



The Initial Valuation For

# St. Clair Fire Protection District

as of October 31, 2024



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December 17, 2024

St. Clair Fire Protection District  
St. Clair, 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 October 31, 2024. The valuation was based on data furnished from your records concerning individual employees (see Appendix V).

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

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

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

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

The signing actuary is independent of the plan sponsor.

Respectfully submitted,  
Gabriel, Roeder, Smith & Company



Mita 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.

# St. Clair 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	8.20%	0.20%	0.00%	8.40%	6.50%	4.60%	2.70%
	Fire	8.30	0.60	4.40	13.30	11.40	9.50	7.60
L-3	General	10.00	0.30	0.00	10.30	8.40	6.50	4.60
	Fire	10.10	0.70	5.50	16.30	14.40	12.50	10.60
LT-4(65)	General	9.10	0.20	0.00	9.30	7.40	5.50	3.60
	Fire	10.20	0.60	5.50	16.30	14.40	12.50	10.60
LT-5(65)	General	10.70	0.30	0.00	11.00	9.10	7.20	5.30
	Fire	11.60	0.70	6.40	18.70	16.80	14.90	13.00
L-7	General	11.80	0.30	0.00	12.10	10.20	8.30	6.40
	Fire	12.00	0.80	6.70	19.50	17.60	15.70	13.80
LT-8(65)	General	12.30	0.30	0.00	12.60	10.70	8.80	6.90
	Fire	12.90	0.80	7.20	20.90	19.00	17.10	15.20
L-12	General	13.70	0.40	0.00	14.10	12.20	10.30	8.40
	Fire	13.80	0.90	7.80	22.50	20.60	18.70	16.80
LT-14(65)	General	13.90	0.40	0.00	14.30	12.40	10.50	8.60
	Fire	14.30	0.90	8.00	23.20	21.30	19.40	17.50
L-6	General	15.50	0.50	0.00	16.00	14.10	12.20	10.30
	Fire	15.70	1.00	8.90	25.60	23.70	21.80	19.90

\* 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.

# St. Clair 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	8.40%	0.20%	0.00%	8.60%	6.70%	4.80%	2.90%
	Fire	8.50	0.60	4.60	13.70	11.80	9.90	8.00
L-3	General	10.30	0.30	0.00	10.60	8.70	6.80	4.90
	Fire	10.40	0.70	5.70	16.80	14.90	13.00	11.10
LT-4(65)	General	9.30	0.20	0.00	9.50	7.60	5.70	3.80
	Fire	10.50	0.60	5.70	16.80	14.90	13.00	11.10
LT-5(65)	General	11.00	0.30	0.00	11.30	9.40	7.50	5.60
	Fire	11.90	0.70	6.60	19.20	17.30	15.40	13.50
L-7	General	12.20	0.30	0.00	12.50	10.60	8.70	6.80
	Fire	12.30	0.80	6.90	20.00	18.10	16.20	14.30
LT-8(65)	General	12.70	0.30	0.00	13.00	11.10	9.20	7.30
	Fire	13.40	0.80	7.40	21.60	19.70	17.80	15.90
L-12	General	14.10	0.40	0.00	14.50	12.60	10.70	8.80
	Fire	14.30	0.90	8.00	23.20	21.30	19.40	17.50
LT-14(65)	General	14.30	0.40	0.00	14.70	12.80	10.90	9.00
	Fire	14.80	0.90	8.30	24.00	22.10	20.20	18.30
L-6	General	16.00	0.50	0.00	16.50	14.60	12.70	10.80
	Fire	16.20	1.00	9.20	26.40	24.50	22.60	20.70

\* 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.

# St. Clair Fire Protection District

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

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	General	8.20%	0.20%	0.00%	8.40%	6.50%	4.60%	2.70%
	Fire	8.70	0.60	4.70	14.00	12.10	10.20	8.30
L-3	General	10.00	0.30	0.00	10.30	8.40	6.50	4.60
	Fire	10.60	0.70	5.80	17.10	15.20	13.30	11.40
LT-4(65)	General	9.10	0.20	0.00	9.30	7.40	5.50	3.60
	Fire	11.20	0.60	6.10	17.90	16.00	14.10	12.20
LT-5(65)	General	10.70	0.30	0.00	11.00	9.10	7.20	5.30
	Fire	12.50	0.70	6.90	20.10	18.20	16.30	14.40
L-7	General	11.80	0.30	0.00	12.10	10.20	8.30	6.40
	Fire	12.60	0.80	7.00	20.40	18.50	16.60	14.70
LT-8(65)	General	12.30	0.30	0.00	12.60	10.70	8.80	6.90
	Fire	13.80	0.80	7.70	22.30	20.40	18.50	16.60
L-12	General	13.70	0.40	0.00	14.10	12.20	10.30	8.40
	Fire	14.50	0.90	8.20	23.60	21.70	19.80	17.90
LT-14(65)	General	13.90	0.40	0.00	14.30	12.40	10.50	8.60
	Fire	15.20	0.90	8.50	24.60	22.70	20.80	18.90
L-6	General	15.50	0.50	0.00	16.00	14.10	12.20	10.30
	Fire	16.50	1.00	9.40	26.90	25.00	23.10	21.20

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

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

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



# St. Clair 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	8.40%	0.20%	0.00%	8.60%	6.70%	4.80%	2.90%
	Fire	9.00	0.60	4.80	14.40	12.50	10.60	8.70
L-3	General	10.30	0.30	0.00	10.60	8.70	6.80	4.90
	Fire	11.00	0.70	6.00	17.70	15.80	13.90	12.00
LT-4(65)	General	9.30	0.20	0.00	9.50	7.60	5.70	3.80
	Fire	11.60	0.60	6.30	18.50	16.60	14.70	12.80
LT-5(65)	General	11.00	0.30	0.00	11.30	9.40	7.50	5.60
	Fire	12.90	0.70	7.20	20.80	18.90	17.00	15.10
L-7	General	12.20	0.30	0.00	12.50	10.60	8.70	6.80
	Fire	13.00	0.80	7.20	21.00	19.10	17.20	15.30
LT-8(65)	General	12.70	0.30	0.00	13.00	11.10	9.20	7.30
	Fire	14.30	0.80	8.00	23.10	21.20	19.30	17.40
L-12	General	14.10	0.40	0.00	14.50	12.60	10.70	8.80
	Fire	15.00	0.90	8.50	24.40	22.50	20.60	18.70
LT-14(65)	General	14.30	0.40	0.00	14.70	12.80	10.90	9.00
	Fire	15.70	0.90	8.80	25.40	23.50	21.60	19.70
L-6	General	16.00	0.50	0.00	16.50	14.60	12.70	10.80
	Fire	17.00	1.00	9.70	27.70	25.80	23.90	22.00

# 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.

# St. Clair 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	\$ 3,189	\$ 2,467	\$ 1,746	\$ 1,025
L-3	3,910	3,189	2,467	1,746
LT-4(65)	3,530	2,809	2,088	1,367
LT-5(65)	4,176	3,454	2,733	2,012
L-7	4,593	3,872	3,151	2,429
LT-8(65)	4,783	4,062	3,340	2,619
L-12	5,352	4,631	3,910	3,189
LT-14(65)	5,428	4,707	3,986	3,265
L-6	6,074	5,352	4,631	3,910

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 3,265	\$ 2,543	\$ 1,822	\$ 1,101
L-3	4,024	3,303	2,581	1,860
LT-4(65)	3,606	2,885	2,164	1,442
LT-5(65)	4,289	3,568	2,847	2,126
L-7	4,745	4,024	3,303	2,581
LT-8(65)	4,935	4,214	3,492	2,771
L-12	5,504	4,783	4,062	3,340
LT-14(65)	5,580	4,859	4,138	3,416
L-6	6,263	5,542	4,821	4,100

### Rule of 80 Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 3,189	\$ 2,467	\$ 1,746	\$ 1,025
L-3	3,910	3,189	2,467	1,746
LT-4(65)	3,530	2,809	2,088	1,367
LT-5(65)	4,176	3,454	2,733	2,012
L-7	4,593	3,872	3,151	2,429
LT-8(65)	4,783	4,062	3,340	2,619
L-12	5,352	4,631	3,910	3,189
LT-14(65)	5,428	4,707	3,986	3,265
L-6	6,074	5,352	4,631	3,910

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 3,265	\$ 2,543	\$ 1,822	\$ 1,101
L-3	4,024	3,303	2,581	1,860
LT-4(65)	3,606	2,885	2,164	1,442
LT-5(65)	4,289	3,568	2,847	2,126
L-7	4,745	4,024	3,303	2,581
LT-8(65)	4,935	4,214	3,492	2,771
L-12	5,504	4,783	4,062	3,340
LT-14(65)	5,580	4,859	4,138	3,416
L-6	6,263	5,542	4,821	4,100

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.



# St. Clair 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	\$ 123,159	\$ 105,564	\$ 87,970	\$ 70,376
L-3	150,939	133,345	115,751	98,156
LT-4(65)	150,939	133,345	115,751	98,156
LT-5(65)	173,163	155,569	137,975	120,381
L-7	180,571	162,977	145,383	127,789
LT-8(65)	193,535	175,941	158,347	140,753
L-12	208,351	190,757	173,163	155,569
LT-14(65)	214,833	197,239	179,645	162,051
L-6	237,057	219,463	201,869	184,275

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 126,863	\$ 109,268	\$ 91,674	\$ 74,080
L-3	155,569	137,975	120,381	102,786
LT-4(65)	155,569	137,975	120,381	102,786
LT-5(65)	177,793	160,199	142,605	125,011
L-7	185,201	167,607	150,013	132,419
LT-8(65)	200,017	182,423	164,829	147,235
L-12	214,833	197,239	179,645	162,051
LT-14(65)	222,241	204,647	187,053	169,459
L-6	244,465	226,871	209,277	191,683

### Rule of 80 Retirement Eligibility

Benefit Program	5 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 129,641	\$ 112,046	\$ 94,452	\$ 76,858
L-3	158,347	140,753	123,159	105,564
LT-4(65)	165,755	148,161	130,567	112,972
LT-5(65)	186,127	168,533	150,939	133,345
L-7	188,905	171,311	153,717	136,123
LT-8(65)	206,499	188,905	171,311	153,717
L-12	218,537	200,943	183,349	165,755
LT-14(65)	227,797	210,203	192,609	175,015
L-6	249,095	231,501	213,907	196,313

Benefit Program	3 Year FAS			
	Member Contribution Rate			
	0%	2%	4%	6%
L-1	\$ 133,345	\$ 115,751	\$ 98,156	\$ 80,562
L-3	163,903	146,309	128,715	111,120
LT-4(65)	171,311	153,717	136,123	118,529
LT-5(65)	192,609	175,015	157,421	139,827
L-7	194,461	176,867	159,273	141,679
LT-8(65)	213,907	196,313	178,719	161,125
L-12	225,945	208,351	190,757	173,163
LT-14(65)	235,205	217,611	200,017	182,423
L-6	256,503	238,909	221,315	203,721

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.



# St. Clair Fire Protection District

## Employees and Payroll Included in the Valuation

	General	Fire
Number of Employees	1	19
Annual Payroll	\$ 37,960	\$ 926,004

Information regarding the age and service characteristics of the employees is contained in Appendix V.

## **APPENDIX I**

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### **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:

### St. Clair 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	\$ -	\$ -
	Fire	704,000	726,391
L-3	General	-	2
	Fire	880,068	908,012
LT-4(65)	General	-	4
	Fire	877,511	905,835
LT-5(65)	General	1	3
	Fire	1,010,142	1,042,580
L-7	General	5	-
	Fire	1,056,108	1,089,636
LT-8(65)	General	7	1
	Fire	1,142,824	1,179,329
L-12	General	-	-
	Fire	1,232,085	1,271,199
LT-14(65)	General	-	-
	Fire	1,275,418	1,316,066
L-6	General	6	4
	Fire	1,408,073	1,452,924

# St. Clair 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	\$ -	\$ -
	Fire	741,955	766,434
L-3	General	-	2
	Fire	927,462	958,040
LT-4(65)	General	-	4
	Fire	969,832	1,002,340
LT-5(65)	General	1	3
	Fire	1,098,357	1,135,024
L-7	General	5	-
	Fire	1,112,919	1,149,623
LT-8(65)	General	7	1
	Fire	1,226,848	1,267,598
L-12	General	-	-
	Fire	1,298,425	1,341,193
LT-14(65)	General	-	-
	Fire	1,355,367	1,400,215
L-6	General	6	4
	Fire	1,483,852	1,532,854

## **APPENDIX II**

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### **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**

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### **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**

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### **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 <sup>1</sup> )

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>	Estimated Social Security <sup>2</sup>	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%

<sup>1</sup> "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.

<sup>2</sup> "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.

<sup>3</sup> 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 <sup>1</sup> )

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>	Estimated Social Security <sup>2</sup>	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%

<sup>1</sup> "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.

<sup>2</sup> "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.

<sup>3</sup> 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 <sup>1</sup> )

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>	Estimated Social Security <sup>2</sup>	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%

<sup>1</sup> "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.

<sup>2</sup> "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.

<sup>3</sup> 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 <sup>1</sup> )

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>	Estimated Social Security <sup>2</sup>	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%

<sup>1</sup> "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.

<sup>2</sup> "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.

<sup>3</sup> 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 <sup>1</sup> )

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>	Estimated Social Security <sup>2</sup>	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%

<sup>1</sup> "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.

<sup>2</sup> "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.

<sup>3</sup> 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 <sup>1</sup> to age 65)  
1.00% of FAS <sup>1</sup> at age 65)

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>		Estimated Social Security <sup>2</sup>	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%

<sup>1</sup> "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.

<sup>2</sup> "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.

<sup>3</sup> 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 <sup>1</sup> to age 65) 1.25% of FAS <sup>1</sup> at age 65)

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>		Estimated Social Security <sup>2</sup>	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%

<sup>1</sup> "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.

<sup>2</sup> "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.

<sup>3</sup> 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 <sup>1</sup> to age 65)  
1.50% of FAS <sup>1</sup> at age 65)

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>		Estimated Social Security <sup>2</sup>	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%

<sup>1</sup> "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.

<sup>2</sup> "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.

<sup>3</sup> 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 <sup>1</sup> to age 65)  
1.75% of FAS <sup>1</sup> at age 65)

Final Average Salary (FAS) <sup>1</sup>	LAGERS BENEFIT <sup>3</sup>		Estimated Social Security <sup>2</sup>	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%

<sup>1</sup> "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.

<sup>2</sup> "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.

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

## **APPENDIX V**

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### **AGE AND SERVICE CHARACTERISTICS OF EMPLOYEES**

# St. Clair Fire Protection District - General

October 31, 2024

## By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24									
25-29									
30-34									
35-39									
40-44	1							1	\$ 37,960
45-49									
50-54									
55-59									
60-64									
65-69									
70 & Over									
<b>Totals</b>	<b>1</b>							<b>1</b>	<b>\$ 37,960</b>

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

Age: 43.5 years.

Benefit Service: 0.4 years.

Annual Pay: \$37,960.

# St. Clair Fire Protection District - Fire

October 31, 2024

## By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20	1							1	\$ 42,278
20-24	2							2	\$ 87,427
25-29	3							3	\$ 143,263
30-34	2		1					3	\$ 133,114
35-39	1							1	\$ 47,421
40-44		1		2				3	\$ 149,107
45-49		2	2					4	\$ 197,129
50-54		1						1	\$ 52,265
55-59									
60-64									
65-69				1				1	\$ 74,000
70 & Over									
<b>Totals</b>	<b>9</b>	<b>4</b>	<b>3</b>	<b>3</b>				<b>19</b>	<b>\$ 926,004</b>

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

Age: 37.4 years.

Benefit Service: 7.1 years.

Annual Pay: \$48,737.

## **APPENDIX VI**

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### **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.





December 17, 2024 E-mail

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

Dear Mr. Betts:

Enclosed is the report of the October 31, 2024 Initial Actuarial Valuation of LAGERS benefits for the employees of

St. Clair 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



December 17, 2024

St. Clair Fire Protection District  
St. Clair, 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 October 31, 2024 Initial Valuation for the St. Clair Fire Protection District dated December 17, 2024.

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

# St. Clair 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	\$ 37,960	8.4%	\$3,189	\$ -	10.3%	\$3,910	\$ -	9.3%	\$3,530	\$ -
2025	39,004	8.4	3,276	-	10.3	4,017	-	9.3	3,627	-
2026	40,077	8.4	3,366	-	10.3	4,128	-	9.3	3,727	-
2027	41,179	8.4	3,459	-	10.3	4,241	-	9.3	3,830	-
2028	42,311	8.4	3,554	-	10.3	4,358	-	9.3	3,935	-
2029	43,475	8.4	3,652	-	10.3	4,478	-	9.3	4,043	-
2030	44,671	8.4	3,752	-	10.3	4,601	-	9.3	4,154	-
2031	45,899	8.4	3,856	-	10.3	4,728	-	9.3	4,269	-
2032	47,161	8.4	3,962	-	10.3	4,858	-	9.3	4,386	-
2033	48,458	8.4	4,070	-	10.3	4,991	-	9.3	4,507	-

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	\$ 37,960	11.0%	\$4,176	\$ 1	12.1%	\$4,593	\$ 5	12.6%	\$4,783	\$ 7
2025	39,004	11.0	4,290	1	12.1	4,719	5	12.6	4,915	7
2026	40,077	11.0	4,408	1	12.1	4,849	5	12.6	5,050	7
2027	41,179	11.0	4,530	1	12.1	4,983	5	12.6	5,189	7
2028	42,311	11.0	4,654	1	12.1	5,120	5	12.6	5,331	7
2029	43,475	11.0	4,782	1	12.1	5,260	5	12.6	5,478	7
2030	44,671	11.0	4,914	1	12.1	5,405	5	12.6	5,629	7
2031	45,899	11.0	5,049	1	12.1	5,554	5	12.6	5,783	7
2032	47,161	11.0	5,188	1	12.1	5,706	5	12.6	5,942	7
2033	48,458	11.0	5,330	1	12.1	5,863	5	12.6	6,106	7

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	\$ 37,960	14.1%	\$5,352	\$ -	14.3%	\$5,428	\$ -	16.0%	\$6,074	\$ 6
2025	39,004	14.1	5,500	-	14.3	5,578	-	16.0	6,241	6
2026	40,077	14.1	5,651	-	14.3	5,731	-	16.0	6,412	6
2027	41,179	14.1	5,806	-	14.3	5,889	-	16.0	6,589	6
2028	42,311	14.1	5,966	-	14.3	6,050	-	16.0	6,770	6
2029	43,475	14.1	6,130	-	14.3	6,217	-	16.0	6,956	6
2030	44,671	14.1	6,299	-	14.3	6,388	-	16.0	7,147	6
2031	45,899	14.1	6,472	-	14.3	6,564	-	16.0	7,344	6
2032	47,161	14.1	6,650	-	14.3	6,744	-	16.0	7,546	6
2033	48,458	14.1	6,833	-	14.3	6,929	-	16.0	7,753	6

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	6.5%	\$2,467	\$ -	8.4%	\$3,189	\$ -	7.4%	\$2,809	\$ -
2025	39,004	6.5	2,535	-	8.4	3,276	-	7.4	2,886	-
2026	40,077	6.5	2,605	-	8.4	3,366	-	7.4	2,966	-
2027	41,179	6.5	2,677	-	8.4	3,459	-	7.4	3,047	-
2028	42,311	6.5	2,750	-	8.4	3,554	-	7.4	3,131	-
2029	43,475	6.5	2,826	-	8.4	3,652	-	7.4	3,217	-
2030	44,671	6.5	2,904	-	8.4	3,752	-	7.4	3,306	-
2031	45,899	6.5	2,983	-	8.4	3,856	-	7.4	3,397	-
2032	47,161	6.5	3,065	-	8.4	3,962	-	7.4	3,490	-
2033	48,458	6.5	3,150	-	8.4	4,070	-	7.4	3,586	-

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	\$ 37,960	9.1%	\$3,454	\$ 1	10.2%	\$3,872	\$ 5	10.7%	\$4,062	\$ 7
2025	39,004	9.1	3,549	1	10.2	3,978	5	10.7	4,173	7
2026	40,077	9.1	3,647	1	10.2	4,088	5	10.7	4,288	7
2027	41,179	9.1	3,747	1	10.2	4,200	5	10.7	4,406	7
2028	42,311	9.1	3,850	1	10.2	4,316	5	10.7	4,527	7
2029	43,475	9.1	3,956	1	10.2	4,434	5	10.7	4,652	7
2030	44,671	9.1	4,065	1	10.2	4,556	5	10.7	4,780	7
2031	45,899	9.1	4,177	1	10.2	4,682	5	10.7	4,911	7
2032	47,161	9.1	4,292	1	10.2	4,810	5	10.7	5,046	7
2033	48,458	9.1	4,410	1	10.2	4,943	5	10.7	5,185	7

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	\$ 37,960	12.2%	\$4,631	\$ -	12.4%	\$4,707	\$ -	14.1%	\$5,352	\$ 6
2025	39,004	12.2	4,758	-	12.4	4,836	-	14.1	5,500	6
2026	40,077	12.2	4,889	-	12.4	4,970	-	14.1	5,651	6
2027	41,179	12.2	5,024	-	12.4	5,106	-	14.1	5,806	6
2028	42,311	12.2	5,162	-	12.4	5,247	-	14.1	5,966	6
2029	43,475	12.2	5,304	-	12.4	5,391	-	14.1	6,130	6
2030	44,671	12.2	5,450	-	12.4	5,539	-	14.1	6,299	6
2031	45,899	12.2	5,600	-	12.4	5,691	-	14.1	6,472	6
2032	47,161	12.2	5,754	-	12.4	5,848	-	14.1	6,650	6
2033	48,458	12.2	5,912	-	12.4	6,009	-	14.1	6,833	6

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	4.6%	\$1,746	\$ -	6.5%	\$2,467	\$ -	5.5%	\$2,088	\$ -
2025	39,004	4.6	1,794	-	6.5	2,535	-	5.5	2,145	-
2026	40,077	4.6	1,844	-	6.5	2,605	-	5.5	2,204	-
2027	41,179	4.6	1,894	-	6.5	2,677	-	5.5	2,265	-
2028	42,311	4.6	1,946	-	6.5	2,750	-	5.5	2,327	-
2029	43,475	4.6	2,000	-	6.5	2,826	-	5.5	2,391	-
2030	44,671	4.6	2,055	-	6.5	2,904	-	5.5	2,457	-
2031	45,899	4.6	2,111	-	6.5	2,983	-	5.5	2,524	-
2032	47,161	4.6	2,169	-	6.5	3,065	-	5.5	2,594	-
2033	48,458	4.6	2,229	-	6.5	3,150	-	5.5	2,665	-

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	\$ 37,960	7.2%	\$2,733	\$ 1	8.3%	\$3,151	\$ 5	8.8%	\$3,340	\$ 7
2025	39,004	7.2	2,808	1	8.3	3,237	5	8.8	3,432	7
2026	40,077	7.2	2,886	1	8.3	3,326	5	8.8	3,527	7
2027	41,179	7.2	2,965	1	8.3	3,418	5	8.8	3,624	7
2028	42,311	7.2	3,046	1	8.3	3,512	5	8.8	3,723	7
2029	43,475	7.2	3,130	1	8.3	3,608	5	8.8	3,826	7
2030	44,671	7.2	3,216	1	8.3	3,708	5	8.8	3,931	7
2031	45,899	7.2	3,305	1	8.3	3,810	5	8.8	4,039	7
2032	47,161	7.2	3,396	1	8.3	3,914	5	8.8	4,150	7
2033	48,458	7.2	3,489	1	8.3	4,022	5	8.8	4,264	7

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	\$ 37,960	10.3%	\$3,910	\$ -	10.5%	\$3,986	\$ -	12.2%	\$4,631	\$ 6
2025	39,004	10.3	4,017	-	10.5	4,095	-	12.2	4,758	6
2026	40,077	10.3	4,128	-	10.5	4,208	-	12.2	4,889	6
2027	41,179	10.3	4,241	-	10.5	4,324	-	12.2	5,024	6
2028	42,311	10.3	4,358	-	10.5	4,443	-	12.2	5,162	6
2029	43,475	10.3	4,478	-	10.5	4,565	-	12.2	5,304	6
2030	44,671	10.3	4,601	-	10.5	4,690	-	12.2	5,450	6
2031	45,899	10.3	4,728	-	10.5	4,819	-	12.2	5,600	6
2032	47,161	10.3	4,858	-	10.5	4,952	-	12.2	5,754	6
2033	48,458	10.3	4,991	-	10.5	5,088	-	12.2	5,912	6

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	2.7%	\$1,025	\$ -	4.6%	\$1,746	\$ -	3.6%	\$1,367	\$ -
2025	39,004	2.7	1,053	-	4.6	1,794	-	3.6	1,404	-
2026	40,077	2.7	1,082	-	4.6	1,844	-	3.6	1,443	-
2027	41,179	2.7	1,112	-	4.6	1,894	-	3.6	1,482	-
2028	42,311	2.7	1,142	-	4.6	1,946	-	3.6	1,523	-
2029	43,475	2.7	1,174	-	4.6	2,000	-	3.6	1,565	-
2030	44,671	2.7	1,206	-	4.6	2,055	-	3.6	1,608	-
2031	45,899	2.7	1,239	-	4.6	2,111	-	3.6	1,652	-
2032	47,161	2.7	1,273	-	4.6	2,169	-	3.6	1,698	-
2033	48,458	2.7	1,308	-	4.6	2,229	-	3.6	1,744	-

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	\$ 37,960	5.3%	\$2,012	\$ 1	6.4%	\$2,429	\$ 5	6.9%	\$2,619	\$ 7
2025	39,004	5.3	2,067	1	6.4	2,496	5	6.9	2,691	7
2026	40,077	5.3	2,124	1	6.4	2,565	5	6.9	2,765	7
2027	41,179	5.3	2,182	1	6.4	2,635	5	6.9	2,841	7
2028	42,311	5.3	2,242	1	6.4	2,708	5	6.9	2,919	7
2029	43,475	5.3	2,304	1	6.4	2,782	5	6.9	3,000	7
2030	44,671	5.3	2,368	1	6.4	2,859	5	6.9	3,082	7
2031	45,899	5.3	2,433	1	6.4	2,938	5	6.9	3,167	7
2032	47,161	5.3	2,500	1	6.4	3,018	5	6.9	3,254	7
2033	48,458	5.3	2,568	1	6.4	3,101	5	6.9	3,344	7

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	\$ 37,960	8.4%	\$3,189	\$ -	8.6%	\$3,265	\$ -	10.3%	\$3,910	\$ 6
2025	39,004	8.4	3,276	-	8.6	3,354	-	10.3	4,017	6
2026	40,077	8.4	3,366	-	8.6	3,447	-	10.3	4,128	6
2027	41,179	8.4	3,459	-	8.6	3,541	-	10.3	4,241	6
2028	42,311	8.4	3,554	-	8.6	3,639	-	10.3	4,358	6
2029	43,475	8.4	3,652	-	8.6	3,739	-	10.3	4,478	6
2030	44,671	8.4	3,752	-	8.6	3,842	-	10.3	4,601	6
2031	45,899	8.4	3,856	-	8.6	3,947	-	10.3	4,728	6
2032	47,161	8.4	3,962	-	8.6	4,056	-	10.3	4,858	6
2033	48,458	8.4	4,070	-	8.6	4,167	-	10.3	4,991	6

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	8.6%	\$3,265	\$ -	10.6%	\$4,024	\$ 2	9.5%	\$3,606	\$ 4
2025	39,004	8.6	3,354	-	10.6	4,134	2	9.5	3,705	4
2026	40,077	8.6	3,447	-	10.6	4,248	2	9.5	3,807	4
2027	41,179	8.6	3,541	-	10.6	4,365	2	9.5	3,912	4
2028	42,311	8.6	3,639	-	10.6	4,485	2	9.5	4,020	4
2029	43,475	8.6	3,739	-	10.6	4,608	2	9.5	4,130	4
2030	44,671	8.6	3,842	-	10.6	4,735	2	9.5	4,244	4
2031	45,899	8.6	3,947	-	10.6	4,865	2	9.5	4,360	4
2032	47,161	8.6	4,056	-	10.6	4,999	2	9.5	4,480	4
2033	48,458	8.6	4,167	-	10.6	5,137	2	9.5	4,604	4

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	\$ 37,960	11.3%	\$4,289	\$ 3	12.5%	\$4,745	\$ -	13.0%	\$4,935	\$ 1
2025	39,004	11.3	4,407	3	12.5	4,876	-	13.0	5,071	1
2026	40,077	11.3	4,529	3	12.5	5,010	-	13.0	5,210	1
2027	41,179	11.3	4,653	3	12.5	5,147	-	13.0	5,353	1
2028	42,311	11.3	4,781	3	12.5	5,289	-	13.0	5,500	1
2029	43,475	11.3	4,913	3	12.5	5,434	-	13.0	5,652	1
2030	44,671	11.3	5,048	3	12.5	5,584	-	13.0	5,807	1
2031	45,899	11.3	5,187	3	12.5	5,737	-	13.0	5,967	1
2032	47,161	11.3	5,329	3	12.5	5,895	-	13.0	6,131	1
2033	48,458	11.3	5,476	3	12.5	6,057	-	13.0	6,300	1

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	\$ 37,960	14.5%	\$5,504	\$ -	14.7%	\$5,580	\$ -	16.5%	\$6,263	\$ 4
2025	39,004	14.5	5,656	-	14.7	5,734	-	16.5	6,436	4
2026	40,077	14.5	5,811	-	14.7	5,891	-	16.5	6,613	4
2027	41,179	14.5	5,971	-	14.7	6,053	-	16.5	6,795	4
2028	42,311	14.5	6,135	-	14.7	6,220	-	16.5	6,981	4
2029	43,475	14.5	6,304	-	14.7	6,391	-	16.5	7,173	4
2030	44,671	14.5	6,477	-	14.7	6,567	-	16.5	7,371	4
2031	45,899	14.5	6,655	-	14.7	6,747	-	16.5	7,573	4
2032	47,161	14.5	6,838	-	14.7	6,933	-	16.5	7,782	4
2033	48,458	14.5	7,026	-	14.7	7,123	-	16.5	7,996	4

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	6.7%	\$2,543	\$ -	8.7%	\$3,303	\$ 2	7.6%	\$2,885	\$ 4
2025	39,004	6.7	2,613	-	8.7	3,393	2	7.6	2,964	4
2026	40,077	6.7	2,685	-	8.7	3,487	2	7.6	3,046	4
2027	41,179	6.7	2,759	-	8.7	3,583	2	7.6	3,130	4
2028	42,311	6.7	2,835	-	8.7	3,681	2	7.6	3,216	4
2029	43,475	6.7	2,913	-	8.7	3,782	2	7.6	3,304	4
2030	44,671	6.7	2,993	-	8.7	3,886	2	7.6	3,395	4
2031	45,899	6.7	3,075	-	8.7	3,993	2	7.6	3,488	4
2032	47,161	6.7	3,160	-	8.7	4,103	2	7.6	3,584	4
2033	48,458	6.7	3,247	-	8.7	4,216	2	7.6	3,683	4

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	\$ 37,960	9.4%	\$3,568	\$ 3	10.6%	\$4,024	\$ -	11.1%	\$4,214	\$ 1
2025	39,004	9.4	3,666	3	10.6	4,134	-	11.1	4,329	1
2026	40,077	9.4	3,767	3	10.6	4,248	-	11.1	4,449	1
2027	41,179	9.4	3,871	3	10.6	4,365	-	11.1	4,571	1
2028	42,311	9.4	3,977	3	10.6	4,485	-	11.1	4,697	1
2029	43,475	9.4	4,087	3	10.6	4,608	-	11.1	4,826	1
2030	44,671	9.4	4,199	3	10.6	4,735	-	11.1	4,958	1
2031	45,899	9.4	4,315	3	10.6	4,865	-	11.1	5,095	1
2032	47,161	9.4	4,433	3	10.6	4,999	-	11.1	5,235	1
2033	48,458	9.4	4,555	3	10.6	5,137	-	11.1	5,379	1

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	\$ 37,960	12.6%	\$4,783	\$ -	12.8%	\$4,859	\$ -	14.6%	\$5,542	\$ 4
2025	39,004	12.6	4,915	-	12.8	4,993	-	14.6	5,695	4
2026	40,077	12.6	5,050	-	12.8	5,130	-	14.6	5,851	4
2027	41,179	12.6	5,189	-	12.8	5,271	-	14.6	6,012	4
2028	42,311	12.6	5,331	-	12.8	5,416	-	14.6	6,177	4
2029	43,475	12.6	5,478	-	12.8	5,565	-	14.6	6,347	4
2030	44,671	12.6	5,629	-	12.8	5,718	-	14.6	6,522	4
2031	45,899	12.6	5,783	-	12.8	5,875	-	14.6	6,701	4
2032	47,161	12.6	5,942	-	12.8	6,037	-	14.6	6,886	4
2033	48,458	12.6	6,106	-	12.8	6,203	-	14.6	7,075	4

Notes regarding the above projections:

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





# St. Clair 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	\$ 37,960	4.8%	\$1,822	\$ -	6.8%	\$2,581	\$ 2	5.7%	\$2,164	\$ 4
2025	39,004	4.8	1,872	-	6.8	2,652	2	5.7	2,223	4
2026	40,077	4.8	1,924	-	6.8	2,725	2	5.7	2,284	4
2027	41,179	4.8	1,977	-	6.8	2,800	2	5.7	2,347	4
2028	42,311	4.8	2,031	-	6.8	2,877	2	5.7	2,412	4
2029	43,475	4.8	2,087	-	6.8	2,956	2	5.7	2,478	4
2030	44,671	4.8	2,144	-	6.8	3,038	2	5.7	2,546	4
2031	45,899	4.8	2,203	-	6.8	3,121	2	5.7	2,616	4
2032	47,161	4.8	2,264	-	6.8	3,207	2	5.7	2,688	4
2033	48,458	4.8	2,326	-	6.8	3,295	2	5.7	2,762	4

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	\$ 37,960	7.5%	\$2,847	\$ 3	8.7%	\$3,303	\$ -	9.2%	\$3,492	\$ 1
2025	39,004	7.5	2,925	3	8.7	3,393	-	9.2	3,588	1
2026	40,077	7.5	3,006	3	8.7	3,487	-	9.2	3,687	1
2027	41,179	7.5	3,088	3	8.7	3,583	-	9.2	3,788	1
2028	42,311	7.5	3,173	3	8.7	3,681	-	9.2	3,893	1
2029	43,475	7.5	3,261	3	8.7	3,782	-	9.2	4,000	1
2030	44,671	7.5	3,350	3	8.7	3,886	-	9.2	4,110	1
2031	45,899	7.5	3,442	3	8.7	3,993	-	9.2	4,223	1
2032	47,161	7.5	3,537	3	8.7	4,103	-	9.2	4,339	1
2033	48,458	7.5	3,634	3	8.7	4,216	-	9.2	4,458	1

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	\$ 37,960	10.7%	\$4,062	\$ -	10.9%	\$4,138	\$ -	12.7%	\$4,821	\$ 4
2025	39,004	10.7	4,173	-	10.9	4,251	-	12.7	4,954	4
2026	40,077	10.7	4,288	-	10.9	4,368	-	12.7	5,090	4
2027	41,179	10.7	4,406	-	10.9	4,489	-	12.7	5,230	4
2028	42,311	10.7	4,527	-	10.9	4,612	-	12.7	5,373	4
2029	43,475	10.7	4,652	-	10.9	4,739	-	12.7	5,521	4
2030	44,671	10.7	4,780	-	10.9	4,869	-	12.7	5,673	4
2031	45,899	10.7	4,911	-	10.9	5,003	-	12.7	5,829	4
2032	47,161	10.7	5,046	-	10.9	5,141	-	12.7	5,989	4
2033	48,458	10.7	5,185	-	10.9	5,282	-	12.7	6,154	4

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	2.9%	\$1,101	\$ -	4.9%	\$1,860	\$ 2	3.8%	\$1,442	\$ 4
2025	39,004	2.9	1,131	-	4.9	1,911	2	3.8	1,482	4
2026	40,077	2.9	1,162	-	4.9	1,964	2	3.8	1,523	4
2027	41,179	2.9	1,194	-	4.9	2,018	2	3.8	1,565	4
2028	42,311	2.9	1,227	-	4.9	2,073	2	3.8	1,608	4
2029	43,475	2.9	1,261	-	4.9	2,130	2	3.8	1,652	4
2030	44,671	2.9	1,295	-	4.9	2,189	2	3.8	1,697	4
2031	45,899	2.9	1,331	-	4.9	2,249	2	3.8	1,744	4
2032	47,161	2.9	1,368	-	4.9	2,311	2	3.8	1,792	4
2033	48,458	2.9	1,405	-	4.9	2,374	2	3.8	1,841	4

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	\$ 37,960	5.6%	\$2,126	\$ 3	6.8%	\$2,581	\$ -	7.3%	\$2,771	\$ 1
2025	39,004	5.6	2,184	3	6.8	2,652	-	7.3	2,847	1
2026	40,077	5.6	2,244	3	6.8	2,725	-	7.3	2,926	1
2027	41,179	5.6	2,306	3	6.8	2,800	-	7.3	3,006	1
2028	42,311	5.6	2,369	3	6.8	2,877	-	7.3	3,089	1
2029	43,475	5.6	2,435	3	6.8	2,956	-	7.3	3,174	1
2030	44,671	5.6	2,502	3	6.8	3,038	-	7.3	3,261	1
2031	45,899	5.6	2,570	3	6.8	3,121	-	7.3	3,351	1
2032	47,161	5.6	2,641	3	6.8	3,207	-	7.3	3,443	1
2033	48,458	5.6	2,714	3	6.8	3,295	-	7.3	3,537	1

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	\$ 37,960	8.8%	\$3,340	\$ -	9.0%	\$3,416	\$ -	10.8%	\$4,100	\$ 4
2025	39,004	8.8	3,432	-	9.0	3,510	-	10.8	4,212	4
2026	40,077	8.8	3,527	-	9.0	3,607	-	10.8	4,328	4
2027	41,179	8.8	3,624	-	9.0	3,706	-	10.8	4,447	4
2028	42,311	8.8	3,723	-	9.0	3,808	-	10.8	4,570	4
2029	43,475	8.8	3,826	-	9.0	3,913	-	10.8	4,695	4
2030	44,671	8.8	3,931	-	9.0	4,020	-	10.8	4,824	4
2031	45,899	8.8	4,039	-	9.0	4,131	-	10.8	4,957	4
2032	47,161	8.8	4,150	-	9.0	4,244	-	10.8	5,093	4
2033	48,458	8.8	4,264	-	9.0	4,361	-	10.8	5,233	4

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	8.4%	\$3,189	\$ -	10.3%	\$3,910	\$ -	9.3%	\$3,530	\$ -
2025	39,004	8.4	3,276	-	10.3	4,017	-	9.3	3,627	-
2026	40,077	8.4	3,366	-	10.3	4,128	-	9.3	3,727	-
2027	41,179	8.4	3,459	-	10.3	4,241	-	9.3	3,830	-
2028	42,311	8.4	3,554	-	10.3	4,358	-	9.3	3,935	-
2029	43,475	8.4	3,652	-	10.3	4,478	-	9.3	4,043	-
2030	44,671	8.4	3,752	-	10.3	4,601	-	9.3	4,154	-
2031	45,899	8.4	3,856	-	10.3	4,728	-	9.3	4,269	-
2032	47,161	8.4	3,962	-	10.3	4,858	-	9.3	4,386	-
2033	48,458	8.4	4,070	-	10.3	4,991	-	9.3	4,507	-

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	\$ 37,960	11.0%	\$4,176	\$ 1	12.1%	\$4,593	\$ 5	12.6%	\$4,783	\$ 7
2025	39,004	11.0	4,290	1	12.1	4,719	5	12.6	4,915	7
2026	40,077	11.0	4,408	1	12.1	4,849	5	12.6	5,050	7
2027	41,179	11.0	4,530	1	12.1	4,983	5	12.6	5,189	7
2028	42,311	11.0	4,654	1	12.1	5,120	5	12.6	5,331	7
2029	43,475	11.0	4,782	1	12.1	5,260	5	12.6	5,478	7
2030	44,671	11.0	4,914	1	12.1	5,405	5	12.6	5,629	7
2031	45,899	11.0	5,049	1	12.1	5,554	5	12.6	5,783	7
2032	47,161	11.0	5,188	1	12.1	5,706	5	12.6	5,942	7
2033	48,458	11.0	5,330	1	12.1	5,863	5	12.6	6,106	7

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	\$ 37,960	14.1%	\$5,352	\$ -	14.3%	\$5,428	\$ -	16.0%	\$6,074	\$ 6
2025	39,004	14.1	5,500	-	14.3	5,578	-	16.0	6,241	6
2026	40,077	14.1	5,651	-	14.3	5,731	-	16.0	6,412	6
2027	41,179	14.1	5,806	-	14.3	5,889	-	16.0	6,589	6
2028	42,311	14.1	5,966	-	14.3	6,050	-	16.0	6,770	6
2029	43,475	14.1	6,130	-	14.3	6,217	-	16.0	6,956	6
2030	44,671	14.1	6,299	-	14.3	6,388	-	16.0	7,147	6
2031	45,899	14.1	6,472	-	14.3	6,564	-	16.0	7,344	6
2032	47,161	14.1	6,650	-	14.3	6,744	-	16.0	7,546	6
2033	48,458	14.1	6,833	-	14.3	6,929	-	16.0	7,753	6

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	6.5%	\$2,467	\$ -	8.4%	\$3,189	\$ -	7.4%	\$2,809	\$ -
2025	39,004	6.5	2,535	-	8.4	3,276	-	7.4	2,886	-
2026	40,077	6.5	2,605	-	8.4	3,366	-	7.4	2,966	-
2027	41,179	6.5	2,677	-	8.4	3,459	-	7.4	3,047	-
2028	42,311	6.5	2,750	-	8.4	3,554	-	7.4	3,131	-
2029	43,475	6.5	2,826	-	8.4	3,652	-	7.4	3,217	-
2030	44,671	6.5	2,904	-	8.4	3,752	-	7.4	3,306	-
2031	45,899	6.5	2,983	-	8.4	3,856	-	7.4	3,397	-
2032	47,161	6.5	3,065	-	8.4	3,962	-	7.4	3,490	-
2033	48,458	6.5	3,150	-	8.4	4,070	-	7.4	3,586	-

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	\$ 37,960	9.1%	\$3,454	\$ 1	10.2%	\$3,872	\$ 5	10.7%	\$4,062	\$ 7
2025	39,004	9.1	3,549	1	10.2	3,978	5	10.7	4,173	7
2026	40,077	9.1	3,647	1	10.2	4,088	5	10.7	4,288	7
2027	41,179	9.1	3,747	1	10.2	4,200	5	10.7	4,406	7
2028	42,311	9.1	3,850	1	10.2	4,316	5	10.7	4,527	7
2029	43,475	9.1	3,956	1	10.2	4,434	5	10.7	4,652	7
2030	44,671	9.1	4,065	1	10.2	4,556	5	10.7	4,780	7
2031	45,899	9.1	4,177	1	10.2	4,682	5	10.7	4,911	7
2032	47,161	9.1	4,292	1	10.2	4,810	5	10.7	5,046	7
2033	48,458	9.1	4,410	1	10.2	4,943	5	10.7	5,185	7

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	\$ 37,960	12.2%	\$4,631	\$ -	12.4%	\$4,707	\$ -	14.1%	\$5,352	\$ 6
2025	39,004	12.2	4,758	-	12.4	4,836	-	14.1	5,500	6
2026	40,077	12.2	4,889	-	12.4	4,970	-	14.1	5,651	6
2027	41,179	12.2	5,024	-	12.4	5,106	-	14.1	5,806	6
2028	42,311	12.2	5,162	-	12.4	5,247	-	14.1	5,966	6
2029	43,475	12.2	5,304	-	12.4	5,391	-	14.1	6,130	6
2030	44,671	12.2	5,450	-	12.4	5,539	-	14.1	6,299	6
2031	45,899	12.2	5,600	-	12.4	5,691	-	14.1	6,472	6
2032	47,161	12.2	5,754	-	12.4	5,848	-	14.1	6,650	6
2033	48,458	12.2	5,912	-	12.4	6,009	-	14.1	6,833	6

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	4.6%	\$1,746	\$ -	6.5%	\$2,467	\$ -	5.5%	\$2,088	\$ -
2025	39,004	4.6	1,794	-	6.5	2,535	-	5.5	2,145	-
2026	40,077	4.6	1,844	-	6.5	2,605	-	5.5	2,204	-
2027	41,179	4.6	1,894	-	6.5	2,677	-	5.5	2,265	-
2028	42,311	4.6	1,946	-	6.5	2,750	-	5.5	2,327	-
2029	43,475	4.6	2,000	-	6.5	2,826	-	5.5	2,391	-
2030	44,671	4.6	2,055	-	6.5	2,904	-	5.5	2,457	-
2031	45,899	4.6	2,111	-	6.5	2,983	-	5.5	2,524	-
2032	47,161	4.6	2,169	-	6.5	3,065	-	5.5	2,594	-
2033	48,458	4.6	2,229	-	6.5	3,150	-	5.5	2,665	-

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	\$ 37,960	7.2%	\$2,733	\$ 1	8.3%	\$3,151	\$ 5	8.8%	\$3,340	\$ 7
2025	39,004	7.2	2,808	1	8.3	3,237	5	8.8	3,432	7
2026	40,077	7.2	2,886	1	8.3	3,326	5	8.8	3,527	7
2027	41,179	7.2	2,965	1	8.3	3,418	5	8.8	3,624	7
2028	42,311	7.2	3,046	1	8.3	3,512	5	8.8	3,723	7
2029	43,475	7.2	3,130	1	8.3	3,608	5	8.8	3,826	7
2030	44,671	7.2	3,216	1	8.3	3,708	5	8.8	3,931	7
2031	45,899	7.2	3,305	1	8.3	3,810	5	8.8	4,039	7
2032	47,161	7.2	3,396	1	8.3	3,914	5	8.8	4,150	7
2033	48,458	7.2	3,489	1	8.3	4,022	5	8.8	4,264	7

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	\$ 37,960	10.3%	\$3,910	\$ -	10.5%	\$3,986	\$ -	12.2%	\$4,631	\$ 6
2025	39,004	10.3	4,017	-	10.5	4,095	-	12.2	4,758	6
2026	40,077	10.3	4,128	-	10.5	4,208	-	12.2	4,889	6
2027	41,179	10.3	4,241	-	10.5	4,324	-	12.2	5,024	6
2028	42,311	10.3	4,358	-	10.5	4,443	-	12.2	5,162	6
2029	43,475	10.3	4,478	-	10.5	4,565	-	12.2	5,304	6
2030	44,671	10.3	4,601	-	10.5	4,690	-	12.2	5,450	6
2031	45,899	10.3	4,728	-	10.5	4,819	-	12.2	5,600	6
2032	47,161	10.3	4,858	-	10.5	4,952	-	12.2	5,754	6
2033	48,458	10.3	4,991	-	10.5	5,088	-	12.2	5,912	6

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	2.7%	\$1,025	\$ -	4.6%	\$1,746	\$ -	3.6%	\$1,367	\$ -
2025	39,004	2.7	1,053	-	4.6	1,794	-	3.6	1,404	-
2026	40,077	2.7	1,082	-	4.6	1,844	-	3.6	1,443	-
2027	41,179	2.7	1,112	-	4.6	1,894	-	3.6	1,482	-
2028	42,311	2.7	1,142	-	4.6	1,946	-	3.6	1,523	-
2029	43,475	2.7	1,174	-	4.6	2,000	-	3.6	1,565	-
2030	44,671	2.7	1,206	-	4.6	2,055	-	3.6	1,608	-
2031	45,899	2.7	1,239	-	4.6	2,111	-	3.6	1,652	-
2032	47,161	2.7	1,273	-	4.6	2,169	-	3.6	1,698	-
2033	48,458	2.7	1,308	-	4.6	2,229	-	3.6	1,744	-

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	\$ 37,960	5.3%	\$2,012	\$ 1	6.4%	\$2,429	\$ 5	6.9%	\$2,619	\$ 7
2025	39,004	5.3	2,067	1	6.4	2,496	5	6.9	2,691	7
2026	40,077	5.3	2,124	1	6.4	2,565	5	6.9	2,765	7
2027	41,179	5.3	2,182	1	6.4	2,635	5	6.9	2,841	7
2028	42,311	5.3	2,242	1	6.4	2,708	5	6.9	2,919	7
2029	43,475	5.3	2,304	1	6.4	2,782	5	6.9	3,000	7
2030	44,671	5.3	2,368	1	6.4	2,859	5	6.9	3,082	7
2031	45,899	5.3	2,433	1	6.4	2,938	5	6.9	3,167	7
2032	47,161	5.3	2,500	1	6.4	3,018	5	6.9	3,254	7
2033	48,458	5.3	2,568	1	6.4	3,101	5	6.9	3,344	7

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	\$ 37,960	8.4%	\$3,189	\$ -	8.6%	\$3,265	\$ -	10.3%	\$3,910	\$ 6
2025	39,004	8.4	3,276	-	8.6	3,354	-	10.3	4,017	6
2026	40,077	8.4	3,366	-	8.6	3,447	-	10.3	4,128	6
2027	41,179	8.4	3,459	-	8.6	3,541	-	10.3	4,241	6
2028	42,311	8.4	3,554	-	8.6	3,639	-	10.3	4,358	6
2029	43,475	8.4	3,652	-	8.6	3,739	-	10.3	4,478	6
2030	44,671	8.4	3,752	-	8.6	3,842	-	10.3	4,601	6
2031	45,899	8.4	3,856	-	8.6	3,947	-	10.3	4,728	6
2032	47,161	8.4	3,962	-	8.6	4,056	-	10.3	4,858	6
2033	48,458	8.4	4,070	-	8.6	4,167	-	10.3	4,991	6

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	8.6%	\$3,265	\$ -	10.6%	\$4,024	\$ 2	9.5%	\$3,606	\$ 4
2025	39,004	8.6	3,354	-	10.6	4,134	2	9.5	3,705	4
2026	40,077	8.6	3,447	-	10.6	4,248	2	9.5	3,807	4
2027	41,179	8.6	3,541	-	10.6	4,365	2	9.5	3,912	4
2028	42,311	8.6	3,639	-	10.6	4,485	2	9.5	4,020	4
2029	43,475	8.6	3,739	-	10.6	4,608	2	9.5	4,130	4
2030	44,671	8.6	3,842	-	10.6	4,735	2	9.5	4,244	4
2031	45,899	8.6	3,947	-	10.6	4,865	2	9.5	4,360	4
2032	47,161	8.6	4,056	-	10.6	4,999	2	9.5	4,480	4
2033	48,458	8.6	4,167	-	10.6	5,137	2	9.5	4,604	4

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	\$ 37,960	11.3%	\$4,289	\$ 3	12.5%	\$4,745	\$ -	13.0%	\$4,935	\$ 1
2025	39,004	11.3	4,407	3	12.5	4,876	-	13.0	5,071	1
2026	40,077	11.3	4,529	3	12.5	5,010	-	13.0	5,210	1
2027	41,179	11.3	4,653	3	12.5	5,147	-	13.0	5,353	1
2028	42,311	11.3	4,781	3	12.5	5,289	-	13.0	5,500	1
2029	43,475	11.3	4,913	3	12.5	5,434	-	13.0	5,652	1
2030	44,671	11.3	5,048	3	12.5	5,584	-	13.0	5,807	1
2031	45,899	11.3	5,187	3	12.5	5,737	-	13.0	5,967	1
2032	47,161	11.3	5,329	3	12.5	5,895	-	13.0	6,131	1
2033	48,458	11.3	5,476	3	12.5	6,057	-	13.0	6,300	1

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	\$ 37,960	14.5%	\$5,504	\$ -	14.7%	\$5,580	\$ -	16.5%	\$6,263	\$ 4
2025	39,004	14.5	5,656	-	14.7	5,734	-	16.5	6,436	4
2026	40,077	14.5	5,811	-	14.7	5,891	-	16.5	6,613	4
2027	41,179	14.5	5,971	-	14.7	6,053	-	16.5	6,795	4
2028	42,311	14.5	6,135	-	14.7	6,220	-	16.5	6,981	4
2029	43,475	14.5	6,304	-	14.7	6,391	-	16.5	7,173	4
2030	44,671	14.5	6,477	-	14.7	6,567	-	16.5	7,371	4
2031	45,899	14.5	6,655	-	14.7	6,747	-	16.5	7,573	4
2032	47,161	14.5	6,838	-	14.7	6,933	-	16.5	7,782	4
2033	48,458	14.5	7,026	-	14.7	7,123	-	16.5	7,996	4

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	6.7%	\$2,543	\$ -	8.7%	\$3,303	\$ 2	7.6%	\$2,885	\$ 4
2025	39,004	6.7	2,613	-	8.7	3,393	2	7.6	2,964	4
2026	40,077	6.7	2,685	-	8.7	3,487	2	7.6	3,046	4
2027	41,179	6.7	2,759	-	8.7	3,583	2	7.6	3,130	4
2028	42,311	6.7	2,835	-	8.7	3,681	2	7.6	3,216	4
2029	43,475	6.7	2,913	-	8.7	3,782	2	7.6	3,304	4
2030	44,671	6.7	2,993	-	8.7	3,886	2	7.6	3,395	4
2031	45,899	6.7	3,075	-	8.7	3,993	2	7.6	3,488	4
2032	47,161	6.7	3,160	-	8.7	4,103	2	7.6	3,584	4
2033	48,458	6.7	3,247	-	8.7	4,216	2	7.6	3,683	4

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	\$ 37,960	9.4%	\$3,568	\$ 3	10.6%	\$4,024	\$ -	11.1%	\$4,214	\$ 1
2025	39,004	9.4	3,666	3	10.6	4,134	-	11.1	4,329	1
2026	40,077	9.4	3,767	3	10.6	4,248	-	11.1	4,449	1
2027	41,179	9.4	3,871	3	10.6	4,365	-	11.1	4,571	1
2028	42,311	9.4	3,977	3	10.6	4,485	-	11.1	4,697	1
2029	43,475	9.4	4,087	3	10.6	4,608	-	11.1	4,826	1
2030	44,671	9.4	4,199	3	10.6	4,735	-	11.1	4,958	1
2031	45,899	9.4	4,315	3	10.6	4,865	-	11.1	5,095	1
2032	47,161	9.4	4,433	3	10.6	4,999	-	11.1	5,235	1
2033	48,458	9.4	4,555	3	10.6	5,137	-	11.1	5,379	1

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	\$ 37,960	12.6%	\$4,783	\$ -	12.8%	\$4,859	\$ -	14.6%	\$5,542	\$ 4
2025	39,004	12.6	4,915	-	12.8	4,993	-	14.6	5,695	4
2026	40,077	12.6	5,050	-	12.8	5,130	-	14.6	5,851	4
2027	41,179	12.6	5,189	-	12.8	5,271	-	14.6	6,012	4
2028	42,311	12.6	5,331	-	12.8	5,416	-	14.6	6,177	4
2029	43,475	12.6	5,478	-	12.8	5,565	-	14.6	6,347	4
2030	44,671	12.6	5,629	-	12.8	5,718	-	14.6	6,522	4
2031	45,899	12.6	5,783	-	12.8	5,875	-	14.6	6,701	4
2032	47,161	12.6	5,942	-	12.8	6,037	-	14.6	6,886	4
2033	48,458	12.6	6,106	-	12.8	6,203	-	14.6	7,075	4

Notes regarding the above projections:

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





# St. Clair 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	\$ 37,960	4.8%	\$1,822	\$ -	6.8%	\$2,581	\$ 2	5.7%	\$2,164	\$ 4
2025	39,004	4.8	1,872	-	6.8	2,652	2	5.7	2,223	4
2026	40,077	4.8	1,924	-	6.8	2,725	2	5.7	2,284	4
2027	41,179	4.8	1,977	-	6.8	2,800	2	5.7	2,347	4
2028	42,311	4.8	2,031	-	6.8	2,877	2	5.7	2,412	4
2029	43,475	4.8	2,087	-	6.8	2,956	2	5.7	2,478	4
2030	44,671	4.8	2,144	-	6.8	3,038	2	5.7	2,546	4
2031	45,899	4.8	2,203	-	6.8	3,121	2	5.7	2,616	4
2032	47,161	4.8	2,264	-	6.8	3,207	2	5.7	2,688	4
2033	48,458	4.8	2,326	-	6.8	3,295	2	5.7	2,762	4

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	\$ 37,960	7.5%	\$2,847	\$ 3	8.7%	\$3,303	\$ -	9.2%	\$3,492	\$ 1
2025	39,004	7.5	2,925	3	8.7	3,393	-	9.2	3,588	1
2026	40,077	7.5	3,006	3	8.7	3,487	-	9.2	3,687	1
2027	41,179	7.5	3,088	3	8.7	3,583	-	9.2	3,788	1
2028	42,311	7.5	3,173	3	8.7	3,681	-	9.2	3,893	1
2029	43,475	7.5	3,261	3	8.7	3,782	-	9.2	4,000	1
2030	44,671	7.5	3,350	3	8.7	3,886	-	9.2	4,110	1
2031	45,899	7.5	3,442	3	8.7	3,993	-	9.2	4,223	1
2032	47,161	7.5	3,537	3	8.7	4,103	-	9.2	4,339	1
2033	48,458	7.5	3,634	3	8.7	4,216	-	9.2	4,458	1

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	\$ 37,960	10.7%	\$4,062	\$ -	10.9%	\$4,138	\$ -	12.7%	\$4,821	\$ 4
2025	39,004	10.7	4,173	-	10.9	4,251	-	12.7	4,954	4
2026	40,077	10.7	4,288	-	10.9	4,368	-	12.7	5,090	4
2027	41,179	10.7	4,406	-	10.9	4,489	-	12.7	5,230	4
2028	42,311	10.7	4,527	-	10.9	4,612	-	12.7	5,373	4
2029	43,475	10.7	4,652	-	10.9	4,739	-	12.7	5,521	4
2030	44,671	10.7	4,780	-	10.9	4,869	-	12.7	5,673	4
2031	45,899	10.7	4,911	-	10.9	5,003	-	12.7	5,829	4
2032	47,161	10.7	5,046	-	10.9	5,141	-	12.7	5,989	4
2033	48,458	10.7	5,185	-	10.9	5,282	-	12.7	6,154	4

Notes regarding the above projections:

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



# St. Clair 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	\$ 37,960	2.9%	\$1,101	\$ -	4.9%	\$1,860	\$ 2	3.8%	\$1,442	\$ 4
2025	39,004	2.9	1,131	-	4.9	1,911	2	3.8	1,482	4
2026	40,077	2.9	1,162	-	4.9	1,964	2	3.8	1,523	4
2027	41,179	2.9	1,194	-	4.9	2,018	2	3.8	1,565	4
2028	42,311	2.9	1,227	-	4.9	2,073	2	3.8	1,608	4
2029	43,475	2.9	1,261	-	4.9	2,130	2	3.8	1,652	4
2030	44,671	2.9	1,295	-	4.9	2,189	2	3.8	1,697	4
2031	45,899	2.9	1,331	-	4.9	2,249	2	3.8	1,744	4
2032	47,161	2.9	1,368	-	4.9	2,311	2	3.8	1,792	4
2033	48,458	2.9	1,405	-	4.9	2,374	2	3.8	1,841	4

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	\$ 37,960	5.6%	\$2,126	\$ 3	6.8%	\$2,581	\$ -	7.3%	\$2,771	\$ 1
2025	39,004	5.6	2,184	3	6.8	2,652	-	7.3	2,847	1
2026	40,077	5.6	2,244	3	6.8	2,725	-	7.3	2,926	1
2027	41,179	5.6	2,306	3	6.8	2,800	-	7.3	3,006	1
2028	42,311	5.6	2,369	3	6.8	2,877	-	7.3	3,089	1
2029	43,475	5.6	2,435	3	6.8	2,956	-	7.3	3,174	1
2030	44,671	5.6	2,502	3	6.8	3,038	-	7.3	3,261	1
2031	45,899	5.6	2,570	3	6.8	3,121	-	7.3	3,351	1
2032	47,161	5.6	2,641	3	6.8	3,207	-	7.3	3,443	1
2033	48,458	5.6	2,714	3	6.8	3,295	-	7.3	3,537	1

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	\$ 37,960	8.8%	\$3,340	\$ -	9.0%	\$3,416	\$ -	10.8%	\$4,100	\$ 4
2025	39,004	8.8	3,432	-	9.0	3,510	-	10.8	4,212	4
2026	40,077	8.8	3,527	-	9.0	3,607	-	10.8	4,328	4
2027	41,179	8.8	3,624	-	9.0	3,706	-	10.8	4,447	4
2028	42,311	8.8	3,723	-	9.0	3,808	-	10.8	4,570	4
2029	43,475	8.8	3,826	-	9.0	3,913	-	10.8	4,695	4
2030	44,671	8.8	3,931	-	9.0	4,020	-	10.8	4,824	4
2031	45,899	8.8	4,039	-	9.0	4,131	-	10.8	4,957	4
2032	47,161	8.8	4,150	-	9.0	4,244	-	10.8	5,093	4
2033	48,458	8.8	4,264	-	9.0	4,361	-	10.8	5,233	4

Notes regarding the above projections:

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



# St. Clair 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	\$ 926,004	13.3%	\$123,159	\$ 704,000	16.3%	\$150,939	\$ 880,068	16.3%	\$150,939	\$ 877,511
2025	951,469	13.3	126,545	710,753	16.3	155,089	888,510	16.3	155,089	885,929
2026	977,634	13.3	130,025	716,809	16.3	159,354	896,081	16.3	159,354	893,478
2027	1,004,519	13.3	133,601	722,088	16.3	163,737	902,680	16.3	163,737	900,058
2028	1,032,143	13.3	137,275	726,502	16.3	168,239	908,197	16.3	168,239	905,559
2029	1,060,527	13.3	141,050	729,956	16.3	172,866	912,515	16.3	172,866	909,864
2030	1,089,691	13.3	144,929	732,348	16.3	177,620	915,505	16.3	177,620	912,846
2031	1,119,658	13.3	148,915	733,568	16.3	182,504	917,030	16.3	182,504	914,367
2032	1,150,449	13.3	153,010	733,497	16.3	187,523	916,942	16.3	187,523	914,279
2033	1,182,086	13.3	157,217	732,007	16.3	192,680	915,080	16.3	192,680	912,422

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	\$ 926,004	18.7%	\$173,163	\$ 1,010,142	19.5%	\$180,571	\$ 1,056,108	20.9%	\$193,535	\$ 1,142,824
2025	951,469	18.7	177,925	1,019,832	19.5	185,536	1,066,239	20.9	198,857	1,153,787
2026	977,634	18.7	182,818	1,028,522	19.5	190,639	1,075,325	20.9	204,326	1,163,619
2027	1,004,519	18.7	187,845	1,036,096	19.5	195,881	1,083,244	20.9	209,944	1,172,188
2028	1,032,143	18.7	193,011	1,042,429	19.5	201,268	1,089,865	20.9	215,718	1,179,353
2029	1,060,527	18.7	198,319	1,047,385	19.5	206,803	1,095,046	20.9	221,650	1,184,960
2030	1,089,691	18.7	203,772	1,050,817	19.5	212,490	1,098,635	20.9	227,745	1,188,843
2031	1,119,658	18.7	209,376	1,052,568	19.5	218,333	1,100,465	20.9	234,009	1,190,824
2032	1,150,449	18.7	215,134	1,052,467	19.5	224,338	1,100,359	20.9	240,444	1,190,709
2033	1,182,086	18.7	221,050	1,050,330	19.5	230,507	1,098,124	20.9	247,056	1,188,291

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	\$ 926,004	22.5%	\$208,351	\$ 1,232,085	23.2%	\$214,833	\$ 1,275,418	25.6%	\$237,057	\$ 1,408,073
2025	951,469	22.5	214,081	1,243,904	23.2	220,741	1,287,653	25.6	243,576	1,421,580
2026	977,634	22.5	219,968	1,254,504	23.2	226,811	1,298,625	25.6	250,274	1,433,694
2027	1,004,519	22.5	226,017	1,263,742	23.2	233,048	1,308,188	25.6	257,157	1,444,252
2028	1,032,143	22.5	232,232	1,271,466	23.2	239,457	1,316,184	25.6	264,229	1,453,080
2029	1,060,527	22.5	238,619	1,277,511	23.2	246,042	1,322,441	25.6	271,495	1,459,988
2030	1,089,691	22.5	245,180	1,281,698	23.2	252,808	1,326,775	25.6	278,961	1,464,772
2031	1,119,658	22.5	251,923	1,283,833	23.2	259,761	1,328,986	25.6	286,632	1,467,213
2032	1,150,449	22.5	258,851	1,283,709	23.2	266,904	1,328,858	25.6	294,515	1,467,072
2033	1,182,086	22.5	265,969	1,281,102	23.2	274,244	1,326,159	25.6	302,614	1,464,093

Notes regarding the above projections:

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



# St. Clair 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	\$ 926,004	11.4%	\$105,564	\$ 704,000	14.4%	\$133,345	\$ 880,068	14.4%	\$133,345	\$ 877,511
2025	951,469	11.4	108,467	710,753	14.4	137,012	888,510	14.4	137,012	885,929
2026	977,634	11.4	111,450	716,809	14.4	140,779	896,081	14.4	140,779	893,478
2027	1,004,519	11.4	114,515	722,088	14.4	144,651	902,680	14.4	144,651	900,058
2028	1,032,143	11.4	117,664	726,502	14.4	148,629	908,197	14.4	148,629	905,559
2029	1,060,527	11.4	120,900	729,956	14.4	152,716	912,515	14.4	152,716	909,864
2030	1,089,691	11.4	124,225	732,348	14.4	156,916	915,505	14.4	156,916	912,846
2031	1,119,658	11.4	127,641	733,568	14.4	161,231	917,030	14.4	161,231	914,367
2032	1,150,449	11.4	131,151	733,497	14.4	165,665	916,942	14.4	165,665	914,279
2033	1,182,086	11.4	134,758	732,007	14.4	170,220	915,080	14.4	170,220	912,422

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	\$ 926,004	16.8%	\$155,569	\$ 1,010,142	17.6%	\$162,977	\$ 1,056,108	19.0%	\$175,941	\$ 1,142,824
2025	951,469	16.8	159,847	1,019,832	17.6	167,459	1,066,239	19.0	180,779	1,153,787
2026	977,634	16.8	164,243	1,028,522	17.6	172,064	1,075,325	19.0	185,750	1,163,619
2027	1,004,519	16.8	168,759	1,036,096	17.6	176,795	1,083,244	19.0	190,859	1,172,188
2028	1,032,143	16.8	173,400	1,042,429	17.6	181,657	1,089,865	19.0	196,107	1,179,353
2029	1,060,527	16.8	178,169	1,047,385	17.6	186,653	1,095,046	19.0	201,500	1,184,960
2030	1,089,691	16.8	183,068	1,050,817	17.6	191,786	1,098,635	19.0	207,041	1,188,843
2031	1,119,658	16.8	188,103	1,052,568	17.6	197,060	1,100,465	19.0	212,735	1,190,824
2032	1,150,449	16.8	193,275	1,052,467	17.6	202,479	1,100,359	19.0	218,585	1,190,709
2033	1,182,086	16.8	198,590	1,050,330	17.6	208,047	1,098,124	19.0	224,596	1,188,291

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	\$ 926,004	20.6%	\$190,757	\$ 1,232,085	21.3%	\$197,239	\$ 1,275,418	23.7%	\$219,463	\$ 1,408,073
2025	951,469	20.6	196,003	1,243,904	21.3	202,663	1,287,653	23.7	225,498	1,421,580
2026	977,634	20.6	201,393	1,254,504	21.3	208,236	1,298,625	23.7	231,699	1,433,694
2027	1,004,519	20.6	206,931	1,263,742	21.3	213,963	1,308,188	23.7	238,071	1,444,252
2028	1,032,143	20.6	212,621	1,271,466	21.3	219,846	1,316,184	23.7	244,618	1,453,080
2029	1,060,527	20.6	218,469	1,277,511	21.3	225,892	1,322,441	23.7	251,345	1,459,988
2030	1,089,691	20.6	224,476	1,281,698	21.3	232,104	1,326,775	23.7	258,257	1,464,772
2031	1,119,658	20.6	230,650	1,283,833	21.3	238,487	1,328,986	23.7	265,359	1,467,213
2032	1,150,449	20.6	236,992	1,283,709	21.3	245,046	1,328,858	23.7	272,656	1,467,072
2033	1,182,086	20.6	243,510	1,281,102	21.3	251,784	1,326,159	23.7	280,154	1,464,093

Notes regarding the above projections:

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



# St. Clair Fire Protection District - Fire

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

### Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2024	\$ 926,004	9.5%	\$87,970	\$ 704,000	12.5%	\$115,751	\$ 880,068	12.5%	\$115,751	\$ 877,511
2025	951,469	9.5	90,390	710,753	12.5	118,934	888,510	12.5	118,934	885,929
2026	977,634	9.5	92,875	716,809	12.5	122,204	896,081	12.5	122,204	893,478
2027	1,004,519	9.5	95,429	722,088	12.5	125,565	902,680	12.5	125,565	900,058
2028	1,032,143	9.5	98,054	726,502	12.5	129,018	908,197	12.5	129,018	905,559
2029	1,060,527	9.5	100,750	729,956	12.5	132,566	912,515	12.5	132,566	909,864
2030	1,089,691	9.5	103,521	732,348	12.5	136,211	915,505	12.5	136,211	912,846
2031	1,119,658	9.5	106,368	733,568	12.5	139,957	917,030	12.5	139,957	914,367
2032	1,150,449	9.5	109,293	733,497	12.5	143,806	916,942	12.5	143,806	914,279
2033	1,182,086	9.5	112,298	732,007	12.5	147,761	915,080	12.5	147,761	912,422

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2024	\$ 926,004	14.9%	\$137,975	\$ 1,010,142	15.7%	\$145,383	\$ 1,056,108	17.1%	\$158,347	\$ 1,142,824
2025	951,469	14.9	141,769	1,019,832	15.7	149,381	1,066,239	17.1	162,701	1,153,787
2026	977,634	14.9	145,667	1,028,522	15.7	153,489	1,075,325	17.1	167,175	1,163,619
2027	1,004,519	14.9	149,673	1,036,096	15.7	157,709	1,083,244	17.1	171,773	1,172,188
2028	1,032,143	14.9	153,789	1,042,429	15.7	162,046	1,089,865	17.1	176,496	1,179,353
2029	1,060,527	14.9	158,019	1,047,385	15.7	166,503	1,095,046	17.1	181,350	1,184,960
2030	1,089,691	14.9	162,364	1,050,817	15.7	171,081	1,098,635	17.1	186,337	1,188,843
2031	1,119,658	14.9	166,829	1,052,568	15.7	175,786	1,100,465	17.1	191,462	1,190,824
2032	1,150,449	14.9	171,417	1,052,467	15.7	180,620	1,100,359	17.1	196,727	1,190,709
2033	1,182,086	14.9	176,131	1,050,330	15.7	185,588	1,098,124	17.1	202,137	1,188,291

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2024	\$ 926,004	18.7%	\$173,163	\$ 1,232,085	19.4%	\$179,645	\$ 1,275,418	21.8%	\$201,869	\$ 1,408,073
2025	951,469	18.7	177,925	1,243,904	19.4	184,585	1,287,653	21.8	207,420	1,421,580
2026	977,634	18.7	182,818	1,254,504	19.4	189,661	1,298,625	21.8	213,124	1,433,694
2027	1,004,519	18.7	187,845	1,263,742	19.4	194,877	1,308,188	21.8	218,985	1,444,252
2028	1,032,143	18.7	193,011	1,271,466	19.4	200,236	1,316,184	21.8	225,007	1,453,080
2029	1,060,527	18.7	198,319	1,277,511	19.4	205,742	1,322,441	21.8	231,195	1,459,988
2030	1,089,691	18.7	203,772	1,281,698	19.4	211,400	1,326,775	21.8	237,553	1,464,772
2031	1,119,658	18.7	209,376	1,283,833	19.4	217,214	1,328,986	21.8	244,085	1,467,213
2032	1,150,449	18.7	215,134	1,283,709	19.4	223,187	1,328,858	21.8	250,798	1,467,072
2033	1,182,086	18.7	221,050	1,281,102	19.4	229,325	1,326,159	21.8	257,695	1,464,093

Notes regarding the above projections:

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



# St. Clair 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	\$ 926,004	7.6%	\$70,376	\$ 704,000	10.6%	\$98,156	\$ 880,068	10.6%	\$98,156	\$ 877,511
2025	951,469	7.6	72,312	710,753	10.6	100,856	888,510	10.6	100,856	885,929
2026	977,634	7.6	74,300	716,809	10.6	103,629	896,081	10.6	103,629	893,478
2027	1,004,519	7.6	76,343	722,088	10.6	106,479	902,680	10.6	106,479	900,058
2028	1,032,143	7.6	78,443	726,502	10.6	109,407	908,197	10.6	109,407	905,559
2029	1,060,527	7.6	80,600	729,956	10.6	112,416	912,515	10.6	112,416	909,864
2030	1,089,691	7.6	82,817	732,348	10.6	115,507	915,505	10.6	115,507	912,846
2031	1,119,658	7.6	85,094	733,568	10.6	118,684	917,030	10.6	118,684	914,367
2032	1,150,449	7.6	87,434	733,497	10.6	121,948	916,942	10.6	121,948	914,279
2033	1,182,086	7.6	89,839	732,007	10.6	125,301	915,080	10.6	125,301	912,422

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	\$ 926,004	13.0%	\$120,381	\$ 1,010,142	13.8%	\$127,789	\$ 1,056,108	15.2%	\$140,753	\$ 1,142,824
2025	951,469	13.0	123,691	1,019,832	13.8	131,303	1,066,239	15.2	144,623	1,153,787
2026	977,634	13.0	127,092	1,028,522	13.8	134,913	1,075,325	15.2	148,600	1,163,619
2027	1,004,519	13.0	130,587	1,036,096	13.8	138,624	1,083,244	15.2	152,687	1,172,188
2028	1,032,143	13.0	134,179	1,042,429	13.8	142,436	1,089,865	15.2	156,886	1,179,353
2029	1,060,527	13.0	137,869	1,047,385	13.8	146,353	1,095,046	15.2	161,200	1,184,960
2030	1,089,691	13.0	141,660	1,050,817	13.8	150,377	1,098,635	15.2	165,633	1,188,843
2031	1,119,658	13.0	145,556	1,052,568	13.8	154,513	1,100,465	15.2	170,188	1,190,824
2032	1,150,449	13.0	149,558	1,052,467	13.8	158,762	1,100,359	15.2	174,868	1,190,709
2033	1,182,086	13.0	153,671	1,050,330	13.8	163,128	1,098,124	15.2	179,677	1,188,291

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	\$ 926,004	16.8%	\$155,569	\$ 1,232,085	17.5%	\$162,051	\$ 1,275,418	19.9%	\$184,275	\$ 1,408,073
2025	951,469	16.8	159,847	1,243,904	17.5	166,507	1,287,653	19.9	189,342	1,421,580
2026	977,634	16.8	164,243	1,254,504	17.5	171,086	1,298,625	19.9	194,549	1,433,694
2027	1,004,519	16.8	168,759	1,263,742	17.5	175,791	1,308,188	19.9	199,899	1,444,252
2028	1,032,143	16.8	173,400	1,271,466	17.5	180,625	1,316,184	19.9	205,396	1,453,080
2029	1,060,527	16.8	178,169	1,277,511	17.5	185,592	1,322,441	19.9	211,045	1,459,988
2030	1,089,691	16.8	183,068	1,281,698	17.5	190,696	1,326,775	19.9	216,849	1,464,772
2031	1,119,658	16.8	188,103	1,283,833	17.5	195,940	1,328,986	19.9	222,812	1,467,213
2032	1,150,449	16.8	193,275	1,283,709	17.5	201,329	1,328,858	19.9	228,939	1,467,072
2033	1,182,086	16.8	198,590	1,281,102	17.5	206,865	1,326,159	19.9	235,235	1,464,093

Notes regarding the above projections:

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



# St. Clair 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	\$ 926,004	13.7%	\$126,863	\$ 726,391	16.8%	\$155,569	\$ 908,012	16.8%	\$155,569	\$ 905,835
2025	951,469	13.7	130,351	733,359	16.8	159,847	916,722	16.8	159,847	914,524
2026	977,634	13.7	133,936	739,608	16.8	164,243	924,534	16.8	164,243	922,317
2027	1,004,519	13.7	137,619	745,055	16.8	168,759	931,342	16.8	168,759	929,109
2028	1,032,143	13.7	141,404	749,609	16.8	173,400	937,035	16.8	173,400	934,788
2029	1,060,527	13.7	145,292	753,173	16.8	178,169	941,490	16.8	178,169	939,232
2030	1,089,691	13.7	149,288	755,641	16.8	183,068	944,575	16.8	183,068	942,310
2031	1,119,658	13.7	153,393	756,900	16.8	188,103	946,149	16.8	188,103	943,880
2032	1,150,449	13.7	157,612	756,827	16.8	193,275	946,058	16.8	193,275	943,789
2033	1,182,086	13.7	161,946	755,290	16.8	198,590	944,137	16.8	198,590	941,872

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	\$ 926,004	19.2%	\$177,793	\$ 1,042,580	20.0%	\$185,201	\$ 1,089,636	21.6%	\$200,017	\$ 1,179,329
2025	951,469	19.2	182,682	1,052,581	20.0	190,294	1,100,089	21.6	205,517	1,190,642
2026	977,634	19.2	187,706	1,061,550	20.0	195,527	1,109,463	21.6	211,169	1,200,788
2027	1,004,519	19.2	192,868	1,069,368	20.0	200,904	1,117,633	21.6	216,976	1,209,631
2028	1,032,143	19.2	198,171	1,075,904	20.0	206,429	1,124,464	21.6	222,943	1,217,025
2029	1,060,527	19.2	203,621	1,081,019	20.0	212,105	1,129,810	21.6	229,074	1,222,811
2030	1,089,691	19.2	209,221	1,084,562	20.0	217,938	1,133,512	21.6	235,373	1,226,818
2031	1,119,658	19.2	214,974	1,086,369	20.0	223,932	1,135,401	21.6	241,846	1,228,862
2032	1,150,449	19.2	220,886	1,086,264	20.0	230,090	1,135,292	21.6	248,497	1,228,744
2033	1,182,086	19.2	226,961	1,084,058	20.0	236,417	1,132,986	21.6	255,331	1,226,249

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	\$ 926,004	23.2%	\$214,833	\$ 1,271,199	24.0%	\$222,241	\$ 1,316,066	26.4%	\$244,465	\$ 1,452,924
2025	951,469	23.2	220,741	1,283,393	24.0	228,353	1,328,691	26.4	251,188	1,466,861
2026	977,634	23.2	226,811	1,294,329	24.0	234,632	1,340,013	26.4	258,095	1,479,360
2027	1,004,519	23.2	233,048	1,303,861	24.0	241,085	1,349,881	26.4	265,193	1,490,254
2028	1,032,143	23.2	239,457	1,311,831	24.0	247,714	1,358,132	26.4	272,486	1,499,363
2029	1,060,527	23.2	246,042	1,318,068	24.0	254,526	1,364,589	26.4	279,979	1,506,491
2030	1,089,691	23.2	252,808	1,322,387	24.0	261,526	1,369,061	26.4	287,678	1,511,428
2031	1,119,658	23.2	259,761	1,324,590	24.0	268,718	1,371,342	26.4	295,590	1,513,946
2032	1,150,449	23.2	266,904	1,324,463	24.0	276,108	1,371,210	26.4	303,719	1,513,800
2033	1,182,086	23.2	274,244	1,321,773	24.0	283,701	1,368,425	26.4	312,071	1,510,726

Notes regarding the above projections:

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





# St. Clair 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	\$ 926,004	11.8%	\$109,268	\$ 726,391	14.9%	\$137,975	\$ 908,012	14.9%	\$137,975	\$ 905,835
2025	951,469	11.8	112,273	733,359	14.9	141,769	916,722	14.9	141,769	914,524
2026	977,634	11.8	115,361	739,608	14.9	145,667	924,534	14.9	145,667	922,317
2027	1,004,519	11.8	118,533	745,055	14.9	149,673	931,342	14.9	149,673	929,109
2028	1,032,143	11.8	121,793	749,609	14.9	153,789	937,035	14.9	153,789	934,788
2029	1,060,527	11.8	125,142	753,173	14.9	158,019	941,490	14.9	158,019	939,232
2030	1,089,691	11.8	128,584	755,641	14.9	162,364	944,575	14.9	162,364	942,310
2031	1,119,658	11.8	132,120	756,900	14.9	166,829	946,149	14.9	166,829	943,880
2032	1,150,449	11.8	135,753	756,827	14.9	171,417	946,058	14.9	171,417	943,789
2033	1,182,086	11.8	139,486	755,290	14.9	176,131	944,137	14.9	176,131	941,872

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	\$ 926,004	17.3%	\$160,199	\$ 1,042,580	18.1%	\$167,607	\$ 1,089,636	19.7%	\$182,423	\$ 1,179,329
2025	951,469	17.3	164,604	1,052,581	18.1	172,216	1,100,089	19.7	187,439	1,190,642
2026	977,634	17.3	169,131	1,061,550	18.1	176,952	1,109,463	19.7	192,594	1,200,788
2027	1,004,519	17.3	173,782	1,069,368	18.1	181,818	1,117,633	19.7	197,890	1,209,631
2028	1,032,143	17.3	178,561	1,075,904	18.1	186,818	1,124,464	19.7	203,332	1,217,025
2029	1,060,527	17.3	183,471	1,081,019	18.1	191,955	1,129,810	19.7	208,924	1,222,811
2030	1,089,691	17.3	188,517	1,084,562	18.1	197,234	1,133,512	19.7	214,669	1,226,818
2031	1,119,658	17.3	193,701	1,086,369	18.1	202,658	1,135,401	19.7	220,573	1,228,862
2032	1,150,449	17.3	199,028	1,086,264	18.1	208,231	1,135,292	19.7	226,638	1,228,744
2033	1,182,086	17.3	204,501	1,084,058	18.1	213,958	1,132,986	19.7	232,871	1,226,249

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	\$ 926,004	21.3%	\$197,239	\$ 1,271,199	22.1%	\$204,647	\$ 1,316,066	24.5%	\$226,871	\$ 1,452,924
2025	951,469	21.3	202,663	1,283,393	22.1	210,275	1,328,691	24.5	233,110	1,466,861
2026	977,634	21.3	208,236	1,294,329	22.1	216,057	1,340,013	24.5	239,520	1,479,360
2027	1,004,519	21.3	213,963	1,303,861	22.1	221,999	1,349,881	24.5	246,107	1,490,254
2028	1,032,143	21.3	219,846	1,311,831	22.1	228,104	1,358,132	24.5	252,875	1,499,363
2029	1,060,527	21.3	225,892	1,318,068	22.1	234,376	1,364,589	24.5	259,829	1,506,491
2030	1,089,691	21.3	232,104	1,322,387	22.1	240,822	1,369,061	24.5	266,974	1,511,428
2031	1,119,658	21.3	238,487	1,324,590	22.1	247,444	1,371,342	24.5	274,316	1,513,946
2032	1,150,449	21.3	245,046	1,324,463	22.1	254,249	1,371,210	24.5	281,860	1,513,800
2033	1,182,086	21.3	251,784	1,321,773	22.1	261,241	1,368,425	24.5	289,611	1,510,726

Notes regarding the above projections:

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





# St. Clair 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	\$ 926,004	9.9%	\$91,674	\$ 726,391	13.0%	\$120,381	\$ 908,012	13.0%	\$120,381	\$ 905,835
2025	951,469	9.9	94,195	733,359	13.0	123,691	916,722	13.0	123,691	914,524
2026	977,634	9.9	96,786	739,608	13.0	127,092	924,534	13.0	127,092	922,317
2027	1,004,519	9.9	99,447	745,055	13.0	130,587	931,342	13.0	130,587	929,109
2028	1,032,143	9.9	102,182	749,609	13.0	134,179	937,035	13.0	134,179	934,788
2029	1,060,527	9.9	104,992	753,173	13.0	137,869	941,490	13.0	137,869	939,232
2030	1,089,691	9.9	107,879	755,641	13.0	141,660	944,575	13.0	141,660	942,310
2031	1,119,658	9.9	110,846	756,900	13.0	145,556	946,149	13.0	145,556	943,880
2032	1,150,449	9.9	113,894	756,827	13.0	149,558	946,058	13.0	149,558	943,789
2033	1,182,086	9.9	117,027	755,290	13.0	153,671	944,137	13.0	153,671	941,872

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	\$ 926,004	15.4%	\$142,605	\$ 1,042,580	16.2%	\$150,013	\$ 1,089,636	17.8%	\$164,829	\$ 1,179,329
2025	951,469	15.4	146,526	1,052,581	16.2	154,138	1,100,089	17.8	169,361	1,190,642
2026	977,634	15.4	150,556	1,061,550	16.2	158,377	1,109,463	17.8	174,019	1,200,788
2027	1,004,519	15.4	154,696	1,069,368	16.2	162,732	1,117,633	17.8	178,804	1,209,631
2028	1,032,143	15.4	158,950	1,075,904	16.2	167,207	1,124,464	17.8	183,721	1,217,025
2029	1,060,527	15.4	163,321	1,081,019	16.2	171,805	1,129,810	17.8	188,774	1,222,811
2030	1,089,691	15.4	167,812	1,084,562	16.2	176,530	1,133,512	17.8	193,965	1,226,818
2031	1,119,658	15.4	172,427	1,086,369	16.2	181,385	1,135,401	17.8	199,299	1,228,862
2032	1,150,449	15.4	177,169	1,086,264	16.2	186,373	1,135,292	17.8	204,780	1,228,744
2033	1,182,086	15.4	182,041	1,084,058	16.2	191,498	1,132,986	17.8	210,411	1,226,249

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	\$ 926,004	19.4%	\$179,645	\$ 1,271,199	20.2%	\$187,053	\$ 1,316,066	22.6%	\$209,277	\$ 1,452,924
2025	951,469	19.4	184,585	1,283,393	20.2	192,197	1,328,691	22.6	215,032	1,466,861
2026	977,634	19.4	189,661	1,294,329	20.2	197,482	1,340,013	22.6	220,945	1,479,360
2027	1,004,519	19.4	194,877	1,303,861	20.2	202,913	1,349,881	22.6	227,021	1,490,254
2028	1,032,143	19.4	200,236	1,311,831	20.2	208,493	1,358,132	22.6	233,264	1,499,363
2029	1,060,527	19.4	205,742	1,318,068	20.2	214,226	1,364,589	22.6	239,679	1,506,491
2030	1,089,691	19.4	211,400	1,322,387	20.2	220,118	1,369,061	22.6	246,270	1,511,428
2031	1,119,658	19.4	217,214	1,324,590	20.2	226,171	1,371,342	22.6	253,043	1,513,946
2032	1,150,449	19.4	223,187	1,324,463	20.2	232,391	1,371,210	22.6	260,001	1,513,800
2033	1,182,086	19.4	229,325	1,321,773	20.2	238,781	1,368,425	22.6	267,151	1,510,726

Notes regarding the above projections:

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



# St. Clair 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	\$ 926,004	8.0%	\$74,080	\$ 726,391	11.1%	\$102,786	\$ 908,012	11.1%	\$102,786	\$ 905,835
2025	951,469	8.0	76,118	733,359	11.1	105,613	916,722	11.1	105,613	914,524
2026	977,634	8.0	78,211	739,608	11.1	108,517	924,534	11.1	108,517	922,317
2027	1,004,519	8.0	80,362	745,055	11.1	111,502	931,342	11.1	111,502	929,109
2028	1,032,143	8.0	82,571	749,609	11.1	114,568	937,035	11.1	114,568	934,788
2029	1,060,527	8.0	84,842	753,173	11.1	117,718	941,490	11.1	117,718	939,232
2030	1,089,691	8.0	87,175	755,641	11.1	120,956	944,575	11.1	120,956	942,310
2031	1,119,658	8.0	89,573	756,900	11.1	124,282	946,149	11.1	124,282	943,880
2032	1,150,449	8.0	92,036	756,827	11.1	127,700	946,058	11.1	127,700	943,789
2033	1,182,086	8.0	94,567	755,290	11.1	131,212	944,137	11.1	131,212	941,872

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	\$ 926,004	13.5%	\$125,011	\$ 1,042,580	14.3%	\$132,419	\$ 1,089,636	15.9%	\$147,235	\$ 1,179,329
2025	951,469	13.5	128,448	1,052,581	14.3	136,060	1,100,089	15.9	151,284	1,190,642
2026	977,634	13.5	131,981	1,061,550	14.3	139,802	1,109,463	15.9	155,444	1,200,788
2027	1,004,519	13.5	135,610	1,069,368	14.3	143,646	1,117,633	15.9	159,719	1,209,631
2028	1,032,143	13.5	139,339	1,075,904	14.3	147,596	1,124,464	15.9	164,111	1,217,025
2029	1,060,527	13.5	143,171	1,081,019	14.3	151,655	1,129,810	15.9	168,624	1,222,811
2030	1,089,691	13.5	147,108	1,084,562	14.3	155,826	1,133,512	15.9	173,261	1,226,818
2031	1,119,658	13.5	151,154	1,086,369	14.3	160,111	1,135,401	15.9	178,026	1,228,862
2032	1,150,449	13.5	155,311	1,086,264	14.3	164,514	1,135,292	15.9	182,921	1,228,744
2033	1,182,086	13.5	159,582	1,084,058	14.3	169,038	1,132,986	15.9	187,952	1,226,249

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	\$ 926,004	17.5%	\$162,051	\$ 1,271,199	18.3%	\$169,459	\$ 1,316,066	20.7%	\$191,683	\$ 1,452,924
2025	951,469	17.5	166,507	1,283,393	18.3	174,119	1,328,691	20.7	196,954	1,466,861
2026	977,634	17.5	171,086	1,294,329	18.3	178,907	1,340,013	20.7	202,370	1,479,360
2027	1,004,519	17.5	175,791	1,303,861	18.3	183,827	1,349,881	20.7	207,935	1,490,254
2028	1,032,143	17.5	180,625	1,311,831	18.3	188,882	1,358,132	20.7	213,654	1,499,363
2029	1,060,527	17.5	185,592	1,318,068	18.3	194,076	1,364,589	20.7	219,529	1,506,491
2030	1,089,691	17.5	190,696	1,322,387	18.3	199,413	1,369,061	20.7	225,566	1,511,428
2031	1,119,658	17.5	195,940	1,324,590	18.3	204,897	1,371,342	20.7	231,769	1,513,946
2032	1,150,449	17.5	201,329	1,324,463	18.3	210,532	1,371,210	20.7	238,143	1,513,800
2033	1,182,086	17.5	206,865	1,321,773	18.3	216,322	1,368,425	20.7	244,692	1,510,726

Notes regarding the above projections:

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



# St. Clair 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	\$ 926,004	14.0%	\$129,641	\$ 741,955	17.1%	\$158,347	\$ 927,462	17.9%	\$165,755	\$ 969,832
2025	951,469	14.0	133,206	749,072	17.1	162,701	936,359	17.9	170,313	979,135
2026	977,634	14.0	136,869	755,455	17.1	167,175	944,338	17.9	174,996	987,478
2027	1,004,519	14.0	140,633	761,018	17.1	171,773	951,292	17.9	179,809	994,750
2028	1,032,143	14.0	144,500	765,670	17.1	176,496	957,107	17.9	184,754	1,000,830
2029	1,060,527	14.0	148,474	769,310	17.1	181,350	961,657	17.9	189,834	1,005,588
2030	1,089,691	14.0	152,557	771,831	17.1	186,337	964,808	17.9	195,055	1,008,883
2031	1,119,658	14.0	156,752	773,117	17.1	191,462	966,416	17.9	200,419	1,010,564
2032	1,150,449	14.0	161,063	773,043	17.1	196,727	966,323	17.9	205,930	1,010,467
2033	1,182,086	14.0	165,492	771,473	17.1	202,137	964,361	17.9	211,593	1,008,415

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	\$ 926,004	20.1%	\$186,127	\$ 1,098,357	20.4%	\$188,905	\$ 1,112,919	22.3%	\$206,499	\$ 1,226,848
2025	951,469	20.1	191,245	1,108,893	20.4	194,100	1,123,595	22.3	212,178	1,238,617
2026	977,634	20.1	196,504	1,118,342	20.4	199,437	1,133,169	22.3	218,012	1,249,171
2027	1,004,519	20.1	201,908	1,126,578	20.4	204,922	1,141,514	22.3	224,008	1,258,370
2028	1,032,143	20.1	207,461	1,133,464	20.4	210,557	1,148,491	22.3	230,168	1,266,061
2029	1,060,527	20.1	213,166	1,138,853	20.4	216,348	1,153,951	22.3	236,498	1,272,080
2030	1,089,691	20.1	219,028	1,142,585	20.4	222,297	1,157,733	22.3	243,001	1,276,249
2031	1,119,658	20.1	225,051	1,144,489	20.4	228,410	1,159,662	22.3	249,684	1,278,375
2032	1,150,449	20.1	231,240	1,144,379	20.4	234,692	1,159,550	22.3	256,550	1,278,252
2033	1,182,086	20.1	237,599	1,142,055	20.4	241,146	1,157,195	22.3	263,605	1,275,656

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	\$ 926,004	23.6%	\$218,537	\$ 1,298,425	24.6%	\$227,797	\$ 1,355,367	26.9%	\$249,095	\$ 1,483,852
2025	951,469	23.6	224,547	1,310,880	24.6	234,061	1,368,369	26.9	255,945	1,498,086
2026	977,634	23.6	230,722	1,322,050	24.6	240,498	1,380,029	26.9	262,984	1,510,851
2027	1,004,519	23.6	237,066	1,331,786	24.6	247,112	1,390,192	26.9	270,216	1,521,977
2028	1,032,143	23.6	243,586	1,339,926	24.6	253,907	1,398,689	26.9	277,646	1,531,280
2029	1,060,527	23.6	250,284	1,346,296	24.6	260,890	1,405,339	26.9	285,282	1,538,560
2030	1,089,691	23.6	257,167	1,350,708	24.6	268,064	1,409,944	26.9	293,127	1,543,602
2031	1,119,658	23.6	264,239	1,352,958	24.6	275,436	1,412,293	26.9	301,188	1,546,174
2032	1,150,449	23.6	271,506	1,352,828	24.6	283,010	1,412,157	26.9	309,471	1,546,025
2033	1,182,086	23.6	278,972	1,350,081	24.6	290,793	1,409,289	26.9	317,981	1,542,885

Notes regarding the above projections:

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



# St. Clair 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	\$ 926,004	12.1%	\$112,046	\$ 741,955	15.2%	\$140,753	\$ 927,462	16.0%	\$148,161	\$ 969,832
2025	951,469	12.1	115,128	749,072	15.2	144,623	936,359	16.0	152,235	979,135
2026	977,634	12.1	118,294	755,455	15.2	148,600	944,338	16.0	156,421	987,478
2027	1,004,519	12.1	121,547	761,018	15.2	152,687	951,292	16.0	160,723	994,750
2028	1,032,143	12.1	124,889	765,670	15.2	156,886	957,107	16.0	165,143	1,000,830
2029	1,060,527	12.1	128,324	769,310	15.2	161,200	961,657	16.0	169,684	1,005,588
2030	1,089,691	12.1	131,853	771,831	15.2	165,633	964,808	16.0	174,351	1,008,883
2031	1,119,658	12.1	135,479	773,117	15.2	170,188	966,416	16.0	179,145	1,010,564
2032	1,150,449	12.1	139,204	773,043	15.2	174,868	966,323	16.0	184,072	1,010,467
2033	1,182,086	12.1	143,032	771,473	15.2	179,677	964,361	16.0	189,134	1,008,415

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	\$ 926,004	18.2%	\$168,533	\$ 1,098,357	18.5%	\$171,311	\$ 1,112,919	20.4%	\$188,905	\$ 1,226,848
2025	951,469	18.2	173,167	1,108,893	18.5	176,022	1,123,595	20.4	194,100	1,238,617
2026	977,634	18.2	177,929	1,118,342	18.5	180,862	1,133,169	20.4	199,437	1,249,171
2027	1,004,519	18.2	182,822	1,126,578	18.5	185,836	1,141,514	20.4	204,922	1,258,370
2028	1,032,143	18.2	187,850	1,133,464	18.5	190,946	1,148,491	20.4	210,557	1,266,061
2029	1,060,527	18.2	193,016	1,138,853	18.5	196,197	1,153,951	20.4	216,348	1,272,080
2030	1,089,691	18.2	198,324	1,142,585	18.5	201,593	1,157,733	20.4	222,297	1,276,249
2031	1,119,658	18.2	203,778	1,144,489	18.5	207,137	1,159,662	20.4	228,410	1,278,375
2032	1,150,449	18.2	209,382	1,144,379	18.5	212,833	1,159,550	20.4	234,692	1,278,252
2033	1,182,086	18.2	215,140	1,142,055	18.5	218,686	1,157,195	20.4	241,146	1,275,656

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	\$ 926,004	21.7%	\$200,943	\$ 1,298,425	22.7%	\$210,203	\$ 1,355,367	25.0%	\$231,501	\$ 1,483,852
2025	951,469	21.7	206,469	1,310,880	22.7	215,983	1,368,369	25.0	237,867	1,498,086
2026	977,634	21.7	212,147	1,322,050	22.7	221,923	1,380,029	25.0	244,409	1,510,851
2027	1,004,519	21.7	217,981	1,331,786	22.7	228,026	1,390,192	25.0	251,130	1,521,977
2028	1,032,143	21.7	223,975	1,339,926	22.7	234,296	1,398,689	25.0	258,036	1,531,280
2029	1,060,527	21.7	230,134	1,346,296	22.7	240,740	1,405,339	25.0	265,132	1,538,560
2030	1,089,691	21.7	236,463	1,350,708	22.7	247,360	1,409,944	25.0	272,423	1,543,602
2031	1,119,658	21.7	242,966	1,352,958	22.7	254,162	1,412,293	25.0	279,915	1,546,174
2032	1,150,449	21.7	249,647	1,352,828	22.7	261,152	1,412,157	25.0	287,612	1,546,025
2033	1,182,086	21.7	256,513	1,350,081	22.7	268,334	1,409,289	25.0	295,522	1,542,885

Notes regarding the above projections:

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



# St. Clair 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	\$ 926,004	10.2%	\$94,452	\$ 741,955	13.3%	\$123,159	\$ 927,462	14.1%	\$130,567	\$ 969,832
2025	951,469	10.2	97,050	749,072	13.3	126,545	936,359	14.1	134,157	979,135
2026	977,634	10.2	99,719	755,455	13.3	130,025	944,338	14.1	137,846	987,478
2027	1,004,519	10.2	102,461	761,018	13.3	133,601	951,292	14.1	141,637	994,750
2028	1,032,143	10.2	105,279	765,670	13.3	137,275	957,107	14.1	145,532	1,000,830
2029	1,060,527	10.2	108,174	769,310	13.3	141,050	961,657	14.1	149,534	1,005,588
2030	1,089,691	10.2	111,148	771,831	13.3	144,929	964,808	14.1	153,646	1,008,883
2031	1,119,658	10.2	114,205	773,117	13.3	148,915	966,416	14.1	157,872	1,010,564
2032	1,150,449	10.2	117,346	773,043	13.3	153,010	966,323	14.1	162,213	1,010,467
2033	1,182,086	10.2	120,573	771,473	13.3	157,217	964,361	14.1	166,674	1,008,415

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	\$ 926,004	16.3%	\$150,939	\$ 1,098,357	16.6%	\$153,717	\$ 1,112,919	18.5%	\$171,311	\$ 1,226,848
2025	951,469	16.3	155,089	1,108,893	16.6	157,944	1,123,595	18.5	176,022	1,238,617
2026	977,634	16.3	159,354	1,118,342	16.6	162,287	1,133,169	18.5	180,862	1,249,171
2027	1,004,519	16.3	163,737	1,126,578	16.6	166,750	1,141,514	18.5	185,836	1,258,370
2028	1,032,143	16.3	168,239	1,133,464	16.6	171,336	1,148,491	18.5	190,946	1,266,061
2029	1,060,527	16.3	172,866	1,138,853	16.6	176,047	1,153,951	18.5	196,197	1,272,080
2030	1,089,691	16.3	177,620	1,142,585	16.6	180,889	1,157,733	18.5	201,593	1,276,249
2031	1,119,658	16.3	182,504	1,144,489	16.6	185,863	1,159,662	18.5	207,137	1,278,375
2032	1,150,449	16.3	187,523	1,144,379	16.6	190,975	1,159,550	18.5	212,833	1,278,252
2033	1,182,086	16.3	192,680	1,142,055	16.6	196,226	1,157,195	18.5	218,686	1,275,656

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	\$ 926,004	19.8%	\$183,349	\$ 1,298,425	20.8%	\$192,609	\$ 1,355,367	23.1%	\$213,907	\$ 1,483,852
2025	951,469	19.8	188,391	1,310,880	20.8	197,906	1,368,369	23.1	219,789	1,498,086
2026	977,634	19.8	193,572	1,322,050	20.8	203,348	1,380,029	23.1	225,833	1,510,851
2027	1,004,519	19.8	198,895	1,331,786	20.8	208,940	1,390,192	23.1	232,044	1,521,977
2028	1,032,143	19.8	204,364	1,339,926	20.8	214,686	1,398,689	23.1	238,425	1,531,280
2029	1,060,527	19.8	209,984	1,346,296	20.8	220,590	1,405,339	23.1	244,982	1,538,560
2030	1,089,691	19.8	215,759	1,350,708	20.8	226,656	1,409,944	23.1	251,719	1,543,602
2031	1,119,658	19.8	221,692	1,352,958	20.8	232,889	1,412,293	23.1	258,641	1,546,174
2032	1,150,449	19.8	227,789	1,352,828	20.8	239,293	1,412,157	23.1	265,754	1,546,025
2033	1,182,086	19.8	234,053	1,350,081	20.8	245,874	1,409,289	23.1	273,062	1,542,885

Notes regarding the above projections:

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



# St. Clair 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	\$ 926,004	8.3%	\$76,858	\$ 741,955	11.4%	\$105,564	\$ 927,462	12.2%	\$112,972	\$ 969,832
2025	951,469	8.3	78,972	749,072	11.4	108,467	936,359	12.2	116,079	979,135
2026	977,634	8.3	81,144	755,455	11.4	111,450	944,338	12.2	119,271	987,478
2027	1,004,519	8.3	83,375	761,018	11.4	114,515	951,292	12.2	122,551	994,750
2028	1,032,143	8.3	85,668	765,670	11.4	117,664	957,107	12.2	125,921	1,000,830
2029	1,060,527	8.3	88,024	769,310	11.4	120,900	961,657	12.2	129,384	1,005,588
2030	1,089,691	8.3	90,444	771,831	11.4	124,225	964,808	12.2	132,942	1,008,883
2031	1,119,658	8.3	92,932	773,117	11.4	127,641	966,416	12.2	136,598	1,010,564
2032	1,150,449	8.3	95,487	773,043	11.4	131,151	966,323	12.2	140,355	1,010,467
2033	1,182,086	8.3	98,113	771,473	11.4	134,758	964,361	12.2	144,214	1,008,415

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	\$ 926,004	14.4%	\$133,345	\$ 1,098,357	14.7%	\$136,123	\$ 1,112,919	16.6%	\$153,717	\$ 1,226,848
2025	951,469	14.4	137,012	1,108,893	14.7	139,866	1,123,595	16.6	157,944	1,238,617
2026	977,634	14.4	140,779	1,118,342	14.7	143,712	1,133,169	16.6	162,287	1,249,171
2027	1,004,519	14.4	144,651	1,126,578	14.7	147,664	1,141,514	16.6	166,750	1,258,370
2028	1,032,143	14.4	148,629	1,133,464	14.7	151,725	1,148,491	16.6	171,336	1,266,061
2029	1,060,527	14.4	152,716	1,138,853	14.7	155,897	1,153,951	16.6	176,047	1,272,080
2030	1,089,691	14.4	156,916	1,142,585	14.7	160,185	1,157,733	16.6	180,889	1,276,249
2031	1,119,658	14.4	161,231	1,144,489	14.7	164,590	1,159,662	16.6	185,863	1,278,375
2032	1,150,449	14.4	165,665	1,144,379	14.7	169,116	1,159,550	16.6	190,975	1,278,252
2033	1,182,086	14.4	170,220	1,142,055	14.7	173,767	1,157,195	16.6	196,226	1,275,656

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	\$ 926,004	17.9%	\$165,755	\$ 1,298,425	18.9%	\$175,015	\$ 1,355,367	21.2%	\$196,313	\$ 1,483,852
2025	951,469	17.9	170,313	1,310,880	18.9	179,828	1,368,369	21.2	201,711	1,498,086
2026	977,634	17.9	174,996	1,322,050	18.9	184,773	1,380,029	21.2	207,258	1,510,851
2027	1,004,519	17.9	179,809	1,331,786	18.9	189,854	1,390,192	21.2	212,958	1,521,977
2028	1,032,143	17.9	184,754	1,339,926	18.9	195,075	1,398,689	21.2	218,814	1,531,280
2029	1,060,527	17.9	189,834	1,346,296	18.9	200,440	1,405,339	21.2	224,832	1,538,560
2030	1,089,691	17.9	195,055	1,350,708	18.9	205,952	1,409,944	21.2	231,014	1,543,602
2031	1,119,658	17.9	200,419	1,352,958	18.9	211,615	1,412,293	21.2	237,367	1,546,174
2032	1,150,449	17.9	205,930	1,352,828	18.9	217,435	1,412,157	21.2	243,895	1,546,025
2033	1,182,086	17.9	211,593	1,350,081	18.9	223,414	1,409,289	21.2	250,602	1,542,885

Notes regarding the above projections:

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



# St. Clair 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	\$ 926,004	14.4%	\$133,345	\$ 766,434	17.7%	\$163,903	\$ 958,040	18.5%	\$171,311	\$ 1,002,340
2025	951,469	14.4	137,012	773,786	17.7	168,410	967,230	18.5	176,022	1,011,955
2026	977,634	14.4	140,779	780,380	17.7	173,041	975,472	18.5	180,862	1,020,578
2027	1,004,519	14.4	144,651	786,127	17.7	177,800	982,656	18.5	185,836	1,028,094
2028	1,032,143	14.4	148,629	790,932	17.7	182,689	988,662	18.5	190,946	1,034,378
2029	1,060,527	14.4	152,716	794,692	17.7	187,713	993,362	18.5	196,197	1,039,296
2030	1,089,691	14.4	156,916	797,296	17.7	192,875	996,617	18.5	201,593	1,042,702
2031	1,119,658	14.4	161,231	798,624	17.7	198,179	998,277	18.5	207,137	1,044,439
2032	1,150,449	14.4	165,665	798,547	17.7	203,629	998,181	18.5	212,833	1,044,338
2033	1,182,086	14.4	170,220	796,925	17.7	209,229	996,154	18.5	218,686	1,042,217

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	\$ 926,004	20.8%	\$192,609	\$ 1,135,024	21.0%	\$194,461	\$ 1,149,623	23.1%	\$213,907	\$ 1,267,598
2025	951,469	20.8	197,906	1,145,912	21.0	199,808	1,160,651	23.1	219,789	1,279,758
2026	977,634	20.8	203,348	1,155,677	21.0	205,303	1,170,541	23.1	225,833	1,290,663
2027	1,004,519	20.8	208,940	1,164,188	21.0	210,949	1,179,161	23.1	232,044	1,300,168
2028	1,032,143	20.8	214,686	1,171,304	21.0	216,750	1,186,368	23.1	238,425	1,308,115
2029	1,060,527	20.8	220,590	1,176,873	21.0	222,711	1,192,008	23.1	244,982	1,314,334
2030	1,089,691	20.8	226,656	1,180,730	21.0	228,835	1,195,914	23.1	251,719	1,318,641
2031	1,119,658	20.8	232,889	1,182,697	21.0	235,128	1,197,907	23.1	258,641	1,320,838
2032	1,150,449	20.8	239,293	1,182,583	21.0	241,594	1,197,792	23.1	265,754	1,320,711
2033	1,182,086	20.8	245,874	1,180,181	21.0	248,238	1,195,359	23.1	273,062	1,318,029

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	\$ 926,004	24.4%	\$225,945	\$ 1,341,193	25.4%	\$235,205	\$ 1,400,215	27.7%	\$256,503	\$ 1,532,854
2025	951,469	24.4	232,158	1,354,059	25.4	241,673	1,413,647	27.7	263,557	1,547,558
2026	977,634	24.4	238,543	1,365,597	25.4	248,319	1,425,693	27.7	270,805	1,560,745
2027	1,004,519	24.4	245,103	1,375,654	25.4	255,148	1,436,192	27.7	278,252	1,572,239
2028	1,032,143	24.4	251,843	1,384,062	25.4	262,164	1,444,970	27.7	285,904	1,581,849
2029	1,060,527	24.4	258,769	1,390,642	25.4	269,374	1,451,840	27.7	293,766	1,589,369
2030	1,089,691	24.4	265,885	1,395,199	25.4	276,782	1,456,598	27.7	301,844	1,594,577
2031	1,119,658	24.4	273,197	1,397,524	25.4	284,393	1,459,025	27.7	310,145	1,597,234
2032	1,150,449	24.4	280,710	1,397,390	25.4	292,214	1,458,885	27.7	318,674	1,597,080
2033	1,182,086	24.4	288,429	1,394,552	25.4	300,250	1,455,922	27.7	327,438	1,593,837

Notes regarding the above projections:

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





# St. Clair 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	\$ 926,004	12.5%	\$115,751	\$ 766,434	15.8%	\$146,309	\$ 958,040	16.6%	\$153,717	\$ 1,002,340
2025	951,469	12.5	118,934	773,786	15.8	150,332	967,230	16.6	157,944	1,011,955
2026	977,634	12.5	122,204	780,380	15.8	154,466	975,472	16.6	162,287	1,020,578
2027	1,004,519	12.5	125,565	786,127	15.8	158,714	982,656	16.6	166,750	1,028,094
2028	1,032,143	12.5	129,018	790,932	15.8	163,079	988,662	16.6	171,336	1,034,378
2029	1,060,527	12.5	132,566	794,692	15.8	167,563	993,362	16.6	176,047	1,039,296
2030	1,089,691	12.5	136,211	797,296	15.8	172,171	996,617	16.6	180,889	1,042,702
2031	1,119,658	12.5	139,957	798,624	15.8	176,906	998,277	16.6	185,863	1,044,439
2032	1,150,449	12.5	143,806	798,547	15.8	181,771	998,181	16.6	190,975	1,044,338
2033	1,182,086	12.5	147,761	796,925	15.8	186,770	996,154	16.6	196,226	1,042,217

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	\$ 926,004	18.9%	\$175,015	\$ 1,135,024	19.1%	\$176,867	\$ 1,149,623	21.2%	\$196,313	\$ 1,267,598
2025	951,469	18.9	179,828	1,145,912	19.1	181,731	1,160,651	21.2	201,711	1,279,758
2026	977,634	18.9	184,773	1,155,677	19.1	186,728	1,170,541	21.2	207,258	1,290,663
2027	1,004,519	18.9	189,854	1,164,188	19.1	191,863	1,179,161	21.2	212,958	1,300,168
2028	1,032,143	18.9	195,075	1,171,304	19.1	197,139	1,186,368	21.2	218,814	1,308,115
2029	1,060,527	18.9	200,440	1,176,873	19.1	202,561	1,192,008	21.2	224,832	1,314,334
2030	1,089,691	18.9	205,952	1,180,730	19.1	208,131	1,195,914	21.2	231,014	1,318,641
2031	1,119,658	18.9	211,615	1,182,697	19.1	213,855	1,197,907	21.2	237,367	1,320,838
2032	1,150,449	18.9	217,435	1,182,583	19.1	219,736	1,197,792	21.2	243,895	1,320,711
2033	1,182,086	18.9	223,414	1,180,181	19.1	225,778	1,195,359	21.2	250,602	1,318,029

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	\$ 926,004	22.5%	\$208,351	\$ 1,341,193	23.5%	\$217,611	\$ 1,400,215	25.8%	\$238,909	\$ 1,532,854
2025	951,469	22.5	214,081	1,354,059	23.5	223,595	1,413,647	25.8	245,479	1,547,558
2026	977,634	22.5	219,968	1,365,597	23.5	229,744	1,425,693	25.8	252,230	1,560,745
2027	1,004,519	22.5	226,017	1,375,654	23.5	236,062	1,436,192	25.8	259,166	1,572,239
2028	1,032,143	22.5	232,232	1,384,062	23.5	242,554	1,444,970	25.8	266,293	1,581,849
2029	1,060,527	22.5	238,619	1,390,642	23.5	249,224	1,451,840	25.8	273,616	1,589,369
2030	1,089,691	22.5	245,180	1,395,199	23.5	256,077	1,456,598	25.8	281,140	1,594,577
2031	1,119,658	22.5	251,923	1,397,524	23.5	263,120	1,459,025	25.8	288,872	1,597,234
2032	1,150,449	22.5	258,851	1,397,390	23.5	270,356	1,458,885	25.8	296,816	1,597,080
2033	1,182,086	22.5	265,969	1,394,552	23.5	277,790	1,455,922	25.8	304,978	1,593,837

Notes regarding the above projections:

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





# St. Clair 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	\$ 926,004	10.6%	\$98,156	\$ 766,434	13.9%	\$128,715	\$ 958,040	14.7%	\$136,123	\$ 1,002,340
2025	951,469	10.6	100,856	773,786	13.9	132,254	967,230	14.7	139,866	1,011,955
2026	977,634	10.6	103,629	780,380	13.9	135,891	975,472	14.7	143,712	1,020,578
2027	1,004,519	10.6	106,479	786,127	13.9	139,628	982,656	14.7	147,664	1,028,094
2028	1,032,143	10.6	109,407	790,932	13.9	143,468	988,662	14.7	151,725	1,034,378
2029	1,060,527	10.6	112,416	794,692	13.9	147,413	993,362	14.7	155,897	1,039,296
2030	1,089,691	10.6	115,507	797,296	13.9	151,467	996,617	14.7	160,185	1,042,702
2031	1,119,658	10.6	118,684	798,624	13.9	155,632	998,277	14.7	164,590	1,044,439
2032	1,150,449	10.6	121,948	798,547	13.9	159,912	998,181	14.7	169,116	1,044,338
2033	1,182,086	10.6	125,301	796,925	13.9	164,310	996,154	14.7	173,767	1,042,217

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	\$ 926,004	17.0%	\$157,421	\$ 1,135,024	17.2%	\$159,273	\$ 1,149,623	19.3%	\$178,719	\$ 1,267,598
2025	951,469	17.0	161,750	1,145,912	17.2	163,653	1,160,651	19.3	183,634	1,279,758
2026	977,634	17.0	166,198	1,155,677	17.2	168,153	1,170,541	19.3	188,683	1,290,663
2027	1,004,519	17.0	170,768	1,164,188	17.2	172,777	1,179,161	19.3	193,872	1,300,168
2028	1,032,143	17.0	175,464	1,171,304	17.2	177,529	1,186,368	19.3	199,204	1,308,115
2029	1,060,527	17.0	180,290	1,176,873	17.2	182,411	1,192,008	19.3	204,682	1,314,334
2030	1,089,691	17.0	185,247	1,180,730	17.2	187,427	1,195,914	19.3	210,310	1,318,641
2031	1,119,658	17.0	190,342	1,182,697	17.2	192,581	1,197,907	19.3	216,094	1,320,838
2032	1,150,449	17.0	195,576	1,182,583	17.2	197,877	1,197,792	19.3	222,037	1,320,711
2033	1,182,086	17.0	200,955	1,180,181	17.2	203,319	1,195,359	19.3	228,143	1,318,029

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	\$ 926,004	20.6%	\$190,757	\$ 1,341,193	21.6%	\$200,017	\$ 1,400,215	23.9%	\$221,315	\$ 1,532,854
2025	951,469	20.6	196,003	1,354,059	21.6	205,517	1,413,647	23.9	227,401	1,547,558
2026	977,634	20.6	201,393	1,365,597	21.6	211,169	1,425,693	23.9	233,655	1,560,745
2027	1,004,519	20.6	206,931	1,375,654	21.6	216,976	1,436,192	23.9	240,080	1,572,239
2028	1,032,143	20.6	212,621	1,384,062	21.6	222,943	1,444,970	23.9	246,682	1,581,849
2029	1,060,527	20.6	218,469	1,390,642	21.6	229,074	1,451,840	23.9	253,466	1,589,369
2030	1,089,691	20.6	224,476	1,395,199	21.6	235,373	1,456,598	23.9	260,436	1,594,577
2031	1,119,658	20.6	230,650	1,397,524	21.6	241,846	1,459,025	23.9	267,598	1,597,234
2032	1,150,449	20.6	236,992	1,397,390	21.6	248,497	1,458,885	23.9	274,957	1,597,080
2033	1,182,086	20.6	243,510	1,394,552	21.6	255,331	1,455,922	23.9	282,519	1,593,837

Notes regarding the above projections:

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



# St. Clair Fire Protection District - Fire

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

### Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a %	Annual	Accrued	As a %	Annual	Accrued	As a %	Annual	Accrued
		of Payroll	Dollars	Liability	of Payroll	Dollars	Liability	of Payroll	Dollars	Liability
2024	\$ 926,004	8.7%	\$80,562	\$ 766,434	12.0%	\$111,120	\$ 958,040	12.8%	\$118,529	\$ 1,002,340
2025	951,469	8.7	82,778	773,786	12.0	114,176	967,230	12.8	121,788	1,011,955
2026	977,634	8.7	85,054	780,380	12.0	117,316	975,472	12.8	125,137	1,020,578
2027	1,004,519	8.7	87,393	786,127	12.0	120,542	982,656	12.8	128,578	1,028,094
2028	1,032,143	8.7	89,796	790,932	12.0	123,857	988,662	12.8	132,114	1,034,378
2029	1,060,527	8.7	92,266	794,692	12.0	127,263	993,362	12.8	135,747	1,039,296
2030	1,089,691	8.7	94,803	797,296	12.0	130,763	996,617	12.8	139,480	1,042,702
2031	1,119,658	8.7	97,410	798,624	12.0	134,359	998,277	12.8	143,316	1,044,439
2032	1,150,449	8.7	100,089	798,547	12.0	138,054	998,181	12.8	147,257	1,044,338
2033	1,182,086	8.7	102,841	796,925	12.0	141,850	996,154	12.8	151,307	1,042,217

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2024	\$ 926,004	15.1%	\$139,827	\$ 1,135,024	15.3%	\$141,679	\$ 1,149,623	17.4%	\$161,125	\$ 1,267,598
2025	951,469	15.1	143,672	1,145,912	15.3	145,575	1,160,651	17.4	165,556	1,279,758
2026	977,634	15.1	147,623	1,155,677	15.3	149,578	1,170,541	17.4	170,108	1,290,663
2027	1,004,519	15.1	151,682	1,164,188	15.3	153,691	1,179,161	17.4	174,786	1,300,168
2028	1,032,143	15.1	155,854	1,171,304	15.3	157,918	1,186,368	17.4	179,593	1,308,115
2029	1,060,527	15.1	160,140	1,176,873	15.3	162,261	1,192,008	17.4	184,532	1,314,334
2030	1,089,691	15.1	164,543	1,180,730	15.3	166,723	1,195,914	17.4	189,606	1,318,641
2031	1,119,658	15.1	169,068	1,182,697	15.3	171,308	1,197,907	17.4	194,820	1,320,838
2032	1,150,449	15.1	173,718	1,182,583	15.3	176,019	1,197,792	17.4	200,178	1,320,711
2033	1,182,086	15.1	178,495	1,180,181	15.3	180,859	1,195,359	17.4	205,683	1,318,029

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
		As a % of	Annual	Accrued	As a % of	Annual	Accrued	As a % of	Annual	Accrued
		Payroll	Dollars	Liability	Payroll	Dollars	Liability	Payroll	Dollars	Liability
2024	\$ 926,004	18.7%	\$173,163	\$ 1,341,193	19.7%	\$182,423	\$ 1,400,215	22.0%	\$203,721	\$ 1,532,854
2025	951,469	18.7	177,925	1,354,059	19.7	187,439	1,413,647	22.0	209,323	1,547,558
2026	977,634	18.7	182,818	1,365,597	19.7	192,594	1,425,693	22.0	215,079	1,560,745
2027	1,004,519	18.7	187,845	1,375,654	19.7	197,890	1,436,192	22.0	220,994	1,572,239
2028	1,032,143	18.7	193,011	1,384,062	19.7	203,332	1,444,970	22.0	227,071	1,581,849
2029	1,060,527	18.7	198,319	1,390,642	19.7	208,924	1,451,840	22.0	233,316	1,589,369
2030	1,089,691	18.7	203,772	1,395,199	19.7	214,669	1,456,598	22.0	239,732	1,594,577
2031	1,119,658	18.7	209,376	1,397,524	19.7	220,573	1,459,025	22.0	246,325	1,597,234
2032	1,150,449	18.7	215,134	1,397,390	19.7	226,638	1,458,885	22.0	253,099	1,597,080
2033	1,182,086	18.7	221,050	1,394,552	19.7	232,871	1,455,922	22.0	260,059	1,593,837

Notes regarding the above projections:

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

