



The Initial Valuation For
**Northeast Ambulance & Fire
Protection District**
as of September 30, 2024



Table of Contents

	Page
Actuary's Certification Letter	1
Alternate Plans Available	3
Employer Contribution Rates	
Regular Eligibility:	
5-Year Final Average Salary	4
3-Year Final Average Salary	5
Rule of 80 Eligibility:	
5-Year Final Average Salary	6
3-Year Final Average Salary	7
Employer Contribution Dollars	8
Appendix I	
Unfunded Actuarial Accrued Liability	11
Appendix II	
Summary of Financial Assumptions	13
Appendix III	
Summary of LAGERS Provisions	17
Appendix IV	
Benefit Illustrations.....	20
Appendix V	
Age and Service Characteristics of Employees	29
Appendix VI	
Risk Commentary.....	31



February 28, 2025

Northeast Ambulance & 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 29, 2024.

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 September 30, 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 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.

Northeast Ambulance & 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	8.40%	0.20%	10.80%	19.40%	17.50%	15.60%	13.70%
	Fire	8.40	0.60	10.20	19.20	17.30	15.40	13.50
L-3	General	10.30	0.30	13.50	24.10	22.20	20.30	18.40
	Fire	10.30	0.70	12.80	23.80	21.90	20.00	18.10
LT-4(65)	General	9.30	0.20	10.60	20.10	18.20	16.30	14.40
	Fire	10.50	0.60	12.00	23.10	21.20	19.30	17.40
LT-5(65)	General	10.90	0.30	13.40	24.60	22.70	20.80	18.90
	Fire	11.90	0.70	14.10	26.70	24.80	22.90	21.00
L-7	General	12.10	0.30	16.20	28.60	26.70	24.80	22.90
	Fire	12.20	0.80	15.30	28.30	26.40	24.50	22.60
LT-8(65)	General	12.60	0.30	16.10	29.00	27.10	25.20	23.30
	Fire	13.20	0.80	16.20	30.20	28.30	26.40	24.50
L-12	General	14.00	0.40	18.80	33.20	31.30	29.40	27.50
	Fire	14.10	0.90	17.90	32.90	31.00	29.10	27.20
LT-14(65)	General	14.20	0.40	18.80	33.40	31.50	29.60	27.70
	Fire	14.60	0.90	18.30	33.80	31.90	30.00	28.10
L-6	General	15.90	0.50	21.50	37.90	36.00	34.10	32.20
	Fire	16.00	1.00	20.40	37.40	35.50	33.60	31.70

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

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

Northeast Ambulance & 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	8.60%	0.20%	11.10%	19.90%	18.00%	16.10%	14.20%
	Fire	8.70	0.60	10.50	19.80	17.90	16.00	14.10
L-3	General	10.60	0.30	13.90	24.80	22.90	21.00	19.10
	Fire	10.60	0.70	13.20	24.50	22.60	20.70	18.80
LT-4(65)	General	9.60	0.20	11.00	20.80	18.90	17.00	15.10
	Fire	10.80	0.60	12.40	23.80	21.90	20.00	18.10
LT-5(65)	General	11.30	0.30	13.80	25.40	23.50	21.60	19.70
	Fire	12.20	0.70	14.50	27.40	25.50	23.60	21.70
L-7	General	12.50	0.30	16.60	29.40	27.50	25.60	23.70
	Fire	12.60	0.80	15.80	29.20	27.30	25.40	23.50
LT-8(65)	General	13.00	0.30	16.60	29.90	28.00	26.10	24.20
	Fire	13.60	0.80	16.70	31.10	29.20	27.30	25.40
L-12	General	14.40	0.40	19.40	34.20	32.30	30.40	28.50
	Fire	14.50	0.90	18.40	33.80	31.90	30.00	28.10
LT-14(65)	General	14.70	0.40	19.40	34.50	32.60	30.70	28.80
	Fire	15.10	0.90	18.90	34.90	33.00	31.10	29.20
L-6	General	16.40	0.50	22.20	39.10	37.20	35.30	33.40
	Fire	16.50	1.00	21.00	38.50	36.60	34.70	32.80

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

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

Northeast Ambulance & 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	8.40%	0.20%	10.80%	19.40%	17.50%	15.60%	13.70%
	Fire	8.60	0.60	10.40	19.60	17.70	15.80	13.90
L-3	General	10.30	0.30	13.50	24.10	22.20	20.30	18.40
	Fire	10.50	0.70	13.00	24.20	22.30	20.40	18.50
LT-4(65)	General	9.30	0.20	10.60	20.10	18.20	16.30	14.40
	Fire	10.80	0.60	12.50	23.90	22.00	20.10	18.20
LT-5(65)	General	10.90	0.30	13.40	24.60	22.70	20.80	18.90
	Fire	12.20	0.70	14.60	27.50	25.60	23.70	21.80
L-7	General	12.10	0.30	16.20	28.60	26.70	24.80	22.90
	Fire	12.40	0.80	15.60	28.80	26.90	25.00	23.10
LT-8(65)	General	12.60	0.30	16.10	29.00	27.10	25.20	23.30
	Fire	13.50	0.80	16.70	31.00	29.10	27.20	25.30
L-12	General	14.00	0.40	18.80	33.20	31.30	29.40	27.50
	Fire	14.30	0.90	18.30	33.50	31.60	29.70	27.80
LT-14(65)	General	14.20	0.40	18.80	33.40	31.50	29.60	27.70
	Fire	14.90	0.90	18.80	34.60	32.70	30.80	28.90
L-6	General	15.90	0.50	21.50	37.90	36.00	34.10	32.20
	Fire	16.20	1.00	20.90	38.10	36.20	34.30	32.40

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

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

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



Northeast Ambulance & 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	8.60%	0.20%	11.10%	19.90%	18.00%	16.10%	14.20%
	Fire	8.80	0.60	10.70	20.10	18.20	16.30	14.40
L-3	General	10.60	0.30	13.90	24.80	22.90	21.00	19.10
	Fire	10.80	0.70	13.40	24.90	23.00	21.10	19.20
LT-4(65)	General	9.60	0.20	11.00	20.80	18.90	17.00	15.10
	Fire	11.20	0.60	12.90	24.70	22.80	20.90	19.00
LT-5(65)	General	11.30	0.30	13.80	25.40	23.50	21.60	19.70
	Fire	12.60	0.70	15.10	28.40	26.50	24.60	22.70
L-7	General	12.50	0.30	16.60	29.40	27.50	25.60	23.70
	Fire	12.80	0.80	16.10	29.70	27.80	25.90	24.00
LT-8(65)	General	13.00	0.30	16.60	29.90	28.00	26.10	24.20
	Fire	14.00	0.80	17.20	32.00	30.10	28.20	26.30
L-12	General	14.40	0.40	19.40	34.20	32.30	30.40	28.50
	Fire	14.80	0.90	18.80	34.50	32.60	30.70	28.80
LT-14(65)	General	14.70	0.40	19.40	34.50	32.60	30.70	28.80
	Fire	15.40	0.90	19.30	35.60	33.70	31.80	29.90
L-6	General	16.40	0.50	22.20	39.10	37.20	35.30	33.40
	Fire	16.80	1.00	21.50	39.30	37.40	35.50	33.60

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

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

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

Northeast Ambulance & 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

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 15,717	\$ 14,178	\$ 12,639	\$ 11,099
L-3	19,525	17,986	16,447	14,907
LT-4(65)	16,285	14,745	13,206	11,667
LT-5(65)	19,930	18,391	16,852	15,312
L-7	23,171	21,632	20,092	18,553
LT-8(65)	23,495	21,956	20,417	18,877
L-12	26,898	25,359	23,819	22,280
LT-14(65)	27,060	25,521	23,981	22,442
L-6	30,706	29,166	27,627	26,088

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 16,123	\$ 14,583	\$ 13,044	\$ 11,505
L-3	20,092	18,553	17,014	15,474
LT-4(65)	16,852	15,312	13,773	12,234
LT-5(65)	20,579	19,039	17,500	15,961
L-7	23,819	22,280	20,741	19,201
LT-8(65)	24,224	22,685	21,146	19,606
L-12	27,708	26,169	24,629	23,090
LT-14(65)	27,951	26,412	24,873	23,333
L-6	31,678	30,139	28,599	27,060

Rule of 80 Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 15,717	\$ 14,178	\$ 12,639	\$ 11,099
L-3	19,525	17,986	16,447	14,907
LT-4(65)	16,285	14,745	13,206	11,667
LT-5(65)	19,930	18,391	16,852	15,312
L-7	23,171	21,632	20,092	18,553
LT-8(65)	23,495	21,956	20,417	18,877
L-12	26,898	25,359	23,819	22,280
LT-14(65)	27,060	25,521	23,981	22,442
L-6	30,706	29,166	27,627	26,088

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 16,123	\$ 14,583	\$ 13,044	\$ 11,505
L-3	20,092	18,553	17,014	15,474
LT-4(65)	16,852	15,312	13,773	12,234
LT-5(65)	20,579	19,039	17,500	15,961
L-7	23,819	22,280	20,741	19,201
LT-8(65)	24,224	22,685	21,146	19,606
L-12	27,708	26,169	24,629	23,090
LT-14(65)	27,951	26,412	24,873	23,333
L-6	31,678	30,139	28,599	27,060

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.



Northeast Ambulance & Fire Protection District

Employer Contribution Dollars

Fire

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

Regular Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 532,063	\$ 479,411	\$ 426,758	\$ 374,106
L-3	659,536	606,884	554,232	501,580
LT-4(65)	640,138	587,486	534,834	482,182
LT-5(65)	739,899	687,247	634,595	581,943
L-7	784,238	731,586	678,934	626,282
LT-8(65)	836,890	784,238	731,586	678,934
L-12	911,711	859,059	806,407	753,755
LT-14(65)	936,652	884,000	831,348	778,696
L-6	1,036,413	983,761	931,109	878,457

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 548,689	\$ 496,037	\$ 443,385	\$ 390,733
L-3	678,934	626,282	573,630	520,978
LT-4(65)	659,536	606,884	554,232	501,580
LT-5(65)	759,298	706,646	653,994	601,342
L-7	809,178	756,526	703,874	651,222
LT-8(65)	861,830	809,178	756,526	703,874
L-12	936,652	884,000	831,348	778,696
LT-14(65)	967,134	914,482	861,830	809,178
L-6	1,066,896	1,014,244	961,592	908,940

Rule of 80 Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 543,147	\$ 490,495	\$ 437,843	\$ 385,191
L-3	670,620	617,968	565,316	512,664
LT-4(65)	662,307	609,655	557,003	504,351
LT-5(65)	762,069	709,417	656,765	604,113
L-7	798,094	745,442	692,790	640,138
LT-8(65)	859,059	806,407	753,755	701,103
L-12	928,338	875,686	823,034	770,382
LT-14(65)	958,821	906,169	853,517	800,865
L-6	1,055,812	1,003,160	950,508	897,856

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 557,003	\$ 504,351	\$ 451,699	\$ 399,047
L-3	690,019	637,367	584,715	532,063
LT-4(65)	684,476	631,824	579,172	526,520
LT-5(65)	787,009	734,357	681,705	629,053
L-7	823,034	770,382	717,730	665,078
LT-8(65)	886,771	834,119	781,467	728,815
L-12	956,050	903,398	850,746	798,094
LT-14(65)	986,533	933,881	881,229	828,577
L-6	1,089,065	1,036,413	983,761	931,109

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.



Northeast Ambulance & Fire Protection District

Employees and Payroll Included in the Valuation

	General	Fire
Number of Employees	1	26
Annual Payroll	\$ 81,018	\$ 2,771,159

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:

Northeast Ambulance & 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	\$ 149,400	\$ 153,933
	Fire	4,851,720	4,993,663
L-3	General	186,749	192,416
	Fire	6,064,665	6,242,136
LT-4(65)	General	147,720	152,197
	Fire	5,695,957	5,865,249
LT-5(65)	General	185,493	191,114
	Fire	6,697,829	6,895,792
L-7	General	224,104	230,898
	Fire	7,277,642	7,490,483
LT-8(65)	General	223,264	230,029
	Fire	7,699,705	7,926,268
L-12	General	261,454	269,376
	Fire	8,490,584	8,738,861
LT-14(65)	General	261,037	268,941
	Fire	8,701,639	8,956,768
L-6	General	298,803	307,858
	Fire	9,703,508	9,987,206

Northeast Ambulance & 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	\$ 149,400	\$ 153,933
	Fire	4,951,748	5,098,636
L-3	General	186,749	192,416
	Fire	6,189,682	6,373,334
LT-4(65)	General	147,720	152,197
	Fire	5,946,366	6,125,689
LT-5(65)	General	185,493	191,114
	Fire	6,935,656	7,143,591
L-7	General	224,104	230,898
	Fire	7,427,662	7,647,956
LT-8(65)	General	223,264	230,029
	Fire	7,924,940	8,161,464
L-12	General	261,454	269,376
	Fire	8,665,626	8,922,556
LT-14(65)	General	261,037	268,941
	Fire	8,914,305	9,179,343
L-6	General	298,803	307,858
	Fire	9,903,526	10,197,179

APPENDIX II

SUMMARY OF FINANCIAL ASSUMPTIONS

Summary of Assumptions Used in Actuarial Valuations

Assumptions Adopted by Board of Trustees After Consulting With Actuary

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

Schedule 1.

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

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

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

Schedule 2.

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

Early Retirement

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

Normal Retirement

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

Schedule 2. (Concluded)

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

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

APPENDIX III

SUMMARY OF LAGERS PROVISIONS

Missouri Local Government Employees Retirement System

Brief Summary of LAGERS

Benefits and Conditions Evaluated and/or Considered as of February 29, 2024

(Section references are to RSMo)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX IV

BENEFIT ILLUSTRATIONS

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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 525	\$ 1,031	\$1,556	104%
2,000	700	1,174	1,874	94%
2,500	875	1,314	2,189	88%
3,000	1,050	1,455	2,505	84%
3,500	1,225	1,599	2,824	81%
4,000	1,400	1,739	3,139	78%
25 Years of Service:				
\$1,500	\$ 375	\$ 1,031	\$1,406	94%
2,000	500	1,174	1,674	84%
2,500	625	1,314	1,939	78%
3,000	750	1,455	2,205	74%
3,500	875	1,599	2,474	71%
4,000	1,000	1,739	2,739	68%
15 Years of Service:				
\$1,500	\$225	\$ 1,031	\$1,256	84%
2,000	300	1,174	1,474	74%
2,500	375	1,314	1,689	68%
3,000	450	1,455	1,905	64%
3,500	525	1,599	2,124	61%
4,000	600	1,739	2,339	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 2024 - it does not include any amounts which might be payable to an eligible spouse or children.

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



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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 656	\$ 1,031	\$1,687	112%
2,000	875	1,174	2,049	102%
2,500	1,094	1,314	2,408	96%
3,000	1,313	1,455	2,768	92%
3,500	1,531	1,599	3,130	89%
4,000	1,750	1,739	3,489	87%
25 Years of Service:				
\$1,500	\$ 469	\$ 1,031	\$1,500	100%
2,000	625	1,174	1,799	90%
2,500	781	1,314	2,095	84%
3,000	938	1,455	2,393	80%
3,500	1,094	1,599	2,693	77%
4,000	1,250	1,739	2,989	75%
15 Years of Service:				
\$1,500	\$281	\$ 1,031	\$1,312	87%
2,000	375	1,174	1,549	77%
2,500	469	1,314	1,783	71%
3,000	563	1,455	2,018	67%
3,500	656	1,599	2,255	64%
4,000	750	1,739	2,489	62%

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 2024 - it does not include any amounts which might be payable to an eligible spouse or children.

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



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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 788	\$ 1,031	\$1,819	121%
2,000	1,050	1,174	2,224	111%
2,500	1,313	1,314	2,627	105%
3,000	1,575	1,455	3,030	101%
3,500	1,838	1,599	3,437	98%
4,000	2,100	1,739	3,839	96%
25 Years of Service:				
\$1,500	\$ 563	\$ 1,031	\$1,594	106%
2,000	750	1,174	1,924	96%
2,500	938	1,314	2,252	90%
3,000	1,125	1,455	2,580	86%
3,500	1,313	1,599	2,912	83%
4,000	1,500	1,739	3,239	81%
15 Years of Service:				
\$1,500	\$338	\$ 1,031	\$1,369	91%
2,000	450	1,174	1,624	81%
2,500	563	1,314	1,877	75%
3,000	675	1,455	2,130	71%
3,500	788	1,599	2,387	68%
4,000	900	1,739	2,639	66%

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 2024 - it does not include any amounts which might be payable to an eligible spouse or children.

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

Missouri LAGERS

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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$ 919	\$ 1,031	\$1,950	130%
2,000	1,225	1,174	2,399	120%
2,500	1,531	1,314	2,845	114%
3,000	1,838	1,455	3,293	110%
3,500	2,144	1,599	3,743	107%
4,000	2,450	1,739	4,189	105%
25 Years of Service:				
\$1,500	\$ 656	\$ 1,031	\$1,687	112%
2,000	875	1,174	2,049	102%
2,500	1,094	1,314	2,408	96%
3,000	1,313	1,455	2,768	92%
3,500	1,531	1,599	3,130	89%
4,000	1,750	1,739	3,489	87%
15 Years of Service:				
\$1,500	\$ 394	\$ 1,031	\$1,425	95%
2,000	525	1,174	1,699	85%
2,500	656	1,314	1,970	79%
3,000	788	1,455	2,243	75%
3,500	919	1,599	2,518	72%
4,000	1,050	1,739	2,789	70%

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 2024 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³	Estimated Social Security ²	Estimated Monthly Total	
			\$	% of FAS
35 Years of Service:				
\$1,500	\$1,050	\$ 1,031	\$2,081	139%
2,000	1,400	1,174	2,574	129%
2,500	1,750	1,314	3,064	123%
3,000	2,100	1,455	3,555	119%
3,500	2,450	1,599	4,049	116%
4,000	2,800	1,739	4,539	113%
25 Years of Service:				
\$1,500	\$ 750	\$ 1,031	\$1,781	119%
2,000	1,000	1,174	2,174	109%
2,500	1,250	1,314	2,564	103%
3,000	1,500	1,455	2,955	99%
3,500	1,750	1,599	3,349	96%
4,000	2,000	1,739	3,739	93%
15 Years of Service:				
\$1,500	\$ 450	\$ 1,031	\$1,481	99%
2,000	600	1,174	1,774	89%
2,500	750	1,314	2,064	83%
3,000	900	1,455	2,355	79%
3,500	1,050	1,599	2,649	76%
4,000	1,200	1,739	2,939	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 2024 - it does not include any amounts which might be payable to an eligible spouse or children.

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



Missouri LAGERS

Illustrations of Age and Service Allowance Amounts For Sample Combinations of Service & Salary (LT-4(65) Benefit Program is Years of Credited Service times: 2.00% of FAS ¹ to age 65) 1.00% of FAS ¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 525	\$ 1,031	\$1,050	\$1,556	70%	104%
2,000	1,400	700	1,174	1,400	1,874	70%	94%
2,500	1,750	875	1,314	1,750	2,189	70%	88%
3,000	2,100	1,050	1,455	2,100	2,505	70%	84%
3,500	2,450	1,225	1,599	2,450	2,824	70%	81%
4,000	2,800	1,400	1,739	2,800	3,139	70%	78%
25 Years of Service:							
\$1,500	\$ 750	\$ 375	\$ 1,031	\$ 750	\$1,406	50%	94%
2,000	1,000	500	1,174	1,000	1,674	50%	84%
2,500	1,250	625	1,314	1,250	1,939	50%	78%
3,000	1,500	750	1,455	1,500	2,205	50%	74%
3,500	1,750	875	1,599	1,750	2,474	50%	71%
4,000	2,000	1,000	1,739	2,000	2,739	50%	68%
15 Years of Service:							
\$1,500	\$ 450	\$225	\$ 1,031	\$ 450	\$1,256	30%	84%
2,000	600	300	1,174	600	1,474	30%	74%
2,500	750	375	1,314	750	1,689	30%	68%
3,000	900	450	1,455	900	1,905	30%	64%
3,500	1,050	525	1,599	1,050	2,124	30%	61%
4,000	1,200	600	1,739	1,200	2,339	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 2024 - it does not include any amounts which might be payable to an eligible spouse or children.

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



Missouri LAGERS

Illustrations of Age and Service Allowance Amounts

For Sample Combinations of Service & Salary

(LT-5(65) Benefit Program is Years of Credited Service
times: 2.00% of FAS ¹ to age 65)
1.25% of FAS ¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 656	\$ 1,031	\$1,050	\$1,687	70%	112%
2,000	1,400	875	1,174	1,400	2,049	70%	102%
2,500	1,750	1,094	1,314	1,750	2,408	70%	96%
3,000	2,100	1,313	1,455	2,100	2,768	70%	92%
3,500	2,450	1,531	1,599	2,450	3,130	70%	89%
4,000	2,800	1,750	1,739	2,800	3,489	70%	87%
25 Years of Service:							
\$1,500	\$ 750	\$ 469	\$ 1,031	\$ 750	\$1,500	50%	100%
2,000	1,000	625	1,174	1,000	1,799	50%	90%
2,500	1,250	781	1,314	1,250	2,095	50%	84%
3,000	1,500	938	1,455	1,500	2,393	50%	80%
3,500	1,750	1,094	1,599	1,750	2,693	50%	77%
4,000	2,000	1,250	1,739	2,000	2,989	50%	75%
15 Years of Service:							
\$1,500	\$ 450	\$281	\$ 1,031	\$ 450	\$1,312	30%	87%
2,000	600	375	1,174	600	1,549	30%	77%
2,500	750	469	1,314	750	1,783	30%	71%
3,000	900	563	1,455	900	2,018	30%	67%
3,500	1,050	656	1,599	1,050	2,255	30%	64%
4,000	1,200	750	1,739	1,200	2,489	30%	62%

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 2024 - it does not include any amounts which might be payable to an eligible spouse or children.

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



Missouri LAGERS

Illustrations of Age and Service Allowance Amounts

For Sample Combinations of Service & Salary

(LT-8(65) Benefit Program is Years of Credited Service
times: 2.00% of FAS ¹ to age 65)
1.50% of FAS ¹ at age 65)

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 788	\$ 1,031	\$1,050	\$1,819	70%	121%
2,000	1,400	1,050	1,174	1,400	2,224	70%	111%
2,500	1,750	1,313	1,314	1,750	2,627	70%	105%
3,000	2,100	1,575	1,455	2,100	3,030	70%	101%
3,500	2,450	1,838	1,599	2,450	3,437	70%	98%
4,000	2,800	2,100	1,739	2,800	3,839	70%	96%
25 Years of Service:							
\$1,500	\$ 750	\$ 563	\$ 1,031	\$ 750	\$1,594	50%	106%
2,000	1,000	750	1,174	1,000	1,924	50%	96%
2,500	1,250	938	1,314	1,250	2,252	50%	90%
3,000	1,500	1,125	1,455	1,500	2,580	50%	86%
3,500	1,750	1,313	1,599	1,750	2,912	50%	83%
4,000	2,000	1,500	1,739	2,000	3,239	50%	81%
15 Years of Service:							
\$1,500	\$ 450	\$338	\$ 1,031	\$ 450	\$1,369	30%	91%
2,000	600	450	1,174	600	1,624	30%	81%
2,500	750	563	1,314	750	1,877	30%	75%
3,000	900	675	1,455	900	2,130	30%	71%
3,500	1,050	788	1,599	1,050	2,387	30%	68%
4,000	1,200	900	1,739	1,200	2,639	30%	66%

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 2024 - it does not include any amounts which might be payable to an eligible spouse or children.

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



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

Final Average Salary (FAS) ¹	LAGERS BENEFIT ³		Estimated Social Security ²	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
\$1,500	\$1,050	\$ 919	\$ 1,031	\$1,050	\$1,950	70%	130%
2,000	1,400	1,225	1,174	1,400	2,399	70%	120%
2,500	1,750	1,531	1,314	1,750	2,845	70%	114%
3,000	2,100	1,838	1,455	2,100	3,293	70%	110%
3,500	2,450	2,144	1,599	2,450	3,743	70%	107%
4,000	2,800	2,450	1,739	2,800	4,189	70%	105%
25 Years of Service:							
\$1,500	\$ 750	\$ 656	\$ 1,031	\$ 750	\$1,687	50%	112%
2,000	1,000	875	1,174	1,000	2,049	50%	102%
2,500	1,250	1,094	1,314	1,250	2,408	50%	96%
3,000	1,500	1,313	1,455	1,500	2,768	50%	92%
3,500	1,750	1,531	1,599	1,750	3,130	50%	89%
4,000	2,000	1,750	1,739	2,000	3,489	50%	87%
15 Years of Service:							
\$1,500	\$ 450	\$ 394	\$ 1,031	\$ 450	\$1,425	30%	95%
2,000	600	525	1,174	600	1,699	30%	85%
2,500	750	656	1,314	750	1,970	30%	79%
3,000	900	788	1,455	900	2,243	30%	75%
3,500	1,050	919	1,599	1,050	2,518	30%	72%
4,000	1,200	1,050	1,739	1,200	2,789	30%	70%

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 2024 - 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

Northeast Ambulance & Fire Protection District - General

September 30, 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									
55-59									
60-64									
65-69				1				1	\$ 81,018
70 & Over									
Totals				1				1	\$ 81,018

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

Age: 65.7 years.

Benefit Service: 17.1 years.

Annual Pay: \$81,018.

Northeast Ambulance & Fire Protection District - Fire

September 30, 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	3							3	\$ 228,730
30-34	4							4	\$ 314,653
35-39	3							3	\$ 239,121
40-44			2					2	\$ 222,547
45-49		1			1			2	\$ 226,847
50-54			1	1	1			3	\$ 408,829
55-59			1	1	1		1	4	\$ 463,709
60-64				1		1	2	4	\$ 536,790
65-69							1	1	\$ 129,933
70 & Over									
Totals	10	1	4	3	3	1	4	26	\$ 2,771,159

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

Age: 46.1 years.

Benefit Service: 14.0 years.

Annual Pay: \$106,583.

APPENDIX VI

RISK COMMENTARY

Risk Commentary

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

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

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

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

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

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

Risk Commentary (Concluded)

PLAN MATURITY MEASURES

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

RATIO OF MARKET VALUE OF ASSETS TO PAYROLL

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

RATIO OF ACTUARIAL ACCRUED LIABILITY TO PAYROLL

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

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

RATIO OF NET CASH FLOW TO MARKET VALUE OF ASSETS

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

DURATION OF ACTUARIAL ACCRUED LIABILITY

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

ADDITIONAL RISK ASSESSMENT

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



February 28, 2025 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 September 30, 2024 Initial Actuarial Valuation of LAGERS benefits for the employees of

Northeast Ambulance & Fire Protection District

Sincerely,

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

Mita D. Drazilov, ASA, FCA, MAAA

MDD:wp



February 28, 2025

Northeast Ambulance & 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 September 30, 2024 Initial Valuation for the Northeast Ambulance & Fire Protection District dated February 28, 2025.

The actuarial assumptions and methods used to determine the stated costs are described in Appendix II of the Initial Valuation Report. In our opinion, they do produce results which, in the aggregate, are reasonable. Additional miscellaneous and technical assumptions as well as disclosures required by the actuarial standards of practice may be found in the LAGERS Compiled Annual Actuarial Valuation report as of February 29, 2024. The unfunded actuarial accrued liability shown for each member contribution rate option is based on the 0% member contribution rate plan.

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

Respectfully submitted,
Gabriel, Roeder, Smith & Company

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

Mita D. Drazilov, ASA, FCA, MAAA

Northeast Ambulance & Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	19.4%	\$15,717	\$ 149,400	24.1%	\$19,525	\$ 186,749	20.1%	\$16,285	\$ 147,720
2025	83,246	19.4	16,150	150,833	24.1	20,062	188,540	20.1	16,732	149,137
2026	85,535	19.4	16,594	152,118	24.1	20,614	190,147	20.1	17,193	150,408
2027	87,887	19.4	17,050	153,238	24.1	21,181	191,547	20.1	17,665	151,516
2028	90,304	19.4	17,519	154,175	24.1	21,763	192,718	20.1	18,151	152,442
2029	92,787	19.4	18,001	154,908	24.1	22,362	193,634	20.1	18,650	153,167
2030	95,339	19.4	18,496	155,416	24.1	22,977	194,269	20.1	19,163	153,669
2031	97,961	19.4	19,004	155,675	24.1	23,609	194,593	20.1	19,690	153,925
2032	100,655	19.4	19,527	155,660	24.1	24,258	194,574	20.1	20,232	153,910
2033	103,423	19.4	20,064	155,344	24.1	24,925	194,179	20.1	20,788	153,597

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	24.6%	\$19,930	\$ 185,493	28.6%	\$23,171	\$ 224,104	29.0%	\$23,495	\$ 223,264
2025	83,246	24.6	20,479	187,272	28.6	23,808	226,254	29.0	24,141	225,406
2026	85,535	24.6	21,042	188,868	28.6	24,463	228,182	29.0	24,805	227,327
2027	87,887	24.6	21,620	190,259	28.6	25,136	229,862	29.0	25,487	229,001
2028	90,304	24.6	22,215	191,422	28.6	25,827	231,267	29.0	26,188	230,401
2029	92,787	24.6	22,826	192,332	28.6	26,537	232,366	29.0	26,908	231,496
2030	95,339	24.6	23,453	192,962	28.6	27,267	233,127	29.0	27,648	232,255
2031	97,961	24.6	24,098	193,284	28.6	28,017	233,515	29.0	28,409	232,642
2032	100,655	24.6	24,761	193,265	28.6	28,787	233,493	29.0	29,190	232,620
2033	103,423	24.6	25,442	192,873	28.6	29,579	233,019	29.0	29,993	232,148

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	33.2%	\$26,898	\$ 261,454	33.4%	\$27,060	\$ 261,037	37.9%	\$30,706	\$ 298,803
2025	83,246	33.2	27,638	263,962	33.4	27,804	263,541	37.9	31,550	301,669
2026	85,535	33.2	28,398	266,211	33.4	28,569	265,787	37.9	32,418	304,240
2027	87,887	33.2	29,178	268,171	33.4	29,354	267,744	37.9	33,309	306,480
2028	90,304	33.2	29,981	269,810	33.4	30,162	269,381	37.9	34,225	308,353
2029	92,787	33.2	30,805	271,093	33.4	30,991	270,662	37.9	35,166	309,819
2030	95,339	33.2	31,653	271,981	33.4	31,843	271,549	37.9	36,133	310,834
2031	97,961	33.2	32,523	272,434	33.4	32,719	272,001	37.9	37,127	311,352
2032	100,655	33.2	33,417	272,408	33.4	33,619	271,975	37.9	38,148	311,322
2033	103,423	33.2	34,336	271,855	33.4	34,543	271,423	37.9	39,197	310,690

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.



Northeast Ambulance & Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	17.5%	\$14,178	\$ 149,400	22.2%	\$17,986	\$ 186,749	18.2%	\$14,745	\$ 147,720
2025	83,246	17.5	14,568	150,833	22.2	18,481	188,540	18.2	15,151	149,137
2026	85,535	17.5	14,969	152,118	22.2	18,989	190,147	18.2	15,567	150,408
2027	87,887	17.5	15,380	153,238	22.2	19,511	191,547	18.2	15,995	151,516
2028	90,304	17.5	15,803	154,175	22.2	20,047	192,718	18.2	16,435	152,442
2029	92,787	17.5	16,238	154,908	22.2	20,599	193,634	18.2	16,887	153,167
2030	95,339	17.5	16,684	155,416	22.2	21,165	194,269	18.2	17,352	153,669
2031	97,961	17.5	17,143	155,675	22.2	21,747	194,593	18.2	17,829	153,925
2032	100,655	17.5	17,615	155,660	22.2	22,345	194,574	18.2	18,319	153,910
2033	103,423	17.5	18,099	155,344	22.2	22,960	194,179	18.2	18,823	153,597

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	22.7%	\$18,391	\$ 185,493	26.7%	\$21,632	\$ 224,104	27.1%	\$21,956	\$ 223,264
2025	83,246	22.7	18,897	187,272	26.7	22,227	226,254	27.1	22,560	225,406
2026	85,535	22.7	19,416	188,868	26.7	22,838	228,182	27.1	23,180	227,327
2027	87,887	22.7	19,950	190,259	26.7	23,466	229,862	27.1	23,817	229,001
2028	90,304	22.7	20,499	191,422	26.7	24,111	231,267	27.1	24,472	230,401
2029	92,787	22.7	21,063	192,332	26.7	24,774	232,366	27.1	25,145	231,496
2030	95,339	22.7	21,642	192,962	26.7	25,456	233,127	27.1	25,837	232,255
2031	97,961	22.7	22,237	193,284	26.7	26,156	233,515	27.1	26,547	232,642
2032	100,655	22.7	22,849	193,265	26.7	26,875	233,493	27.1	27,278	232,620
2033	103,423	22.7	23,477	192,873	26.7	27,614	233,019	27.1	28,028	232,148

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	31.3%	\$25,359	\$ 261,454	31.5%	\$25,521	\$ 261,037	36.0%	\$29,166	\$ 298,803
2025	83,246	31.3	26,056	263,962	31.5	26,222	263,541	36.0	29,969	301,669
2026	85,535	31.3	26,772	266,211	31.5	26,944	265,787	36.0	30,793	304,240
2027	87,887	31.3	27,509	268,171	31.5	27,684	267,744	36.0	31,639	306,480
2028	90,304	31.3	28,265	269,810	31.5	28,446	269,381	36.0	32,509	308,353
2029	92,787	31.3	29,042	271,093	31.5	29,228	270,662	36.0	33,403	309,819
2030	95,339	31.3	29,841	271,981	31.5	30,032	271,549	36.0	34,322	310,834
2031	97,961	31.3	30,662	272,434	31.5	30,858	272,001	36.0	35,266	311,352
2032	100,655	31.3	31,505	272,408	31.5	31,706	271,975	36.0	36,236	311,322
2033	103,423	31.3	32,371	271,855	31.5	32,578	271,423	36.0	37,232	310,690

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.



Northeast Ambulance & Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	15.6%	\$12,639	\$ 149,400	20.3%	\$16,447	\$ 186,749	16.3%	\$13,206	\$ 147,720
2025	83,246	15.6	12,986	150,833	20.3	16,899	188,540	16.3	13,569	149,137
2026	85,535	15.6	13,343	152,118	20.3	17,364	190,147	16.3	13,942	150,408
2027	87,887	15.6	13,710	153,238	20.3	17,841	191,547	16.3	14,326	151,516
2028	90,304	15.6	14,087	154,175	20.3	18,332	192,718	16.3	14,720	152,442
2029	92,787	15.6	14,475	154,908	20.3	18,836	193,634	16.3	15,124	153,167
2030	95,339	15.6	14,873	155,416	20.3	19,354	194,269	16.3	15,540	153,669
2031	97,961	15.6	15,282	155,675	20.3	19,886	194,593	16.3	15,968	153,925
2032	100,655	15.6	15,702	155,660	20.3	20,433	194,574	16.3	16,407	153,910
2033	103,423	15.6	16,134	155,344	20.3	20,995	194,179	16.3	16,858	153,597

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	20.8%	\$16,852	\$ 185,493	24.8%	\$20,092	\$ 224,104	25.2%	\$20,417	\$ 223,264
2025	83,246	20.8	17,315	187,272	24.8	20,645	226,254	25.2	20,978	225,406
2026	85,535	20.8	17,791	188,868	24.8	21,213	228,182	25.2	21,555	227,327
2027	87,887	20.8	18,280	190,259	24.8	21,796	229,862	25.2	22,148	229,001
2028	90,304	20.8	18,783	191,422	24.8	22,395	231,267	25.2	22,757	230,401
2029	92,787	20.8	19,300	192,332	24.8	23,011	232,366	25.2	23,382	231,496
2030	95,339	20.8	19,831	192,962	24.8	23,644	233,127	25.2	24,025	232,255
2031	97,961	20.8	20,376	193,284	24.8	24,294	233,515	25.2	24,686	232,642
2032	100,655	20.8	20,936	193,265	24.8	24,962	233,493	25.2	25,365	232,620
2033	103,423	20.8	21,512	192,873	24.8	25,649	233,019	25.2	26,063	232,148

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	29.4%	\$23,819	\$ 261,454	29.6%	\$23,981	\$ 261,037	34.1%	\$27,627	\$ 298,803
2025	83,246	29.4	24,474	263,962	29.6	24,641	263,541	34.1	28,387	301,669
2026	85,535	29.4	25,147	266,211	29.6	25,318	265,787	34.1	29,167	304,240
2027	87,887	29.4	25,839	268,171	29.6	26,015	267,744	34.1	29,969	306,480
2028	90,304	29.4	26,549	269,810	29.6	26,730	269,381	34.1	30,794	308,353
2029	92,787	29.4	27,279	271,093	29.6	27,465	270,662	34.1	31,640	309,819
2030	95,339	29.4	28,030	271,981	29.6	28,220	271,549	34.1	32,511	310,834
2031	97,961	29.4	28,801	272,434	29.6	28,996	272,001	34.1	33,405	311,352
2032	100,655	29.4	29,593	272,408	29.6	29,794	271,975	34.1	34,323	311,322
2033	103,423	29.4	30,406	271,855	29.6	30,613	271,423	34.1	35,267	310,690

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.



Northeast Ambulance & Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	13.7%	\$11,099	\$ 149,400	18.4%	\$14,907	\$ 186,749	14.4%	\$11,667	\$ 147,720
2025	83,246	13.7	11,405	150,833	18.4	15,317	188,540	14.4	11,987	149,137
2026	85,535	13.7	11,718	152,118	18.4	15,738	190,147	14.4	12,317	150,408
2027	87,887	13.7	12,041	153,238	18.4	16,171	191,547	14.4	12,656	151,516
2028	90,304	13.7	12,372	154,175	18.4	16,616	192,718	14.4	13,004	152,442
2029	92,787	13.7	12,712	154,908	18.4	17,073	193,634	14.4	13,361	153,167
2030	95,339	13.7	13,061	155,416	18.4	17,542	194,269	14.4	13,729	153,669
2031	97,961	13.7	13,421	155,675	18.4	18,025	194,593	14.4	14,106	153,925
2032	100,655	13.7	13,790	155,660	18.4	18,521	194,574	14.4	14,494	153,910
2033	103,423	13.7	14,169	155,344	18.4	19,030	194,179	14.4	14,893	153,597

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	18.9%	\$15,312	\$ 185,493	22.9%	\$18,553	\$ 224,104	23.3%	\$18,877	\$ 223,264
2025	83,246	18.9	15,733	187,272	22.9	19,063	226,254	23.3	19,396	225,406
2026	85,535	18.9	16,166	188,868	22.9	19,588	228,182	23.3	19,930	227,327
2027	87,887	18.9	16,611	190,259	22.9	20,126	229,862	23.3	20,478	229,001
2028	90,304	18.9	17,067	191,422	22.9	20,680	231,267	23.3	21,041	230,401
2029	92,787	18.9	17,537	192,332	22.9	21,248	232,366	23.3	21,619	231,496
2030	95,339	18.9	18,019	192,962	22.9	21,833	233,127	23.3	22,214	232,255
2031	97,961	18.9	18,515	193,284	22.9	22,433	233,515	23.3	22,825	232,642
2032	100,655	18.9	19,024	193,265	22.9	23,050	233,493	23.3	23,453	232,620
2033	103,423	18.9	19,547	192,873	22.9	23,684	233,019	23.3	24,098	232,148

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	27.5%	\$22,280	\$ 261,454	27.7%	\$22,442	\$ 261,037	32.2%	\$26,088	\$ 298,803
2025	83,246	27.5	22,893	263,962	27.7	23,059	263,541	32.2	26,805	301,669
2026	85,535	27.5	23,522	266,211	27.7	23,693	265,787	32.2	27,542	304,240
2027	87,887	27.5	24,169	268,171	27.7	24,345	267,744	32.2	28,300	306,480
2028	90,304	27.5	24,834	269,810	27.7	25,014	269,381	32.2	29,078	308,353
2029	92,787	27.5	25,516	271,093	27.7	25,702	270,662	32.2	29,877	309,819
2030	95,339	27.5	26,218	271,981	27.7	26,409	271,549	32.2	30,699	310,834
2031	97,961	27.5	26,939	272,434	27.7	27,135	272,001	32.2	31,543	311,352
2032	100,655	27.5	27,680	272,408	27.7	27,881	271,975	32.2	32,411	311,322
2033	103,423	27.5	28,441	271,855	27.7	28,648	271,423	32.2	33,302	310,690

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.



Northeast Ambulance & Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	19.9%	\$16,123	\$ 153,933	24.8%	\$20,092	\$ 192,416	20.8%	\$16,852	\$ 152,197
2025	83,246	19.9	16,566	155,410	24.8	20,645	194,262	20.8	17,315	153,657
2026	85,535	19.9	17,021	156,734	24.8	21,213	195,917	20.8	17,791	154,966
2027	87,887	19.9	17,490	157,888	24.8	21,796	197,360	20.8	18,280	156,107
2028	90,304	19.9	17,970	158,853	24.8	22,395	198,566	20.8	18,783	157,061
2029	92,787	19.9	18,465	159,608	24.8	23,011	199,510	20.8	19,300	157,808
2030	95,339	19.9	18,972	160,131	24.8	23,644	200,164	20.8	19,831	158,325
2031	97,961	19.9	19,494	160,398	24.8	24,294	200,498	20.8	20,376	158,589
2032	100,655	19.9	20,030	160,383	24.8	24,962	200,479	20.8	20,936	158,574
2033	103,423	19.9	20,581	160,057	24.8	25,649	200,072	20.8	21,512	158,252

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	25.4%	\$20,579	\$ 191,114	29.4%	\$23,819	\$ 230,898	29.9%	\$24,224	\$ 230,029
2025	83,246	25.4	21,144	192,947	29.4	24,474	233,113	29.9	24,891	232,236
2026	85,535	25.4	21,726	194,591	29.4	25,147	235,099	29.9	25,575	234,215
2027	87,887	25.4	22,323	196,024	29.4	25,839	236,830	29.9	26,278	235,940
2028	90,304	25.4	22,937	197,222	29.4	26,549	238,278	29.9	27,001	237,382
2029	92,787	25.4	23,568	198,160	29.4	27,279	239,411	29.9	27,743	238,511
2030	95,339	25.4	24,216	198,809	29.4	28,030	240,196	29.9	28,506	239,293
2031	97,961	25.4	24,882	199,140	29.4	28,801	240,596	29.9	29,290	239,692
2032	100,655	25.4	25,566	199,121	29.4	29,593	240,573	29.9	30,096	239,669
2033	103,423	25.4	26,269	198,717	29.4	30,406	240,084	29.9	30,923	239,182

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	34.2%	\$27,708	\$ 269,376	34.5%	\$27,951	\$ 268,941	39.1%	\$31,678	\$ 307,858
2025	83,246	34.2	28,470	271,960	34.5	28,720	271,521	39.1	32,549	310,811
2026	85,535	34.2	29,253	274,277	34.5	29,510	273,835	39.1	33,444	313,459
2027	87,887	34.2	30,057	276,297	34.5	30,321	275,852	39.1	34,364	315,767
2028	90,304	34.2	30,884	277,986	34.5	31,155	277,538	39.1	35,309	317,697
2029	92,787	34.2	31,733	279,308	34.5	32,012	278,857	39.1	36,280	319,207
2030	95,339	34.2	32,606	280,223	34.5	32,892	279,771	39.1	37,278	320,253
2031	97,961	34.2	33,503	280,690	34.5	33,797	280,237	39.1	38,303	320,787
2032	100,655	34.2	34,424	280,663	34.5	34,726	280,210	39.1	39,356	320,756
2033	103,423	34.2	35,371	280,093	34.5	35,681	279,641	39.1	40,438	320,105

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.



Northeast Ambulance & Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	18.0%	\$14,583	\$ 153,933	22.9%	\$18,553	\$ 192,416	18.9%	\$15,312	\$ 152,197
2025	83,246	18.0	14,984	155,410	22.9	19,063	194,262	18.9	15,733	153,657
2026	85,535	18.0	15,396	156,734	22.9	19,588	195,917	18.9	16,166	154,966
2027	87,887	18.0	15,820	157,888	22.9	20,126	197,360	18.9	16,611	156,107
2028	90,304	18.0	16,255	158,853	22.9	20,680	198,566	18.9	17,067	157,061
2029	92,787	18.0	16,702	159,608	22.9	21,248	199,510	18.9	17,537	157,808
2030	95,339	18.0	17,161	160,131	22.9	21,833	200,164	18.9	18,019	158,325
2031	97,961	18.0	17,633	160,398	22.9	22,433	200,498	18.9	18,515	158,589
2032	100,655	18.0	18,118	160,383	22.9	23,050	200,479	18.9	19,024	158,574
2033	103,423	18.0	18,616	160,057	22.9	23,684	200,072	18.9	19,547	158,252

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	23.5%	\$19,039	\$ 191,114	27.5%	\$22,280	\$ 230,898	28.0%	\$22,685	\$ 230,029
2025	83,246	23.5	19,563	192,947	27.5	22,893	233,113	28.0	23,309	232,236
2026	85,535	23.5	20,101	194,591	27.5	23,522	235,099	28.0	23,950	234,215
2027	87,887	23.5	20,653	196,024	27.5	24,169	236,830	28.0	24,608	235,940
2028	90,304	23.5	21,221	197,222	27.5	24,834	238,278	28.0	25,285	237,382
2029	92,787	23.5	21,805	198,160	27.5	25,516	239,411	28.0	25,980	238,511
2030	95,339	23.5	22,405	198,809	27.5	26,218	240,196	28.0	26,695	239,293
2031	97,961	23.5	23,021	199,140	27.5	26,939	240,596	28.0	27,429	239,692
2032	100,655	23.5	23,654	199,121	27.5	27,680	240,573	28.0	28,183	239,669
2033	103,423	23.5	24,304	198,717	27.5	28,441	240,084	28.0	28,958	239,182

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	32.3%	\$26,169	\$ 269,376	32.6%	\$26,412	\$ 268,941	37.2%	\$30,139	\$ 307,858
2025	83,246	32.3	26,888	271,960	32.6	27,138	271,521	37.2	30,968	310,811
2026	85,535	32.3	27,628	274,277	32.6	27,884	273,835	37.2	31,819	313,459
2027	87,887	32.3	28,388	276,297	32.6	28,651	275,852	37.2	32,694	315,767
2028	90,304	32.3	29,168	277,986	32.6	29,439	277,538	37.2	33,593	317,697
2029	92,787	32.3	29,970	279,308	32.6	30,249	278,857	37.2	34,517	319,207
2030	95,339	32.3	30,794	280,223	32.6	31,081	279,771	37.2	35,466	320,253
2031	97,961	32.3	31,641	280,690	32.6	31,935	280,237	37.2	36,441	320,787
2032	100,655	32.3	32,512	280,663	32.6	32,814	280,210	37.2	37,444	320,756
2033	103,423	32.3	33,406	280,093	32.6	33,716	279,641	37.2	38,473	320,105

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.



Northeast Ambulance & Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	16.1%	\$13,044	\$ 153,933	21.0%	\$17,014	\$ 192,416	17.0%	\$13,773	\$ 152,197
2025	83,246	16.1	13,403	155,410	21.0	17,482	194,262	17.0	14,152	153,657
2026	85,535	16.1	13,771	156,734	21.0	17,962	195,917	17.0	14,541	154,966
2027	87,887	16.1	14,150	157,888	21.0	18,456	197,360	17.0	14,941	156,107
2028	90,304	16.1	14,539	158,853	21.0	18,964	198,566	17.0	15,352	157,061
2029	92,787	16.1	14,939	159,608	21.0	19,485	199,510	17.0	15,774	157,808
2030	95,339	16.1	15,350	160,131	21.0	20,021	200,164	17.0	16,208	158,325
2031	97,961	16.1	15,772	160,398	21.0	20,572	200,498	17.0	16,653	158,589
2032	100,655	16.1	16,205	160,383	21.0	21,138	200,479	17.0	17,111	158,574
2033	103,423	16.1	16,651	160,057	21.0	21,719	200,072	17.0	17,582	158,252

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	21.6%	\$17,500	\$ 191,114	25.6%	\$20,741	\$ 230,898	26.1%	\$21,146	\$ 230,029
2025	83,246	21.6	17,981	192,947	25.6	21,311	233,113	26.1	21,727	232,236
2026	85,535	21.6	18,476	194,591	25.6	21,897	235,099	26.1	22,325	234,215
2027	87,887	21.6	18,984	196,024	25.6	22,499	236,830	26.1	22,939	235,940
2028	90,304	21.6	19,506	197,222	25.6	23,118	238,278	26.1	23,569	237,382
2029	92,787	21.6	20,042	198,160	25.6	23,753	239,411	26.1	24,217	238,511
2030	95,339	21.6	20,593	198,809	25.6	24,407	240,196	26.1	24,883	239,293
2031	97,961	21.6	21,160	199,140	25.6	25,078	240,596	26.1	25,568	239,692
2032	100,655	21.6	21,741	199,121	25.6	25,768	240,573	26.1	26,271	239,669
2033	103,423	21.6	22,339	198,717	25.6	26,476	240,084	26.1	26,993	239,182

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	30.4%	\$24,629	\$ 269,376	30.7%	\$24,873	\$ 268,941	35.3%	\$28,599	\$ 307,858
2025	83,246	30.4	25,307	271,960	30.7	25,557	271,521	35.3	29,386	310,811
2026	85,535	30.4	26,003	274,277	30.7	26,259	273,835	35.3	30,194	313,459
2027	87,887	30.4	26,718	276,297	30.7	26,981	275,852	35.3	31,024	315,767
2028	90,304	30.4	27,452	277,986	30.7	27,723	277,538	35.3	31,877	317,697
2029	92,787	30.4	28,207	279,308	30.7	28,486	278,857	35.3	32,754	319,207
2030	95,339	30.4	28,983	280,223	30.7	29,269	279,771	35.3	33,655	320,253
2031	97,961	30.4	29,780	280,690	30.7	30,074	280,237	35.3	34,580	320,787
2032	100,655	30.4	30,599	280,663	30.7	30,901	280,210	35.3	35,531	320,756
2033	103,423	30.4	31,441	280,093	30.7	31,751	279,641	35.3	36,508	320,105

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.



Northeast Ambulance & Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	14.2%	\$11,505	\$ 153,933	19.1%	\$15,474	\$ 192,416	15.1%	\$12,234	\$ 152,197
2025	83,246	14.2	11,821	155,410	19.1	15,900	194,262	15.1	12,570	153,657
2026	85,535	14.2	12,146	156,734	19.1	16,337	195,917	15.1	12,916	154,966
2027	87,887	14.2	12,480	157,888	19.1	16,786	197,360	15.1	13,271	156,107
2028	90,304	14.2	12,823	158,853	19.1	17,248	198,566	15.1	13,636	157,061
2029	92,787	14.2	13,176	159,608	19.1	17,722	199,510	15.1	14,011	157,808
2030	95,339	14.2	13,538	160,131	19.1	18,210	200,164	15.1	14,396	158,325
2031	97,961	14.2	13,910	160,398	19.1	18,711	200,498	15.1	14,792	158,589
2032	100,655	14.2	14,293	160,383	19.1	19,225	200,479	15.1	15,199	158,574
2033	103,423	14.2	14,686	160,057	19.1	19,754	200,072	15.1	15,617	158,252

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	19.7%	\$15,961	\$ 191,114	23.7%	\$19,201	\$ 230,898	24.2%	\$19,606	\$ 230,029
2025	83,246	19.7	16,399	192,947	23.7	19,729	233,113	24.2	20,146	232,236
2026	85,535	19.7	16,850	194,591	23.7	20,272	235,099	24.2	20,699	234,215
2027	87,887	19.7	17,314	196,024	23.7	20,829	236,830	24.2	21,269	235,940
2028	90,304	19.7	17,790	197,222	23.7	21,402	238,278	24.2	21,854	237,382
2029	92,787	19.7	18,279	198,160	23.7	21,991	239,411	24.2	22,454	238,511
2030	95,339	19.7	18,782	198,809	23.7	22,595	240,196	24.2	23,072	239,293
2031	97,961	19.7	19,298	199,140	23.7	23,217	240,596	24.2	23,707	239,692
2032	100,655	19.7	19,829	199,121	23.7	23,855	240,573	24.2	24,359	239,669
2033	103,423	19.7	20,374	198,717	23.7	24,511	240,084	24.2	25,028	239,182

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	28.5%	\$23,090	\$ 269,376	28.8%	\$23,333	\$ 268,941	33.4%	\$27,060	\$ 307,858
2025	83,246	28.5	23,725	271,960	28.8	23,975	271,521	33.4	27,804	310,811
2026	85,535	28.5	24,377	274,277	28.8	24,634	273,835	33.4	28,569	313,459
2027	87,887	28.5	25,048	276,297	28.8	25,311	275,852	33.4	29,354	315,767
2028	90,304	28.5	25,737	277,986	28.8	26,008	277,538	33.4	30,162	317,697
2029	92,787	28.5	26,444	279,308	28.8	26,723	278,857	33.4	30,991	319,207
2030	95,339	28.5	27,172	280,223	28.8	27,458	279,771	33.4	31,843	320,253
2031	97,961	28.5	27,919	280,690	28.8	28,213	280,237	33.4	32,719	320,787
2032	100,655	28.5	28,687	280,663	28.8	28,989	280,210	33.4	33,619	320,756
2033	103,423	28.5	29,476	280,093	28.8	29,786	279,641	33.4	34,543	320,105

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.



Northeast Ambulance & Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	19.4%	\$15,717	\$ 149,400	24.1%	\$19,525	\$ 186,749	20.1%	\$16,285	\$ 147,720
2025	83,246	19.4	16,150	150,833	24.1	20,062	188,540	20.1	16,732	149,137
2026	85,535	19.4	16,594	152,118	24.1	20,614	190,147	20.1	17,193	150,408
2027	87,887	19.4	17,050	153,238	24.1	21,181	191,547	20.1	17,665	151,516
2028	90,304	19.4	17,519	154,175	24.1	21,763	192,718	20.1	18,151	152,442
2029	92,787	19.4	18,001	154,908	24.1	22,362	193,634	20.1	18,650	153,167
2030	95,339	19.4	18,496	155,416	24.1	22,977	194,269	20.1	19,163	153,669
2031	97,961	19.4	19,004	155,675	24.1	23,609	194,593	20.1	19,690	153,925
2032	100,655	19.4	19,527	155,660	24.1	24,258	194,574	20.1	20,232	153,910
2033	103,423	19.4	20,064	155,344	24.1	24,925	194,179	20.1	20,788	153,597

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	24.6%	\$19,930	\$ 185,493	28.6%	\$23,171	\$ 224,104	29.0%	\$23,495	\$ 223,264
2025	83,246	24.6	20,479	187,272	28.6	23,808	226,254	29.0	24,141	225,406
2026	85,535	24.6	21,042	188,868	28.6	24,463	228,182	29.0	24,805	227,327
2027	87,887	24.6	21,620	190,259	28.6	25,136	229,862	29.0	25,487	229,001
2028	90,304	24.6	22,215	191,422	28.6	25,827	231,267	29.0	26,188	230,401
2029	92,787	24.6	22,826	192,332	28.6	26,537	232,366	29.0	26,908	231,496
2030	95,339	24.6	23,453	192,962	28.6	27,267	233,127	29.0	27,648	232,255
2031	97,961	24.6	24,098	193,284	28.6	28,017	233,515	29.0	28,409	232,642
2032	100,655	24.6	24,761	193,265	28.6	28,787	233,493	29.0	29,190	232,620
2033	103,423	24.6	25,442	192,873	28.6	29,579	233,019	29.0	29,993	232,148

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	33.2%	\$26,898	\$ 261,454	33.4%	\$27,060	\$ 261,037	37.9%	\$30,706	\$ 298,803
2025	83,246	33.2	27,638	263,962	33.4	27,804	263,541	37.9	31,550	301,669
2026	85,535	33.2	28,398	266,211	33.4	28,569	265,787	37.9	32,418	304,240
2027	87,887	33.2	29,178	268,171	33.4	29,354	267,744	37.9	33,309	306,480
2028	90,304	33.2	29,981	269,810	33.4	30,162	269,381	37.9	34,225	308,353
2029	92,787	33.2	30,805	271,093	33.4	30,991	270,662	37.9	35,166	309,819
2030	95,339	33.2	31,653	271,981	33.4	31,843	271,549	37.9	36,133	310,834
2031	97,961	33.2	32,523	272,434	33.4	32,719	272,001	37.9	37,127	311,352
2032	100,655	33.2	33,417	272,408	33.4	33,619	271,975	37.9	38,148	311,322
2033	103,423	33.2	34,336	271,855	33.4	34,543	271,423	37.9	39,197	310,690

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.



Northeast Ambulance & Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	17.5%	\$14,178	\$ 149,400	22.2%	\$17,986	\$ 186,749	18.2%	\$14,745	\$ 147,720
2025	83,246	17.5	14,568	150,833	22.2	18,481	188,540	18.2	15,151	149,137
2026	85,535	17.5	14,969	152,118	22.2	18,989	190,147	18.2	15,567	150,408
2027	87,887	17.5	15,380	153,238	22.2	19,511	191,547	18.2	15,995	151,516
2028	90,304	17.5	15,803	154,175	22.2	20,047	192,718	18.2	16,435	152,442
2029	92,787	17.5	16,238	154,908	22.2	20,599	193,634	18.2	16,887	153,167
2030	95,339	17.5	16,684	155,416	22.2	21,165	194,269	18.2	17,352	153,669
2031	97,961	17.5	17,143	155,675	22.2	21,747	194,593	18.2	17,829	153,925
2032	100,655	17.5	17,615	155,660	22.2	22,345	194,574	18.2	18,319	153,910
2033	103,423	17.5	18,099	155,344	22.2	22,960	194,179	18.2	18,823	153,597

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	22.7%	\$18,391	\$ 185,493	26.7%	\$21,632	\$ 224,104	27.1%	\$21,956	\$ 223,264
2025	83,246	22.7	18,897	187,272	26.7	22,227	226,254	27.1	22,560	225,406
2026	85,535	22.7	19,416	188,868	26.7	22,838	228,182	27.1	23,180	227,327
2027	87,887	22.7	19,950	190,259	26.7	23,466	229,862	27.1	23,817	229,001
2028	90,304	22.7	20,499	191,422	26.7	24,111	231,267	27.1	24,472	230,401
2029	92,787	22.7	21,063	192,332	26.7	24,774	232,366	27.1	25,145	231,496
2030	95,339	22.7	21,642	192,962	26.7	25,456	233,127	27.1	25,837	232,255
2031	97,961	22.7	22,237	193,284	26.7	26,156	233,515	27.1	26,547	232,642
2032	100,655	22.7	22,849	193,265	26.7	26,875	233,493	27.1	27,278	232,620
2033	103,423	22.7	23,477	192,873	26.7	27,614	233,019	27.1	28,028	232,148

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	31.3%	\$25,359	\$ 261,454	31.5%	\$25,521	\$ 261,037	36.0%	\$29,166	\$ 298,803
2025	83,246	31.3	26,056	263,962	31.5	26,222	263,541	36.0	29,969	301,669
2026	85,535	31.3	26,772	266,211	31.5	26,944	265,787	36.0	30,793	304,240
2027	87,887	31.3	27,509	268,171	31.5	27,684	267,744	36.0	31,639	306,480
2028	90,304	31.3	28,265	269,810	31.5	28,446	269,381	36.0	32,509	308,353
2029	92,787	31.3	29,042	271,093	31.5	29,228	270,662	36.0	33,403	309,819
2030	95,339	31.3	29,841	271,981	31.5	30,032	271,549	36.0	34,322	310,834
2031	97,961	31.3	30,662	272,434	31.5	30,858	272,001	36.0	35,266	311,352
2032	100,655	31.3	31,505	272,408	31.5	31,706	271,975	36.0	36,236	311,322
2033	103,423	31.3	32,371	271,855	31.5	32,578	271,423	36.0	37,232	310,690

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.



Northeast Ambulance & Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	15.6%	\$12,639	\$ 149,400	20.3%	\$16,447	\$ 186,749	16.3%	\$13,206	\$ 147,720
2025	83,246	15.6	12,986	150,833	20.3	16,899	188,540	16.3	13,569	149,137
2026	85,535	15.6	13,343	152,118	20.3	17,364	190,147	16.3	13,942	150,408
2027	87,887	15.6	13,710	153,238	20.3	17,841	191,547	16.3	14,326	151,516
2028	90,304	15.6	14,087	154,175	20.3	18,332	192,718	16.3	14,720	152,442
2029	92,787	15.6	14,475	154,908	20.3	18,836	193,634	16.3	15,124	153,167
2030	95,339	15.6	14,873	155,416	20.3	19,354	194,269	16.3	15,540	153,669
2031	97,961	15.6	15,282	155,675	20.3	19,886	194,593	16.3	15,968	153,925
2032	100,655	15.6	15,702	155,660	20.3	20,433	194,574	16.3	16,407	153,910
2033	103,423	15.6	16,134	155,344	20.3	20,995	194,179	16.3	16,858	153,597

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	20.8%	\$16,852	\$ 185,493	24.8%	\$20,092	\$ 224,104	25.2%	\$20,417	\$ 223,264
2025	83,246	20.8	17,315	187,272	24.8	20,645	226,254	25.2	20,978	225,406
2026	85,535	20.8	17,791	188,868	24.8	21,213	228,182	25.2	21,555	227,327
2027	87,887	20.8	18,280	190,259	24.8	21,796	229,862	25.2	22,148	229,001
2028	90,304	20.8	18,783	191,422	24.8	22,395	231,267	25.2	22,757	230,401
2029	92,787	20.8	19,300	192,332	24.8	23,011	232,366	25.2	23,382	231,496
2030	95,339	20.8	19,831	192,962	24.8	23,644	233,127	25.2	24,025	232,255
2031	97,961	20.8	20,376	193,284	24.8	24,294	233,515	25.2	24,686	232,642
2032	100,655	20.8	20,936	193,265	24.8	24,962	233,493	25.2	25,365	232,620
2033	103,423	20.8	21,512	192,873	24.8	25,649	233,019	25.2	26,063	232,148

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	29.4%	\$23,819	\$ 261,454	29.6%	\$23,981	\$ 261,037	34.1%	\$27,627	\$ 298,803
2025	83,246	29.4	24,474	263,962	29.6	24,641	263,541	34.1	28,387	301,669
2026	85,535	29.4	25,147	266,211	29.6	25,318	265,787	34.1	29,167	304,240
2027	87,887	29.4	25,839	268,171	29.6	26,015	267,744	34.1	29,969	306,480
2028	90,304	29.4	26,549	269,810	29.6	26,730	269,381	34.1	30,794	308,353
2029	92,787	29.4	27,279	271,093	29.6	27,465	270,662	34.1	31,640	309,819
2030	95,339	29.4	28,030	271,981	29.6	28,220	271,549	34.1	32,511	310,834
2031	97,961	29.4	28,801	272,434	29.6	28,996	272,001	34.1	33,405	311,352
2032	100,655	29.4	29,593	272,408	29.6	29,794	271,975	34.1	34,323	311,322
2033	103,423	29.4	30,406	271,855	29.6	30,613	271,423	34.1	35,267	310,690

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.



Northeast Ambulance & Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	13.7%	\$11,099	\$ 149,400	18.4%	\$14,907	\$ 186,749	14.4%	\$11,667	\$ 147,720
2025	83,246	13.7	11,405	150,833	18.4	15,317	188,540	14.4	11,987	149,137
2026	85,535	13.7	11,718	152,118	18.4	15,738	190,147	14.4	12,317	150,408
2027	87,887	13.7	12,041	153,238	18.4	16,171	191,547	14.4	12,656	151,516
2028	90,304	13.7	12,372	154,175	18.4	16,616	192,718	14.4	13,004	152,442
2029	92,787	13.7	12,712	154,908	18.4	17,073	193,634	14.4	13,361	153,167
2030	95,339	13.7	13,061	155,416	18.4	17,542	194,269	14.4	13,729	153,669
2031	97,961	13.7	13,421	155,675	18.4	18,025	194,593	14.4	14,106	153,925
2032	100,655	13.7	13,790	155,660	18.4	18,521	194,574	14.4	14,494	153,910
2033	103,423	13.7	14,169	155,344	18.4	19,030	194,179	14.4	14,893	153,597

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	18.9%	\$15,312	\$ 185,493	22.9%	\$18,553	\$ 224,104	23.3%	\$18,877	\$ 223,264
2025	83,246	18.9	15,733	187,272	22.9	19,063	226,254	23.3	19,396	225,406
2026	85,535	18.9	16,166	188,868	22.9	19,588	228,182	23.3	19,930	227,327
2027	87,887	18.9	16,611	190,259	22.9	20,126	229,862	23.3	20,478	229,001
2028	90,304	18.9	17,067	191,422	22.9	20,680	231,267	23.3	21,041	230,401
2029	92,787	18.9	17,537	192,332	22.9	21,248	232,366	23.3	21,619	231,496
2030	95,339	18.9	18,019	192,962	22.9	21,833	233,127	23.3	22,214	232,255
2031	97,961	18.9	18,515	193,284	22.9	22,433	233,515	23.3	22,825	232,642
2032	100,655	18.9	19,024	193,265	22.9	23,050	233,493	23.3	23,453	232,620
2033	103,423	18.9	19,547	192,873	22.9	23,684	233,019	23.3	24,098	232,148

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	27.5%	\$22,280	\$ 261,454	27.7%	\$22,442	\$ 261,037	32.2%	\$26,088	\$ 298,803
2025	83,246	27.5	22,893	263,962	27.7	23,059	263,541	32.2	26,805	301,669
2026	85,535	27.5	23,522	266,211	27.7	23,693	265,787	32.2	27,542	304,240
2027	87,887	27.5	24,169	268,171	27.7	24,345	267,744	32.2	28,300	306,480
2028	90,304	27.5	24,834	269,810	27.7	25,014	269,381	32.2	29,078	308,353
2029	92,787	27.5	25,516	271,093	27.7	25,702	270,662	32.2	29,877	309,819
2030	95,339	27.5	26,218	271,981	27.7	26,409	271,549	32.2	30,699	310,834
2031	97,961	27.5	26,939	272,434	27.7	27,135	272,001	32.2	31,543	311,352
2032	100,655	27.5	27,680	272,408	27.7	27,881	271,975	32.2	32,411	311,322
2033	103,423	27.5	28,441	271,855	27.7	28,648	271,423	32.2	33,302	310,690

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.



Northeast Ambulance & Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	19.9%	\$16,123	\$ 153,933	24.8%	\$20,092	\$ 192,416	20.8%	\$16,852	\$ 152,197
2025	83,246	19.9	16,566	155,410	24.8	20,645	194,262	20.8	17,315	153,657
2026	85,535	19.9	17,021	156,734	24.8	21,213	195,917	20.8	17,791	154,966
2027	87,887	19.9	17,490	157,888	24.8	21,796	197,360	20.8	18,280	156,107
2028	90,304	19.9	17,970	158,853	24.8	22,395	198,566	20.8	18,783	157,061
2029	92,787	19.9	18,465	159,608	24.8	23,011	199,510	20.8	19,300	157,808
2030	95,339	19.9	18,972	160,131	24.8	23,644	200,164	20.8	19,831	158,325
2031	97,961	19.9	19,494	160,398	24.8	24,294	200,498	20.8	20,376	158,589
2032	100,655	19.9	20,030	160,383	24.8	24,962	200,479	20.8	20,936	158,574
2033	103,423	19.9	20,581	160,057	24.8	25,649	200,072	20.8	21,512	158,252

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	25.4%	\$20,579	\$ 191,114	29.4%	\$23,819	\$ 230,898	29.9%	\$24,224	\$ 230,029
2025	83,246	25.4	21,144	192,947	29.4	24,474	233,113	29.9	24,891	232,236
2026	85,535	25.4	21,726	194,591	29.4	25,147	235,099	29.9	25,575	234,215
2027	87,887	25.4	22,323	196,024	29.4	25,839	236,830	29.9	26,278	235,940
2028	90,304	25.4	22,937	197,222	29.4	26,549	238,278	29.9	27,001	237,382
2029	92,787	25.4	23,568	198,160	29.4	27,279	239,411	29.9	27,743	238,511
2030	95,339	25.4	24,216	198,809	29.4	28,030	240,196	29.9	28,506	239,293
2031	97,961	25.4	24,882	199,140	29.4	28,801	240,596	29.9	29,290	239,692
2032	100,655	25.4	25,566	199,121	29.4	29,593	240,573	29.9	30,096	239,669
2033	103,423	25.4	26,269	198,717	29.4	30,406	240,084	29.9	30,923	239,182

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	34.2%	\$27,708	\$ 269,376	34.5%	\$27,951	\$ 268,941	39.1%	\$31,678	\$ 307,858
2025	83,246	34.2	28,470	271,960	34.5	28,720	271,521	39.1	32,549	310,811
2026	85,535	34.2	29,253	274,277	34.5	29,510	273,835	39.1	33,444	313,459
2027	87,887	34.2	30,057	276,297	34.5	30,321	275,852	39.1	34,364	315,767
2028	90,304	34.2	30,884	277,986	34.5	31,155	277,538	39.1	35,309	317,697
2029	92,787	34.2	31,733	279,308	34.5	32,012	278,857	39.1	36,280	319,207
2030	95,339	34.2	32,606	280,223	34.5	32,892	279,771	39.1	37,278	320,253
2031	97,961	34.2	33,503	280,690	34.5	33,797	280,237	39.1	38,303	320,787
2032	100,655	34.2	34,424	280,663	34.5	34,726	280,210	39.1	39,356	320,756
2033	103,423	34.2	35,371	280,093	34.5	35,681	279,641	39.1	40,438	320,105

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.



Northeast Ambulance & Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	18.0%	\$14,583	\$ 153,933	22.9%	\$18,553	\$ 192,416	18.9%	\$15,312	\$ 152,197
2025	83,246	18.0	14,984	155,410	22.9	19,063	194,262	18.9	15,733	153,657
2026	85,535	18.0	15,396	156,734	22.9	19,588	195,917	18.9	16,166	154,966
2027	87,887	18.0	15,820	157,888	22.9	20,126	197,360	18.9	16,611	156,107
2028	90,304	18.0	16,255	158,853	22.9	20,680	198,566	18.9	17,067	157,061
2029	92,787	18.0	16,702	159,608	22.9	21,248	199,510	18.9	17,537	157,808
2030	95,339	18.0	17,161	160,131	22.9	21,833	200,164	18.9	18,019	158,325
2031	97,961	18.0	17,633	160,398	22.9	22,433	200,498	18.9	18,515	158,589
2032	100,655	18.0	18,118	160,383	22.9	23,050	200,479	18.9	19,024	158,574
2033	103,423	18.0	18,616	160,057	22.9	23,684	200,072	18.9	19,547	158,252

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	23.5%	\$19,039	\$ 191,114	27.5%	\$22,280	\$ 230,898	28.0%	\$22,685	\$ 230,029
2025	83,246	23.5	19,563	192,947	27.5	22,893	233,113	28.0	23,309	232,236
2026	85,535	23.5	20,101	194,591	27.5	23,522	235,099	28.0	23,950	234,215
2027	87,887	23.5	20,653	196,024	27.5	24,169	236,830	28.0	24,608	235,940
2028	90,304	23.5	21,221	197,222	27.5	24,834	238,278	28.0	25,285	237,382
2029	92,787	23.5	21,805	198,160	27.5	25,516	239,411	28.0	25,980	238,511
2030	95,339	23.5	22,405	198,809	27.5	26,218	240,196	28.0	26,695	239,293
2031	97,961	23.5	23,021	199,140	27.5	26,939	240,596	28.0	27,429	239,692
2032	100,655	23.5	23,654	199,121	27.5	27,680	240,573	28.0	28,183	239,669
2033	103,423	23.5	24,304	198,717	27.5	28,441	240,084	28.0	28,958	239,182

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	32.3%	\$26,169	\$ 269,376	32.6%	\$26,412	\$ 268,941	37.2%	\$30,139	\$ 307,858
2025	83,246	32.3	26,888	271,960	32.6	27,138	271,521	37.2	30,968	310,811
2026	85,535	32.3	27,628	274,277	32.6	27,884	273,835	37.2	31,819	313,459
2027	87,887	32.3	28,388	276,297	32.6	28,651	275,852	37.2	32,694	315,767
2028	90,304	32.3	29,168	277,986	32.6	29,439	277,538	37.2	33,593	317,697
2029	92,787	32.3	29,970	279,308	32.6	30,249	278,857	37.2	34,517	319,207
2030	95,339	32.3	30,794	280,223	32.6	31,081	279,771	37.2	35,466	320,253
2031	97,961	32.3	31,641	280,690	32.6	31,935	280,237	37.2	36,441	320,787
2032	100,655	32.3	32,512	280,663	32.6	32,814	280,210	37.2	37,444	320,756
2033	103,423	32.3	33,406	280,093	32.6	33,716	279,641	37.2	38,473	320,105

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.



Northeast Ambulance & Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	16.1%	\$13,044	\$ 153,933	21.0%	\$17,014	\$ 192,416	17.0%	\$13,773	\$ 152,197
2025	83,246	16.1	13,403	155,410	21.0	17,482	194,262	17.0	14,152	153,657
2026	85,535	16.1	13,771	156,734	21.0	17,962	195,917	17.0	14,541	154,966
2027	87,887	16.1	14,150	157,888	21.0	18,456	197,360	17.0	14,941	156,107
2028	90,304	16.1	14,539	158,853	21.0	18,964	198,566	17.0	15,352	157,061
2029	92,787	16.1	14,939	159,608	21.0	19,485	199,510	17.0	15,774	157,808
2030	95,339	16.1	15,350	160,131	21.0	20,021	200,164	17.0	16,208	158,325
2031	97,961	16.1	15,772	160,398	21.0	20,572	200,498	17.0	16,653	158,589
2032	100,655	16.1	16,205	160,383	21.0	21,138	200,479	17.0	17,111	158,574
2033	103,423	16.1	16,651	160,057	21.0	21,719	200,072	17.0	17,582	158,252

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	21.6%	\$17,500	\$ 191,114	25.6%	\$20,741	\$ 230,898	26.1%	\$21,146	\$ 230,029
2025	83,246	21.6	17,981	192,947	25.6	21,311	233,113	26.1	21,727	232,236
2026	85,535	21.6	18,476	194,591	25.6	21,897	235,099	26.1	22,325	234,215
2027	87,887	21.6	18,984	196,024	25.6	22,499	236,830	26.1	22,939	235,940
2028	90,304	21.6	19,506	197,222	25.6	23,118	238,278	26.1	23,569	237,382
2029	92,787	21.6	20,042	198,160	25.6	23,753	239,411	26.1	24,217	238,511
2030	95,339	21.6	20,593	198,809	25.6	24,407	240,196	26.1	24,883	239,293
2031	97,961	21.6	21,160	199,140	25.6	25,078	240,596	26.1	25,568	239,692
2032	100,655	21.6	21,741	199,121	25.6	25,768	240,573	26.1	26,271	239,669
2033	103,423	21.6	22,339	198,717	25.6	26,476	240,084	26.1	26,993	239,182

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	30.4%	\$24,629	\$ 269,376	30.7%	\$24,873	\$ 268,941	35.3%	\$28,599	\$ 307,858
2025	83,246	30.4	25,307	271,960	30.7	25,557	271,521	35.3	29,386	310,811
2026	85,535	30.4	26,003	274,277	30.7	26,259	273,835	35.3	30,194	313,459
2027	87,887	30.4	26,718	276,297	30.7	26,981	275,852	35.3	31,024	315,767
2028	90,304	30.4	27,452	277,986	30.7	27,723	277,538	35.3	31,877	317,697
2029	92,787	30.4	28,207	279,308	30.7	28,486	278,857	35.3	32,754	319,207
2030	95,339	30.4	28,983	280,223	30.7	29,269	279,771	35.3	33,655	320,253
2031	97,961	30.4	29,780	280,690	30.7	30,074	280,237	35.3	34,580	320,787
2032	100,655	30.4	30,599	280,663	30.7	30,901	280,210	35.3	35,531	320,756
2033	103,423	30.4	31,441	280,093	30.7	31,751	279,641	35.3	36,508	320,105

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.



Northeast Ambulance & Fire Protection District - General

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	14.2%	\$11,505	\$ 153,933	19.1%	\$15,474	\$ 192,416	15.1%	\$12,234	\$ 152,197
2025	83,246	14.2	11,821	155,410	19.1	15,900	194,262	15.1	12,570	153,657
2026	85,535	14.2	12,146	156,734	19.1	16,337	195,917	15.1	12,916	154,966
2027	87,887	14.2	12,480	157,888	19.1	16,786	197,360	15.1	13,271	156,107
2028	90,304	14.2	12,823	158,853	19.1	17,248	198,566	15.1	13,636	157,061
2029	92,787	14.2	13,176	159,608	19.1	17,722	199,510	15.1	14,011	157,808
2030	95,339	14.2	13,538	160,131	19.1	18,210	200,164	15.1	14,396	158,325
2031	97,961	14.2	13,910	160,398	19.1	18,711	200,498	15.1	14,792	158,589
2032	100,655	14.2	14,293	160,383	19.1	19,225	200,479	15.1	15,199	158,574
2033	103,423	14.2	14,686	160,057	19.1	19,754	200,072	15.1	15,617	158,252

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	19.7%	\$15,961	\$ 191,114	23.7%	\$19,201	\$ 230,898	24.2%	\$19,606	\$ 230,029
2025	83,246	19.7	16,399	192,947	23.7	19,729	233,113	24.2	20,146	232,236
2026	85,535	19.7	16,850	194,591	23.7	20,272	235,099	24.2	20,699	234,215
2027	87,887	19.7	17,314	196,024	23.7	20,829	236,830	24.2	21,269	235,940
2028	90,304	19.7	17,790	197,222	23.7	21,402	238,278	24.2	21,854	237,382
2029	92,787	19.7	18,279	198,160	23.7	21,991	239,411	24.2	22,454	238,511
2030	95,339	19.7	18,782	198,809	23.7	22,595	240,196	24.2	23,072	239,293
2031	97,961	19.7	19,298	199,140	23.7	23,217	240,596	24.2	23,707	239,692
2032	100,655	19.7	19,829	199,121	23.7	23,855	240,573	24.2	24,359	239,669
2033	103,423	19.7	20,374	198,717	23.7	24,511	240,084	24.2	25,028	239,182

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 81,018	28.5%	\$23,090	\$ 269,376	28.8%	\$23,333	\$ 268,941	33.4%	\$27,060	\$ 307,858
2025	83,246	28.5	23,725	271,960	28.8	23,975	271,521	33.4	27,804	310,811
2026	85,535	28.5	24,377	274,277	28.8	24,634	273,835	33.4	28,569	313,459
2027	87,887	28.5	25,048	276,297	28.8	25,311	275,852	33.4	29,354	315,767
2028	90,304	28.5	25,737	277,986	28.8	26,008	277,538	33.4	30,162	317,697
2029	92,787	28.5	26,444	279,308	28.8	26,723	278,857	33.4	30,991	319,207
2030	95,339	28.5	27,172	280,223	28.8	27,458	279,771	33.4	31,843	320,253
2031	97,961	28.5	27,919	280,690	28.8	28,213	280,237	33.4	32,719	320,787
2032	100,655	28.5	28,687	280,663	28.8	28,989	280,210	33.4	33,619	320,756
2033	103,423	28.5	29,476	280,093	28.8	29,786	279,641	33.4	34,543	320,105

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.



Northeast Ambulance & Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	19.2%	\$532,063	\$ 4,851,720	23.8%	\$659,536	\$ 6,064,665	23.1%	\$640,138	\$ 5,695,957
2025	2,847,366	19.2	546,694	4,898,261	23.8	677,673	6,122,841	23.1	657,742	5,750,596
2026	2,925,669	19.2	561,728	4,940,000	23.8	696,309	6,175,015	23.1	675,830	5,799,598
2027	3,006,125	19.2	577,176	4,976,379	23.8	715,458	6,220,489	23.1	694,415	5,842,308
2028	3,088,793	19.2	593,048	5,006,796	23.8	735,133	6,258,510	23.1	713,511	5,878,018
2029	3,173,735	19.2	609,357	5,030,599	23.8	755,349	6,288,264	23.1	733,133	5,905,963
2030	3,261,013	19.2	626,114	5,047,085	23.8	776,121	6,308,871	23.1	753,294	5,925,317
2031	3,350,691	19.2	643,333	5,055,494	23.8	797,464	6,319,382	23.1	774,010	5,935,189
2032	3,442,835	19.2	661,024	5,055,008	23.8	819,395	6,318,774	23.1	795,295	5,934,618
2033	3,537,513	19.2	679,202	5,044,742	23.8	841,928	6,305,942	23.1	817,166	5,922,566

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	26.7%	\$739,899	\$ 6,697,829	28.3%	\$784,238	\$ 7,277,642	30.2%	\$836,890	\$ 7,699,705
2025	2,847,366	26.7	760,247	6,762,079	28.3	805,805	7,347,454	30.2	859,905	7,773,566
2026	2,925,669	26.7	781,154	6,819,700	28.3	827,964	7,410,063	30.2	883,552	7,839,806
2027	3,006,125	26.7	802,635	6,869,922	28.3	850,733	7,464,632	30.2	907,850	7,897,540
2028	3,088,793	26.7	824,708	6,911,913	28.3	874,128	7,510,258	30.2	932,815	7,945,812
2029	3,173,735	26.7	847,387	6,944,773	28.3	898,167	7,545,963	30.2	958,468	7,983,588
2030	3,261,013	26.7	870,690	6,967,532	28.3	922,867	7,570,692	30.2	984,826	8,009,751
2031	3,350,691	26.7	894,634	6,979,141	28.3	948,246	7,583,306	30.2	1,011,909	8,023,096
2032	3,442,835	26.7	919,237	6,978,469	28.3	974,322	7,582,576	30.2	1,039,736	8,022,324
2033	3,537,513	26.7	944,516	6,964,297	28.3	1,001,116	7,567,177	30.2	1,068,329	8,006,032

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	32.9%	\$911,711	\$ 8,490,584	33.8%	\$936,652	\$ 8,701,639	37.4%	\$1,036,413	\$ 9,703,508
2025	2,847,366	32.9	936,783	8,572,031	33.8	962,410	8,785,111	37.4	1,064,915	9,796,590
2026	2,925,669	32.9	962,545	8,645,075	33.8	988,876	8,859,970	37.4	1,094,200	9,880,068
2027	3,006,125	32.9	989,015	8,708,739	33.8	1,016,070	8,925,217	37.4	1,124,291	9,952,827
2028	3,088,793	32.9	1,016,213	8,761,969	33.8	1,044,012	8,979,770	37.4	1,155,209	10,013,661
2029	3,173,735	32.9	1,044,159	8,803,625	33.8	1,072,722	9,022,461	37.4	1,186,977	10,061,268
2030	3,261,013	32.9	1,072,873	8,832,475	33.8	1,102,222	9,052,028	37.4	1,219,619	10,094,240
2031	3,350,691	32.9	1,102,377	8,847,191	33.8	1,132,534	9,067,110	37.4	1,253,158	10,111,058
2032	3,442,835	32.9	1,132,693	8,846,340	33.8	1,163,678	9,066,237	37.4	1,287,620	10,110,085
2033	3,537,513	32.9	1,163,842	8,828,375	33.8	1,195,679	9,047,825	37.4	1,323,030	10,089,553

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.



Northeast Ambulance & Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	17.3%	\$479,411	\$ 4,851,720	21.9%	\$606,884	\$ 6,064,665	21.2%	\$587,486	\$ 5,695,957
2025	2,847,366	17.3	492,594	4,898,261	21.9	623,573	6,122,841	21.2	603,642	5,750,596
2026	2,925,669	17.3	506,141	4,940,000	21.9	640,722	6,175,015	21.2	620,242	5,799,598
2027	3,006,125	17.3	520,060	4,976,379	21.9	658,341	6,220,489	21.2	637,299	5,842,308
2028	3,088,793	17.3	534,361	5,006,796	21.9	676,446	6,258,510	21.2	654,824	5,878,018
2029	3,173,735	17.3	549,056	5,030,599	21.9	695,048	6,288,264	21.2	672,832	5,905,963
2030	3,261,013	17.3	564,155	5,047,085	21.9	714,162	6,308,871	21.2	691,335	5,925,317
2031	3,350,691	17.3	579,670	5,055,494	21.9	733,801	6,319,382	21.2	710,346	5,935,189
2032	3,442,835	17.3	595,610	5,055,008	21.9	753,981	6,318,774	21.2	729,881	5,934,618
2033	3,537,513	17.3	611,990	5,044,742	21.9	774,715	6,305,942	21.2	749,953	5,922,566

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	24.8%	\$687,247	\$ 6,697,829	26.4%	\$731,586	\$ 7,277,642	28.3%	\$784,238	\$ 7,699,705
2025	2,847,366	24.8	706,147	6,762,079	26.4	751,705	7,347,454	28.3	805,805	7,773,566
2026	2,925,669	24.8	725,566	6,819,700	26.4	772,377	7,410,063	28.3	827,964	7,839,806
2027	3,006,125	24.8	745,519	6,869,922	26.4	793,617	7,464,632	28.3	850,733	7,897,540
2028	3,088,793	24.8	766,021	6,911,913	26.4	815,441	7,510,258	28.3	874,128	7,945,812
2029	3,173,735	24.8	787,086	6,944,773	26.4	837,866	7,545,963	28.3	898,167	7,983,588
2030	3,261,013	24.8	808,731	6,967,532	26.4	860,907	7,570,692	28.3	922,867	8,009,751
2031	3,350,691	24.8	830,971	6,979,141	26.4	884,582	7,583,306	28.3	948,246	8,023,096
2032	3,442,835	24.8	853,823	6,978,469	26.4	908,908	7,582,576	28.3	974,322	8,022,324
2033	3,537,513	24.8	877,303	6,964,297	26.4	933,903	7,567,177	28.3	1,001,116	8,006,032

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	31.0%	\$859,059	\$ 8,490,584	31.9%	\$884,000	\$ 8,701,639	35.5%	\$983,761	\$ 9,703,508
2025	2,847,366	31.0	882,683	8,572,031	31.9	908,310	8,785,111	35.5	1,010,815	9,796,590
2026	2,925,669	31.0	906,957	8,645,075	31.9	933,288	8,859,970	35.5	1,038,612	9,880,068
2027	3,006,125	31.0	931,899	8,708,739	31.9	958,954	8,925,217	35.5	1,067,174	9,952,827
2028	3,088,793	31.0	957,526	8,761,969	31.9	985,325	8,979,770	35.5	1,096,522	10,013,661
2029	3,173,735	31.0	983,858	8,803,625	31.9	1,012,421	9,022,461	35.5	1,126,676	10,061,268
2030	3,261,013	31.0	1,010,914	8,832,475	31.9	1,040,263	9,052,028	35.5	1,157,660	10,094,240
2031	3,350,691	31.0	1,038,714	8,847,191	31.9	1,068,870	9,067,110	35.5	1,189,495	10,111,058
2032	3,442,835	31.0	1,067,279	8,846,340	31.9	1,098,264	9,066,237	35.5	1,222,206	10,110,085
2033	3,537,513	31.0	1,096,629	8,828,375	31.9	1,128,467	9,047,825	35.5	1,255,817	10,089,553

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.



Northeast Ambulance & Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	15.4%	\$426,758	\$ 4,851,720	20.0%	\$554,232	\$ 6,064,665	19.3%	\$534,834	\$ 5,695,957
2025	2,847,366	15.4	438,494	4,898,261	20.0	569,473	6,122,841	19.3	549,542	5,750,596
2026	2,925,669	15.4	450,553	4,940,000	20.0	585,134	6,175,015	19.3	564,654	5,799,598
2027	3,006,125	15.4	462,943	4,976,379	20.0	601,225	6,220,489	19.3	580,182	5,842,308
2028	3,088,793	15.4	475,674	5,006,796	20.0	617,759	6,258,510	19.3	596,137	5,878,018
2029	3,173,735	15.4	488,755	5,030,599	20.0	634,747	6,288,264	19.3	612,531	5,905,963
2030	3,261,013	15.4	502,196	5,047,085	20.0	652,203	6,308,871	19.3	629,376	5,925,317
2031	3,350,691	15.4	516,006	5,055,494	20.0	670,138	6,319,382	19.3	646,683	5,935,189
2032	3,442,835	15.4	530,197	5,055,008	20.0	688,567	6,318,774	19.3	664,467	5,934,618
2033	3,537,513	15.4	544,777	5,044,742	20.0	707,503	6,305,942	19.3	682,740	5,922,566

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	22.9%	\$634,595	\$ 6,697,829	24.5%	\$678,934	\$ 7,277,642	26.4%	\$731,586	\$ 7,699,705
2025	2,847,366	22.9	652,047	6,762,079	24.5	697,605	7,347,454	26.4	751,705	7,773,566
2026	2,925,669	22.9	669,978	6,819,700	24.5	716,789	7,410,063	26.4	772,377	7,839,806
2027	3,006,125	22.9	688,403	6,869,922	24.5	736,501	7,464,632	26.4	793,617	7,897,540
2028	3,088,793	22.9	707,334	6,911,913	24.5	756,754	7,510,258	26.4	815,441	7,945,812
2029	3,173,735	22.9	726,785	6,944,773	24.5	777,565	7,545,963	26.4	837,866	7,983,588
2030	3,261,013	22.9	746,772	6,967,532	24.5	798,948	7,570,692	26.4	860,907	8,009,751
2031	3,350,691	22.9	767,308	6,979,141	24.5	820,919	7,583,306	26.4	884,582	8,023,096
2032	3,442,835	22.9	788,409	6,978,469	24.5	843,495	7,582,576	26.4	908,908	8,022,324
2033	3,537,513	22.9	810,090	6,964,297	24.5	866,691	7,567,177	26.4	933,903	8,006,032

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	29.1%	\$806,407	\$ 8,490,584	30.0%	\$831,348	\$ 8,701,639	33.6%	\$931,109	\$ 9,703,508
2025	2,847,366	29.1	828,584	8,572,031	30.0	854,210	8,785,111	33.6	956,715	9,796,590
2026	2,925,669	29.1	851,370	8,645,075	30.0	877,701	8,859,970	33.6	983,025	9,880,068
2027	3,006,125	29.1	874,782	8,708,739	30.0	901,838	8,925,217	33.6	1,010,058	9,952,827
2028	3,088,793	29.1	898,839	8,761,969	30.0	926,638	8,979,770	33.6	1,037,834	10,013,661
2029	3,173,735	29.1	923,557	8,803,625	30.0	952,121	9,022,461	33.6	1,066,375	10,061,268
2030	3,261,013	29.1	948,955	8,832,475	30.0	978,304	9,052,028	33.6	1,095,700	10,094,240
2031	3,350,691	29.1	975,051	8,847,191	30.0	1,005,207	9,067,110	33.6	1,125,832	10,111,058
2032	3,442,835	29.1	1,001,865	8,846,340	30.0	1,032,851	9,066,237	33.6	1,156,793	10,110,085
2033	3,537,513	29.1	1,029,416	8,828,375	30.0	1,061,254	9,047,825	33.6	1,188,604	10,089,553

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.



Northeast Ambulance & Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	13.5%	\$374,106	\$ 4,851,720	18.1%	\$501,580	\$ 6,064,665	17.4%	\$482,182	\$ 5,695,957
2025	2,847,366	13.5	384,394	4,898,261	18.1	515,373	6,122,841	17.4	495,442	5,750,596
2026	2,925,669	13.5	394,965	4,940,000	18.1	529,546	6,175,015	17.4	509,066	5,799,598
2027	3,006,125	13.5	405,827	4,976,379	18.1	544,109	6,220,489	17.4	523,066	5,842,308
2028	3,088,793	13.5	416,987	5,006,796	18.1	559,072	6,258,510	17.4	537,450	5,878,018
2029	3,173,735	13.5	428,454	5,030,599	18.1	574,446	6,288,264	17.4	552,230	5,905,963
2030	3,261,013	13.5	440,237	5,047,085	18.1	590,243	6,308,871	17.4	567,416	5,925,317
2031	3,350,691	13.5	452,343	5,055,494	18.1	606,475	6,319,382	17.4	583,020	5,935,189
2032	3,442,835	13.5	464,783	5,055,008	18.1	623,153	6,318,774	17.4	599,053	5,934,618
2033	3,537,513	13.5	477,564	5,044,742	18.1	640,290	6,305,942	17.4	615,527	5,922,566

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	21.0%	\$581,943	\$ 6,697,829	22.6%	\$626,282	\$ 7,277,642	24.5%	\$678,934	\$ 7,699,705
2025	2,847,366	21.0	597,947	6,762,079	22.6	643,505	7,347,454	24.5	697,605	7,773,566
2026	2,925,669	21.0	614,390	6,819,700	22.6	661,201	7,410,063	24.5	716,789	7,839,806
2027	3,006,125	21.0	631,286	6,869,922	22.6	679,384	7,464,632	24.5	736,501	7,897,540
2028	3,088,793	21.0	648,647	6,911,913	22.6	698,067	7,510,258	24.5	756,754	7,945,812
2029	3,173,735	21.0	666,484	6,944,773	22.6	717,264	7,545,963	24.5	777,565	7,983,588
2030	3,261,013	21.0	684,813	6,967,532	22.6	736,989	7,570,692	24.5	798,948	8,009,751
2031	3,350,691	21.0	703,645	6,979,141	22.6	757,256	7,583,306	24.5	820,919	8,023,096
2032	3,442,835	21.0	722,995	6,978,469	22.6	778,081	7,582,576	24.5	843,495	8,022,324
2033	3,537,513	21.0	742,878	6,964,297	22.6	799,478	7,567,177	24.5	866,691	8,006,032

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	27.2%	\$753,755	\$ 8,490,584	28.1%	\$778,696	\$ 8,701,639	31.7%	\$878,457	\$ 9,703,508
2025	2,847,366	27.2	774,484	8,572,031	28.1	800,110	8,785,111	31.7	902,615	9,796,590
2026	2,925,669	27.2	795,782	8,645,075	28.1	822,113	8,859,970	31.7	927,437	9,880,068
2027	3,006,125	27.2	817,666	8,708,739	28.1	844,721	8,925,217	31.7	952,942	9,952,827
2028	3,088,793	27.2	840,152	8,761,969	28.1	867,951	8,979,770	31.7	979,147	10,013,661
2029	3,173,735	27.2	863,256	8,803,625	28.1	891,820	9,022,461	31.7	1,006,074	10,061,268
2030	3,261,013	27.2	886,996	8,832,475	28.1	916,345	9,052,028	31.7	1,033,741	10,094,240
2031	3,350,691	27.2	911,388	8,847,191	28.1	941,544	9,067,110	31.7	1,062,169	10,111,058
2032	3,442,835	27.2	936,451	8,846,340	28.1	967,437	9,066,237	31.7	1,091,379	10,110,085
2033	3,537,513	27.2	962,204	8,828,375	28.1	994,041	9,047,825	31.7	1,121,392	10,089,553

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.



Northeast Ambulance & Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	19.8%	\$548,689	\$ 4,993,663	24.5%	\$678,934	\$ 6,242,136	23.8%	\$659,536	\$ 5,865,249
2025	2,847,366	19.8	563,778	5,041,566	24.5	697,605	6,302,015	23.8	677,673	5,921,512
2026	2,925,669	19.8	579,282	5,084,526	24.5	716,789	6,355,716	23.8	696,309	5,971,970
2027	3,006,125	19.8	595,213	5,121,970	24.5	736,501	6,402,521	23.8	715,458	6,015,949
2028	3,088,793	19.8	611,581	5,153,277	24.5	756,754	6,441,655	23.8	735,133	6,052,720
2029	3,173,735	19.8	628,400	5,177,777	24.5	777,565	6,472,280	23.8	755,349	6,081,496
2030	3,261,013	19.8	645,681	5,194,745	24.5	798,948	6,493,490	23.8	776,121	6,101,426
2031	3,350,691	19.8	663,437	5,203,400	24.5	820,919	6,504,309	23.8	797,464	6,111,592
2032	3,442,835	19.8	681,681	5,202,899	24.5	843,495	6,503,683	23.8	819,395	6,111,004
2033	3,537,513	19.8	700,428	5,192,333	24.5	866,691	6,490,475	23.8	841,928	6,098,594

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	27.4%	\$759,298	\$ 6,895,792	29.2%	\$809,178	\$ 7,490,483	31.1%	\$861,830	\$ 7,926,268
2025	2,847,366	27.4	780,178	6,961,941	29.2	831,431	7,562,337	31.1	885,531	8,002,302
2026	2,925,669	27.4	801,633	7,021,265	29.2	854,295	7,626,777	31.1	909,883	8,070,491
2027	3,006,125	27.4	823,678	7,072,971	29.2	877,789	7,682,942	31.1	934,905	8,129,924
2028	3,088,793	27.4	846,329	7,116,203	29.2	901,928	7,729,902	31.1	960,615	8,179,616
2029	3,173,735	27.4	869,603	7,150,035	29.2	926,731	7,766,651	31.1	987,032	8,218,503
2030	3,261,013	27.4	893,518	7,173,466	29.2	952,216	7,792,103	31.1	1,014,175	8,245,436
2031	3,350,691	27.4	918,089	7,185,418	29.2	978,402	7,805,086	31.1	1,042,065	8,259,174
2032	3,442,835	27.4	943,337	7,184,727	29.2	1,005,308	7,804,335	31.1	1,070,722	8,258,379
2033	3,537,513	27.4	969,279	7,170,136	29.2	1,032,954	7,788,486	31.1	1,100,167	8,241,608

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	33.8%	\$936,652	\$ 8,738,861	34.9%	\$967,134	\$ 8,956,768	38.5%	\$1,066,896	\$ 9,987,206
2025	2,847,366	33.8	962,410	8,822,690	34.9	993,731	9,042,687	38.5	1,096,236	10,083,010
2026	2,925,669	33.8	988,876	8,897,870	34.9	1,021,058	9,119,741	38.5	1,126,383	10,168,929
2027	3,006,125	33.8	1,016,070	8,963,396	34.9	1,049,138	9,186,901	38.5	1,157,358	10,243,815
2028	3,088,793	33.8	1,044,012	9,018,182	34.9	1,077,989	9,243,054	38.5	1,189,185	10,306,428
2029	3,173,735	33.8	1,072,722	9,061,056	34.9	1,107,634	9,286,997	38.5	1,221,888	10,355,426
2030	3,261,013	33.8	1,102,222	9,090,750	34.9	1,138,094	9,317,431	38.5	1,255,490	10,389,362
2031	3,350,691	33.8	1,132,534	9,105,896	34.9	1,169,391	9,332,955	38.5	1,290,016	10,406,672
2032	3,442,835	33.8	1,163,678	9,105,020	34.9	1,201,549	9,332,057	38.5	1,325,491	10,405,671
2033	3,537,513	33.8	1,195,679	9,086,529	34.9	1,234,592	9,313,105	38.5	1,361,943	10,384,539

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.



Northeast Ambulance & Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	17.9%	\$496,037	\$ 4,993,663	22.6%	\$626,282	\$ 6,242,136	21.9%	\$606,884	\$ 5,865,249
2025	2,847,366	17.9	509,679	5,041,566	22.6	643,505	6,302,015	21.9	623,573	5,921,512
2026	2,925,669	17.9	523,695	5,084,526	22.6	661,201	6,355,716	21.9	640,722	5,971,970
2027	3,006,125	17.9	538,096	5,121,970	22.6	679,384	6,402,521	21.9	658,341	6,015,949
2028	3,088,793	17.9	552,894	5,153,277	22.6	698,067	6,441,655	21.9	676,446	6,052,720
2029	3,173,735	17.9	568,099	5,177,777	22.6	717,264	6,472,280	21.9	695,048	6,081,496
2030	3,261,013	17.9	583,721	5,194,745	22.6	736,989	6,493,490	21.9	714,162	6,101,426
2031	3,350,691	17.9	599,774	5,203,400	22.6	757,256	6,504,309	21.9	733,801	6,111,592
2032	3,442,835	17.9	616,267	5,202,899	22.6	778,081	6,503,683	21.9	753,981	6,111,004
2033	3,537,513	17.9	633,215	5,192,333	22.6	799,478	6,490,475	21.9	774,715	6,098,594

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	25.5%	\$706,646	\$ 6,895,792	27.3%	\$756,526	\$ 7,490,483	29.2%	\$809,178	\$ 7,926,268
2025	2,847,366	25.5	726,078	6,961,941	27.3	777,331	7,562,337	29.2	831,431	8,002,302
2026	2,925,669	25.5	746,046	7,021,265	27.3	798,708	7,626,777	29.2	854,295	8,070,491
2027	3,006,125	25.5	766,562	7,072,971	27.3	820,672	7,682,942	29.2	877,789	8,129,924
2028	3,088,793	25.5	787,642	7,116,203	27.3	843,240	7,729,902	29.2	901,928	8,179,616
2029	3,173,735	25.5	809,302	7,150,035	27.3	866,430	7,766,651	29.2	926,731	8,218,503
2030	3,261,013	25.5	831,558	7,173,466	27.3	890,257	7,792,103	29.2	952,216	8,245,436
2031	3,350,691	25.5	854,426	7,185,418	27.3	914,739	7,805,086	29.2	978,402	8,259,174
2032	3,442,835	25.5	877,923	7,184,727	27.3	939,894	7,804,335	29.2	1,005,308	8,258,379
2033	3,537,513	25.5	902,066	7,170,136	27.3	965,741	7,788,486	29.2	1,032,954	8,241,608

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	31.9%	\$884,000	\$ 8,738,861	33.0%	\$914,482	\$ 8,956,768	36.6%	\$1,014,244	\$ 9,987,206
2025	2,847,366	31.9	908,310	8,822,690	33.0	939,631	9,042,687	36.6	1,042,136	10,083,010
2026	2,925,669	31.9	933,288	8,897,870	33.0	965,471	9,119,741	36.6	1,070,795	10,168,929
2027	3,006,125	31.9	958,954	8,963,396	33.0	992,021	9,186,901	36.6	1,100,242	10,243,815
2028	3,088,793	31.9	985,325	9,018,182	33.0	1,019,302	9,243,054	36.6	1,130,498	10,306,428
2029	3,173,735	31.9	1,012,421	9,061,056	33.0	1,047,333	9,286,997	36.6	1,161,587	10,355,426
2030	3,261,013	31.9	1,040,263	9,090,750	33.0	1,076,134	9,317,431	36.6	1,193,531	10,389,362
2031	3,350,691	31.9	1,068,870	9,105,896	33.0	1,105,728	9,332,955	36.6	1,226,353	10,406,672
2032	3,442,835	31.9	1,098,264	9,105,020	33.0	1,136,136	9,332,057	36.6	1,260,078	10,405,671
2033	3,537,513	31.9	1,128,467	9,086,529	33.0	1,167,379	9,313,105	36.6	1,294,730	10,384,539

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.



Northeast Ambulance & Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	16.0%	\$443,385	\$ 4,993,663	20.7%	\$573,630	\$ 6,242,136	20.0%	\$554,232	\$ 5,865,249
2025	2,847,366	16.0	455,579	5,041,566	20.7	589,405	6,302,015	20.0	569,473	5,921,512
2026	2,925,669	16.0	468,107	5,084,526	20.7	605,613	6,355,716	20.0	585,134	5,971,970
2027	3,006,125	16.0	480,980	5,121,970	20.7	622,268	6,402,521	20.0	601,225	6,015,949
2028	3,088,793	16.0	494,207	5,153,277	20.7	639,380	6,441,655	20.0	617,759	6,052,720
2029	3,173,735	16.0	507,798	5,177,777	20.7	656,963	6,472,280	20.0	634,747	6,081,496
2030	3,261,013	16.0	521,762	5,194,745	20.7	675,030	6,493,490	20.0	652,203	6,101,426
2031	3,350,691	16.0	536,111	5,203,400	20.7	693,593	6,504,309	20.0	670,138	6,111,592
2032	3,442,835	16.0	550,854	5,202,899	20.7	712,667	6,503,683	20.0	688,567	6,111,004
2033	3,537,513	16.0	566,002	5,192,333	20.7	732,265	6,490,475	20.0	707,503	6,098,594

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	23.6%	\$653,994	\$ 6,895,792	25.4%	\$703,874	\$ 7,490,483	27.3%	\$756,526	\$ 7,926,268
2025	2,847,366	23.6	671,978	6,961,941	25.4	723,231	7,562,337	27.3	777,331	8,002,302
2026	2,925,669	23.6	690,458	7,021,265	25.4	743,120	7,626,777	27.3	798,708	8,070,491
2027	3,006,125	23.6	709,446	7,072,971	25.4	763,556	7,682,942	27.3	820,672	8,129,924
2028	3,088,793	23.6	728,955	7,116,203	25.4	784,553	7,729,902	27.3	843,240	8,179,616
2029	3,173,735	23.6	749,001	7,150,035	25.4	806,129	7,766,651	27.3	866,430	8,218,503
2030	3,261,013	23.6	769,599	7,173,466	25.4	828,297	7,792,103	27.3	890,257	8,245,436
2031	3,350,691	23.6	790,763	7,185,418	25.4	851,076	7,805,086	27.3	914,739	8,259,174
2032	3,442,835	23.6	812,509	7,184,727	25.4	874,480	7,804,335	27.3	939,894	8,258,379
2033	3,537,513	23.6	834,853	7,170,136	25.4	898,528	7,788,486	27.3	965,741	8,241,608

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	30.0%	\$831,348	\$ 8,738,861	31.1%	\$861,830	\$ 8,956,768	34.7%	\$961,592	\$ 9,987,206
2025	2,847,366	30.0	854,210	8,822,690	31.1	885,531	9,042,687	34.7	988,036	10,083,010
2026	2,925,669	30.0	877,701	8,897,870	31.1	909,883	9,119,741	34.7	1,015,207	10,168,929
2027	3,006,125	30.0	901,838	8,963,396	31.1	934,905	9,186,901	34.7	1,043,125	10,243,815
2028	3,088,793	30.0	926,638	9,018,182	31.1	960,615	9,243,054	34.7	1,071,811	10,306,428
2029	3,173,735	30.0	952,121	9,061,056	31.1	987,032	9,286,997	34.7	1,101,286	10,355,426
2030	3,261,013	30.0	978,304	9,090,750	31.1	1,014,175	9,317,431	34.7	1,131,572	10,389,362
2031	3,350,691	30.0	1,005,207	9,105,896	31.1	1,042,065	9,332,955	34.7	1,162,690	10,406,672
2032	3,442,835	30.0	1,032,851	9,105,020	31.1	1,070,722	9,332,057	34.7	1,194,664	10,405,671
2033	3,537,513	30.0	1,061,254	9,086,529	31.1	1,100,167	9,313,105	34.7	1,227,517	10,384,539

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.



Northeast Ambulance & Fire Protection District - Fire

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	14.1%	\$390,733	\$ 4,993,663	18.8%	\$520,978	\$ 6,242,136	18.1%	\$501,580	\$ 5,865,249
2025	2,847,366	14.1	401,479	5,041,566	18.8	535,305	6,302,015	18.1	515,373	5,921,512
2026	2,925,669	14.1	412,519	5,084,526	18.8	550,026	6,355,716	18.1	529,546	5,971,970
2027	3,006,125	14.1	423,864	5,121,970	18.8	565,152	6,402,521	18.1	544,109	6,015,949
2028	3,088,793	14.1	435,520	5,153,277	18.8	580,693	6,441,655	18.1	559,072	6,052,720
2029	3,173,735	14.1	447,497	5,177,777	18.8	596,662	6,472,280	18.1	574,446	6,081,496
2030	3,261,013	14.1	459,803	5,194,745	18.8	613,070	6,493,490	18.1	590,243	6,101,426
2031	3,350,691	14.1	472,447	5,203,400	18.8	629,930	6,504,309	18.1	606,475	6,111,592
2032	3,442,835	14.1	485,440	5,202,899	18.8	647,253	6,503,683	18.1	623,153	6,111,004
2033	3,537,513	14.1	498,789	5,192,333	18.8	665,052	6,490,475	18.1	640,290	6,098,594

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	21.7%	\$601,342	\$ 6,895,792	23.5%	\$651,222	\$ 7,490,483	25.4%	\$703,874	\$ 7,926,268
2025	2,847,366	21.7	617,878	6,961,941	23.5	669,131	7,562,337	25.4	723,231	8,002,302
2026	2,925,669	21.7	634,870	7,021,265	23.5	687,532	7,626,777	25.4	743,120	8,070,491
2027	3,006,125	21.7	652,329	7,072,971	23.5	706,439	7,682,942	25.4	763,556	8,129,924
2028	3,088,793	21.7	670,268	7,116,203	23.5	725,866	7,729,902	25.4	784,553	8,179,616
2029	3,173,735	21.7	688,700	7,150,035	23.5	745,828	7,766,651	25.4	806,129	8,218,503
2030	3,261,013	21.7	707,640	7,173,466	23.5	766,338	7,792,103	25.4	828,297	8,245,436
2031	3,350,691	21.7	727,100	7,185,418	23.5	787,412	7,805,086	25.4	851,076	8,259,174
2032	3,442,835	21.7	747,095	7,184,727	23.5	809,066	7,804,335	25.4	874,480	8,258,379
2033	3,537,513	21.7	767,640	7,170,136	23.5	831,316	7,788,486	25.4	898,528	8,241,608

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	28.1%	\$778,696	\$ 8,738,861	29.2%	\$809,178	\$ 8,956,768	32.8%	\$908,940	\$ 9,987,206
2025	2,847,366	28.1	800,110	8,822,690	29.2	831,431	9,042,687	32.8	933,936	10,083,010
2026	2,925,669	28.1	822,113	8,897,870	29.2	854,295	9,119,741	32.8	959,619	10,168,929
2027	3,006,125	28.1	844,721	8,963,396	29.2	877,789	9,186,901	32.8	986,009	10,243,815
2028	3,088,793	28.1	867,951	9,018,182	29.2	901,928	9,243,054	32.8	1,013,124	10,306,428
2029	3,173,735	28.1	891,820	9,061,056	29.2	926,731	9,286,997	32.8	1,040,985	10,355,426
2030	3,261,013	28.1	916,345	9,090,750	29.2	952,216	9,317,431	32.8	1,069,612	10,389,362
2031	3,350,691	28.1	941,544	9,105,896	29.2	978,402	9,332,955	32.8	1,099,027	10,406,672
2032	3,442,835	28.1	967,437	9,105,020	29.2	1,005,308	9,332,057	32.8	1,129,250	10,405,671
2033	3,537,513	28.1	994,041	9,086,529	29.2	1,032,954	9,313,105	32.8	1,160,304	10,384,539

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.



Northeast Ambulance & Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	19.6%	\$543,147	\$ 4,951,748	24.2%	\$670,620	\$ 6,189,682	23.9%	\$662,307	\$ 5,946,366
2025	2,847,366	19.6	558,084	4,999,248	24.2	689,063	6,249,058	23.9	680,520	6,003,407
2026	2,925,669	19.6	573,431	5,041,847	24.2	708,012	6,302,307	23.9	699,235	6,054,563
2027	3,006,125	19.6	589,201	5,078,976	24.2	727,482	6,348,719	23.9	718,464	6,099,150
2028	3,088,793	19.6	605,403	5,110,020	24.2	747,488	6,387,524	23.9	738,222	6,136,429
2029	3,173,735	19.6	622,052	5,134,314	24.2	768,044	6,417,891	23.9	758,523	6,165,603
2030	3,261,013	19.6	639,159	5,151,140	24.2	789,165	6,438,923	23.9	779,382	6,185,808
2031	3,350,691	19.6	656,735	5,159,722	24.2	810,867	6,449,651	23.9	800,815	6,196,114
2032	3,442,835	19.6	674,796	5,159,225	24.2	833,166	6,449,030	23.9	822,838	6,195,518
2033	3,537,513	19.6	693,353	5,148,747	24.2	856,078	6,435,933	23.9	845,466	6,182,936

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	27.5%	\$762,069	\$ 6,935,656	28.8%	\$798,094	\$ 7,427,662	31.0%	\$859,059	\$ 7,924,940
2025	2,847,366	27.5	783,026	7,002,187	28.8	820,041	7,498,913	31.0	882,683	8,000,961
2026	2,925,669	27.5	804,559	7,061,854	28.8	842,593	7,562,813	31.0	906,957	8,069,139
2027	3,006,125	27.5	826,684	7,113,859	28.8	865,764	7,618,507	31.0	931,899	8,128,562
2028	3,088,793	27.5	849,418	7,157,341	28.8	889,572	7,665,073	31.0	957,526	8,178,246
2029	3,173,735	27.5	872,777	7,191,368	28.8	914,036	7,701,514	31.0	983,858	8,217,127
2030	3,261,013	27.5	896,779	7,214,935	28.8	939,172	7,726,752	31.0	1,010,914	8,244,055
2031	3,350,691	27.5	921,440	7,226,956	28.8	964,999	7,739,626	31.0	1,038,714	8,257,791
2032	3,442,835	27.5	946,780	7,226,261	28.8	991,536	7,738,881	31.0	1,067,279	8,256,996
2033	3,537,513	27.5	972,816	7,211,586	28.8	1,018,804	7,723,165	31.0	1,096,629	8,240,227

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	33.5%	\$928,338	\$ 8,665,626	34.6%	\$958,821	\$ 8,914,305	38.1%	\$1,055,812	\$ 9,903,526
2025	2,847,366	33.5	953,868	8,748,752	34.6	985,189	8,999,817	38.1	1,084,846	9,998,527
2026	2,925,669	33.5	980,099	8,823,302	34.6	1,012,281	9,076,506	38.1	1,114,680	10,083,726
2027	3,006,125	33.5	1,007,052	8,888,279	34.6	1,040,119	9,143,348	38.1	1,145,334	10,157,985
2028	3,088,793	33.5	1,034,746	8,942,606	34.6	1,068,722	9,199,234	38.1	1,176,830	10,220,073
2029	3,173,735	33.5	1,063,201	8,985,121	34.6	1,098,112	9,242,969	38.1	1,209,193	10,268,661
2030	3,261,013	33.5	1,092,439	9,014,566	34.6	1,128,310	9,273,259	38.1	1,242,446	10,302,312
2031	3,350,691	33.5	1,122,481	9,029,585	34.6	1,159,339	9,288,709	38.1	1,276,613	10,319,477
2032	3,442,835	33.5	1,153,350	9,028,716	34.6	1,191,221	9,287,815	38.1	1,311,720	10,318,484
2033	3,537,513	33.5	1,185,067	9,010,380	34.6	1,223,979	9,268,953	38.1	1,347,792	10,297,529

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.



Northeast Ambulance & Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	17.7%	\$490,495	\$ 4,951,748	22.3%	\$617,968	\$ 6,189,682	22.0%	\$609,655	\$ 5,946,366
2025	2,847,366	17.7	503,984	4,999,248	22.3	634,963	6,249,058	22.0	626,421	6,003,407
2026	2,925,669	17.7	517,843	5,041,847	22.3	652,424	6,302,307	22.0	643,647	6,054,563
2027	3,006,125	17.7	532,084	5,078,976	22.3	670,366	6,348,719	22.0	661,348	6,099,150
2028	3,088,793	17.7	546,716	5,110,020	22.3	688,801	6,387,524	22.0	679,534	6,136,429
2029	3,173,735	17.7	561,751	5,134,314	22.3	707,743	6,417,891	22.0	698,222	6,165,603
2030	3,261,013	17.7	577,199	5,151,140	22.3	727,206	6,438,923	22.0	717,423	6,185,808
2031	3,350,691	17.7	593,072	5,159,722	22.3	747,204	6,449,651	22.0	737,152	6,196,114
2032	3,442,835	17.7	609,382	5,159,225	22.3	767,752	6,449,030	22.0	757,424	6,195,518
2033	3,537,513	17.7	626,140	5,148,747	22.3	788,865	6,435,933	22.0	778,253	6,182,936

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	25.6%	\$709,417	\$ 6,935,656	26.9%	\$745,442	\$ 7,427,662	29.1%	\$806,407	\$ 7,924,940
2025	2,847,366	25.6	728,926	7,002,187	26.9	765,941	7,498,913	29.1	828,584	8,000,961
2026	2,925,669	25.6	748,971	7,061,854	26.9	787,005	7,562,813	29.1	851,370	8,069,139
2027	3,006,125	25.6	769,568	7,113,859	26.9	808,648	7,618,507	29.1	874,782	8,128,562
2028	3,088,793	25.6	790,731	7,157,341	26.9	830,885	7,665,073	29.1	898,839	8,178,246
2029	3,173,735	25.6	812,476	7,191,368	26.9	853,735	7,701,514	29.1	923,557	8,217,127
2030	3,261,013	25.6	834,819	7,214,935	26.9	877,212	7,726,752	29.1	948,955	8,244,055
2031	3,350,691	25.6	857,777	7,226,956	26.9	901,336	7,739,626	29.1	975,051	8,257,791
2032	3,442,835	25.6	881,366	7,226,261	26.9	926,123	7,738,881	29.1	1,001,865	8,256,996
2033	3,537,513	25.6	905,603	7,211,586	26.9	951,591	7,723,165	29.1	1,029,416	8,240,227

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	31.6%	\$875,686	\$ 8,665,626	32.7%	\$906,169	\$ 8,914,305	36.2%	\$1,003,160	\$ 9,903,526
2025	2,847,366	31.6	899,768	8,748,752	32.7	931,089	8,999,817	36.2	1,030,746	9,998,527
2026	2,925,669	31.6	924,511	8,823,302	32.7	956,694	9,076,506	36.2	1,059,092	10,083,726
2027	3,006,125	31.6	949,936	8,888,279	32.7	983,003	9,143,348	36.2	1,088,217	10,157,985
2028	3,088,793	31.6	976,059	8,942,606	32.7	1,010,035	9,199,234	36.2	1,118,143	10,220,073
2029	3,173,735	31.6	1,002,900	8,985,121	32.7	1,037,811	9,242,969	36.2	1,148,892	10,268,661
2030	3,261,013	31.6	1,030,480	9,014,566	32.7	1,066,351	9,273,259	36.2	1,180,487	10,302,312
2031	3,350,691	31.6	1,058,818	9,029,585	32.7	1,095,676	9,288,709	36.2	1,212,950	10,319,477
2032	3,442,835	31.6	1,087,936	9,028,716	32.7	1,125,807	9,287,815	36.2	1,246,306	10,318,484
2033	3,537,513	31.6	1,117,854	9,010,380	32.7	1,156,767	9,268,953	36.2	1,280,580	10,297,529

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.



Northeast Ambulance & Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	15.8%	\$437,843	\$ 4,951,748	20.4%	\$565,316	\$ 6,189,682	20.1%	\$557,003	\$ 5,946,366
2025	2,847,366	15.8	449,884	4,999,248	20.4	580,863	6,249,058	20.1	572,321	6,003,407
2026	2,925,669	15.8	462,256	5,041,847	20.4	596,836	6,302,307	20.1	588,059	6,054,563
2027	3,006,125	15.8	474,968	5,078,976	20.4	613,250	6,348,719	20.1	604,231	6,099,150
2028	3,088,793	15.8	488,029	5,110,020	20.4	630,114	6,387,524	20.1	620,847	6,136,429
2029	3,173,735	15.8	501,450	5,134,314	20.4	647,442	6,417,891	20.1	637,921	6,165,603
2030	3,261,013	15.8	515,240	5,151,140	20.4	665,247	6,438,923	20.1	655,464	6,185,808
2031	3,350,691	15.8	529,409	5,159,722	20.4	683,541	6,449,651	20.1	673,489	6,196,114
2032	3,442,835	15.8	543,968	5,159,225	20.4	702,338	6,449,030	20.1	692,010	6,195,518
2033	3,537,513	15.8	558,927	5,148,747	20.4	721,653	6,435,933	20.1	711,040	6,182,936

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	23.7%	\$656,765	\$ 6,935,656	25.0%	\$692,790	\$ 7,427,662	27.2%	\$753,755	\$ 7,924,940
2025	2,847,366	23.7	674,826	7,002,187	25.0	711,842	7,498,913	27.2	774,484	8,000,961
2026	2,925,669	23.7	693,384	7,061,854	25.0	731,417	7,562,813	27.2	795,782	8,069,139
2027	3,006,125	23.7	712,452	7,113,859	25.0	751,531	7,618,507	27.2	817,666	8,128,562
2028	3,088,793	23.7	732,044	7,157,341	25.0	772,198	7,665,073	27.2	840,152	8,178,246
2029	3,173,735	23.7	752,175	7,191,368	25.0	793,434	7,701,514	27.2	863,256	8,217,127
2030	3,261,013	23.7	772,860	7,214,935	25.0	815,253	7,726,752	27.2	886,996	8,244,055
2031	3,350,691	23.7	794,114	7,226,956	25.0	837,673	7,739,626	27.2	911,388	8,257,791
2032	3,442,835	23.7	815,952	7,226,261	25.0	860,709	7,738,881	27.2	936,451	8,256,996
2033	3,537,513	23.7	838,391	7,211,586	25.0	884,378	7,723,165	27.2	962,204	8,240,227

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	29.7%	\$823,034	\$ 8,665,626	30.8%	\$853,517	\$ 8,914,305	34.3%	\$950,508	\$ 9,903,526
2025	2,847,366	29.7	845,668	8,748,752	30.8	876,989	8,999,817	34.3	976,647	9,998,527
2026	2,925,669	29.7	868,924	8,823,302	30.8	901,106	9,076,506	34.3	1,003,504	10,083,726
2027	3,006,125	29.7	892,819	8,888,279	30.8	925,887	9,143,348	34.3	1,031,101	10,157,985
2028	3,088,793	29.7	917,372	8,942,606	30.8	951,348	9,199,234	34.3	1,059,456	10,220,073
2029	3,173,735	29.7	942,599	8,985,121	30.8	977,510	9,242,969	34.3	1,088,591	10,268,661
2030	3,261,013	29.7	968,521	9,014,566	30.8	1,004,392	9,273,259	34.3	1,118,527	10,302,312
2031	3,350,691	29.7	995,155	9,029,585	30.8	1,032,013	9,288,709	34.3	1,149,287	10,319,477
2032	3,442,835	29.7	1,022,522	9,028,716	30.8	1,060,393	9,287,815	34.3	1,180,892	10,318,484
2033	3,537,513	29.7	1,050,641	9,010,380	30.8	1,089,554	9,268,953	34.3	1,213,367	10,297,529

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.



Northeast Ambulance & Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	13.9%	\$385,191	\$ 4,951,748	18.5%	\$512,664	\$ 6,189,682	18.2%	\$504,351	\$ 5,946,366
2025	2,847,366	13.9	395,784	4,999,248	18.5	526,763	6,249,058	18.2	518,221	6,003,407
2026	2,925,669	13.9	406,668	5,041,847	18.5	541,249	6,302,307	18.2	532,472	6,054,563
2027	3,006,125	13.9	417,851	5,078,976	18.5	556,133	6,348,719	18.2	547,115	6,099,150
2028	3,088,793	13.9	429,342	5,110,020	18.5	571,427	6,387,524	18.2	562,160	6,136,429
2029	3,173,735	13.9	441,149	5,134,314	18.5	587,141	6,417,891	18.2	577,620	6,165,603
2030	3,261,013	13.9	453,281	5,151,140	18.5	603,287	6,438,923	18.2	593,504	6,185,808
2031	3,350,691	13.9	465,746	5,159,722	18.5	619,878	6,449,651	18.2	609,826	6,196,114
2032	3,442,835	13.9	478,554	5,159,225	18.5	636,924	6,449,030	18.2	626,596	6,195,518
2033	3,537,513	13.9	491,714	5,148,747	18.5	654,440	6,435,933	18.2	643,827	6,182,936

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	21.8%	\$604,113	\$ 6,935,656	23.1%	\$640,138	\$ 7,427,662	25.3%	\$701,103	\$ 7,924,940
2025	2,847,366	21.8	620,726	7,002,187	23.1	657,742	7,498,913	25.3	720,384	8,000,961
2026	2,925,669	21.8	637,796	7,061,854	23.1	675,830	7,562,813	25.3	740,194	8,069,139
2027	3,006,125	21.8	655,335	7,113,859	23.1	694,415	7,618,507	25.3	760,550	8,128,562
2028	3,088,793	21.8	673,357	7,157,341	23.1	713,511	7,665,073	25.3	781,465	8,178,246
2029	3,173,735	21.8	691,874	7,191,368	23.1	733,133	7,701,514	25.3	802,955	8,217,127
2030	3,261,013	21.8	710,901	7,214,935	23.1	753,294	7,726,752	25.3	825,036	8,244,055
2031	3,350,691	21.8	730,451	7,226,956	23.1	774,010	7,739,626	25.3	847,725	8,257,791
2032	3,442,835	21.8	750,538	7,226,261	23.1	795,295	7,738,881	25.3	871,037	8,256,996
2033	3,537,513	21.8	771,178	7,211,586	23.1	817,166	7,723,165	25.3	894,991	8,240,227

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	27.8%	\$770,382	\$ 8,665,626	28.9%	\$800,865	\$ 8,914,305	32.4%	\$897,856	\$ 9,903,526
2025	2,847,366	27.8	791,568	8,748,752	28.9	822,889	8,999,817	32.4	922,547	9,998,527
2026	2,925,669	27.8	813,336	8,823,302	28.9	845,518	9,076,506	32.4	947,917	10,083,726
2027	3,006,125	27.8	835,703	8,888,279	28.9	868,770	9,143,348	32.4	973,985	10,157,985
2028	3,088,793	27.8	858,684	8,942,606	28.9	892,661	9,199,234	32.4	1,000,769	10,220,073
2029	3,173,735	27.8	882,298	8,985,121	28.9	917,209	9,242,969	32.4	1,028,290	10,268,661
2030	3,261,013	27.8	906,562	9,014,566	28.9	942,433	9,273,259	32.4	1,056,568	10,302,312
2031	3,350,691	27.8	931,492	9,029,585	28.9	968,350	9,288,709	32.4	1,085,624	10,319,477
2032	3,442,835	27.8	957,108	9,028,716	28.9	994,979	9,287,815	32.4	1,115,479	10,318,484
2033	3,537,513	27.8	983,429	9,010,380	28.9	1,022,341	9,268,953	32.4	1,146,154	10,297,529

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.



Northeast Ambulance & Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	20.1%	\$557,003	\$ 5,098,636	24.9%	\$690,019	\$ 6,373,334	24.7%	\$684,476	\$ 6,125,689
2025	2,847,366	20.1	572,321	5,147,545	24.9	708,994	6,434,471	24.7	703,299	6,184,451
2026	2,925,669	20.1	588,059	5,191,408	24.9	728,492	6,489,300	24.7	722,640	6,237,150
2027	3,006,125	20.1	604,231	5,229,639	24.9	748,525	6,537,089	24.7	742,513	6,283,082
2028	3,088,793	20.1	620,847	5,261,604	24.9	769,109	6,577,045	24.7	762,932	6,321,486
2029	3,173,735	20.1	637,921	5,286,619	24.9	790,260	6,608,313	24.7	783,913	6,351,539
2030	3,261,013	20.1	655,464	5,303,944	24.9	811,992	6,629,969	24.7	805,470	6,372,354
2031	3,350,691	20.1	673,489	5,312,781	24.9	834,322	6,641,015	24.7	827,621	6,382,971
2032	3,442,835	20.1	692,010	5,312,270	24.9	857,266	6,640,376	24.7	850,380	6,382,357
2033	3,537,513	20.1	711,040	5,301,482	24.9	880,841	6,626,891	24.7	873,766	6,369,396

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	28.4%	\$787,009	\$ 7,143,591	29.7%	\$823,034	\$ 7,647,956	32.0%	\$886,771	\$ 8,161,464
2025	2,847,366	28.4	808,652	7,212,117	29.7	845,668	7,721,320	32.0	911,157	8,239,754
2026	2,925,669	28.4	830,890	7,273,573	29.7	868,924	7,787,115	32.0	936,214	8,309,966
2027	3,006,125	28.4	853,740	7,327,137	29.7	892,819	7,844,461	32.0	961,960	8,371,163
2028	3,088,793	28.4	877,217	7,371,922	29.7	917,372	7,892,408	32.0	988,414	8,422,330
2029	3,173,735	28.4	901,341	7,406,969	29.7	942,599	7,929,930	32.0	1,015,595	8,462,371
2030	3,261,013	28.4	926,128	7,431,242	29.7	968,521	7,955,917	32.0	1,043,524	8,490,103
2031	3,350,691	28.4	951,596	7,443,623	29.7	995,155	7,969,173	32.0	1,072,221	8,504,249
2032	3,442,835	28.4	977,765	7,442,907	29.7	1,022,522	7,968,406	32.0	1,101,707	8,503,431
2033	3,537,513	28.4	1,004,654	7,427,792	29.7	1,050,641	7,952,224	32.0	1,132,004	8,486,162

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	34.5%	\$956,050	\$ 8,922,556	35.6%	\$986,533	\$ 9,179,343	39.3%	\$1,089,065	\$ 10,197,179
2025	2,847,366	34.5	982,341	9,008,147	35.6	1,013,662	9,267,397	39.3	1,119,015	10,294,997
2026	2,925,669	34.5	1,009,356	9,084,907	35.6	1,041,538	9,346,366	39.3	1,149,788	10,382,722
2027	3,006,125	34.5	1,037,113	9,151,810	35.6	1,070,181	9,415,195	39.3	1,181,407	10,459,183
2028	3,088,793	34.5	1,065,634	9,207,748	35.6	1,099,610	9,472,743	39.3	1,213,896	10,523,112
2029	3,173,735	34.5	1,094,939	9,251,523	35.6	1,129,850	9,517,778	39.3	1,247,278	10,573,141
2030	3,261,013	34.5	1,125,049	9,281,841	35.6	1,160,921	9,548,969	39.3	1,281,578	10,607,790
2031	3,350,691	34.5	1,155,988	9,297,306	35.6	1,192,846	9,564,879	39.3	1,316,822	10,625,464
2032	3,442,835	34.5	1,187,778	9,296,411	35.6	1,225,649	9,563,959	39.3	1,353,034	10,624,442
2033	3,537,513	34.5	1,220,442	9,277,532	35.6	1,259,355	9,544,536	39.3	1,390,243	10,602,866

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.



Northeast Ambulance & Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	18.2%	\$504,351	\$ 5,098,636	23.0%	\$637,367	\$ 6,373,334	22.8%	\$631,824	\$ 6,125,689
2025	2,847,366	18.2	518,221	5,147,545	23.0	654,894	6,434,471	22.8	649,199	6,184,451
2026	2,925,669	18.2	532,472	5,191,408	23.0	672,904	6,489,300	22.8	667,053	6,237,150
2027	3,006,125	18.2	547,115	5,229,639	23.0	691,409	6,537,089	22.8	685,397	6,283,082
2028	3,088,793	18.2	562,160	5,261,604	23.0	710,422	6,577,045	22.8	704,245	6,321,486
2029	3,173,735	18.2	577,620	5,286,619	23.0	729,959	6,608,313	22.8	723,612	6,351,539
2030	3,261,013	18.2	593,504	5,303,944	23.0	750,033	6,629,969	22.8	743,511	6,372,354
2031	3,350,691	18.2	609,826	5,312,781	23.0	770,659	6,641,015	22.8	763,958	6,382,971
2032	3,442,835	18.2	626,596	5,312,270	23.0	791,852	6,640,376	22.8	784,966	6,382,357
2033	3,537,513	18.2	643,827	5,301,482	23.0	813,628	6,626,891	22.8	806,553	6,369,396

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	26.5%	\$734,357	\$ 7,143,591	27.8%	\$770,382	\$ 7,647,956	30.1%	\$834,119	\$ 8,161,464
2025	2,847,366	26.5	754,552	7,212,117	27.8	791,568	7,721,320	30.1	857,057	8,239,754
2026	2,925,669	26.5	775,302	7,273,573	27.8	813,336	7,787,115	30.1	880,626	8,309,966
2027	3,006,125	26.5	796,623	7,327,137	27.8	835,703	7,844,461	30.1	904,844	8,371,163
2028	3,088,793	26.5	818,530	7,371,922	27.8	858,684	7,892,408	30.1	929,727	8,422,330
2029	3,173,735	26.5	841,040	7,406,969	27.8	882,298	7,929,930	30.1	955,294	8,462,371
2030	3,261,013	26.5	864,168	7,431,242	27.8	906,562	7,955,917	30.1	981,565	8,490,103
2031	3,350,691	26.5	887,933	7,443,623	27.8	931,492	7,969,173	30.1	1,008,558	8,504,249
2032	3,442,835	26.5	912,351	7,442,907	27.8	957,108	7,968,406	30.1	1,036,293	8,503,431
2033	3,537,513	26.5	937,441	7,427,792	27.8	983,429	7,952,224	30.1	1,064,791	8,486,162

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	32.6%	\$903,398	\$ 8,922,556	33.7%	\$933,881	\$ 9,179,343	37.4%	\$1,036,413	\$ 10,197,179
2025	2,847,366	32.6	928,241	9,008,147	33.7	959,562	9,267,397	37.4	1,064,915	10,294,997
2026	2,925,669	32.6	953,768	9,084,907	33.7	985,950	9,346,366	37.4	1,094,200	10,382,722
2027	3,006,125	32.6	979,997	9,151,810	33.7	1,013,064	9,415,195	37.4	1,124,291	10,459,183
2028	3,088,793	32.6	1,006,947	9,207,748	33.7	1,040,923	9,472,743	37.4	1,155,209	10,523,112
2029	3,173,735	32.6	1,034,638	9,251,523	33.7	1,069,549	9,517,778	37.4	1,186,977	10,573,141
2030	3,261,013	32.6	1,063,090	9,281,841	33.7	1,098,961	9,548,969	37.4	1,219,619	10,607,790
2031	3,350,691	32.6	1,092,325	9,297,306	33.7	1,129,183	9,564,879	37.4	1,253,158	10,625,464
2032	3,442,835	32.6	1,122,364	9,296,411	33.7	1,160,235	9,563,959	37.4	1,287,620	10,624,442
2033	3,537,513	32.6	1,153,229	9,277,532	33.7	1,192,142	9,544,536	37.4	1,323,030	10,602,866

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.



Northeast Ambulance & Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	16.3%	\$451,699	\$ 5,098,636	21.1%	\$584,715	\$ 6,373,334	20.9%	\$579,172	\$ 6,125,689
2025	2,847,366	16.3	464,121	5,147,545	21.1	600,794	6,434,471	20.9	595,099	6,184,451
2026	2,925,669	16.3	476,884	5,191,408	21.1	617,316	6,489,300	20.9	611,465	6,237,150
2027	3,006,125	16.3	489,998	5,229,639	21.1	634,292	6,537,089	20.9	628,280	6,283,082
2028	3,088,793	16.3	503,473	5,261,604	21.1	651,735	6,577,045	20.9	645,558	6,321,486
2029	3,173,735	16.3	517,319	5,286,619	21.1	669,658	6,608,313	20.9	663,311	6,351,539
2030	3,261,013	16.3	531,545	5,303,944	21.1	688,074	6,629,969	20.9	681,552	6,372,354
2031	3,350,691	16.3	546,163	5,312,781	21.1	706,996	6,641,015	20.9	700,294	6,382,971
2032	3,442,835	16.3	561,182	5,312,270	21.1	726,438	6,640,376	20.9	719,553	6,382,357
2033	3,537,513	16.3	576,615	5,301,482	21.1	746,415	6,626,891	20.9	739,340	6,369,396

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	24.6%	\$681,705	\$ 7,143,591	25.9%	\$717,730	\$ 7,647,956	28.2%	\$781,467	\$ 8,161,464
2025	2,847,366	24.6	700,452	7,212,117	25.9	737,468	7,721,320	28.2	802,957	8,239,754
2026	2,925,669	24.6	719,715	7,273,573	25.9	757,748	7,787,115	28.2	825,039	8,309,966
2027	3,006,125	24.6	739,507	7,327,137	25.9	778,586	7,844,461	28.2	847,727	8,371,163
2028	3,088,793	24.6	759,843	7,371,922	25.9	799,997	7,892,408	28.2	871,040	8,422,330
2029	3,173,735	24.6	780,739	7,406,969	25.9	821,997	7,929,930	28.2	894,993	8,462,371
2030	3,261,013	24.6	802,209	7,431,242	25.9	844,602	7,955,917	28.2	919,606	8,490,103
2031	3,350,691	24.6	824,270	7,443,623	25.9	867,829	7,969,173	28.2	944,895	8,504,249
2032	3,442,835	24.6	846,937	7,442,907	25.9	891,694	7,968,406	28.2	970,879	8,503,431
2033	3,537,513	24.6	870,228	7,427,792	25.9	916,216	7,952,224	28.2	997,579	8,486,162

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	30.7%	\$850,746	\$ 8,922,556	31.8%	\$881,229	\$ 9,179,343	35.5%	\$983,761	\$ 10,197,179
2025	2,847,366	30.7	874,141	9,008,147	31.8	905,462	9,267,397	35.5	1,010,815	10,294,997
2026	2,925,669	30.7	898,180	9,084,907	31.8	930,363	9,346,366	35.5	1,038,612	10,382,722
2027	3,006,125	30.7	922,880	9,151,810	31.8	955,948	9,415,195	35.5	1,067,174	10,459,183
2028	3,088,793	30.7	948,259	9,207,748	31.8	982,236	9,472,743	35.5	1,096,522	10,523,112
2029	3,173,735	30.7	974,337	9,251,523	31.8	1,009,248	9,517,778	35.5	1,126,676	10,573,141
2030	3,261,013	30.7	1,001,131	9,281,841	31.8	1,037,002	9,548,969	35.5	1,157,660	10,607,790
2031	3,350,691	30.7	1,028,662	9,297,306	31.8	1,065,520	9,564,879	35.5	1,189,495	10,625,464
2032	3,442,835	30.7	1,056,950	9,296,411	31.8	1,094,822	9,563,959	35.5	1,222,206	10,624,442
2033	3,537,513	30.7	1,086,016	9,277,532	31.8	1,124,929	9,544,536	35.5	1,255,817	10,602,866

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.



Northeast Ambulance & Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	14.4%	\$399,047	\$ 5,098,636	19.2%	\$532,063	\$ 6,373,334	19.0%	\$526,520	\$ 6,125,689
2025	2,847,366	14.4	410,021	5,147,545	19.2	546,694	6,434,471	19.0	541,000	6,184,451
2026	2,925,669	14.4	421,296	5,191,408	19.2	561,728	6,489,300	19.0	555,877	6,237,150
2027	3,006,125	14.4	432,882	5,229,639	19.2	577,176	6,537,089	19.0	571,164	6,283,082
2028	3,088,793	14.4	444,786	5,261,604	19.2	593,048	6,577,045	19.0	586,871	6,321,486
2029	3,173,735	14.4	457,018	5,286,619	19.2	609,357	6,608,313	19.0	603,010	6,351,539
2030	3,261,013	14.4	469,586	5,303,944	19.2	626,114	6,629,969	19.0	619,592	6,372,354
2031	3,350,691	14.4	482,500	5,312,781	19.2	643,333	6,641,015	19.0	636,631	6,382,971
2032	3,442,835	14.4	495,768	5,312,270	19.2	661,024	6,640,376	19.0	654,139	6,382,357
2033	3,537,513	14.4	509,402	5,301,482	19.2	679,202	6,626,891	19.0	672,127	6,369,396

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	22.7%	\$629,053	\$ 7,143,591	24.0%	\$665,078	\$ 7,647,956	26.3%	\$728,815	\$ 8,161,464
2025	2,847,366	22.7	646,352	7,212,117	24.0	683,368	7,721,320	26.3	748,857	8,239,754
2026	2,925,669	22.7	664,127	7,273,573	24.0	702,161	7,787,115	26.3	769,451	8,309,966
2027	3,006,125	22.7	682,390	7,327,137	24.0	721,470	7,844,461	26.3	790,611	8,371,163
2028	3,088,793	22.7	701,156	7,371,922	24.0	741,310	7,892,408	26.3	812,353	8,422,330
2029	3,173,735	22.7	720,438	7,406,969	24.0	761,696	7,929,930	26.3	834,692	8,462,371
2030	3,261,013	22.7	740,250	7,431,242	24.0	782,643	7,955,917	26.3	857,646	8,490,103
2031	3,350,691	22.7	760,607	7,443,623	24.0	804,166	7,969,173	26.3	881,232	8,504,249
2032	3,442,835	22.7	781,524	7,442,907	24.0	826,280	7,968,406	26.3	905,466	8,503,431
2033	3,537,513	22.7	803,015	7,427,792	24.0	849,003	7,952,224	26.3	930,366	8,486,162

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2024	\$ 2,771,159	28.8%	\$798,094	\$ 8,922,556	29.9%	\$828,577	\$ 9,179,343	33.6%	\$931,109	\$ 10,197,179
2025	2,847,366	28.8	820,041	9,008,147	29.9	851,362	9,267,397	33.6	956,715	10,294,997
2026	2,925,669	28.8	842,593	9,084,907	29.9	874,775	9,346,366	33.6	983,025	10,382,722
2027	3,006,125	28.8	865,764	9,151,810	29.9	898,831	9,415,195	33.6	1,010,058	10,459,183
2028	3,088,793	28.8	889,572	9,207,748	29.9	923,549	9,472,743	33.6	1,037,834	10,523,112
2029	3,173,735	28.8	914,036	9,251,523	29.9	948,947	9,517,778	33.6	1,066,375	10,573,141
2030	3,261,013	28.8	939,172	9,281,841	29.9	975,043	9,548,969	33.6	1,095,700	10,607,790
2031	3,350,691	28.8	964,999	9,297,306	29.9	1,001,857	9,564,879	33.6	1,125,832	10,625,464
2032	3,442,835	28.8	991,536	9,296,411	29.9	1,029,408	9,563,959	33.6	1,156,793	10,624,442
2033	3,537,513	28.8	1,018,804	9,277,532	29.9	1,057,716	9,544,536	33.6	1,188,604	10,602,866

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.

