15.5	9,469	78,964	17.6	10,752	87,584	18.5	11,302	91,569
2030	62,772	15.5	9,730	79,223	17.6	11,048	87,871	18.5	11,613	91,869
2031	64,498	15.5	9,997	79,355	17.6	11,352	88,017	18.5	11,932	92,022
2032	66,272	15.5	10,272	79,347	17.6	11,664	88,009	18.5	12,260	92,013
2033	68,094	15.5	10,555	79,186	17.6	11,985	87,830	18.5	12,597	91,826

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
	Estimated	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 53,343	21.1%	$11,255	$ 98,558	21.5%	$11,469	$ 100,472	24.6%	$13,122	$ 112,642
2025	54,810	21.1	11,565	99,503	21.5	11,784	101,436	24.6	13,483	113,723
2026	56,317	21.1	11,883	100,351	21.5	12,108	102,300	24.6	13,854	114,692
2027	57,866	21.1	12,210	101,090	21.5	12,441	103,053	24.6	14,235	115,537
2028	59,457	21.1	12,545	101,708	21.5	12,783	103,683	24.6	14,626	116,243
2029	61,092	21.1	12,890	102,192	21.5	13,135	104,176	24.6	15,029	116,796
2030	62,772	21.1	13,245	102,527	21.5	13,496	104,517	24.6	15,442	117,179
2031	64,498	21.1	13,609	102,698	21.5	13,867	104,691	24.6	15,867	117,374
2032	66,272	21.1	13,983	102,688	21.5	14,248	104,681	24.6	16,303	117,363
2033	68,094	21.1	14,368	102,479	21.5	14,640	104,468	24.6	16,751	117,125

Notes regarding the above projections:

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

Lemay Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: 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
2024	$ 53,343	8.9%	$4,748	$ 56,312	12.4%	$6,615	$ 70,385	10.6%	$5,654	$ 63,996
2025	54,810	8.9	4,878	56,852	12.4	6,796	71,060	10.6	5,810	64,610
2026	56,317	8.9	5,012	57,336	12.4	6,983	71,666	10.6	5,970	65,161
2027	57,866	8.9	5,150	57,758	12.4	7,175	72,194	10.6	6,134	65,641
2028	59,457	8.9	5,292	58,111	12.4	7,373	72,635	10.6	6,302	66,042
2029	61,092	8.9	5,437	58,387	12.4	7,575	72,980	10.6	6,476	66,356
2030	62,772	8.9	5,587	58,578	12.4	7,784	73,219	10.6	6,654	66,573
2031	64,498	8.9	5,740	58,676	12.4	7,998	73,341	10.6	6,837	66,684
2032	66,272	8.9	5,898	58,670	12.4	8,218	73,334	10.6	7,025	66,678
2033	68,094	8.9	6,060	58,551	12.4	8,444	73,185	10.6	7,218	66,543

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
2024	$ 53,343	13.6%	$7,255	$ 76,156	15.7%	$8,375	$ 84,470	16.6%	$8,855	$ 88,313
2025	54,810	13.6	7,454	76,887	15.7	8,605	85,280	16.6	9,098	89,160
2026	56,317	13.6	7,659	77,542	15.7	8,842	86,007	16.6	9,349	89,920
2027	57,866	13.6	7,870	78,113	15.7	9,085	86,640	16.6	9,606	90,582
2028	59,457	13.6	8,086	78,590	15.7	9,335	87,170	16.6	9,870	91,136
2029	61,092	13.6	8,309	78,964	15.7	9,591	87,584	16.6	10,141	91,569
2030	62,772	13.6	8,537	79,223	15.7	9,855	87,871	16.6	10,420	91,869
2031	64,498	13.6	8,772	79,355	15.7	10,126	88,017	16.6	10,707	92,022
2032	66,272	13.6	9,013	79,347	15.7	10,405	88,009	16.6	11,001	92,013
2033	68,094	13.6	9,261	79,186	15.7	10,691	87,830	16.6	11,304	91,826

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
2024	$ 53,343	19.2%	$10,242	$ 98,558	19.6%	$10,455	$ 100,472	22.7%	$12,109	$ 112,642
2025	54,810	19.2	10,524	99,503	19.6	10,743	101,436	22.7	12,442	113,723
2026	56,317	19.2	10,813	100,351	19.6	11,038	102,300	22.7	12,784	114,692
2027	57,866	19.2	11,110	101,090	19.6	11,342	103,053	22.7	13,136	115,537
2028	59,457	19.2	11,416	101,708	19.6	11,654	103,683	22.7	13,497	116,243
2029	61,092	19.2	11,730	102,192	19.6	11,974	104,176	22.7	13,868	116,796
2030	62,772	19.2	12,052	102,527	19.6	12,303	104,517	22.7	14,249	117,179
2031	64,498	19.2	12,384	102,698	19.6	12,642	104,691	22.7	14,641	117,374
2032	66,272	19.2	12,724	102,688	19.6	12,989	104,681	22.7	15,044	117,363
2033	68,094	19.2	13,074	102,479	19.6	13,346	104,468	22.7	15,457	117,125

Notes regarding the above projections:

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

Lemay 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	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
2024	$ 53,343	14.2%	$7,575	$ 54,538	17.6%	$9,388	$ 68,174	15.8%	$8,428	$ 61,961
2025	54,810	14.2	7,783	55,061	17.6	9,647	68,828	15.8	8,660	62,555
2026	56,317	14.2	7,997	55,530	17.6	9,912	69,414	15.8	8,898	63,088
2027	57,866	14.2	8,217	55,939	17.6	10,184	69,925	15.8	9,143	63,553
2028	59,457	14.2	8,443	56,281	17.6	10,464	70,352	15.8	9,394	63,941
2029	61,092	14.2	8,675	56,549	17.6	10,752	70,686	15.8	9,653	64,245
2030	62,772	14.2	8,914	56,734	17.6	11,048	70,918	15.8	9,918	64,456
2031	64,498	14.2	9,159	56,829	17.6	11,352	71,036	15.8	10,191	64,563
2032	66,272	14.2	9,411	56,824	17.6	11,664	71,029	15.8	10,471	64,557
2033	68,094	14.2	9,669	56,709	17.6	11,985	70,885	15.8	10,759	64,426

		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
2024	$ 53,343	18.8%	$10,028	$ 73,737	20.8%	$11,095	$ 81,790	21.7%	$11,575	$ 85,514
2025	54,810	18.8	10,304	74,444	20.8	11,400	82,575	21.7	11,894	86,334
2026	56,317	18.8	10,588	75,078	20.8	11,714	83,279	21.7	12,221	87,070
2027	57,866	18.8	10,879	75,631	20.8	12,036	83,892	21.7	12,557	87,711
2028	59,457	18.8	11,178	76,093	20.8	12,367	84,405	21.7	12,902	88,247
2029	61,092	18.8	11,485	76,455	20.8	12,707	84,806	21.7	13,257	88,667
2030	62,772	18.8	11,801	76,706	20.8	13,057	85,084	21.7	13,622	88,958
2031	64,498	18.8	12,126	76,834	20.8	13,416	85,226	21.7	13,996	89,106
2032	66,272	18.8	12,459	76,827	20.8	13,785	85,218	21.7	14,381	89,097
2033	68,094	18.8	12,802	76,671	20.8	14,164	85,045	21.7	14,776	88,916

		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
2024	$ 53,343	24.1%	$12,856	$ 95,433	24.5%	$13,069	$ 97,292	27.5%	$14,669	$ 109,066
2025	54,810	24.1	13,209	96,348	24.5	13,428	98,225	27.5	15,073	110,112
2026	56,317	24.1	13,572	97,169	24.5	13,798	99,062	27.5	15,487	111,050
2027	57,866	24.1	13,946	97,885	24.5	14,177	99,792	27.5	15,913	111,868
2028	59,457	24.1	14,329	98,483	24.5	14,567	100,402	27.5	16,351	112,552
2029	61,092	24.1	14,723	98,951	24.5	14,968	100,879	27.5	16,800	113,087
2030	62,772	24.1	15,128	99,275	24.5	15,379	101,210	27.5	17,262	113,458
2031	64,498	24.1	15,544	99,440	24.5	15,802	101,379	27.5	17,737	113,647
2032	66,272	24.1	15,972	99,430	24.5	16,237	101,369	27.5	18,225	113,636
2033	68,094	24.1	16,411	99,228	24.5	16,683	101,163	27.5	18,726	113,405

Notes regarding the above projections:

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

Lemay 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 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	
2024	$ 53,343	12.3%	$6,561	$ 54,538	15.7%	$8,375	$ 68,174	13.9%	$7,415	$ 61,961
2025	54,810	12.3	6,742	55,061	15.7	8,605	68,828	13.9	7,619	62,555
2026	56,317	12.3	6,927	55,530	15.7	8,842	69,414	13.9	7,828	63,088
2027	57,866	12.3	7,118	55,939	15.7	9,085	69,925	13.9	8,043	63,553
2028	59,457	12.3	7,313	56,281	15.7	9,335	70,352	13.9	8,265	63,941
2029	61,092	12.3	7,514	56,549	15.7	9,591	70,686	13.9	8,492	64,245
2030	62,772	12.3	7,721	56,734	15.7	9,855	70,918	13.9	8,725	64,456
2031	64,498	12.3	7,933	56,829	15.7	10,126	71,036	13.9	8,965	64,563
2032	66,272	12.3	8,151	56,824	15.7	10,405	71,029	13.9	9,212	64,557
2033	68,094	12.3	8,376	56,709	15.7	10,691	70,885	13.9	9,465	64,426

		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	
2024	$ 53,343	16.9%	$9,015	$ 73,737	18.9%	$10,082	$ 81,790	19.8%	$10,562	$ 85,514
2025	54,810	16.9	9,263	74,444	18.9	10,359	82,575	19.8	10,852	86,334
2026	56,317	16.9	9,518	75,078	18.9	10,644	83,279	19.8	11,151	87,070
2027	57,866	16.9	9,779	75,631	18.9	10,937	83,892	19.8	11,457	87,711
2028	59,457	16.9	10,048	76,093	18.9	11,237	84,405	19.8	11,772	88,247
2029	61,092	16.9	10,325	76,455	18.9	11,546	84,806	19.8	12,096	88,667
2030	62,772	16.9	10,608	76,706	18.9	11,864	85,084	19.8	12,429	88,958
2031	64,498	16.9	10,900	76,834	18.9	12,190	85,226	19.8	12,771	89,106
2032	66,272	16.9	11,200	76,827	18.9	12,525	85,218	19.8	13,122	89,097
2033	68,094	16.9	11,508	76,671	18.9	12,870	85,045	19.8	13,483	88,916

		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	
2024	$ 53,343	22.2%	$11,842	$ 95,433	22.6%	$12,056	$ 97,292	25.6%	$13,656	$ 109,066
2025	54,810	22.2	12,168	96,348	22.6	12,387	98,225	25.6	14,031	110,112
2026	56,317	22.2	12,502	97,169	22.6	12,728	99,062	25.6	14,417	111,050
2027	57,866	22.2	12,846	97,885	22.6	13,078	99,792	25.6	14,814	111,868
2028	59,457	22.2	13,199	98,483	22.6	13,437	100,402	25.6	15,221	112,552
2029	61,092	22.2	13,562	98,951	22.6	13,807	100,879	25.6	15,640	113,087
2030	62,772	22.2	13,935	99,275	22.6	14,186	101,210	25.6	16,070	113,458
2031	64,498	22.2	14,319	99,440	22.6	14,577	101,379	25.6	16,511	113,647
2032	66,272	22.2	14,712	99,430	22.6	14,977	101,369	25.6	16,966	113,636
2033	68,094	22.2	15,117	99,228	22.6	15,389	101,163	25.6	17,432	113,405

Notes regarding the above projections:

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

Lemay 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	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 53,343	10.4%	$5,548	$ 54,538	13.8%	$7,361	$ 68,174	12.0%	$6,401	$ 61,961
2025	54,810	10.4	5,700	55,061	13.8	7,564	68,828	12.0	6,577	62,555
2026	56,317	10.4	5,857	55,530	13.8	7,772	69,414	12.0	6,758	63,088
2027	57,866	10.4	6,018	55,939	13.8	7,986	69,925	12.0	6,944	63,553
2028	59,457	10.4	6,184	56,281	13.8	8,205	70,352	12.0	7,135	63,941
2029	61,092	10.4	6,354	56,549	13.8	8,431	70,686	12.0	7,331	64,245
2030	62,772	10.4	6,528	56,734	13.8	8,663	70,918	12.0	7,533	64,456
2031	64,498	10.4	6,708	56,829	13.8	8,901	71,036	12.0	7,740	64,563
2032	66,272	10.4	6,892	56,824	13.8	9,146	71,029	12.0	7,953	64,557
2033	68,094	10.4	7,082	56,709	13.8	9,397	70,885	12.0	8,171	64,426

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 53,343	15.0%	$8,001	$ 73,737	17.0%	$9,068	$ 81,790	17.9%	$9,548	$ 85,514
2025	54,810	15.0	8,222	74,444	17.0	9,318	82,575	17.9	9,811	86,334
2026	56,317	15.0	8,448	75,078	17.0	9,574	83,279	17.9	10,081	87,070
2027	57,866	15.0	8,680	75,631	17.0	9,837	83,892	17.9	10,358	87,711
2028	59,457	15.0	8,919	76,093	17.0	10,108	84,405	17.9	10,643	88,247
2029	61,092	15.0	9,164	76,455	17.0	10,386	84,806	17.9	10,935	88,667
2030	62,772	15.0	9,416	76,706	17.0	10,671	85,084	17.9	11,236	88,958
2031	64,498	15.0	9,675	76,834	17.0	10,965	85,226	17.9	11,545	89,106
2032	66,272	15.0	9,941	76,827	17.0	11,266	85,218	17.9	11,863	89,097
2033	68,094	15.0	10,214	76,671	17.0	11,576	85,045	17.9	12,189	88,916

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 53,343	20.3%	$10,829	$ 95,433	20.7%	$11,042	$ 97,292	23.7%	$12,642	$ 109,066
2025	54,810	20.3	11,126	96,348	20.7	11,346	98,225	23.7	12,990	110,112
2026	56,317	20.3	11,432	97,169	20.7	11,658	99,062	23.7	13,347	111,050
2027	57,866	20.3	11,747	97,885	20.7	11,978	99,792	23.7	13,714	111,868
2028	59,457	20.3	12,070	98,483	20.7	12,308	100,402	23.7	14,091	112,552
2029	61,092	20.3	12,402	98,951	20.7	12,646	100,879	23.7	14,479	113,087
2030	62,772	20.3	12,743	99,275	20.7	12,994	101,210	23.7	14,877	113,458
2031	64,498	20.3	13,093	99,440	20.7	13,351	101,379	23.7	15,286	113,647
2032	66,272	20.3	13,453	99,430	20.7	13,718	101,369	23.7	15,706	113,636
2033	68,094	20.3	13,823	99,228	20.7	14,095	101,163	23.7	16,138	113,405

Notes regarding the above projections:

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

Lemay 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
2024	$ 53,343	8.5%	$4,534	$ 54,538	11.9%	$6,348	$ 68,174	10.1%	$5,388	$ 61,961
2025	54,810	8.5	4,659	55,061	11.9	6,522	68,828	10.1	5,536	62,555
2026	56,317	8.5	4,787	55,530	11.9	6,702	69,414	10.1	5,688	63,088
2027	57,866	8.5	4,919	55,939	11.9	6,886	69,925	10.1	5,844	63,553
2028	59,457	8.5	5,054	56,281	11.9	7,075	70,352	10.1	6,005	63,941
2029	61,092	8.5	5,193	56,549	11.9	7,270	70,686	10.1	6,170	64,245
2030	62,772	8.5	5,336	56,734	11.9	7,470	70,918	10.1	6,340	64,456
2031	64,498	8.5	5,482	56,829	11.9	7,675	71,036	10.1	6,514	64,563
2032	66,272	8.5	5,633	56,824	11.9	7,886	71,029	10.1	6,693	64,557
2033	68,094	8.5	5,788	56,709	11.9	8,103	70,885	10.1	6,877	64,426

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
2024	$ 53,343	13.1%	$6,988	$ 73,737	15.1%	$8,055	$ 81,790	16.0%	$8,535	$ 85,514
2025	54,810	13.1	7,180	74,444	15.1	8,276	82,575	16.0	8,770	86,334
2026	56,317	13.1	7,378	75,078	15.1	8,504	83,279	16.0	9,011	87,070
2027	57,866	13.1	7,580	75,631	15.1	8,738	83,892	16.0	9,259	87,711
2028	59,457	13.1	7,789	76,093	15.1	8,978	84,405	16.0	9,513	88,247
2029	61,092	13.1	8,003	76,455	15.1	9,225	84,806	16.0	9,775	88,667
2030	62,772	13.1	8,223	76,706	15.1	9,479	85,084	16.0	10,044	88,958
2031	64,498	13.1	8,449	76,834	15.1	9,739	85,226	16.0	10,320	89,106
2032	66,272	13.1	8,682	76,827	15.1	10,007	85,218	16.0	10,604	89,097
2033	68,094	13.1	8,920	76,671	15.1	10,282	85,045	16.0	10,895	88,916

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
2024	$ 53,343	18.4%	$9,815	$ 95,433	18.8%	$10,028	$ 97,292	21.8%	$11,629	$ 109,066
2025	54,810	18.4	10,085	96,348	18.8	10,304	98,225	21.8	11,949	110,112
2026	56,317	18.4	10,362	97,169	18.8	10,588	99,062	21.8	12,277	111,050
2027	57,866	18.4	10,647	97,885	18.8	10,879	99,792	21.8	12,615	111,868
2028	59,457	18.4	10,940	98,483	18.8	11,178	100,402	21.8	12,962	112,552
2029	61,092	18.4	11,241	98,951	18.8	11,485	100,879	21.8	13,318	113,087
2030	62,772	18.4	11,550	99,275	18.8	11,801	101,210	21.8	13,684	113,458
2031	64,498	18.4	11,868	99,440	18.8	12,126	101,379	21.8	14,061	113,647
2032	66,272	18.4	12,194	99,430	18.8	12,459	101,369	21.8	14,447	113,636
2033	68,094	18.4	12,529	99,228	18.8	12,802	101,163	21.8	14,844	113,405

Notes regarding the above projections:

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

Lemay 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	
2024	$ 53,343	14.6%	$7,788	$ 56,312	18.1%	$9,655	$ 70,385	16.3%	$8,695	$ 63,996
2025	54,810	14.6	8,002	56,852	18.1	9,921	71,060	16.3	8,934	64,610
2026	56,317	14.6	8,222	57,336	18.1	10,193	71,666	16.3	9,180	65,161
2027	57,866	14.6	8,448	57,758	18.1	10,474	72,194	16.3	9,432	65,641
2028	59,457	14.6	8,681	58,111	18.1	10,762	72,635	16.3	9,691	66,042
2029	61,092	14.6	8,919	58,387	18.1	11,058	72,980	16.3	9,958	66,356
2030	62,772	14.6	9,165	58,578	18.1	11,362	73,219	16.3	10,232	66,573
2031	64,498	14.6	9,417	58,676	18.1	11,674	73,341	16.3	10,513	66,684
2032	66,272	14.6	9,676	58,670	18.1	11,995	73,334	16.3	10,802	66,678
2033	68,094	14.6	9,942	58,551	18.1	12,325	73,185	16.3	11,099	66,543

		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	
2024	$ 53,343	19.3%	$10,295	$ 76,156	21.4%	$11,415	$ 84,470	22.3%	$11,895	$ 88,313
2025	54,810	19.3	10,578	76,887	21.4	11,729	85,280	22.3	12,223	89,160
2026	56,317	19.3	10,869	77,542	21.4	12,052	86,007	22.3	12,559	89,920
2027	57,866	19.3	11,168	78,113	21.4	12,383	86,640	22.3	12,904	90,582
2028	59,457	19.3	11,475	78,590	21.4	12,724	87,170	22.3	13,259	91,136
2029	61,092	19.3	11,791	78,964	21.4	13,074	87,584	22.3	13,624	91,569
2030	62,772	19.3	12,115	79,223	21.4	13,433	87,871	22.3	13,998	91,869
2031	64,498	19.3	12,448	79,355	21.4	13,803	88,017	22.3	14,383	92,022
2032	66,272	19.3	12,790	79,347	21.4	14,182	88,009	22.3	14,779	92,013
2033	68,094	19.3	13,142	79,186	21.4	14,572	87,830	22.3	15,185	91,826

		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	
2024	$ 53,343	24.9%	$13,282	$ 98,558	25.3%	$13,496	$ 100,472	28.4%	$15,149	$ 112,642
2025	54,810	24.9	13,648	99,503	25.3	13,867	101,436	28.4	15,566	113,723
2026	56,317	24.9	14,023	100,351	25.3	14,248	102,300	28.4	15,994	114,692
2027	57,866	24.9	14,409	101,090	25.3	14,640	103,053	28.4	16,434	115,537
2028	59,457	24.9	14,805	101,708	25.3	15,043	103,683	28.4	16,886	116,243
2029	61,092	24.9	15,212	102,192	25.3	15,456	104,176	28.4	17,350	116,796
2030	62,772	24.9	15,630	102,527	25.3	15,881	104,517	28.4	17,827	117,179
2031	64,498	24.9	16,060	102,698	25.3	16,318	104,691	28.4	18,317	117,374
2032	66,272	24.9	16,502	102,688	25.3	16,767	104,681	28.4	18,821	117,363
2033	68,094	24.9	16,955	102,479	25.3	17,228	104,468	28.4	19,339	117,125

Notes regarding the above projections:

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

Lemay 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
2024	$ 53,343	12.7%	$6,775	$ 56,312	16.2%	$8,642	$ 70,385	14.4%	$7,681	$ 63,996
2025	54,810	12.7	6,961	56,852	16.2	8,879	71,060	14.4	7,893	64,610
2026	56,317	12.7	7,152	57,336	16.2	9,123	71,666	14.4	8,110	65,161
2027	57,866	12.7	7,349	57,758	16.2	9,374	72,194	14.4	8,333	65,641
2028	59,457	12.7	7,551	58,111	16.2	9,632	72,635	14.4	8,562	66,042
2029	61,092	12.7	7,759	58,387	16.2	9,897	72,980	14.4	8,797	66,356
2030	62,772	12.7	7,972	58,578	16.2	10,169	73,219	14.4	9,039	66,573
2031	64,498	12.7	8,191	58,676	16.2	10,449	73,341	14.4	9,288	66,684
2032	66,272	12.7	8,417	58,670	16.2	10,736	73,334	14.4	9,543	66,678
2033	68,094	12.7	8,648	58,551	16.2	11,031	73,185	14.4	9,806	66,543

		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
2024	$ 53,343	17.4%	$9,282	$ 76,156	19.5%	$10,402	$ 84,470	20.4%	$10,882	$ 88,313
2025	54,810	17.4	9,537	76,887	19.5	10,688	85,280	20.4	11,181	89,160
2026	56,317	17.4	9,799	77,542	19.5	10,982	86,007	20.4	11,489	89,920
2027	57,866	17.4	10,069	78,113	19.5	11,284	86,640	20.4	11,805	90,582
2028	59,457	17.4	10,346	78,590	19.5	11,594	87,170	20.4	12,129	91,136
2029	61,092	17.4	10,630	78,964	19.5	11,913	87,584	20.4	12,463	91,569
2030	62,772	17.4	10,922	79,223	19.5	12,241	87,871	20.4	12,805	91,869
2031	64,498	17.4	11,223	79,355	19.5	12,577	88,017	20.4	13,158	92,022
2032	66,272	17.4	11,531	79,347	19.5	12,923	88,009	20.4	13,519	92,013
2033	68,094	17.4	11,848	79,186	19.5	13,278	87,830	20.4	13,891	91,826

		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
2024	$ 53,343	23.0%	$12,269	$ 98,558	23.4%	$12,482	$ 100,472	26.5%	$14,136	$ 112,642
2025	54,810	23.0	12,606	99,503	23.4	12,826	101,436	26.5	14,525	113,723
2026	56,317	23.0	12,953	100,351	23.4	13,178	102,300	26.5	14,924	114,692
2027	57,866	23.0	13,309	101,090	23.4	13,541	103,053	26.5	15,334	115,537
2028	59,457	23.0	13,675	101,708	23.4	13,913	103,683	26.5	15,756	116,243
2029	61,092	23.0	14,051	102,192	23.4	14,296	104,176	26.5	16,189	116,796
2030	62,772	23.0	14,438	102,527	23.4	14,689	104,517	26.5	16,635	117,179
2031	64,498	23.0	14,835	102,698	23.4	15,093	104,691	26.5	17,092	117,374
2032	66,272	23.0	15,243	102,688	23.4	15,508	104,681	26.5	17,562	117,363
2033	68,094	23.0	15,662	102,479	23.4	15,934	104,468	26.5	18,045	117,125

Notes regarding the above projections:

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

Lemay 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
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
2024	$ 53,343	10.8%	$5,761	$ 56,312	14.3%	$7,628	$ 70,385	12.5%	$6,668	$ 63,996
2025	54,810	10.8	5,919	56,852	14.3	7,838	71,060	12.5	6,851	64,610
2026	56,317	10.8	6,082	57,336	14.3	8,053	71,666	12.5	7,040	65,161
2027	57,866	10.8	6,250	57,758	14.3	8,275	72,194	12.5	7,233	65,641
2028	59,457	10.8	6,421	58,111	14.3	8,502	72,635	12.5	7,432	66,042
2029	61,092	10.8	6,598	58,387	14.3	8,736	72,980	12.5	7,637	66,356
2030	62,772	10.8	6,779	58,578	14.3	8,976	73,219	12.5	7,847	66,573
2031	64,498	10.8	6,966	58,676	14.3	9,223	73,341	12.5	8,062	66,684
2032	66,272	10.8	7,157	58,670	14.3	9,477	73,334	12.5	8,284	66,678
2033	68,094	10.8	7,354	58,551	14.3	9,737	73,185	12.5	8,512	66,543

		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
2024	$ 53,343	15.5%	$8,268	$ 76,156	17.6%	$9,388	$ 84,470	18.5%	$9,868	$ 88,313
2025	54,810	15.5	8,496	76,887	17.6	9,647	85,280	18.5	10,140	89,160
2026	56,317	15.5	8,729	77,542	17.6	9,912	86,007	18.5	10,419	89,920
2027	57,866	15.5	8,969	78,113	17.6	10,184	86,640	18.5	10,705	90,582
2028	59,457	15.5	9,216	78,590	17.6	10,464	87,170	18.5	11,000	91,136
2029	61,092	15.5	9,469	78,964	17.6	10,752	87,584	18.5	11,302	91,569
2030	62,772	15.5	9,730	79,223	17.6	11,048	87,871	18.5	11,613	91,869
2031	64,498	15.5	9,997	79,355	17.6	11,352	88,017	18.5	11,932	92,022
2032	66,272	15.5	10,272	79,347	17.6	11,664	88,009	18.5	12,260	92,013
2033	68,094	15.5	10,555	79,186	17.6	11,985	87,830	18.5	12,597	91,826

		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
2024	$ 53,343	21.1%	$11,255	$ 98,558	21.5%	$11,469	$ 100,472	24.6%	$13,122	$ 112,642
2025	54,810	21.1	11,565	99,503	21.5	11,784	101,436	24.6	13,483	113,723
2026	56,317	21.1	11,883	100,351	21.5	12,108	102,300	24.6	13,854	114,692
2027	57,866	21.1	12,210	101,090	21.5	12,441	103,053	24.6	14,235	115,537
2028	59,457	21.1	12,545	101,708	21.5	12,783	103,683	24.6	14,626	116,243
2029	61,092	21.1	12,890	102,192	21.5	13,135	104,176	24.6	15,029	116,796
2030	62,772	21.1	13,245	102,527	21.5	13,496	104,517	24.6	15,442	117,179
2031	64,498	21.1	13,609	102,698	21.5	13,867	104,691	24.6	15,867	117,374
2032	66,272	21.1	13,983	102,688	21.5	14,248	104,681	24.6	16,303	117,363
2033	68,094	21.1	14,368	102,479	21.5	14,640	104,468	24.6	16,751	117,125

Notes regarding the above projections:

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

Lemay Fire Protection District - General

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 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	
2024	$ 53,343	8.9%	$4,748	$ 56,312	12.4%	$6,615	$ 70,385	10.6%	$5,654	$ 63,996
2025	54,810	8.9	4,878	56,852	12.4	6,796	71,060	10.6	5,810	64,610
2026	56,317	8.9	5,012	57,336	12.4	6,983	71,666	10.6	5,970	65,161
2027	57,866	8.9	5,150	57,758	12.4	7,175	72,194	10.6	6,134	65,641
2028	59,457	8.9	5,292	58,111	12.4	7,373	72,635	10.6	6,302	66,042
2029	61,092	8.9	5,437	58,387	12.4	7,575	72,980	10.6	6,476	66,356
2030	62,772	8.9	5,587	58,578	12.4	7,784	73,219	10.6	6,654	66,573
2031	64,498	8.9	5,740	58,676	12.4	7,998	73,341	10.6	6,837	66,684
2032	66,272	8.9	5,898	58,670	12.4	8,218	73,334	10.6	7,025	66,678
2033	68,094	8.9	6,060	58,551	12.4	8,444	73,185	10.6	7,218	66,543

		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	
2024	$ 53,343	13.6%	$7,255	$ 76,156	15.7%	$8,375	$ 84,470	16.6%	$8,855	$ 88,313
2025	54,810	13.6	7,454	76,887	15.7	8,605	85,280	16.6	9,098	89,160
2026	56,317	13.6	7,659	77,542	15.7	8,842	86,007	16.6	9,349	89,920
2027	57,866	13.6	7,870	78,113	15.7	9,085	86,640	16.6	9,606	90,582
2028	59,457	13.6	8,086	78,590	15.7	9,335	87,170	16.6	9,870	91,136
2029	61,092	13.6	8,309	78,964	15.7	9,591	87,584	16.6	10,141	91,569
2030	62,772	13.6	8,537	79,223	15.7	9,855	87,871	16.6	10,420	91,869
2031	64,498	13.6	8,772	79,355	15.7	10,126	88,017	16.6	10,707	92,022
2032	66,272	13.6	9,013	79,347	15.7	10,405	88,009	16.6	11,001	92,013
2033	68,094	13.6	9,261	79,186	15.7	10,691	87,830	16.6	11,304	91,826

		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	
2024	$ 53,343	19.2%	$10,242	$ 98,558	19.6%	$10,455	$ 100,472	22.7%	$12,109	$ 112,642
2025	54,810	19.2	10,524	99,503	19.6	10,743	101,436	22.7	12,442	113,723
2026	56,317	19.2	10,813	100,351	19.6	11,038	102,300	22.7	12,784	114,692
2027	57,866	19.2	11,110	101,090	19.6	11,342	103,053	22.7	13,136	115,537
2028	59,457	19.2	11,416	101,708	19.6	11,654	103,683	22.7	13,497	116,243
2029	61,092	19.2	11,730	102,192	19.6	11,974	104,176	22.7	13,868	116,796
2030	62,772	19.2	12,052	102,527	19.6	12,303	104,517	22.7	14,249	117,179
2031	64,498	19.2	12,384	102,698	19.6	12,642	104,691	22.7	14,641	117,374
2032	66,272	19.2	12,724	102,688	19.6	12,989	104,681	22.7	15,044	117,363
2033	68,094	19.2	13,074	102,479	19.6	13,346	104,468	22.7	15,457	117,125

Notes regarding the above projections:

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

Lemay Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: 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
2024	$ 2,265,579	18.0%	$407,804	$ 3,708,822	22.1%	$500,693	$ 4,635,995	22.8%	$516,552	$ 4,869,962
2025	2,327,882	18.0	419,019	3,744,399	22.1	514,462	4,680,467	22.8	530,757	4,916,678
2026	2,391,899	18.0	430,542	3,776,306	22.1	528,610	4,720,350	22.8	545,353	4,958,574
2027	2,457,676	18.0	442,382	3,804,116	22.1	543,146	4,755,112	22.8	560,350	4,995,090
2028	2,525,262	18.0	454,547	3,827,368	22.1	558,083	4,784,176	22.8	575,760	5,025,621
2029	2,594,707	18.0	467,047	3,845,564	22.1	573,430	4,806,921	22.8	591,593	5,049,514
2030	2,666,061	18.0	479,891	3,858,166	22.1	589,199	4,822,674	22.8	607,862	5,066,062
2031	2,739,378	18.0	493,088	3,864,594	22.1	605,403	4,830,709	22.8	624,578	5,074,503
2032	2,814,711	18.0	506,648	3,864,222	22.1	622,051	4,830,244	22.8	641,754	5,074,015
2033	2,892,116	18.0	520,581	3,856,374	22.1	639,158	4,820,435	22.8	659,402	5,063,711

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
2024	$ 2,265,579	25.8%	$584,519	$ 5,506,862	26.3%	$595,847	$ 5,563,125	28.7%	$650,221	$ 6,143,765
2025	2,327,882	25.8	600,594	5,559,687	26.3	612,233	5,616,490	28.7	668,102	6,202,700
2026	2,391,899	25.8	617,110	5,607,062	26.3	629,069	5,664,349	28.7	686,475	6,255,554
2027	2,457,676	25.8	634,080	5,648,354	26.3	646,369	5,706,063	28.7	705,353	6,301,621
2028	2,525,262	25.8	651,518	5,682,878	26.3	664,144	5,740,940	28.7	724,750	6,340,138
2029	2,594,707	25.8	669,434	5,709,895	26.3	682,408	5,768,233	28.7	744,681	6,370,280
2030	2,666,061	25.8	687,844	5,728,607	26.3	701,174	5,787,136	28.7	765,160	6,391,156
2031	2,739,378	25.8	706,760	5,738,152	26.3	720,456	5,796,778	28.7	786,201	6,401,805
2032	2,814,711	25.8	726,195	5,737,600	26.3	740,269	5,796,220	28.7	807,822	6,401,189
2033	2,892,116	25.8	746,166	5,725,948	26.3	760,627	5,784,449	28.7	830,037	6,388,189

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
2024	$ 2,265,579	30.6%	$693,267	$ 6,490,360	31.8%	$720,454	$ 6,780,634	34.8%	$788,421	$ 7,417,606
2025	2,327,882	30.6	712,332	6,552,620	31.8	740,266	6,845,678	34.8	810,103	7,488,761
2026	2,391,899	30.6	731,921	6,608,456	31.8	760,624	6,904,011	34.8	832,381	7,552,574
2027	2,457,676	30.6	752,049	6,657,122	31.8	781,541	6,954,854	34.8	855,271	7,608,193
2028	2,525,262	30.6	772,730	6,697,812	31.8	803,033	6,997,364	34.8	878,791	7,654,696
2029	2,594,707	30.6	793,980	6,729,655	31.8	825,117	7,030,631	34.8	902,958	7,691,088
2030	2,666,061	30.6	815,815	6,751,709	31.8	847,807	7,053,671	34.8	927,789	7,716,292
2031	2,739,378	30.6	838,250	6,762,958	31.8	871,122	7,065,423	34.8	953,304	7,729,148
2032	2,814,711	30.6	861,302	6,762,307	31.8	895,078	7,064,743	34.8	979,519	7,728,404
2033	2,892,116	30.6	884,987	6,748,574	31.8	919,693	7,050,396	34.8	1,006,456	7,712,709

Notes regarding the above projections:

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

Lemay Fire Protection District - Fire

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	
2024	$ 2,265,579	16.1%	$364,758	$ 3,708,822	20.2%	$457,647	$ 4,635,995	20.9%	$473,506	$ 4,869,962
2025	2,327,882	16.1	374,789	3,744,399	20.2	470,232	4,680,467	20.9	486,527	4,916,678
2026	2,391,899	16.1	385,096	3,776,306	20.2	483,164	4,720,350	20.9	499,907	4,958,574
2027	2,457,676	16.1	395,686	3,804,116	20.2	496,451	4,755,112	20.9	513,654	4,995,090
2028	2,525,262	16.1	406,567	3,827,368	20.2	510,103	4,784,176	20.9	527,780	5,025,621
2029	2,594,707	16.1	417,748	3,845,564	20.2	524,131	4,806,921	20.9	542,294	5,049,514
2030	2,666,061	16.1	429,236	3,858,166	20.2	538,544	4,822,674	20.9	557,207	5,066,062
2031	2,739,378	16.1	441,040	3,864,594	20.2	553,354	4,830,709	20.9	572,530	5,074,503
2032	2,814,711	16.1	453,168	3,864,222	20.2	568,572	4,830,244	20.9	588,275	5,074,015
2033	2,892,116	16.1	465,631	3,856,374	20.2	584,207	4,820,435	20.9	604,452	5,063,711

		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	
2024	$ 2,265,579	23.9%	$541,473	$ 5,506,862	24.4%	$552,801	$ 5,563,125	26.8%	$607,175	$ 6,143,765
2025	2,327,882	23.9	556,364	5,559,687	24.4	568,003	5,616,490	26.8	623,872	6,202,700
2026	2,391,899	23.9	571,664	5,607,062	24.4	583,623	5,664,349	26.8	641,029	6,255,554
2027	2,457,676	23.9	587,385	5,648,354	24.4	599,673	5,706,063	26.8	658,657	6,301,621
2028	2,525,262	23.9	603,538	5,682,878	24.4	616,164	5,740,940	26.8	676,770	6,340,138
2029	2,594,707	23.9	620,135	5,709,895	24.4	633,109	5,768,233	26.8	695,381	6,370,280
2030	2,666,061	23.9	637,189	5,728,607	24.4	650,519	5,787,136	26.8	714,504	6,391,156
2031	2,739,378	23.9	654,711	5,738,152	24.4	668,408	5,796,778	26.8	734,153	6,401,805
2032	2,814,711	23.9	672,716	5,737,600	24.4	686,789	5,796,220	26.8	754,343	6,401,189
2033	2,892,116	23.9	691,216	5,725,948	24.4	705,676	5,784,449	26.8	775,087	6,388,189

		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	
2024	$ 2,265,579	28.7%	$650,221	$ 6,490,360	29.9%	$677,408	$ 6,780,634	32.9%	$745,375	$ 7,417,606
2025	2,327,882	28.7	668,102	6,552,620	29.9	696,037	6,845,678	32.9	765,873	7,488,761
2026	2,391,899	28.7	686,475	6,608,456	29.9	715,178	6,904,011	32.9	786,935	7,552,574
2027	2,457,676	28.7	705,353	6,657,122	29.9	734,845	6,954,854	32.9	808,575	7,608,193
2028	2,525,262	28.7	724,750	6,697,812	29.9	755,053	6,997,364	32.9	830,811	7,654,696
2029	2,594,707	28.7	744,681	6,729,655	29.9	775,817	7,030,631	32.9	853,659	7,691,088
2030	2,666,061	28.7	765,160	6,751,709	29.9	797,152	7,053,671	32.9	877,134	7,716,292
2031	2,739,378	28.7	786,201	6,762,958	29.9	819,074	7,065,423	32.9	901,255	7,729,148
2032	2,814,711	28.7	807,822	6,762,307	29.9	841,599	7,064,743	32.9	926,040	7,728,404
2033	2,892,116	28.7	830,037	6,748,574	29.9	864,743	7,050,396	32.9	951,506	7,712,709

Notes regarding the above projections:

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

Lemay 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	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
2024	$ 2,265,579	14.2%	$321,712	$ 3,708,822	18.3%	$414,601	$ 4,635,995	19.0%	$430,460	$ 4,869,962
2025	2,327,882	14.2	330,559	3,744,399	18.3	426,002	4,680,467	19.0	442,298	4,916,678
2026	2,391,899	14.2	339,650	3,776,306	18.3	437,718	4,720,350	19.0	454,461	4,958,574
2027	2,457,676	14.2	348,990	3,804,116	18.3	449,755	4,755,112	19.0	466,958	4,995,090
2028	2,525,262	14.2	358,587	3,827,368	18.3	462,123	4,784,176	19.0	479,800	5,025,621
2029	2,594,707	14.2	368,448	3,845,564	18.3	474,831	4,806,921	19.0	492,994	5,049,514
2030	2,666,061	14.2	378,581	3,858,166	18.3	487,889	4,822,674	19.0	506,552	5,066,062
2031	2,739,378	14.2	388,992	3,864,594	18.3	501,306	4,830,709	19.0	520,482	5,074,503
2032	2,814,711	14.2	399,689	3,864,222	18.3	515,092	4,830,244	19.0	534,795	5,074,015
2033	2,892,116	14.2	410,680	3,856,374	18.3	529,257	4,820,435	19.0	549,502	5,063,711

		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
2024	$ 2,265,579	22.0%	$498,427	$ 5,506,862	22.5%	$509,755	$ 5,563,125	24.9%	$564,129	$ 6,143,765
2025	2,327,882	22.0	512,134	5,559,687	22.5	523,773	5,616,490	24.9	579,643	6,202,700
2026	2,391,899	22.0	526,218	5,607,062	22.5	538,177	5,664,349	24.9	595,583	6,255,554
2027	2,457,676	22.0	540,689	5,648,354	22.5	552,977	5,706,063	24.9	611,961	6,301,621
2028	2,525,262	22.0	555,558	5,682,878	22.5	568,184	5,740,940	24.9	628,790	6,340,138
2029	2,594,707	22.0	570,836	5,709,895	22.5	583,809	5,768,233	24.9	646,082	6,370,280
2030	2,666,061	22.0	586,533	5,728,607	22.5	599,864	5,787,136	24.9	663,849	6,391,156
2031	2,739,378	22.0	602,663	5,738,152	22.5	616,360	5,796,778	24.9	682,105	6,401,805
2032	2,814,711	22.0	619,236	5,737,600	22.5	633,310	5,796,220	24.9	700,863	6,401,189
2033	2,892,116	22.0	636,266	5,725,948	22.5	650,726	5,784,449	24.9	720,137	6,388,189

		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
2024	$ 2,265,579	26.8%	$607,175	$ 6,490,360	28.0%	$634,362	$ 6,780,634	31.0%	$702,329	$ 7,417,606
2025	2,327,882	26.8	623,872	6,552,620	28.0	651,807	6,845,678	31.0	721,643	7,488,761
2026	2,391,899	26.8	641,029	6,608,456	28.0	669,732	6,904,011	31.0	741,489	7,552,574
2027	2,457,676	26.8	658,657	6,657,122	28.0	688,149	6,954,854	31.0	761,880	7,608,193
2028	2,525,262	26.8	676,770	6,697,812	28.0	707,073	6,997,364	31.0	782,831	7,654,696
2029	2,594,707	26.8	695,381	6,729,655	28.0	726,518	7,030,631	31.0	804,359	7,691,088
2030	2,666,061	26.8	714,504	6,751,709	28.0	746,497	7,053,671	31.0	826,479	7,716,292
2031	2,739,378	26.8	734,153	6,762,958	28.0	767,026	7,065,423	31.0	849,207	7,729,148
2032	2,814,711	26.8	754,343	6,762,307	28.0	788,119	7,064,743	31.0	872,560	7,728,404
2033	2,892,116	26.8	775,087	6,748,574	28.0	809,792	7,050,396	31.0	896,556	7,712,709

Notes regarding the above projections:

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

Lemay Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: 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
2024	$ 2,265,579	12.3%	$278,666	$ 3,708,822	16.4%	$371,555	$ 4,635,995	17.1%	$387,414	$ 4,869,962
2025	2,327,882	12.3	286,329	3,744,399	16.4	381,773	4,680,467	17.1	398,068	4,916,678
2026	2,391,899	12.3	294,204	3,776,306	16.4	392,271	4,720,350	17.1	409,015	4,958,574
2027	2,457,676	12.3	302,294	3,804,116	16.4	403,059	4,755,112	17.1	420,263	4,995,090
2028	2,525,262	12.3	310,607	3,827,368	16.4	414,143	4,784,176	17.1	431,820	5,025,621
2029	2,594,707	12.3	319,149	3,845,564	16.4	425,532	4,806,921	17.1	443,695	5,049,514
2030	2,666,061	12.3	327,926	3,858,166	16.4	437,234	4,822,674	17.1	455,896	5,066,062
2031	2,739,378	12.3	336,943	3,864,594	16.4	449,258	4,830,709	17.1	468,434	5,074,503
2032	2,814,711	12.3	346,209	3,864,222	16.4	461,613	4,830,244	17.1	481,316	5,074,015
2033	2,892,116	12.3	355,730	3,856,374	16.4	474,307	4,820,435	17.1	494,552	5,063,711

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
2024	$ 2,265,579	20.1%	$455,381	$ 5,506,862	20.6%	$466,709	$ 5,563,125	23.0%	$521,083	$ 6,143,765
2025	2,327,882	20.1	467,904	5,559,687	20.6	479,544	5,616,490	23.0	535,413	6,202,700
2026	2,391,899	20.1	480,772	5,607,062	20.6	492,731	5,664,349	23.0	550,137	6,255,554
2027	2,457,676	20.1	493,993	5,648,354	20.6	506,281	5,706,063	23.0	565,265	6,301,621
2028	2,525,262	20.1	507,578	5,682,878	20.6	520,204	5,740,940	23.0	580,810	6,340,138
2029	2,594,707	20.1	521,536	5,709,895	20.6	534,510	5,768,233	23.0	596,783	6,370,280
2030	2,666,061	20.1	535,878	5,728,607	20.6	549,209	5,787,136	23.0	613,194	6,391,156
2031	2,739,378	20.1	550,615	5,738,152	20.6	564,312	5,796,778	23.0	630,057	6,401,805
2032	2,814,711	20.1	565,757	5,737,600	20.6	579,830	5,796,220	23.0	647,384	6,401,189
2033	2,892,116	20.1	581,315	5,725,948	20.6	595,776	5,784,449	23.0	665,187	6,388,189

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
2024	$ 2,265,579	24.9%	$564,129	$ 6,490,360	26.1%	$591,316	$ 6,780,634	29.1%	$659,283	$ 7,417,606
2025	2,327,882	24.9	579,643	6,552,620	26.1	607,577	6,845,678	29.1	677,414	7,488,761
2026	2,391,899	24.9	595,583	6,608,456	26.1	624,286	6,904,011	29.1	696,043	7,552,574
2027	2,457,676	24.9	611,961	6,657,122	26.1	641,453	6,954,854	29.1	715,184	7,608,193
2028	2,525,262	24.9	628,790	6,697,812	26.1	659,093	6,997,364	29.1	734,851	7,654,696
2029	2,594,707	24.9	646,082	6,729,655	26.1	677,219	7,030,631	29.1	755,060	7,691,088
2030	2,666,061	24.9	663,849	6,751,709	26.1	695,842	7,053,671	29.1	775,824	7,716,292
2031	2,739,378	24.9	682,105	6,762,958	26.1	714,978	7,065,423	29.1	797,159	7,729,148
2032	2,814,711	24.9	700,863	6,762,307	26.1	734,640	7,064,743	29.1	819,081	7,728,404
2033	2,892,116	24.9	720,137	6,748,574	26.1	754,842	7,050,396	29.1	841,606	7,712,709

Notes regarding the above projections:

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

Lemay 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	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
2024	$ 2,265,579	18.5%	$419,132	$ 3,827,331	22.8%	$516,552	$ 4,784,147	23.5%	$532,411	$ 5,027,911
2025	2,327,882	18.5	430,658	3,864,045	22.8	530,757	4,830,040	23.5	547,052	5,076,142
2026	2,391,899	18.5	442,501	3,896,971	22.8	545,353	4,871,198	23.5	562,096	5,119,397
2027	2,457,676	18.5	454,670	3,925,669	22.8	560,350	4,907,071	23.5	577,554	5,157,097
2028	2,525,262	18.5	467,173	3,949,664	22.8	575,760	4,937,064	23.5	593,437	5,188,618
2029	2,594,707	18.5	480,021	3,968,441	22.8	591,593	4,960,536	23.5	609,756	5,213,286
2030	2,666,061	18.5	493,221	3,981,446	22.8	607,862	4,976,792	23.5	626,524	5,230,370
2031	2,739,378	18.5	506,785	3,988,080	22.8	624,578	4,985,084	23.5	643,754	5,239,085
2032	2,814,711	18.5	520,722	3,987,696	22.8	641,754	4,984,604	23.5	661,457	5,238,581
2033	2,892,116	18.5	535,041	3,979,598	22.8	659,402	4,974,481	23.5	679,647	5,227,942

		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
2024	$ 2,265,579	26.5%	$600,378	$ 5,684,592	27.2%	$616,237	$ 5,741,044	29.6%	$670,611	$ 6,341,292
2025	2,327,882	26.5	616,889	5,739,122	27.2	633,184	5,796,116	29.6	689,053	6,402,122
2026	2,391,899	26.5	633,853	5,788,026	27.2	650,597	5,845,506	29.6	708,002	6,456,676
2027	2,457,676	26.5	651,284	5,830,650	27.2	668,488	5,888,554	29.6	727,472	6,504,225
2028	2,525,262	26.5	669,194	5,866,288	27.2	686,871	5,924,546	29.6	747,478	6,543,980
2029	2,594,707	26.5	687,597	5,894,177	27.2	705,760	5,952,712	29.6	768,033	6,575,091
2030	2,666,061	26.5	706,506	5,913,493	27.2	725,169	5,972,220	29.6	789,154	6,596,638
2031	2,739,378	26.5	725,935	5,923,346	27.2	745,111	5,982,171	29.6	810,856	6,607,629
2032	2,814,711	26.5	745,898	5,922,776	27.2	765,601	5,981,595	29.6	833,154	6,606,993
2033	2,892,116	26.5	766,411	5,910,748	27.2	786,656	5,969,447	29.6	856,066	6,593,575

		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
2024	$ 2,265,579	31.6%	$715,923	$ 6,697,873	32.8%	$743,110	$ 6,997,978	35.9%	$813,343	$ 7,654,657
2025	2,327,882	31.6	735,611	6,762,123	32.8	763,545	7,065,107	35.9	835,710	7,728,086
2026	2,391,899	31.6	755,840	6,819,744	32.8	784,543	7,125,310	35.9	858,692	7,793,938
2027	2,457,676	31.6	776,626	6,869,966	32.8	806,118	7,177,782	35.9	882,306	7,851,334
2028	2,525,262	31.6	797,983	6,911,957	32.8	828,286	7,221,654	35.9	906,569	7,899,323
2029	2,594,707	31.6	819,927	6,944,818	32.8	851,064	7,255,987	35.9	931,500	7,936,878
2030	2,666,061	31.6	842,475	6,967,577	32.8	874,468	7,279,765	35.9	957,116	7,962,888
2031	2,739,378	31.6	865,643	6,979,186	32.8	898,516	7,291,894	35.9	983,437	7,976,155
2032	2,814,711	31.6	889,449	6,978,514	32.8	923,225	7,291,192	35.9	1,010,481	7,975,387
2033	2,892,116	31.6	913,909	6,964,342	32.8	948,614	7,276,385	35.9	1,038,270	7,959,190

Notes regarding the above projections:

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

Lemay 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	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
2024	$ 2,265,579	16.6%	$376,086	$ 3,827,331	20.9%	$473,506	$ 4,784,147	21.6%	$489,365	$ 5,027,911
2025	2,327,882	16.6	386,428	3,864,045	20.9	486,527	4,830,040	21.6	502,823	5,076,142
2026	2,391,899	16.6	397,055	3,896,971	20.9	499,907	4,871,198	21.6	516,650	5,119,397
2027	2,457,676	16.6	407,974	3,925,669	20.9	513,654	4,907,071	21.6	530,858	5,157,097
2028	2,525,262	16.6	419,193	3,949,664	20.9	527,780	4,937,064	21.6	545,457	5,188,618
2029	2,594,707	16.6	430,721	3,968,441	20.9	542,294	4,960,536	21.6	560,457	5,213,286
2030	2,666,061	16.6	442,566	3,981,446	20.9	557,207	4,976,792	21.6	575,869	5,230,370
2031	2,739,378	16.6	454,737	3,988,080	20.9	572,530	4,985,084	21.6	591,706	5,239,085
2032	2,814,711	16.6	467,242	3,987,696	20.9	588,275	4,984,604	21.6	607,978	5,238,581
2033	2,892,116	16.6	480,091	3,979,598	20.9	604,452	4,974,481	21.6	624,697	5,227,942

		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
2024	$ 2,265,579	24.6%	$557,332	$ 5,684,592	25.3%	$573,191	$ 5,741,044	27.7%	$627,565	$ 6,341,292
2025	2,327,882	24.6	572,659	5,739,122	25.3	588,954	5,796,116	27.7	644,823	6,402,122
2026	2,391,899	24.6	588,407	5,788,026	25.3	605,150	5,845,506	27.7	662,556	6,456,676
2027	2,457,676	24.6	604,588	5,830,650	25.3	621,792	5,888,554	27.7	680,776	6,504,225
2028	2,525,262	24.6	621,214	5,866,288	25.3	638,891	5,924,546	27.7	699,498	6,543,980
2029	2,594,707	24.6	638,298	5,894,177	25.3	656,461	5,952,712	27.7	718,734	6,575,091
2030	2,666,061	24.6	655,851	5,913,493	25.3	674,513	5,972,220	27.7	738,499	6,596,638
2031	2,739,378	24.6	673,887	5,923,346	25.3	693,063	5,982,171	27.7	758,808	6,607,629
2032	2,814,711	24.6	692,419	5,922,776	25.3	712,122	5,981,595	27.7	779,675	6,606,993
2033	2,892,116	24.6	711,461	5,910,748	25.3	731,705	5,969,447	27.7	801,116	6,593,575

		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
2024	$ 2,265,579	29.7%	$672,877	$ 6,697,873	30.9%	$700,064	$ 6,997,978	34.0%	$770,297	$ 7,654,657
2025	2,327,882	29.7	691,381	6,762,123	30.9	719,316	7,065,107	34.0	791,480	7,728,086
2026	2,391,899	29.7	710,394	6,819,744	30.9	739,097	7,125,310	34.0	813,246	7,793,938
2027	2,457,676	29.7	729,930	6,869,966	30.9	759,422	7,177,782	34.0	835,610	7,851,334
2028	2,525,262	29.7	750,003	6,911,957	30.9	780,306	7,221,654	34.0	858,589	7,899,323
2029	2,594,707	29.7	770,628	6,944,818	30.9	801,764	7,255,987	34.0	882,200	7,936,878
2030	2,666,061	29.7	791,820	6,967,577	30.9	823,813	7,279,765	34.0	906,461	7,962,888
2031	2,739,378	29.7	813,595	6,979,186	30.9	846,468	7,291,894	34.0	931,389	7,976,155
2032	2,814,711	29.7	835,969	6,978,514	30.9	869,746	7,291,192	34.0	957,002	7,975,387
2033	2,892,116	29.7	858,958	6,964,342	30.9	893,664	7,276,385	34.0	983,319	7,959,190

Notes regarding the above projections:

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

Lemay 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	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 2,265,579	14.7%	$333,040	$ 3,827,331	19.0%	$430,460	$ 4,784,147	19.7%	$446,319	$ 5,027,911
2025	2,327,882	14.7	342,199	3,864,045	19.0	442,298	4,830,040	19.7	458,593	5,076,142
2026	2,391,899	14.7	351,609	3,896,971	19.0	454,461	4,871,198	19.7	471,204	5,119,397
2027	2,457,676	14.7	361,278	3,925,669	19.0	466,958	4,907,071	19.7	484,162	5,157,097
2028	2,525,262	14.7	371,214	3,949,664	19.0	479,800	4,937,064	19.7	497,477	5,188,618
2029	2,594,707	14.7	381,422	3,968,441	19.0	492,994	4,960,536	19.7	511,157	5,213,286
2030	2,666,061	14.7	391,911	3,981,446	19.0	506,552	4,976,792	19.7	525,214	5,230,370
2031	2,739,378	14.7	402,689	3,988,080	19.0	520,482	4,985,084	19.7	539,657	5,239,085
2032	2,814,711	14.7	413,763	3,987,696	19.0	534,795	4,984,604	19.7	554,498	5,238,581
2033	2,892,116	14.7	425,141	3,979,598	19.0	549,502	4,974,481	19.7	569,747	5,227,942

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 2,265,579	22.7%	$514,286	$ 5,684,592	23.4%	$530,145	$ 5,741,044	25.8%	$584,519	$ 6,341,292
2025	2,327,882	22.7	528,429	5,739,122	23.4	544,724	5,796,116	25.8	600,594	6,402,122
2026	2,391,899	22.7	542,961	5,788,026	23.4	559,704	5,845,506	25.8	617,110	6,456,676
2027	2,457,676	22.7	557,892	5,830,650	23.4	575,096	5,888,554	25.8	634,080	6,504,225
2028	2,525,262	22.7	573,234	5,866,288	23.4	590,911	5,924,546	25.8	651,518	6,543,980
2029	2,594,707	22.7	588,998	5,894,177	23.4	607,161	5,952,712	25.8	669,434	6,575,091
2030	2,666,061	22.7	605,196	5,913,493	23.4	623,858	5,972,220	25.8	687,844	6,596,638
2031	2,739,378	22.7	621,839	5,923,346	23.4	641,014	5,982,171	25.8	706,760	6,607,629
2032	2,814,711	22.7	638,939	5,922,776	23.4	658,642	5,981,595	25.8	726,195	6,606,993
2033	2,892,116	22.7	656,510	5,910,748	23.4	676,755	5,969,447	25.8	746,166	6,593,575

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 2,265,579	27.8%	$629,831	$ 6,697,873	29.0%	$657,018	$ 6,997,978	32.1%	$727,251	$ 7,654,657
2025	2,327,882	27.8	647,151	6,762,123	29.0	675,086	7,065,107	32.1	747,250	7,728,086
2026	2,391,899	27.8	664,948	6,819,744	29.0	693,651	7,125,310	32.1	767,800	7,793,938
2027	2,457,676	27.8	683,234	6,869,966	29.0	712,726	7,177,782	32.1	788,914	7,851,334
2028	2,525,262	27.8	702,023	6,911,957	29.0	732,326	7,221,654	32.1	810,609	7,899,323
2029	2,594,707	27.8	721,329	6,944,818	29.0	752,465	7,255,987	32.1	832,901	7,936,878
2030	2,666,061	27.8	741,165	6,967,577	29.0	773,158	7,279,765	32.1	855,806	7,962,888
2031	2,739,378	27.8	761,547	6,979,186	29.0	794,420	7,291,894	32.1	879,340	7,976,155
2032	2,814,711	27.8	782,490	6,978,514	29.0	816,266	7,291,192	32.1	903,522	7,975,387
2033	2,892,116	27.8	804,008	6,964,342	29.0	838,714	7,276,385	32.1	928,369	7,959,190

Notes regarding the above projections:

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

Lemay 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	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 2,265,579	12.8%	$289,994	$ 3,827,331	17.1%	$387,414	$ 4,784,147	17.8%	$403,273	$ 5,027,911
2025	2,327,882	12.8	297,969	3,864,045	17.1	398,068	4,830,040	17.8	414,363	5,076,142
2026	2,391,899	12.8	306,163	3,896,971	17.1	409,015	4,871,198	17.8	425,758	5,119,397
2027	2,457,676	12.8	314,583	3,925,669	17.1	420,263	4,907,071	17.8	437,466	5,157,097
2028	2,525,262	12.8	323,234	3,949,664	17.1	431,820	4,937,064	17.8	449,497	5,188,618
2029	2,594,707	12.8	332,122	3,968,441	17.1	443,695	4,960,536	17.8	461,858	5,213,286
2030	2,666,061	12.8	341,256	3,981,446	17.1	455,896	4,976,792	17.8	474,559	5,230,370
2031	2,739,378	12.8	350,640	3,988,080	17.1	468,434	4,985,084	17.8	487,609	5,239,085
2032	2,814,711	12.8	360,283	3,987,696	17.1	481,316	4,984,604	17.8	501,019	5,238,581
2033	2,892,116	12.8	370,191	3,979,598	17.1	494,552	4,974,481	17.8	514,797	5,227,942

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 2,265,579	20.8%	$471,240	$ 5,684,592	21.5%	$487,099	$ 5,741,044	23.9%	$541,473	$ 6,341,292
2025	2,327,882	20.8	484,199	5,739,122	21.5	500,495	5,796,116	23.9	556,364	6,402,122
2026	2,391,899	20.8	497,515	5,788,026	21.5	514,258	5,845,506	23.9	571,664	6,456,676
2027	2,457,676	20.8	511,197	5,830,650	21.5	528,400	5,888,554	23.9	587,385	6,504,225
2028	2,525,262	20.8	525,254	5,866,288	21.5	542,931	5,924,546	23.9	603,538	6,543,980
2029	2,594,707	20.8	539,699	5,894,177	21.5	557,862	5,952,712	23.9	620,135	6,575,091
2030	2,666,061	20.8	554,541	5,913,493	21.5	573,203	5,972,220	23.9	637,189	6,596,638
2031	2,739,378	20.8	569,791	5,923,346	21.5	588,966	5,982,171	23.9	654,711	6,607,629
2032	2,814,711	20.8	585,460	5,922,776	21.5	605,163	5,981,595	23.9	672,716	6,606,993
2033	2,892,116	20.8	601,560	5,910,748	21.5	621,805	5,969,447	23.9	691,216	6,593,575

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2024	$ 2,265,579	25.9%	$586,785	$ 6,697,873	27.1%	$613,972	$ 6,997,978	30.2%	$684,205	$ 7,654,657
2025	2,327,882	25.9	602,921	6,762,123	27.1	630,856	7,065,107	30.2	703,020	7,728,086
2026	2,391,899	25.9	619,502	6,819,744	27.1	648,205	7,125,310	30.2	722,353	7,793,938
2027	2,457,676	25.9	636,538	6,869,966	27.1	666,030	7,177,782	30.2	742,218	7,851,334
2028	2,525,262	25.9	654,043	6,911,957	27.1	684,346	7,221,654	30.2	762,629	7,899,323
2029	2,594,707	25.9	672,029	6,944,818	27.1	703,166	7,255,987	30.2	783,602	7,936,878
2030	2,666,061	25.9	690,510	6,967,577	27.1	722,503	7,279,765	30.2	805,150	7,962,888
2031	2,739,378	25.9	709,499	6,979,186	27.1	742,371	7,291,894	30.2	827,292	7,976,155
2032	2,814,711	25.9	729,010	6,978,514	27.1	762,787	7,291,192	30.2	850,043	7,975,387
2033	2,892,116	25.9	749,058	6,964,342	27.1	783,763	7,276,385	30.2	873,419	7,959,190

Notes regarding the above projections:

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

Lemay 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	
2024	$ 2,265,579	19.3%	$437,257	$ 4,064,590	23.9%	$541,473	$ 5,080,707	26.0%	$589,051	$ 5,740,539
2025	2,327,882	19.3	449,281	4,103,580	23.9	556,364	5,129,444	26.0	605,249	5,795,606
2026	2,391,899	19.3	461,637	4,138,547	23.9	571,664	5,173,153	26.0	621,894	5,844,991
2027	2,457,676	19.3	474,331	4,169,024	23.9	587,385	5,211,249	26.0	638,996	5,888,035
2028	2,525,262	19.3	487,376	4,194,506	23.9	603,538	5,243,101	26.0	656,568	5,924,024
2029	2,594,707	19.3	500,778	4,214,447	23.9	620,135	5,268,028	26.0	674,624	5,952,188
2030	2,666,061	19.3	514,550	4,228,258	23.9	637,189	5,285,292	26.0	693,176	5,971,694
2031	2,739,378	19.3	528,700	4,235,303	23.9	654,711	5,294,098	26.0	712,238	5,981,644
2032	2,814,711	19.3	543,239	4,234,895	23.9	672,716	5,293,589	26.0	731,825	5,981,068
2033	2,892,116	19.3	558,178	4,226,295	23.9	691,216	5,282,839	26.0	751,950	5,968,921

		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	
2024	$ 2,265,579	28.9%	$654,752	$ 6,337,705	28.4%	$643,424	$ 6,096,827	31.8%	$720,454	$ 6,934,836
2025	2,327,882	28.9	672,758	6,398,500	28.4	661,118	6,155,312	31.8	740,266	7,001,360
2026	2,391,899	28.9	691,259	6,453,023	28.4	679,299	6,207,762	31.8	760,624	7,061,020
2027	2,457,676	28.9	710,268	6,500,545	28.4	697,980	6,253,477	31.8	781,541	7,113,019
2028	2,525,262	28.9	729,801	6,540,278	28.4	717,174	6,291,700	31.8	803,033	7,156,495
2029	2,594,707	28.9	749,870	6,571,372	28.4	736,897	6,321,612	31.8	825,117	7,190,518
2030	2,666,061	28.9	770,492	6,592,907	28.4	757,161	6,342,328	31.8	847,807	7,214,082
2031	2,739,378	28.9	791,680	6,603,892	28.4	777,983	6,352,895	31.8	871,122	7,226,102
2032	2,814,711	28.9	813,451	6,603,257	28.4	799,378	6,352,284	31.8	895,078	7,225,407
2033	2,892,116	28.9	835,822	6,589,847	28.4	821,361	6,339,384	31.8	919,693	7,210,733

		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	
2024	$ 2,265,579	32.9%	$745,375	$ 7,113,038	34.6%	$783,890	$ 7,532,027	37.5%	$849,592	$ 8,129,161
2025	2,327,882	32.9	765,873	7,181,271	34.6	805,447	7,604,279	37.5	872,956	8,207,141
2026	2,391,899	32.9	786,935	7,242,464	34.6	827,597	7,669,076	37.5	896,962	8,277,075
2027	2,457,676	32.9	808,575	7,295,799	34.6	850,356	7,725,553	37.5	921,629	8,338,029
2028	2,525,262	32.9	830,811	7,340,393	34.6	873,741	7,772,773	37.5	946,973	8,388,993
2029	2,594,707	32.9	853,659	7,375,290	34.6	897,769	7,809,726	37.5	973,015	8,428,876
2030	2,666,061	32.9	877,134	7,399,459	34.6	922,457	7,835,319	37.5	999,773	8,456,498
2031	2,739,378	32.9	901,255	7,411,787	34.6	947,825	7,848,374	37.5	1,027,267	8,470,588
2032	2,814,711	32.9	926,040	7,411,074	34.6	973,890	7,847,619	37.5	1,055,517	8,469,773
2033	2,892,116	32.9	951,506	7,396,023	34.6	1,000,672	7,831,682	37.5	1,084,544	8,452,572

Notes regarding the above projections:

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

Lemay Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: 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
2024	$ 2,265,579	17.4%	$394,211	$ 4,064,590	22.0%	$498,427	$ 5,080,707	24.1%	$546,005	$ 5,740,539
2025	2,327,882	17.4	405,051	4,103,580	22.0	512,134	5,129,444	24.1	561,020	5,795,606
2026	2,391,899	17.4	416,190	4,138,547	22.0	526,218	5,173,153	24.1	576,448	5,844,991
2027	2,457,676	17.4	427,636	4,169,024	22.0	540,689	5,211,249	24.1	592,300	5,888,035
2028	2,525,262	17.4	439,396	4,194,506	22.0	555,558	5,243,101	24.1	608,588	5,924,024
2029	2,594,707	17.4	451,479	4,214,447	22.0	570,836	5,268,028	24.1	625,324	5,952,188
2030	2,666,061	17.4	463,895	4,228,258	22.0	586,533	5,285,292	24.1	642,521	5,971,694
2031	2,739,378	17.4	476,652	4,235,303	22.0	602,663	5,294,098	24.1	660,190	5,981,644
2032	2,814,711	17.4	489,760	4,234,895	22.0	619,236	5,293,589	24.1	678,345	5,981,068
2033	2,892,116	17.4	503,228	4,226,295	22.0	636,266	5,282,839	24.1	697,000	5,968,921

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
2024	$ 2,265,579	27.0%	$611,706	$ 6,337,705	26.5%	$600,378	$ 6,096,827	29.9%	$677,408	$ 6,934,836
2025	2,327,882	27.0	628,528	6,398,500	26.5	616,889	6,155,312	29.9	696,037	7,001,360
2026	2,391,899	27.0	645,813	6,453,023	26.5	633,853	6,207,762	29.9	715,178	7,061,020
2027	2,457,676	27.0	663,573	6,500,545	26.5	651,284	6,253,477	29.9	734,845	7,113,019
2028	2,525,262	27.0	681,821	6,540,278	26.5	669,194	6,291,700	29.9	755,053	7,156,495
2029	2,594,707	27.0	700,571	6,571,372	26.5	687,597	6,321,612	29.9	775,817	7,190,518
2030	2,666,061	27.0	719,836	6,592,907	26.5	706,506	6,342,328	29.9	797,152	7,214,082
2031	2,739,378	27.0	739,632	6,603,892	26.5	725,935	6,352,895	29.9	819,074	7,226,102
2032	2,814,711	27.0	759,972	6,603,257	26.5	745,898	6,352,284	29.9	841,599	7,225,407
2033	2,892,116	27.0	780,871	6,589,847	26.5	766,411	6,339,384	29.9	864,743	7,210,733

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
2024	$ 2,265,579	31.0%	$702,329	$ 7,113,038	32.7%	$740,844	$ 7,532,027	35.6%	$806,546	$ 8,129,161
2025	2,327,882	31.0	721,643	7,181,271	32.7	761,217	7,604,279	35.6	828,726	8,207,141
2026	2,391,899	31.0	741,489	7,242,464	32.7	782,151	7,669,076	35.6	851,516	8,277,075
2027	2,457,676	31.0	761,880	7,295,799	32.7	803,660	7,725,553	35.6	874,933	8,338,029
2028	2,525,262	31.0	782,831	7,340,393	32.7	825,761	7,772,773	35.6	898,993	8,388,993
2029	2,594,707	31.0	804,359	7,375,290	32.7	848,469	7,809,726	35.6	923,716	8,428,876
2030	2,666,061	31.0	826,479	7,399,459	32.7	871,802	7,835,319	35.6	949,118	8,456,498
2031	2,739,378	31.0	849,207	7,411,787	32.7	895,777	7,848,374	35.6	975,219	8,470,588
2032	2,814,711	31.0	872,560	7,411,074	32.7	920,410	7,847,619	35.6	1,002,037	8,469,773
2033	2,892,116	31.0	896,556	7,396,023	32.7	945,722	7,831,682	35.6	1,029,593	8,452,572

Notes regarding the above projections:

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

Lemay Fire Protection District - Fire

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	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
2024	$ 2,265,579	15.5%	$351,165	$ 4,064,590	20.1%	$455,381	$ 5,080,707	22.2%	$502,959	$ 5,740,539
2025	2,327,882	15.5	360,822	4,103,580	20.1	467,904	5,129,444	22.2	516,790	5,795,606
2026	2,391,899	15.5	370,744	4,138,547	20.1	480,772	5,173,153	22.2	531,002	5,844,991
2027	2,457,676	15.5	380,940	4,169,024	20.1	493,993	5,211,249	22.2	545,604	5,888,035
2028	2,525,262	15.5	391,416	4,194,506	20.1	507,578	5,243,101	22.2	560,608	5,924,024
2029	2,594,707	15.5	402,180	4,214,447	20.1	521,536	5,268,028	22.2	576,025	5,952,188
2030	2,666,061	15.5	413,239	4,228,258	20.1	535,878	5,285,292	22.2	591,866	5,971,694
2031	2,739,378	15.5	424,604	4,235,303	20.1	550,615	5,294,098	22.2	608,142	5,981,644
2032	2,814,711	15.5	436,280	4,234,895	20.1	565,757	5,293,589	22.2	624,866	5,981,068
2033	2,892,116	15.5	448,278	4,226,295	20.1	581,315	5,282,839	22.2	642,050	5,968,921

		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
2024	$ 2,265,579	25.1%	$568,660	$ 6,337,705	24.6%	$557,332	$ 6,096,827	28.0%	$634,362	$ 6,934,836
2025	2,327,882	25.1	584,298	6,398,500	24.6	572,659	6,155,312	28.0	651,807	7,001,360
2026	2,391,899	25.1	600,367	6,453,023	24.6	588,407	6,207,762	28.0	669,732	7,061,020
2027	2,457,676	25.1	616,877	6,500,545	24.6	604,588	6,253,477	28.0	688,149	7,113,019
2028	2,525,262	25.1	633,841	6,540,278	24.6	621,214	6,291,700	28.0	707,073	7,156,495
2029	2,594,707	25.1	651,271	6,571,372	24.6	638,298	6,321,612	28.0	726,518	7,190,518
2030	2,666,061	25.1	669,181	6,592,907	24.6	655,851	6,342,328	28.0	746,497	7,214,082
2031	2,739,378	25.1	687,584	6,603,892	24.6	673,887	6,352,895	28.0	767,026	7,226,102
2032	2,814,711	25.1	706,492	6,603,257	24.6	692,419	6,352,284	28.0	788,119	7,225,407
2033	2,892,116	25.1	725,921	6,589,847	24.6	711,461	6,339,384	28.0	809,792	7,210,733

		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
2024	$ 2,265,579	29.1%	$659,283	$ 7,113,038	30.8%	$697,798	$ 7,532,027	33.7%	$763,500	$ 8,129,161
2025	2,327,882	29.1	677,414	7,181,271	30.8	716,988	7,604,279	33.7	784,496	8,207,141
2026	2,391,899	29.1	696,043	7,242,464	30.8	736,705	7,669,076	33.7	806,070	8,277,075
2027	2,457,676	29.1	715,184	7,295,799	30.8	756,964	7,725,553	33.7	828,237	8,338,029
2028	2,525,262	29.1	734,851	7,340,393	30.8	777,781	7,772,773	33.7	851,013	8,388,993
2029	2,594,707	29.1	755,060	7,375,290	30.8	799,170	7,809,726	33.7	874,416	8,428,876
2030	2,666,061	29.1	775,824	7,399,459	30.8	821,147	7,835,319	33.7	898,463	8,456,498
2031	2,739,378	29.1	797,159	7,411,787	30.8	843,728	7,848,374	33.7	923,170	8,470,588
2032	2,814,711	29.1	819,081	7,411,074	30.8	866,931	7,847,619	33.7	948,558	8,469,773
2033	2,892,116	29.1	841,606	7,396,023	30.8	890,772	7,831,682	33.7	974,643	8,452,572

Notes regarding the above projections:

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

Lemay 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 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	
2024	$ 2,265,579	13.6%	$308,119	$ 4,064,590	18.2%	$412,335	$ 5,080,707	20.3%	$459,913	$ 5,740,539
2025	2,327,882	13.6	316,592	4,103,580	18.2	423,675	5,129,444	20.3	472,560	5,795,606
2026	2,391,899	13.6	325,298	4,138,547	18.2	435,326	5,173,153	20.3	485,555	5,844,991
2027	2,457,676	13.6	334,244	4,169,024	18.2	447,297	5,211,249	20.3	498,908	5,888,035
2028	2,525,262	13.6	343,436	4,194,506	18.2	459,598	5,243,101	20.3	512,628	5,924,024
2029	2,594,707	13.6	352,880	4,214,447	18.2	472,237	5,268,028	20.3	526,726	5,952,188
2030	2,666,061	13.6	362,584	4,228,258	18.2	485,223	5,285,292	20.3	541,210	5,971,694
2031	2,739,378	13.6	372,555	4,235,303	18.2	498,567	5,294,098	20.3	556,094	5,981,644
2032	2,814,711	13.6	382,801	4,234,895	18.2	512,277	5,293,589	20.3	571,386	5,981,068
2033	2,892,116	13.6	393,328	4,226,295	18.2	526,365	5,282,839	20.3	587,100	5,968,921

		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	
2024	$ 2,265,579	23.2%	$525,614	$ 6,337,705	22.7%	$514,286	$ 6,096,827	26.1%	$591,316	$ 6,934,836
2025	2,327,882	23.2	540,069	6,398,500	22.7	528,429	6,155,312	26.1	607,577	7,001,360
2026	2,391,899	23.2	554,921	6,453,023	22.7	542,961	6,207,762	26.1	624,286	7,061,020
2027	2,457,676	23.2	570,181	6,500,545	22.7	557,892	6,253,477	26.1	641,453	7,113,019
2028	2,525,262	23.2	585,861	6,540,278	22.7	573,234	6,291,700	26.1	659,093	7,156,495
2029	2,594,707	23.2	601,972	6,571,372	22.7	588,998	6,321,612	26.1	677,219	7,190,518
2030	2,666,061	23.2	618,526	6,592,907	22.7	605,196	6,342,328	26.1	695,842	7,214,082
2031	2,739,378	23.2	635,536	6,603,892	22.7	621,839	6,352,895	26.1	714,978	7,226,102
2032	2,814,711	23.2	653,013	6,603,257	22.7	638,939	6,352,284	26.1	734,640	7,225,407
2033	2,892,116	23.2	670,971	6,589,847	22.7	656,510	6,339,384	26.1	754,842	7,210,733

		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	
2024	$ 2,265,579	27.2%	$616,237	$ 7,113,038	28.9%	$654,752	$ 7,532,027	31.8%	$720,454	$ 8,129,161
2025	2,327,882	27.2	633,184	7,181,271	28.9	672,758	7,604,279	31.8	740,266	8,207,141
2026	2,391,899	27.2	650,597	7,242,464	28.9	691,259	7,669,076	31.8	760,624	8,277,075
2027	2,457,676	27.2	668,488	7,295,799	28.9	710,268	7,725,553	31.8	781,541	8,338,029
2028	2,525,262	27.2	686,871	7,340,393	28.9	729,801	7,772,773	31.8	803,033	8,388,993
2029	2,594,707	27.2	705,760	7,375,290	28.9	749,870	7,809,726	31.8	825,117	8,428,876
2030	2,666,061	27.2	725,169	7,399,459	28.9	770,492	7,835,319	31.8	847,807	8,456,498
2031	2,739,378	27.2	745,111	7,411,787	28.9	791,680	7,848,374	31.8	871,122	8,470,588
2032	2,814,711	27.2	765,601	7,411,074	28.9	813,451	7,847,619	31.8	895,078	8,469,773
2033	2,892,116	27.2	786,656	7,396,023	28.9	835,822	7,831,682	31.8	919,693	8,452,572

Notes regarding the above projections:

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

Lemay 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	
2024	$ 2,265,579	19.9%	$450,850	$ 4,202,610	24.6%	$557,332	$ 5,253,212	26.9%	$609,441	$ 5,937,606
2025	2,327,882	19.9	463,249	4,242,924	24.6	572,659	5,303,604	26.9	626,200	5,994,563
2026	2,391,899	19.9	475,988	4,279,079	24.6	588,407	5,348,797	26.9	643,421	6,045,644
2027	2,457,676	19.9	489,078	4,310,591	24.6	604,588	5,388,187	26.9	661,115	6,090,166
2028	2,525,262	19.9	502,527	4,336,938	24.6	621,214	5,421,121	26.9	679,295	6,127,391
2029	2,594,707	19.9	516,347	4,357,557	24.6	638,298	5,446,894	26.9	697,976	6,156,522
2030	2,666,061	19.9	530,546	4,371,837	24.6	655,851	5,464,744	26.9	717,170	6,176,697
2031	2,739,378	19.9	545,136	4,379,121	24.6	673,887	5,473,849	26.9	736,893	6,186,988
2032	2,814,711	19.9	560,127	4,378,700	24.6	692,419	5,473,322	26.9	757,157	6,186,393
2033	2,892,116	19.9	575,531	4,369,808	24.6	711,461	5,462,207	26.9	777,979	6,173,829

		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	
2024	$ 2,265,579	29.9%	$677,408	$ 6,554,547	29.3%	$663,815	$ 6,303,989	32.9%	$745,375	$ 7,171,497
2025	2,327,882	29.9	696,037	6,617,423	29.3	682,069	6,364,461	32.9	765,873	7,240,291
2026	2,391,899	29.9	715,178	6,673,811	29.3	700,826	6,418,694	32.9	786,935	7,301,987
2027	2,457,676	29.9	734,845	6,722,959	29.3	720,099	6,465,963	32.9	808,575	7,355,761
2028	2,525,262	29.9	755,053	6,764,051	29.3	739,902	6,505,484	32.9	830,811	7,400,721
2029	2,594,707	29.9	775,817	6,796,208	29.3	760,249	6,536,412	32.9	853,659	7,435,905
2030	2,666,061	29.9	797,152	6,818,480	29.3	781,156	6,557,832	32.9	877,134	7,460,273
2031	2,739,378	29.9	819,074	6,829,841	29.3	802,638	6,568,758	32.9	901,255	7,472,703
2032	2,814,711	29.9	841,599	6,829,184	29.3	824,710	6,568,126	32.9	926,040	7,471,984
2033	2,892,116	29.9	864,743	6,815,315	29.3	847,390	6,554,787	32.9	951,506	7,456,810

		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	
2024	$ 2,265,579	34.1%	$772,562	$ 7,354,523	35.8%	$811,077	$ 7,788,251	38.8%	$879,045	$ 8,405,219
2025	2,327,882	34.1	793,808	7,425,072	35.8	833,382	7,862,961	38.8	903,218	8,485,847
2026	2,391,899	34.1	815,638	7,488,342	35.8	856,300	7,929,963	38.8	928,057	8,558,156
2027	2,457,676	34.1	838,068	7,543,488	35.8	879,848	7,988,361	38.8	953,578	8,621,180
2028	2,525,262	34.1	861,114	7,589,596	35.8	904,044	8,037,188	38.8	979,802	8,673,875
2029	2,594,707	34.1	884,795	7,625,678	35.8	928,905	8,075,398	38.8	1,006,746	8,715,112
2030	2,666,061	34.1	909,127	7,650,668	35.8	954,450	8,101,862	38.8	1,034,432	8,743,672
2031	2,739,378	34.1	934,128	7,663,415	35.8	980,697	8,115,361	38.8	1,062,879	8,758,240
2032	2,814,711	34.1	959,816	7,662,678	35.8	1,007,667	8,114,580	38.8	1,092,108	8,757,397
2033	2,892,116	34.1	986,212	7,647,116	35.8	1,035,378	8,098,101	38.8	1,122,141	8,739,612

Notes regarding the above projections:

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

Lemay 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: 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
2024	$ 2,265,579	18.0%	$407,804	$ 4,202,610	22.7%	$514,286	$ 5,253,212	25.0%	$566,395	$ 5,937,606
2025	2,327,882	18.0	419,019	4,242,924	22.7	528,429	5,303,604	25.0	581,971	5,994,563
2026	2,391,899	18.0	430,542	4,279,079	22.7	542,961	5,348,797	25.0	597,975	6,045,644
2027	2,457,676	18.0	442,382	4,310,591	22.7	557,892	5,388,187	25.0	614,419	6,090,166
2028	2,525,262	18.0	454,547	4,336,938	22.7	573,234	5,421,121	25.0	631,316	6,127,391
2029	2,594,707	18.0	467,047	4,357,557	22.7	588,998	5,446,894	25.0	648,677	6,156,522
2030	2,666,061	18.0	479,891	4,371,837	22.7	605,196	5,464,744	25.0	666,515	6,176,697
2031	2,739,378	18.0	493,088	4,379,121	22.7	621,839	5,473,849	25.0	684,845	6,186,988
2032	2,814,711	18.0	506,648	4,378,700	22.7	638,939	5,473,322	25.0	703,678	6,186,393
2033	2,892,116	18.0	520,581	4,369,808	22.7	656,510	5,462,207	25.0	723,029	6,173,829

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
2024	$ 2,265,579	28.0%	$634,362	$ 6,554,547	27.4%	$620,769	$ 6,303,989	31.0%	$702,329	$ 7,171,497
2025	2,327,882	28.0	651,807	6,617,423	27.4	637,840	6,364,461	31.0	721,643	7,240,291
2026	2,391,899	28.0	669,732	6,673,811	27.4	655,380	6,418,694	31.0	741,489	7,301,987
2027	2,457,676	28.0	688,149	6,722,959	27.4	673,403	6,465,963	31.0	761,880	7,355,761
2028	2,525,262	28.0	707,073	6,764,051	27.4	691,922	6,505,484	31.0	782,831	7,400,721
2029	2,594,707	28.0	726,518	6,796,208	27.4	710,950	6,536,412	31.0	804,359	7,435,905
2030	2,666,061	28.0	746,497	6,818,480	27.4	730,501	6,557,832	31.0	826,479	7,460,273
2031	2,739,378	28.0	767,026	6,829,841	27.4	750,590	6,568,758	31.0	849,207	7,472,703
2032	2,814,711	28.0	788,119	6,829,184	27.4	771,231	6,568,126	31.0	872,560	7,471,984
2033	2,892,116	28.0	809,792	6,815,315	27.4	792,440	6,554,787	31.0	896,556	7,456,810

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
2024	$ 2,265,579	32.2%	$729,516	$ 7,354,523	33.9%	$768,031	$ 7,788,251	36.9%	$835,999	$ 8,405,219
2025	2,327,882	32.2	749,578	7,425,072	33.9	789,152	7,862,961	36.9	858,988	8,485,847
2026	2,391,899	32.2	770,191	7,488,342	33.9	810,854	7,929,963	36.9	882,611	8,558,156
2027	2,457,676	32.2	791,372	7,543,488	33.9	833,152	7,988,361	36.9	906,882	8,621,180
2028	2,525,262	32.2	813,134	7,589,596	33.9	856,064	8,037,188	36.9	931,822	8,673,875
2029	2,594,707	32.2	835,496	7,625,678	33.9	879,606	8,075,398	36.9	957,447	8,715,112
2030	2,666,061	32.2	858,472	7,650,668	33.9	903,795	8,101,862	36.9	983,777	8,743,672
2031	2,739,378	32.2	882,080	7,663,415	33.9	928,649	8,115,361	36.9	1,010,830	8,758,240
2032	2,814,711	32.2	906,337	7,662,678	33.9	954,187	8,114,580	36.9	1,038,628	8,757,397
2033	2,892,116	32.2	931,261	7,647,116	33.9	980,427	8,098,101	36.9	1,067,191	8,739,612

Notes regarding the above projections:

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

Lemay Fire Protection District - Fire

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
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
2024	$ 2,265,579	16.1%	$364,758	$ 4,202,610	20.8%	$471,240	$ 5,253,212	23.1%	$523,349	$ 5,937,606
2025	2,327,882	16.1	374,789	4,242,924	20.8	484,199	5,303,604	23.1	537,741	5,994,563
2026	2,391,899	16.1	385,096	4,279,079	20.8	497,515	5,348,797	23.1	552,529	6,045,644
2027	2,457,676	16.1	395,686	4,310,591	20.8	511,197	5,388,187	23.1	567,723	6,090,166
2028	2,525,262	16.1	406,567	4,336,938	20.8	525,254	5,421,121	23.1	583,336	6,127,391
2029	2,594,707	16.1	417,748	4,357,557	20.8	539,699	5,446,894	23.1	599,377	6,156,522
2030	2,666,061	16.1	429,236	4,371,837	20.8	554,541	5,464,744	23.1	615,860	6,176,697
2031	2,739,378	16.1	441,040	4,379,121	20.8	569,791	5,473,849	23.1	632,796	6,186,988
2032	2,814,711	16.1	453,168	4,378,700	20.8	585,460	5,473,322	23.1	650,198	6,186,393
2033	2,892,116	16.1	465,631	4,369,808	20.8	601,560	5,462,207	23.1	668,079	6,173,829

		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
2024	$ 2,265,579	26.1%	$591,316	$ 6,554,547	25.5%	$577,723	$ 6,303,989	29.1%	$659,283	$ 7,171,497
2025	2,327,882	26.1	607,577	6,617,423	25.5	593,610	6,364,461	29.1	677,414	7,240,291
2026	2,391,899	26.1	624,286	6,673,811	25.5	609,934	6,418,694	29.1	696,043	7,301,987
2027	2,457,676	26.1	641,453	6,722,959	25.5	626,707	6,465,963	29.1	715,184	7,355,761
2028	2,525,262	26.1	659,093	6,764,051	25.5	643,942	6,505,484	29.1	734,851	7,400,721
2029	2,594,707	26.1	677,219	6,796,208	25.5	661,650	6,536,412	29.1	755,060	7,435,905
2030	2,666,061	26.1	695,842	6,818,480	25.5	679,846	6,557,832	29.1	775,824	7,460,273
2031	2,739,378	26.1	714,978	6,829,841	25.5	698,541	6,568,758	29.1	797,159	7,472,703
2032	2,814,711	26.1	734,640	6,829,184	25.5	717,751	6,568,126	29.1	819,081	7,471,984
2033	2,892,116	26.1	754,842	6,815,315	25.5	737,490	6,554,787	29.1	841,606	7,456,810

		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
2024	$ 2,265,579	30.3%	$686,470	$ 7,354,523	32.0%	$724,985	$ 7,788,251	35.0%	$792,953	$ 8,405,219
2025	2,327,882	30.3	705,348	7,425,072	32.0	744,922	7,862,961	35.0	814,759	8,485,847
2026	2,391,899	30.3	724,745	7,488,342	32.0	765,408	7,929,963	35.0	837,165	8,558,156
2027	2,457,676	30.3	744,676	7,543,488	32.0	786,456	7,988,361	35.0	860,187	8,621,180
2028	2,525,262	30.3	765,154	7,589,596	32.0	808,084	8,037,188	35.0	883,842	8,673,875
2029	2,594,707	30.3	786,196	7,625,678	32.0	830,306	8,075,398	35.0	908,147	8,715,112
2030	2,666,061	30.3	807,816	7,650,668	32.0	853,140	8,101,862	35.0	933,121	8,743,672
2031	2,739,378	30.3	830,032	7,663,415	32.0	876,601	8,115,361	35.0	958,782	8,758,240
2032	2,814,711	30.3	852,857	7,662,678	32.0	900,708	8,114,580	35.0	985,149	8,757,397
2033	2,892,116	30.3	876,311	7,647,116	32.0	925,477	8,098,101	35.0	1,012,241	8,739,612

Notes regarding the above projections:

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

Lemay 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
2024	$ 2,265,579	14.2%	$321,712	$ 4,202,610	18.9%	$428,194	$ 5,253,212	21.2%	$480,303	$ 5,937,606
2025	2,327,882	14.2	330,559	4,242,924	18.9	439,970	5,303,604	21.2	493,511	5,994,563
2026	2,391,899	14.2	339,650	4,279,079	18.9	452,069	5,348,797	21.2	507,083	6,045,644
2027	2,457,676	14.2	348,990	4,310,591	18.9	464,501	5,388,187	21.2	521,027	6,090,166
2028	2,525,262	14.2	358,587	4,336,938	18.9	477,275	5,421,121	21.2	535,356	6,127,391
2029	2,594,707	14.2	368,448	4,357,557	18.9	490,400	5,446,894	21.2	550,078	6,156,522
2030	2,666,061	14.2	378,581	4,371,837	18.9	503,886	5,464,744	21.2	565,205	6,176,697
2031	2,739,378	14.2	388,992	4,379,121	18.9	517,742	5,473,849	21.2	580,748	6,186,988
2032	2,814,711	14.2	399,689	4,378,700	18.9	531,980	5,473,322	21.2	596,719	6,186,393
2033	2,892,116	14.2	410,680	4,369,808	18.9	546,610	5,462,207	21.2	613,129	6,173,829

		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
2024	$ 2,265,579	24.2%	$548,270	$ 6,554,547	23.6%	$534,677	$ 6,303,989	27.2%	$616,237	$ 7,171,497
2025	2,327,882	24.2	563,347	6,617,423	23.6	549,380	6,364,461	27.2	633,184	7,240,291
2026	2,391,899	24.2	578,840	6,673,811	23.6	564,488	6,418,694	27.2	650,597	7,301,987
2027	2,457,676	24.2	594,758	6,722,959	23.6	580,012	6,465,963	27.2	668,488	7,355,761
2028	2,525,262	24.2	611,113	6,764,051	23.6	595,962	6,505,484	27.2	686,871	7,400,721
2029	2,594,707	24.2	627,919	6,796,208	23.6	612,351	6,536,412	27.2	705,760	7,435,905
2030	2,666,061	24.2	645,187	6,818,480	23.6	629,190	6,557,832	27.2	725,169	7,460,273
2031	2,739,378	24.2	662,929	6,829,841	23.6	646,493	6,568,758	27.2	745,111	7,472,703
2032	2,814,711	24.2	681,160	6,829,184	23.6	664,272	6,568,126	27.2	765,601	7,471,984
2033	2,892,116	24.2	699,892	6,815,315	23.6	682,539	6,554,787	27.2	786,656	7,456,810

		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
2024	$ 2,265,579	28.4%	$643,424	$ 7,354,523	30.1%	$681,939	$ 7,788,251	33.1%	$749,907	$ 8,405,219
2025	2,327,882	28.4	661,118	7,425,072	30.1	700,692	7,862,961	33.1	770,529	8,485,847
2026	2,391,899	28.4	679,299	7,488,342	30.1	719,962	7,929,963	33.1	791,719	8,558,156
2027	2,457,676	28.4	697,980	7,543,488	30.1	739,760	7,988,361	33.1	813,491	8,621,180
2028	2,525,262	28.4	717,174	7,589,596	30.1	760,104	8,037,188	33.1	835,862	8,673,875
2029	2,594,707	28.4	736,897	7,625,678	30.1	781,007	8,075,398	33.1	858,848	8,715,112
2030	2,666,061	28.4	757,161	7,650,668	30.1	802,484	8,101,862	33.1	882,466	8,743,672
2031	2,739,378	28.4	777,983	7,663,415	30.1	824,553	8,115,361	33.1	906,734	8,758,240
2032	2,814,711	28.4	799,378	7,662,678	30.1	847,228	8,114,580	33.1	931,669	8,757,397
2033	2,892,116	28.4	821,361	7,647,116	30.1	870,527	8,098,101	33.1	957,290	8,739,612

Notes regarding the above projections:

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