The Initial Valuation For

Rock Community Fire Protection District

as of July 31, 2026

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September 8, 2026

Rock Community Fire Protection District
Arnold, Missouri

Ladies and Gentlemen:

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

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

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

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

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

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

The actuarial assumptions and methods used to determine the stated costs are described in Appendix II of this report. In our opinion, they do produce results which, in the aggregate, are reasonable. Additional miscellaneous and technical assumptions as well as disclosures required by the actuarial standards of practice may be found in the LAGERS Compiled Annual Actuarial Valuation report as of February 28, 2026.

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

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

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

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

In accordance with LAGERS Board policy, the employer contribution rates established by this valuation report are valid for purposes of joining the System for a two year period from the date of this valuation which was July 31, 2026. The valuation was based on data furnished from your records concerning individual employees (see Appendix V).

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

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

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

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

The signing actuary is independent of the plan sponsor.

Respectfully submitted,
Gabriel, Roeder, Smith & Company

Mita Drazilov

Mita D. Drazilov, ASA, FCA, MAAA

Alternate Plan Provisions Affecting Employer Contribution Rates

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

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

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

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

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

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

Rock Community Fire Protection District

Employer Contribution Rates
5 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates: 0%	2%	4%	6%
		Percents of Active Member Payroll						
L-1	General	6.90%	0.20%	6.30%	13.40%	11.50%	9.60%	7.70%
	Fire	8.40	0.60	8.40	17.40	15.50	13.60	11.70
L-3	General	8.40	0.30	7.90	16.60	14.70	12.80	10.90
	Fire	10.20	0.70	10.50	21.40	19.50	17.60	15.70
LT-4(65)	General	7.60	0.20	7.10	14.90	13.00	11.10	9.20
	Fire	10.20	0.60	10.80	21.60	19.70	17.80	15.90
LT-5(65)	General	8.90	0.30	8.50	17.70	15.80	13.90	12.00
	Fire	11.60	0.70	12.30	24.60	22.70	20.80	18.90
L-7	General	9.90	0.30	9.50	19.70	17.80	15.90	14.00
	Fire	12.10	0.80	12.60	25.50	23.60	21.70	19.80
LT-8(65)	General	10.30	0.30	9.90	20.50	18.60	16.70	14.80
	Fire	13.00	0.80	13.80	27.60	25.70	23.80	21.90
L-12	General	11.40	0.40	11.10	22.90	21.00	19.10	17.20
	Fire	13.90	0.90	14.70	29.50	27.60	25.70	23.80
LT-14(65)	General	11.60	0.40	11.30	23.30	21.40	19.50	17.60
	Fire	14.40	0.90	15.30	30.60	28.70	26.80	24.90
L-6	General	13.00	0.50	12.70	26.20	24.30	22.40	20.50
	Fire	15.80	1.00	16.80	33.60	31.70	29.80	27.90

* 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.

Rock Community Fire Protection District

Employer Contribution Rates
3 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates: 0%	2%	4%	6%
		Percents of Active Member Payroll						
L-1	General	7.20%	0.20%	6.60%	14.00%	12.10%	10.20%	8.30%
	Fire	8.70	0.60	8.70	18.00	16.10	14.20	12.30
L-3	General	8.70	0.30	8.20	17.20	15.30	13.40	11.50
	Fire	10.60	0.70	10.90	22.20	20.30	18.40	16.50
LT-4(65)	General	7.90	0.20	7.40	15.50	13.60	11.70	9.80
	Fire	10.60	0.60	11.20	22.40	20.50	18.60	16.70
LT-5(65)	General	9.30	0.30	8.80	18.40	16.50	14.60	12.70
	Fire	12.00	0.70	12.80	25.50	23.60	21.70	19.80
L-7	General	10.30	0.30	9.80	20.40	18.50	16.60	14.70
	Fire	12.50	0.80	13.10	26.40	24.50	22.60	20.70
LT-8(65)	General	10.60	0.30	10.30	21.20	19.30	17.40	15.50
	Fire	13.50	0.80	14.30	28.60	26.70	24.80	22.90
L-12	General	11.80	0.40	11.50	23.70	21.80	19.90	18.00
	Fire	14.50	0.90	15.30	30.70	28.80	26.90	25.00
LT-14(65)	General	12.00	0.40	11.70	24.10	22.20	20.30	18.40
	Fire	14.90	0.90	15.90	31.70	29.80	27.90	26.00
L-6	General	13.40	0.50	13.10	27.00	25.10	23.20	21.30
	Fire	16.40	1.00	17.50	34.90	33.00	31.10	29.20

* 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.

Rock Community 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	7.30%	0.20%	6.70%	14.20%	12.30%	10.40%	8.50%
	Fire	8.90	0.60	9.30	18.80	16.90	15.00	13.10
L-3	General	8.90	0.30	8.40	17.60	15.70	13.80	11.90
	Fire	10.90	0.70	11.60	23.20	21.30	19.40	17.50
LT-4(65)	General	8.50	0.20	8.00	16.70	14.80	12.90	11.00
	Fire	11.50	0.60	12.90	25.00	23.10	21.20	19.30
LT-5(65)	General	9.80	0.30	9.40	19.50	17.60	15.70	13.80
	Fire	12.80	0.70	14.30	27.80	25.90	24.00	22.10
L-7	General	10.60	0.30	10.10	21.00	19.10	17.20	15.30
	Fire	12.80	0.80	13.90	27.50	25.60	23.70	21.80
LT-8(65)	General	11.10	0.30	10.70	22.10	20.20	18.30	16.40
	Fire	14.20	0.80	15.70	30.70	28.80	26.90	25.00
L-12	General	12.20	0.40	11.80	24.40	22.50	20.60	18.70
	Fire	14.80	0.90	16.20	31.90	30.00	28.10	26.20
LT-14(65)	General	12.50	0.40	12.10	25.00	23.10	21.20	19.30
	Fire	15.50	0.90	17.10	33.50	31.60	29.70	27.80
L-6	General	13.80	0.50	13.50	27.80	25.90	24.00	22.10
	Fire	16.80	1.00	18.50	36.30	34.40	32.50	30.60

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

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

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

Rock Community Fire Protection District

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

Benefit Program	Employee Groups	Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates: 0%	2%	4%	6%
		Percents of Active Member Payroll						
L-1	General	7.60%	0.20%	7.00%	14.80%	12.90%	11.00%	9.10%
	Fire	9.20	0.60	9.60	19.40	17.50	15.60	13.70
L-3	General	9.30	0.30	8.70	18.30	16.40	14.50	12.60
	Fire	11.30	0.70	12.00	24.00	22.10	20.20	18.30
LT-4(65)	General	8.80	0.20	8.30	17.30	15.40	13.50	11.60
	Fire	11.90	0.60	13.40	25.90	24.00	22.10	20.20
LT-5(65)	General	10.20	0.30	9.70	20.20	18.30	16.40	14.50
	Fire	13.30	0.70	14.90	28.90	27.00	25.10	23.20
L-7	General	10.90	0.30	10.50	21.70	19.80	17.90	16.00
	Fire	13.30	0.80	14.40	28.50	26.60	24.70	22.80
LT-8(65)	General	11.50	0.30	11.10	22.90	21.00	19.10	17.20
	Fire	14.70	0.80	16.30	31.80	29.90	28.00	26.10
L-12	General	12.60	0.40	12.20	25.20	23.30	21.40	19.50
	Fire	15.40	0.90	16.90	33.20	31.30	29.40	27.50
LT-14(65)	General	12.90	0.40	12.60	25.90	24.00	22.10	20.20
	Fire	16.10	0.90	17.80	34.80	32.90	31.00	29.10
L-6	General	14.30	0.50	14.00	28.80	26.90	25.00	23.10
	Fire	17.50	1.00	19.30	37.80	35.90	34.00	32.10

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

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

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

Rock Community Fire Protection District

Employer Contribution Dollars
General

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

Regular Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 59,231	$ 50,833	$ 42,434	$ 34,036
L-3	73,376	64,978	56,579	48,181
LT-4(65)	65,862	57,463	49,065	40,666
LT-5(65)	78,239	69,840	61,442	53,043
L-7	87,079	78,681	70,282	61,884
LT-8(65)	90,615	82,217	73,818	65,420
L-12	101,224	92,825	84,427	76,028
LT-14(65)	102,992	94,594	86,195	77,797
L-6	115,811	107,412	99,014	90,615

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 61,884	$ 53,485	$ 45,087	$ 36,688
L-3	76,028	67,630	59,231	50,833
LT-4(65)	68,514	60,116	51,717	43,319
LT-5(65)	81,333	72,934	64,536	56,137
L-7	90,173	81,775	73,376	64,978
LT-8(65)	93,710	85,311	76,913	68,514
L-12	104,760	96,362	87,963	79,565
LT-14(65)	106,528	98,130	89,731	81,333
L-6	119,347	110,949	102,550	94,152

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 62,768	$ 54,369	$ 45,971	$ 37,572
L-3	77,797	69,398	61,000	52,601
LT-4(65)	73,818	65,420	57,021	48,623
LT-5(65)	86,195	77,797	69,398	61,000
L-7	92,825	84,427	76,028	67,630
LT-8(65)	97,688	89,289	80,891	72,492
L-12	107,854	99,456	91,057	82,659
LT-14(65)	110,507	102,108	93,710	85,311
L-6	122,883	114,485	106,086	97,688

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 65,420	$ 57,021	$ 48,623	$ 40,224
L-3	80,891	72,492	64,094	55,695
LT-4(65)	76,470	68,072	59,674	51,275
LT-5(65)	89,289	80,891	72,492	64,094
L-7	95,920	87,521	79,123	70,724
LT-8(65)	101,224	92,825	84,427	76,028
L-12	111,391	102,992	94,594	86,195
LT-14(65)	114,485	106,086	97,688	89,289
L-6	127,303	118,905	110,507	102,108

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.

Rock Community Fire Protection District

Employer Contribution Dollars
Fire

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

Regular Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 1,336,618	$ 1,190,666	$ 1,044,713	$ 898,760
L-3	1,643,887	1,497,934	1,351,981	1,206,029
LT-4(65)	1,659,250	1,513,297	1,367,345	1,221,392
LT-5(65)	1,889,701	1,743,749	1,597,796	1,451,844
L-7	1,958,837	1,812,884	1,666,932	1,520,979
LT-8(65)	2,120,153	1,974,200	1,828,248	1,682,295
L-12	2,266,105	2,120,153	1,974,200	1,828,248
LT-14(65)	2,350,604	2,204,652	2,058,699	1,912,747
L-6	2,581,056	2,435,103	2,289,150	2,143,198

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 1,382,708	$ 1,236,756	$ 1,090,803	$ 944,851
L-3	1,705,340	1,559,388	1,413,435	1,267,483
LT-4(65)	1,720,704	1,574,751	1,428,799	1,282,846
LT-5(65)	1,958,837	1,812,884	1,666,932	1,520,979
L-7	2,027,972	1,882,020	1,736,067	1,590,115
LT-8(65)	2,196,970	2,051,017	1,905,065	1,759,112
L-12	2,358,286	2,212,333	2,066,381	1,920,428
LT-14(65)	2,435,103	2,289,150	2,143,198	1,997,245
L-6	2,680,918	2,534,965	2,389,013	2,243,060

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 1,444,162	$ 1,298,209	$ 1,152,257	$ 1,006,304
L-3	1,782,157	1,636,205	1,490,252	1,344,300
LT-4(65)	1,920,428	1,774,476	1,628,523	1,482,571
LT-5(65)	2,135,516	1,989,564	1,843,611	1,697,659
L-7	2,112,471	1,966,519	1,820,566	1,674,613
LT-8(65)	2,358,286	2,212,333	2,066,381	1,920,428
L-12	2,450,466	2,304,514	2,158,561	2,012,609
LT-14(65)	2,573,374	2,427,421	2,281,469	2,135,516
L-6	2,788,462	2,642,509	2,496,557	2,350,604

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 1,490,252	$ 1,344,300	$ 1,198,347	$ 1,052,395
L-3	1,843,611	1,697,659	1,551,706	1,405,753
LT-4(65)	1,989,564	1,843,611	1,697,659	1,551,706
LT-5(65)	2,220,015	2,074,063	1,928,110	1,782,157
L-7	2,189,288	2,043,336	1,897,383	1,751,431
LT-8(65)	2,442,785	2,296,832	2,150,880	2,004,927
L-12	2,550,329	2,404,376	2,258,424	2,112,471
LT-14(65)	2,673,236	2,527,284	2,381,331	2,235,378
L-6	2,903,688	2,757,735	2,611,782	2,465,830

PLEASE NOTE THAT THE ABOVE INFORMATION IS BASED ON THE PERSONNEL AND PAYROLL DATA SUBMITTED FOR THE ACTUARIAL VALUATION. IN BUDGETING AMOUNTS FOR LAGERS CONTRIBUTIONS YOU SHOULD CONSIDER ANY CHANGES WHICH HAVE BEEN MADE SINCE DATA WAS SUBMITTED FOR THE VALUATION AND ANY CHANGES ANTICIPATED TO BE MADE BEFORE THE END OF THE PERIOD FOR WHICH YOU ARE PREPARING THE BUDGET.

Employees and Payroll Included in the Valuation

	General	Fire
Number of Employees	5	73
Annual Payroll	$ 442,026	$ 7,681,713

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

APPENDIX I

UNFUNDED ACTUARIAL ACCRUED LIABILITY

Unfunded Actuarial Accrued Liability (UAAL)

If the decision is made to join LAGERS the governing body also must decide how much credit to grant employees for their service before the membership date. The options are to cover 25%, 50%, 75% or 100% of prior service. The granting of prior service credit results in the establishment of an actuarial accrued liability. Because your political subdivision will not have established an asset balance with the System as of the membership date, the value established for prior service is an unfunded actuarial accrued liability.

The policy of the LAGERS Board of Trustees provides that unfunded liabilities are to be paid for by level percent of payroll contributions over a period of 30 years. The contribution rates shown on pages 4 through 7 as the "Prior Service Cost Rate" are designed to pay for the applicable unfunded actuarial accrued liability. This procedure will allow your political subdivision to retire the unfunded actuarial accrued liability in an orderly fashion over a period of years without the need for an immediate large payment upon joining the System.

Should the governing body elect to grant credit for 100% of the employees' prior service, the unfunded actuarial accrued liability as of the date of this valuation would be as follows:

Rock Community Fire Protection District

Regular Retirement Eligibility

		Member Contribution Rate - 0%	
Benefit Group	**Employee Group**	**UAAL (5 Year FAS)**	**UAAL (3 Year FAS)**
L-1	General	$ 492,800	$ 510,544
	Fire	11,398,146	11,819,172
L-3	General	615,975	638,184
	Fire	14,247,643	14,774,073
LT-4(65)	General	555,240	575,339
	Fire	14,611,631	15,156,361
LT-5(65)	General	662,820	686,780
	Fire	16,657,796	17,276,962
L-7	General	739,193	765,831
	Fire	17,097,266	17,728,975
LT-8(65)	General	770,400	798,249
	Fire	18,704,015	19,397,569
L-12	General	862,378	893,459
	Fire	19,946,847	20,683,755
LT-14(65)	General	877,991	909,654
	Fire	20,750,273	21,517,996
L-6	General	985,611	1,021,093
	Fire	22,796,197	23,638,423

Rock Community Fire Protection District

Unfunded Actuarial Accrued Liability (UAAL)

Rule of 80 Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0% UAAL (5 Year FAS)	Member Contribution Rate - 0% UAAL (3 Year FAS)
L-1	General	$ 524,748	$ 544,119
	Fire	12,545,865	13,033,590
L-3	General	655,919	680,151
	Fire	15,682,493	16,292,180
LT-4(65)	General	623,727	646,890
	Fire	17,451,604	18,135,810
LT-5(65)	General	730,171	757,235
	Fire	19,361,729	20,118,705
L-7	General	787,102	816,180
	Fire	18,818,998	19,550,741
LT-8(65)	General	836,612	867,560
	Fire	21,271,769	22,101,813
L-12	General	918,286	952,229
	Fire	21,955,412	22,809,048
LT-14(65)	General	943,038	977,918
	Fire	23,181,846	24,084,541
L-6	General	1,049,496	1,088,247
	Fire	25,091,870	26,067,471

APPENDIX II

SUMMARY OF FINANCIAL ASSUMPTIONS

Summary of Assumptions Used in Actuarial Valuations

Assumptions Adopted by Board of Trustees After Consulting With Actuary

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

1. The investment return rate used in making the valuations was 7.00% per year, net of investment expenses, compounded annually. This rate of return is not the assumed real rate of return. The real rate of return is the rate of investment return in excess of the inflation rate. The price inflation rate used in making the valuations was 2.40% and the wage inflation rate used in making the valuations was 3.00%. The 7.00% investment return rate translates to an assumed real rate of return over price inflation of 4.60% and over wage inflation of 4.00%.

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

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

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

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

6. Total active member payroll is assumed to increase 3.00% a year, which is the portion of the individual pay increase assumptions attributable to wage inflation. In effect, this assumes no change in the number of active members per employer.

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

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

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

Schedule 1.

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

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

	Percent Increase in Individual's Pay During Next Year		
Sample Ages	General/ Public Safety	Police	Fire
25	7.30%	7.40%	7.90%
30	6.40	6.50	6.80
35	5.80	5.90	5.90
40	5.30	5.40	5.10
45	4.70	4.90	4.70
50	4.30	4.40	4.30
55	4.00	4.10	3.90
60	3.80	3.70	3.60
65	3.30	3.20	3.20

Schedule 2.

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

Early Retirement

Retirement Ages	General Members Men	General Members Women
55	3.00%	3.00%
56	3.00%	3.00%
57	3.00%	3.00%
58	3.00%	3.00%
59	3.00%	3.00%

Retirement Ages	Police/ Public Safety	Fire
50	2.50%	2.25%
51	2.50%	2.25%
52	3.00%	2.25%
53	3.00%	2.25%
54	3.50%	2.25%

Normal Retirement

Retirement Ages	General Members Men	General Members Women
60	10%	10%
61	10	10
62	22	15
63	18	15
64	18	15
65	28	30
66	28	30
67	28	25
68	22	25
69	20	20
70	30	30
71	30	30
72	30	30
73	30	30
74	30	30
75	100	100

Retirement Ages	Police/ Public Safety	Fire
55	15%	13%
56	13	13
57	13	13
58	13	13
59	13	13
60	13	15
61	13	20
62	25	20
63	20	20
64	20	20
65	30	40
66	30	40
67	30	40
68	30	40
69	30	40
70	100	100

Schedule 2. (Concluded)

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

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

APPENDIX III

SUMMARY OF LAGERS PROVISIONS

Missouri LocAl Government Employees Retirement System
Brief Summary of LAGERS
Benefits and Conditions Evaluated and/or Considered
as of February 28, 2026
(Section references are to RSMo)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(a) The surviving spouse receives an allowance equal to the Option A allowance (joint and 75% survivor benefit) computed based upon the deceased members' service & earnings record to time of death.

(b) When no spouse benefit is payable, the dependent children under age 18 (age 23 if they are full time students) each receive an equal share of 60% of an age & service allowance computed based upon the deceased member's service & earnings record to time of death.

(c) If the death is determined to be duty related, the 5 year service requirement is waived and the benefit is based on years of credited service the member would have completed had the member continued in LAGERS-covered employment to age 60.

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

(a) Subject to the maximum in (b), the redetermined amount is the amount other-wise payable multiplied by: 100% plus up to 4%, as determined by the LAGERS Board of Trustees, for each full year of retirement.

(b) The redetermined amount may not exceed the amount otherwise payable multiplied by the ratio of the Consumer Price Index for the immediately preceding month of June to the Consumer Price Index for the month of June immediately preceding retirement.

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

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

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

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

APPENDIX IV

BENEFIT ILLUSTRATIONS

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

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3]	Estimated Social Security [2]	Estimated Monthly Total $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 525	$ 1,008	$1,533	102%
2,000	700	1,140	1,840	92%
2,500	875	1,270	2,145	86%
3,000	1,050	1,402	2,452	82%
3,500	1,225	1,534	2,759	79%
4,000	1,400	1,664	3,064	77%
25 Years of Service:				
$1,500	$ 375	$ 1,008	$1,383	92%
2,000	500	1,140	1,640	82%
2,500	625	1,270	1,895	76%
3,000	750	1,402	2,152	72%
3,500	875	1,534	2,409	69%
4,000	1,000	1,664	2,664	67%
15 Years of Service:				
$1,500	$225	$ 1,008	$1,233	82%
2,000	300	1,140	1,440	72%
2,500	375	1,270	1,645	66%
3,000	450	1,402	1,852	62%
3,500	525	1,534	2,059	59%
4,000	600	1,664	2,264	57%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2026 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3]	Estimated Social Security [2]	Estimated Monthly Total $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 656	$ 1,008	$1,664	111%
2,000	875	1,140	2,015	101%
2,500	1,094	1,270	2,364	95%
3,000	1,313	1,402	2,715	91%
3,500	1,531	1,534	3,065	88%
4,000	1,750	1,664	3,414	85%
25 Years of Service:				
$1,500	$ 469	$ 1,008	$1,477	98%
2,000	625	1,140	1,765	88%
2,500	781	1,270	2,051	82%
3,000	938	1,402	2,340	78%
3,500	1,094	1,534	2,628	75%
4,000	1,250	1,664	2,914	73%
15 Years of Service:				
$1,500	$281	$ 1,008	$1,289	86%
2,000	375	1,140	1,515	76%
2,500	469	1,270	1,739	70%
3,000	563	1,402	1,965	66%
3,500	656	1,534	2,190	63%
4,000	750	1,664	2,414	60%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2026 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3]	Estimated Social Security [2]	Estimated Monthly Total $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 788	$ 1,008	$1,796	120%
2,000	1,050	1,140	2,190	110%
2,500	1,313	1,270	2,583	103%
3,000	1,575	1,402	2,977	99%
3,500	1,838	1,534	3,372	96%
4,000	2,100	1,664	3,764	94%
25 Years of Service:				
$1,500	$ 563	$ 1,008	$1,571	105%
2,000	750	1,140	1,890	95%
2,500	938	1,270	2,208	88%
3,000	1,125	1,402	2,527	84%
3,500	1,313	1,534	2,847	81%
4,000	1,500	1,664	3,164	79%
15 Years of Service:				
$1,500	$338	$ 1,008	$1,346	90%
2,000	450	1,140	1,590	80%
2,500	563	1,270	1,833	73%
3,000	675	1,402	2,077	69%
3,500	788	1,534	2,322	66%
4,000	900	1,664	2,564	64%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2026 - it does not include any amounts which might be payable to an eligible spouse or children.

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

Missouri LAGERS
Illustrations of Age and Service Allowance Amounts For Sample Combinations of Service & Salary

(L-12 Benefit Program is Years of Credited Service times: 1.75% of FAS [1])

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3]	Estimated Social Security [2]	Estimated Monthly Total $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$ 919	$ 1,008	$1,927	128%
2,000	1,225	1,140	2,365	118%
2,500	1,531	1,270	2,801	112%
3,000	1,838	1,402	3,240	108%
3,500	2,144	1,534	3,678	105%
4,000	2,450	1,664	4,114	103%
25 Years of Service:				
$1,500	$ 656	$ 1,008	$1,664	111%
2,000	875	1,140	2,015	101%
2,500	1,094	1,270	2,364	95%
3,000	1,313	1,402	2,715	91%
3,500	1,531	1,534	3,065	88%
4,000	1,750	1,664	3,414	85%
15 Years of Service:				
$1,500	$ 394	$ 1,008	$1,402	93%
2,000	525	1,140	1,665	83%
2,500	656	1,270	1,926	77%
3,000	788	1,402	2,190	73%
3,500	919	1,534	2,453	70%
4,000	1,050	1,664	2,714	68%

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

2 "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2026 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3]	Estimated Social Security [2]	Estimated Monthly Total $	Estimated Monthly Total % of FAS
35 Years of Service:				
$1,500	$1,050	$ 1,008	$2,058	137%
2,000	1,400	1,140	2,540	127%
2,500	1,750	1,270	3,020	121%
3,000	2,100	1,402	3,502	117%
3,500	2,450	1,534	3,984	114%
4,000	2,800	1,664	4,464	112%
25 Years of Service:				
$1,500	$ 750	$ 1,008	$1,758	117%
2,000	1,000	1,140	2,140	107%
2,500	1,250	1,270	2,520	101%
3,000	1,500	1,402	2,902	97%
3,500	1,750	1,534	3,284	94%
4,000	2,000	1,664	3,664	92%
15 Years of Service:				
$1,500	$ 450	$ 1,008	$1,458	97%
2,000	600	1,140	1,740	87%
2,500	750	1,270	2,020	81%
3,000	900	1,402	2,302	77%
3,500	1,050	1,534	2,584	74%
4,000	1,200	1,664	2,864	72%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2026 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 525	$ 1,008	$1,050	$1,533	70%	102%
2,000	1,400	700	1,140	1,400	1,840	70%	92%
2,500	1,750	875	1,270	1,750	2,145	70%	86%
3,000	2,100	1,050	1,402	2,100	2,452	70%	82%
3,500	2,450	1,225	1,534	2,450	2,759	70%	79%
4,000	2,800	1,400	1,664	2,800	3,064	70%	77%
25 Years of Service:							
$1,500	$ 750	$ 375	$ 1,008	$ 750	$1,383	50%	92%
2,000	1,000	500	1,140	1,000	1,640	50%	82%
2,500	1,250	625	1,270	1,250	1,895	50%	76%
3,000	1,500	750	1,402	1,500	2,152	50%	72%
3,500	1,750	875	1,534	1,750	2,409	50%	69%
4,000	2,000	1,000	1,664	2,000	2,664	50%	67%
15 Years of Service:							
$1,500	$ 450	$225	$ 1,008	$ 450	$1,233	30%	82%
2,000	600	300	1,140	600	1,440	30%	72%
2,500	750	375	1,270	750	1,645	30%	66%
3,000	900	450	1,402	900	1,852	30%	62%
3,500	1,050	525	1,534	1,050	2,059	30%	59%
4,000	1,200	600	1,664	1,200	2,264	30%	57%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2026 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 656	$ 1,008	$1,050	$1,664	70%	111%
2,000	1,400	875	1,140	1,400	2,015	70%	101%
2,500	1,750	1,094	1,270	1,750	2,364	70%	95%
3,000	2,100	1,313	1,402	2,100	2,715	70%	91%
3,500	2,450	1,531	1,534	2,450	3,065	70%	88%
4,000	2,800	1,750	1,664	2,800	3,414	70%	85%
25 Years of Service:							
$1,500	$ 750	$ 469	$ 1,008	$ 750	$1,477	50%	98%
2,000	1,000	625	1,140	1,000	1,765	50%	88%
2,500	1,250	781	1,270	1,250	2,051	50%	82%
3,000	1,500	938	1,402	1,500	2,340	50%	78%
3,500	1,750	1,094	1,534	1,750	2,628	50%	75%
4,000	2,000	1,250	1,664	2,000	2,914	50%	73%
15 Years of Service:							
$1,500	$ 450	$281	$ 1,008	$ 450	$1,289	30%	86%
2,000	600	375	1,140	600	1,515	30%	76%
2,500	750	469	1,270	750	1,739	30%	70%
3,000	900	563	1,402	900	1,965	30%	66%
3,500	1,050	656	1,534	1,050	2,190	30%	63%
4,000	1,200	750	1,664	1,200	2,414	30%	60%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2026 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 788	$ 1,008	$1,050	$1,796	70%	120%
2,000	1,400	1,050	1,140	1,400	2,190	70%	110%
2,500	1,750	1,313	1,270	1,750	2,583	70%	103%
3,000	2,100	1,575	1,402	2,100	2,977	70%	99%
3,500	2,450	1,838	1,534	2,450	3,372	70%	96%
4,000	2,800	2,100	1,664	2,800	3,764	70%	94%
25 Years of Service:							
$1,500	$ 750	$ 563	$ 1,008	$ 750	$1,571	50%	105%
2,000	1,000	750	1,140	1,000	1,890	50%	95%
2,500	1,250	938	1,270	1,250	2,208	50%	88%
3,000	1,500	1,125	1,402	1,500	2,527	50%	84%
3,500	1,750	1,313	1,534	1,750	2,847	50%	81%
4,000	2,000	1,500	1,664	2,000	3,164	50%	79%
15 Years of Service:							
$1,500	$ 450	$338	$ 1,008	$ 450	$1,346	30%	90%
2,000	600	450	1,140	600	1,590	30%	80%
2,500	750	563	1,270	750	1,833	30%	73%
3,000	900	675	1,402	900	2,077	30%	69%
3,500	1,050	788	1,534	1,050	2,322	30%	66%
4,000	1,200	900	1,664	1,200	2,564	30%	64%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2026 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3] To 65	LAGERS BENEFIT [3] At 65	Estimated Social Security [2]	Estimated Monthly Total To 65	Estimated Monthly Total At 65	Percent of FAS To 65	Percent of FAS At 65
35 Years of Service:							
$1,500	$1,050	$ 919	$ 1,008	$1,050	$1,927	70%	128%
2,000	1,400	1,225	1,140	1,400	2,365	70%	118%
2,500	1,750	1,531	1,270	1,750	2,801	70%	112%
3,000	2,100	1,838	1,402	2,100	3,240	70%	108%
3,500	2,450	2,144	1,534	2,450	3,678	70%	105%
4,000	2,800	2,450	1,664	2,800	4,114	70%	103%
25 Years of Service:							
$1,500	$ 750	$ 656	$ 1,008	$ 750	$1,664	50%	111%
2,000	1,000	875	1,140	1,000	2,015	50%	101%
2,500	1,250	1,094	1,270	1,250	2,364	50%	95%
3,000	1,500	1,313	1,402	1,500	2,715	50%	91%
3,500	1,750	1,531	1,534	1,750	3,065	50%	88%
4,000	2,000	1,750	1,664	2,000	3,414	50%	85%
15 Years of Service:							
$1,500	$ 450	$ 394	$ 1,008	$ 450	$1,402	30%	93%
2,000	600	525	1,140	600	1,665	30%	83%
2,500	750	656	1,270	750	1,926	30%	77%
3,000	900	788	1,402	900	2,190	30%	73%
3,500	1,050	919	1,534	1,050	2,453	30%	70%
4,000	1,200	1,050	1,664	1,200	2,714	30%	68%

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

[2] "Estimated Social Security" means, for an employee covered by Social Security, an employee's estimated OASDI retirement benefit and is based upon an estimated "average indexed monthly earnings" for an employee retiring at age 65 in 2026 - it does not include any amounts which might be payable to an eligible spouse or children.

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

Appendix V

Age and Service Characteristics of Employees

Rock Community Fire Protection District - General

July 31, 2026

By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24									
25-29									
30-34									
35-39	3							3	$ 241,471
40-44									
45-49									
50-54									
55-59			1			1		2	$ 200,555
60-64									
65-69									
70 & Over									
Totals	**3**		**1**			**1**		**5**	**$ 442,026**

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

Age: 45.3 years.

Benefit Service: 9.3 years.

Annual Pay: $88,405.

Rock Community Fire Protection District - Fire

July 31, 2026

By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24	1							1	$ 91,309
25-29	7	2						9	$ 835,130
30-34	5	4						9	$ 893,460
35-39	10	6						16	$ 1,499,332
40-44		3	1	2	4			10	$ 1,150,837
45-49		1		2	5	3		11	$ 1,227,562
50-54		1		1	1	3		6	$ 716,435
55-59			1		2	3	2	8	$ 954,296
60-64		1				2		3	$ 313,352
65-69									
70 & Over									
Totals	**23**	**18**	**2**	**5**	**12**	**11**	**2**	**73**	**$ 7,681,713**

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

Age: 41.4 years.

Benefit Service: 12.8 years.

Annual Pay: $105,229.

APPENDIX VI

RISK COMMENTARY

Risk Commentary

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

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

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

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

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

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

Risk Commentary (Concluded)

PLAN MATURITY MEASURES

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

RATIO OF MARKET VALUE OF ASSETS TO PAYROLL

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

RATIO OF ACTUARIAL ACCRUED LIABILITY TO PAYROLL

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

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

RATIO OF NET CASH FLOW TO MARKET VALUE OF ASSETS

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

DURATION OF ACTUARIAL ACCRUED LIABILITY

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

ADDITIONAL RISK ASSESSMENT

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

800.521.0498 | P: 248.799.9000 | www.grsconsulting.com

September 8, 2026 E-mail

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

Dear Mr. Betts:

Enclosed is the report of the July 31, 2026 Initial Actuarial Valuation of LAGERS benefits for the employees of

Rock Community Fire Protection District

Sincerely,

Mita D. Drazilov, ASA, FCA, MAAA

MDD:wp

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

800.521.0498 | P: 248.799.9000 | www.grsconsulting.com

September 8, 2026

Rock Community Fire Protection District
Arnold, Missouri

Ladies and Gentlemen:

This report contains projections needed to comply with Missouri state disclosure requirements (Section 105.665 of the RSMo) regarding the adoption of LAGERS benefits by a political subdivision. This report is intended to be a supplement to the July 31, 2026 Initial Valuation for the Rock Community Fire Protection District dated September 8, 2026.

The actuarial assumptions and methods used to determine the stated costs are described in Appendix II of the Initial Valuation Report. In our opinion, they do produce results which, in the aggregate, are reasonable. Additional miscellaneous and technical assumptions as well as disclosures required by the actuarial standards of practice may be found in the LAGERS Compiled Annual Actuarial Valuation report as of February 28, 2026. The unfunded actuarial accrued liability shown for each member contribution rate option is based on the 0% member contribution rate plan.

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

Respectfully submitted,
Gabriel, Roeder, Smith & Company

Mita Drazilov

Mita D. Drazilov, ASA, FCA, MAAA

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

Rock Community Fire Protection District - General

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	13.4%	$59,231	$ 492,800	16.6%	$73,376	$ 615,975	14.9%	$65,862	$ 555,240
2027	455,287	13.4	61,008	498,356	16.6	75,578	622,920	14.9	67,838	561,500
2028	468,946	13.4	62,839	503,433	16.6	77,845	629,266	14.9	69,873	567,220
2029	483,014	13.4	64,724	507,971	16.6	80,180	634,938	14.9	71,969	572,333
2030	497,504	13.4	66,666	511,906	16.6	82,586	639,856	14.9	74,128	576,766
2031	512,429	13.4	68,665	515,167	16.6	85,063	643,933	14.9	76,352	580,441
2032	527,802	13.4	70,725	517,680	16.6	87,615	647,074	14.9	78,642	583,272
2033	543,636	13.4	72,847	519,362	16.6	90,244	649,176	14.9	81,002	585,167
2034	559,945	13.4	75,033	520,125	16.6	92,951	650,130	14.9	83,432	586,027
2035	576,743	13.4	77,284	519,874	16.6	95,739	649,816	14.9	85,935	585,744

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	17.7%	$78,239	$ 662,820	19.7%	$87,079	$ 739,193	20.5%	$90,615	$ 770,400
2027	455,287	17.7	80,586	670,293	19.7	89,692	747,527	20.5	93,334	779,086
2028	468,946	17.7	83,003	677,122	19.7	92,382	755,142	20.5	96,134	787,023
2029	483,014	17.7	85,493	683,226	19.7	95,154	761,949	20.5	99,018	794,117
2030	497,504	17.7	88,058	688,518	19.7	98,008	767,851	20.5	101,988	800,268
2031	512,429	17.7	90,700	692,905	19.7	100,949	772,743	20.5	105,048	805,367
2032	527,802	17.7	93,421	696,284	19.7	103,977	776,512	20.5	108,199	809,295
2033	543,636	17.7	96,224	698,546	19.7	107,096	779,035	20.5	111,445	811,924
2034	559,945	17.7	99,110	699,572	19.7	110,309	780,179	20.5	114,789	813,117
2035	576,743	17.7	102,084	699,234	19.7	113,618	779,802	20.5	118,232	812,724

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	22.9%	$101,224	$ 862,378	23.3%	$102,992	$ 877,991	26.2%	$115,811	$ 985,611
2027	455,287	22.9	104,261	872,101	23.3	106,082	887,890	26.2	119,285	996,723
2028	468,946	22.9	107,389	880,985	23.3	109,264	896,935	26.2	122,864	1,006,877
2029	483,014	22.9	110,610	888,926	23.3	112,542	905,020	26.2	126,550	1,015,953
2030	497,504	22.9	113,928	895,811	23.3	115,918	912,030	26.2	130,346	1,023,822
2031	512,429	22.9	117,346	901,518	23.3	119,396	917,841	26.2	134,256	1,030,345
2032	527,802	22.9	120,867	905,915	23.3	122,978	922,317	26.2	138,284	1,035,370
2033	543,636	22.9	124,493	908,858	23.3	126,667	925,314	26.2	142,433	1,038,734
2034	559,945	22.9	128,227	910,193	23.3	130,467	926,673	26.2	146,706	1,040,260
2035	576,743	22.9	132,074	909,753	23.3	134,381	926,225	26.2	151,107	1,039,757

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	11.5%	$50,833	$ 492,800	14.7%	$64,978	$ 615,975	13.0%	$57,463	$ 555,240
2027	455,287	11.5	52,358	498,356	14.7	66,927	622,920	13.0	59,187	561,500
2028	468,946	11.5	53,929	503,433	14.7	68,935	629,266	13.0	60,963	567,220
2029	483,014	11.5	55,547	507,971	14.7	71,003	634,938	13.0	62,792	572,333
2030	497,504	11.5	57,213	511,906	14.7	73,133	639,856	13.0	64,676	576,766
2031	512,429	11.5	58,929	515,167	14.7	75,327	643,933	13.0	66,616	580,441
2032	527,802	11.5	60,697	517,680	14.7	77,587	647,074	13.0	68,614	583,272
2033	543,636	11.5	62,518	519,362	14.7	79,914	649,176	13.0	70,673	585,167
2034	559,945	11.5	64,394	520,125	14.7	82,312	650,130	13.0	72,793	586,027
2035	576,743	11.5	66,325	519,874	14.7	84,781	649,816	13.0	74,977	585,744

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	15.8%	$69,840	$ 662,820	17.8%	$78,681	$ 739,193	18.6%	$82,217	$ 770,400
2027	455,287	15.8	71,935	670,293	17.8	81,041	747,527	18.6	84,683	779,086
2028	468,946	15.8	74,093	677,122	17.8	83,472	755,142	18.6	87,224	787,023
2029	483,014	15.8	76,316	683,226	17.8	85,976	761,949	18.6	89,841	794,117
2030	497,504	15.8	78,606	688,518	17.8	88,556	767,851	18.6	92,536	800,268
2031	512,429	15.8	80,964	692,905	17.8	91,212	772,743	18.6	95,312	805,367
2032	527,802	15.8	83,393	696,284	17.8	93,949	776,512	18.6	98,171	809,295
2033	543,636	15.8	85,894	698,546	17.8	96,767	779,035	18.6	101,116	811,924
2034	559,945	15.8	88,471	699,572	17.8	99,670	780,179	18.6	104,150	813,117
2035	576,743	15.8	91,125	699,234	17.8	102,660	779,802	18.6	107,274	812,724

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	21.0%	$92,825	$ 862,378	21.4%	$94,594	$ 877,991	24.3%	$107,412	$ 985,611
2027	455,287	21.0	95,610	872,101	21.4	97,431	887,890	24.3	110,635	996,723
2028	468,946	21.0	98,479	880,985	21.4	100,354	896,935	24.3	113,954	1,006,877
2029	483,014	21.0	101,433	888,926	21.4	103,365	905,020	24.3	117,372	1,015,953
2030	497,504	21.0	104,476	895,811	21.4	106,466	912,030	24.3	120,893	1,023,822
2031	512,429	21.0	107,610	901,518	21.4	109,660	917,841	24.3	124,520	1,030,345
2032	527,802	21.0	110,838	905,915	21.4	112,950	922,317	24.3	128,256	1,035,370
2033	543,636	21.0	114,164	908,858	21.4	116,338	925,314	24.3	132,104	1,038,734
2034	559,945	21.0	117,588	910,193	21.4	119,828	926,673	24.3	136,067	1,040,260
2035	576,743	21.0	121,116	909,753	21.4	123,423	926,225	24.3	140,149	1,039,757

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

(Member contributions are additional)

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	9.6%	$42,434	$ 492,800	12.8%	$56,579	$ 615,975	11.1%	$49,065	$ 555,240
2027	455,287	9.6	43,708	498,356	12.8	58,277	622,920	11.1	50,537	561,500
2028	468,946	9.6	45,019	503,433	12.8	60,025	629,266	11.1	52,053	567,220
2029	483,014	9.6	46,369	507,971	12.8	61,826	634,938	11.1	53,615	572,333
2030	497,504	9.6	47,760	511,906	12.8	63,681	639,856	11.1	55,223	576,766
2031	512,429	9.6	49,193	515,167	12.8	65,591	643,933	11.1	56,880	580,441
2032	527,802	9.6	50,669	517,680	12.8	67,559	647,074	11.1	58,586	583,272
2033	543,636	9.6	52,189	519,362	12.8	69,585	649,176	11.1	60,344	585,167
2034	559,945	9.6	53,755	520,125	12.8	71,673	650,130	11.1	62,154	586,027
2035	576,743	9.6	55,367	519,874	12.8	73,823	649,816	11.1	64,018	585,744

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	13.9%	$61,442	$ 662,820	15.9%	$70,282	$ 739,193	16.7%	$73,818	$ 770,400
2027	455,287	13.9	63,285	670,293	15.9	72,391	747,527	16.7	76,033	779,086
2028	468,946	13.9	65,183	677,122	15.9	74,562	755,142	16.7	78,314	787,023
2029	483,014	13.9	67,139	683,226	15.9	76,799	761,949	16.7	80,663	794,117
2030	497,504	13.9	69,153	688,518	15.9	79,103	767,851	16.7	83,083	800,268
2031	512,429	13.9	71,228	692,905	15.9	81,476	772,743	16.7	85,576	805,367
2032	527,802	13.9	73,364	696,284	15.9	83,921	776,512	16.7	88,143	809,295
2033	543,636	13.9	75,565	698,546	15.9	86,438	779,035	16.7	90,787	811,924
2034	559,945	13.9	77,832	699,572	15.9	89,031	780,179	16.7	93,511	813,117
2035	576,743	13.9	80,167	699,234	15.9	91,702	779,802	16.7	96,316	812,724

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	19.1%	$84,427	$ 862,378	19.5%	$86,195	$ 877,991	22.4%	$99,014	$ 985,611
2027	455,287	19.1	86,960	872,101	19.5	88,781	887,890	22.4	101,984	996,723
2028	468,946	19.1	89,569	880,985	19.5	91,444	896,935	22.4	105,044	1,006,877
2029	483,014	19.1	92,256	888,926	19.5	94,188	905,020	22.4	108,195	1,015,953
2030	497,504	19.1	95,023	895,811	19.5	97,013	912,030	22.4	111,441	1,023,822
2031	512,429	19.1	97,874	901,518	19.5	99,924	917,841	22.4	114,784	1,030,345
2032	527,802	19.1	100,810	905,915	19.5	102,921	922,317	22.4	118,228	1,035,370
2033	543,636	19.1	103,834	908,858	19.5	106,009	925,314	22.4	121,774	1,038,734
2034	559,945	19.1	106,949	910,193	19.5	109,189	926,673	22.4	125,428	1,040,260
2035	576,743	19.1	110,158	909,753	19.5	112,465	926,225	22.4	129,190	1,039,757

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28^{th} have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 442,026	7.7%	$34,036	$ 492,800	10.9%	$48,181	$ 615,975	9.2%	$40,666	$ 555,240
2027	455,287	7.7	35,057	498,356	10.9	49,626	622,920	9.2	41,886	561,500
2028	468,946	7.7	36,109	503,433	10.9	51,115	629,266	9.2	43,143	567,220
2029	483,014	7.7	37,192	507,971	10.9	52,649	634,938	9.2	44,437	572,333
2030	497,504	7.7	38,308	511,906	10.9	54,228	639,856	9.2	45,770	576,766
2031	512,429	7.7	39,457	515,167	10.9	55,855	643,933	9.2	47,143	580,441
2032	527,802	7.7	40,641	517,680	10.9	57,530	647,074	9.2	48,558	583,272
2033	543,636	7.7	41,860	519,362	10.9	59,256	649,176	9.2	50,015	585,167
2034	559,945	7.7	43,116	520,125	10.9	61,034	650,130	9.2	51,515	586,027
2035	576,743	7.7	44,409	519,874	10.9	62,865	649,816	9.2	53,060	585,744

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 442,026	12.0%	$53,043	$ 662,820	14.0%	$61,884	$ 739,193	14.8%	$65,420	$ 770,400
2027	455,287	12.0	54,634	670,293	14.0	63,740	747,527	14.8	67,382	779,086
2028	468,946	12.0	56,274	677,122	14.0	65,652	755,142	14.8	69,404	787,023
2029	483,014	12.0	57,962	683,226	14.0	67,622	761,949	14.8	71,486	794,117
2030	497,504	12.0	59,700	688,518	14.0	69,651	767,851	14.8	73,631	800,268
2031	512,429	12.0	61,491	692,905	14.0	71,740	772,743	14.8	75,839	805,367
2032	527,802	12.0	63,336	696,284	14.0	73,892	776,512	14.8	78,115	809,295
2033	543,636	12.0	65,236	698,546	14.0	76,109	779,035	14.8	80,458	811,924
2034	559,945	12.0	67,193	699,572	14.0	78,392	780,179	14.8	82,872	813,117
2035	576,743	12.0	69,209	699,234	14.0	80,744	779,802	14.8	85,358	812,724

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 442,026	17.2%	$76,028	$ 862,378	17.6%	$77,797	$ 877,991	20.5%	$90,615	$ 985,611
2027	455,287	17.2	78,309	872,101	17.6	80,131	887,890	20.5	93,334	996,723
2028	468,946	17.2	80,659	880,985	17.6	82,534	896,935	20.5	96,134	1,006,877
2029	483,014	17.2	83,078	888,926	17.6	85,010	905,020	20.5	99,018	1,015,953
2030	497,504	17.2	85,571	895,811	17.6	87,561	912,030	20.5	101,988	1,023,822
2031	512,429	17.2	88,138	901,518	17.6	90,188	917,841	20.5	105,048	1,030,345
2032	527,802	17.2	90,782	905,915	17.6	92,893	922,317	20.5	108,199	1,035,370
2033	543,636	17.2	93,505	908,858	17.6	95,680	925,314	20.5	111,445	1,038,734
2034	559,945	17.2	96,311	910,193	17.6	98,550	926,673	20.5	114,789	1,040,260
2035	576,743	17.2	99,200	909,753	17.6	101,507	926,225	20.5	118,232	1,039,757

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community 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	
2026	$ 442,026	14.0%	$61,884	$ 510,544	17.2%	$76,028	$ 638,184	15.5%	$68,514	$ 575,339
2027	455,287	14.0	63,740	516,300	17.2	78,309	645,379	15.5	70,569	581,826
2028	468,946	14.0	65,652	521,560	17.2	80,659	651,954	15.5	72,687	587,753
2029	483,014	14.0	67,622	526,261	17.2	83,078	657,831	15.5	74,867	593,051
2030	497,504	14.0	69,651	530,337	17.2	85,571	662,926	15.5	77,113	597,645
2031	512,429	14.0	71,740	533,716	17.2	88,138	667,150	15.5	79,426	601,453
2032	527,802	14.0	73,892	536,319	17.2	90,782	670,404	15.5	81,809	604,386
2033	543,636	14.0	76,109	538,061	17.2	93,505	672,582	15.5	84,264	606,350
2034	559,945	14.0	78,392	538,851	17.2	96,311	673,570	15.5	86,791	607,241
2035	576,743	14.0	80,744	538,591	17.2	99,200	673,244	15.5	89,395	606,948

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	18.4%	$81,333	$ 686,780	20.4%	$90,173	$ 765,831	21.2%	$93,710	$ 798,249
2027	455,287	18.4	83,773	694,523	20.4	92,879	774,466	21.2	96,521	807,249
2028	468,946	18.4	86,286	701,598	20.4	95,665	782,356	21.2	99,417	815,473
2029	483,014	18.4	88,875	707,922	20.4	98,535	789,408	21.2	102,399	822,824
2030	497,504	18.4	91,541	713,405	20.4	101,491	795,523	21.2	105,471	829,197
2031	512,429	18.4	94,287	717,950	20.4	104,536	800,591	21.2	108,635	834,480
2032	527,802	18.4	97,116	721,451	20.4	107,672	804,496	21.2	111,894	838,550
2033	543,636	18.4	100,029	723,795	20.4	110,902	807,110	21.2	115,251	841,274
2034	559,945	18.4	103,030	724,858	20.4	114,229	808,296	21.2	118,708	842,510
2035	576,743	18.4	106,121	724,508	20.4	117,656	807,905	21.2	122,270	842,103

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	23.7%	$104,760	$ 893,459	24.1%	$106,528	$ 909,654	27.0%	$119,347	$ 1,021,093
2027	455,287	23.7	107,903	903,532	24.1	109,724	919,910	27.0	122,927	1,032,606
2028	468,946	23.7	111,140	912,737	24.1	113,016	929,281	27.0	126,615	1,043,126
2029	483,014	23.7	114,474	920,965	24.1	116,406	937,658	27.0	130,414	1,052,529
2030	497,504	23.7	117,908	928,099	24.1	119,898	944,921	27.0	134,326	1,060,682
2031	512,429	23.7	121,446	934,012	24.1	123,495	950,941	27.0	138,356	1,067,440
2032	527,802	23.7	125,089	938,567	24.1	127,200	955,579	27.0	142,507	1,072,646
2033	543,636	23.7	128,842	941,616	24.1	131,016	958,684	27.0	146,782	1,076,131
2034	559,945	23.7	132,707	942,999	24.1	134,947	960,092	27.0	151,185	1,077,712
2035	576,743	23.7	136,688	942,543	24.1	138,995	959,628	27.0	155,721	1,077,191

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28^{th} have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	12.1%	$53,485	$ 510,544	15.3%	$67,630	$ 638,184	13.6%	$60,116	$ 575,339
2027	455,287	12.1	55,090	516,300	15.3	69,659	645,379	13.6	61,919	581,826
2028	468,946	12.1	56,742	521,560	15.3	71,749	651,954	13.6	63,777	587,753
2029	483,014	12.1	58,445	526,261	15.3	73,901	657,831	13.6	65,690	593,051
2030	497,504	12.1	60,198	530,337	15.3	76,118	662,926	13.6	67,661	597,645
2031	512,429	12.1	62,004	533,716	15.3	78,402	667,150	13.6	69,690	601,453
2032	527,802	12.1	63,864	536,319	15.3	80,754	670,404	13.6	71,781	604,386
2033	543,636	12.1	65,780	538,061	15.3	83,176	672,582	13.6	73,934	606,350
2034	559,945	12.1	67,753	538,851	15.3	85,672	673,570	13.6	76,153	607,241
2035	576,743	12.1	69,786	538,591	15.3	88,242	673,244	13.6	78,437	606,948

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	16.5%	$72,934	$ 686,780	18.5%	$81,775	$ 765,831	19.3%	$85,311	$ 798,249
2027	455,287	16.5	75,122	694,523	18.5	84,228	774,466	19.3	87,870	807,249
2028	468,946	16.5	77,376	701,598	18.5	86,755	782,356	19.3	90,507	815,473
2029	483,014	16.5	79,697	707,922	18.5	89,358	789,408	19.3	93,222	822,824
2030	497,504	16.5	82,088	713,405	18.5	92,038	795,523	19.3	96,018	829,197
2031	512,429	16.5	84,551	717,950	18.5	94,799	800,591	19.3	98,899	834,480
2032	527,802	16.5	87,087	721,451	18.5	97,643	804,496	19.3	101,866	838,550
2033	543,636	16.5	89,700	723,795	18.5	100,573	807,110	19.3	104,922	841,274
2034	559,945	16.5	92,391	724,858	18.5	103,590	808,296	19.3	108,069	842,510
2035	576,743	16.5	95,163	724,508	18.5	106,697	807,905	19.3	111,311	842,103

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	21.8%	$96,362	$ 893,459	22.2%	$98,130	$ 909,654	25.1%	$110,949	$ 1,021,093
2027	455,287	21.8	99,253	903,532	22.2	101,074	919,910	25.1	114,277	1,032,606
2028	468,946	21.8	102,230	912,737	22.2	104,106	929,281	25.1	117,705	1,043,126
2029	483,014	21.8	105,297	920,965	22.2	107,229	937,658	25.1	121,237	1,052,529
2030	497,504	21.8	108,456	928,099	22.2	110,446	944,921	25.1	124,874	1,060,682
2031	512,429	21.8	111,710	934,012	22.2	113,759	950,941	25.1	128,620	1,067,440
2032	527,802	21.8	115,061	938,567	22.2	117,172	955,579	25.1	132,478	1,072,646
2033	543,636	21.8	118,513	941,616	22.2	120,687	958,684	25.1	136,453	1,076,131
2034	559,945	21.8	122,068	942,999	22.2	124,308	960,092	25.1	140,546	1,077,712
2035	576,743	21.8	125,730	942,543	22.2	128,037	959,628	25.1	144,762	1,077,191

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 442,026	10.2%	$45,087	$ 510,544	13.4%	$59,231	$ 638,184	11.7%	$51,717	$ 575,339
2027	455,287	10.2	46,439	516,300	13.4	61,008	645,379	11.7	53,269	581,826
2028	468,946	10.2	47,832	521,560	13.4	62,839	651,954	11.7	54,867	587,753
2029	483,014	10.2	49,267	526,261	13.4	64,724	657,831	11.7	56,513	593,051
2030	497,504	10.2	50,745	530,337	13.4	66,666	662,926	11.7	58,208	597,645
2031	512,429	10.2	52,268	533,716	13.4	68,665	667,150	11.7	59,954	601,453
2032	527,802	10.2	53,836	536,319	13.4	70,725	670,404	11.7	61,753	604,386
2033	543,636	10.2	55,451	538,061	13.4	72,847	672,582	11.7	63,605	606,350
2034	559,945	10.2	57,114	538,851	13.4	75,033	673,570	11.7	65,514	607,241
2035	576,743	10.2	58,828	538,591	13.4	77,284	673,244	11.7	67,479	606,948

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 442,026	14.6%	$64,536	$ 686,780	16.6%	$73,376	$ 765,831	17.4%	$76,913	$ 798,249
2027	455,287	14.6	66,472	694,523	16.6	75,578	774,466	17.4	79,220	807,249
2028	468,946	14.6	68,466	701,598	16.6	77,845	782,356	17.4	81,597	815,473
2029	483,014	14.6	70,520	707,922	16.6	80,180	789,408	17.4	84,044	822,824
2030	497,504	14.6	72,636	713,405	16.6	82,586	795,523	17.4	86,566	829,197
2031	512,429	14.6	74,815	717,950	16.6	85,063	800,591	17.4	89,163	834,480
2032	527,802	14.6	77,059	721,451	16.6	87,615	804,496	17.4	91,838	838,550
2033	543,636	14.6	79,371	723,795	16.6	90,244	807,110	17.4	94,593	841,274
2034	559,945	14.6	81,752	724,858	16.6	92,951	808,296	17.4	97,430	842,510
2035	576,743	14.6	84,204	724,508	16.6	95,739	807,905	17.4	100,353	842,103

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 442,026	19.9%	$87,963	$ 893,459	20.3%	$89,731	$ 909,654	23.2%	$102,550	$ 1,021,093
2027	455,287	19.9	90,602	903,532	20.3	92,423	919,910	23.2	105,627	1,032,606
2028	468,946	19.9	93,320	912,737	20.3	95,196	929,281	23.2	108,795	1,043,126
2029	483,014	19.9	96,120	920,965	20.3	98,052	937,658	23.2	112,059	1,052,529
2030	497,504	19.9	99,003	928,099	20.3	100,993	944,921	23.2	115,421	1,060,682
2031	512,429	19.9	101,973	934,012	20.3	104,023	950,941	23.2	118,884	1,067,440
2032	527,802	19.9	105,033	938,567	20.3	107,144	955,579	23.2	122,450	1,072,646
2033	543,636	19.9	108,184	941,616	20.3	110,358	958,684	23.2	126,124	1,076,131
2034	559,945	19.9	111,429	942,999	20.3	113,669	960,092	23.2	129,907	1,077,712
2035	576,743	19.9	114,772	942,543	20.3	117,079	959,628	23.2	133,804	1,077,191

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 442,026	8.3%	$36,688	$ 510,544	11.5%	$50,833	$ 638,184	9.8%	$43,319	$ 575,339
2027	455,287	8.3	37,789	516,300	11.5	52,358	645,379	9.8	44,618	581,826
2028	468,946	8.3	38,923	521,560	11.5	53,929	651,954	9.8	45,957	587,753
2029	483,014	8.3	40,090	526,261	11.5	55,547	657,831	9.8	47,335	593,051
2030	497,504	8.3	41,293	530,337	11.5	57,213	662,926	9.8	48,755	597,645
2031	512,429	8.3	42,532	533,716	11.5	58,929	667,150	9.8	50,218	601,453
2032	527,802	8.3	43,808	536,319	11.5	60,697	670,404	9.8	51,725	604,386
2033	543,636	8.3	45,122	538,061	11.5	62,518	672,582	9.8	53,276	606,350
2034	559,945	8.3	46,475	538,851	11.5	64,394	673,570	9.8	54,875	607,241
2035	576,743	8.3	47,870	538,591	11.5	66,325	673,244	9.8	56,521	606,948

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 442,026	12.7%	$56,137	$ 686,780	14.7%	$64,978	$ 765,831	15.5%	$68,514	$ 798,249
2027	455,287	12.7	57,821	694,523	14.7	66,927	774,466	15.5	70,569	807,249
2028	468,946	12.7	59,556	701,598	14.7	68,935	782,356	15.5	72,687	815,473
2029	483,014	12.7	61,343	707,922	14.7	71,003	789,408	15.5	74,867	822,824
2030	497,504	12.7	63,183	713,405	14.7	73,133	795,523	15.5	77,113	829,197
2031	512,429	12.7	65,078	717,950	14.7	75,327	800,591	15.5	79,426	834,480
2032	527,802	12.7	67,031	721,451	14.7	77,587	804,496	15.5	81,809	838,550
2033	543,636	12.7	69,042	723,795	14.7	79,914	807,110	15.5	84,264	841,274
2034	559,945	12.7	71,113	724,858	14.7	82,312	808,296	15.5	86,791	842,510
2035	576,743	12.7	73,246	724,508	14.7	84,781	807,905	15.5	89,395	842,103

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 442,026	18.0%	$79,565	$ 893,459	18.4%	$81,333	$ 909,654	21.3%	$94,152	$ 1,021,093
2027	455,287	18.0	81,952	903,532	18.4	83,773	919,910	21.3	96,976	1,032,606
2028	468,946	18.0	84,410	912,737	18.4	86,286	929,281	21.3	99,885	1,043,126
2029	483,014	18.0	86,943	920,965	18.4	88,875	937,658	21.3	102,882	1,052,529
2030	497,504	18.0	89,551	928,099	18.4	91,541	944,921	21.3	105,968	1,060,682
2031	512,429	18.0	92,237	934,012	18.4	94,287	950,941	21.3	109,147	1,067,440
2032	527,802	18.0	95,004	938,567	18.4	97,116	955,579	21.3	112,422	1,072,646
2033	543,636	18.0	97,854	941,616	18.4	100,029	958,684	21.3	115,794	1,076,131
2034	559,945	18.0	100,790	942,999	18.4	103,030	960,092	21.3	119,268	1,077,712
2035	576,743	18.0	103,814	942,543	18.4	106,121	959,628	21.3	122,846	1,077,191

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	14.2%	$62,768	$ 524,748	17.6%	$77,797	$ 655,919	16.7%	$73,818	$ 623,727
2027	455,287	14.2	64,651	530,664	17.6	80,131	663,314	16.7	76,033	630,759
2028	468,946	14.2	66,590	536,070	17.6	82,534	670,071	16.7	78,314	637,185
2029	483,014	14.2	68,588	540,902	17.6	85,010	676,111	16.7	80,663	642,929
2030	497,504	14.2	70,646	545,092	17.6	87,561	681,348	16.7	83,083	647,909
2031	512,429	14.2	72,765	548,565	17.6	90,188	685,689	16.7	85,576	652,037
2032	527,802	14.2	74,948	551,240	17.6	92,893	689,033	16.7	88,143	655,217
2033	543,636	14.2	77,196	553,031	17.6	95,680	691,272	16.7	90,787	657,346
2034	559,945	14.2	79,512	553,843	17.6	98,550	692,288	16.7	93,511	658,312
2035	576,743	14.2	81,898	553,575	17.6	101,507	691,953	16.7	96,316	657,994

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	19.5%	$86,195	$ 730,171	21.0%	$92,825	$ 787,102	22.1%	$97,688	$ 836,612
2027	455,287	19.5	88,781	738,403	21.0	95,610	795,976	22.1	100,618	846,045
2028	468,946	19.5	91,444	745,925	21.0	98,479	804,085	22.1	103,637	854,664
2029	483,014	19.5	94,188	752,649	21.0	101,433	811,333	22.1	106,746	862,368
2030	497,504	19.5	97,013	758,479	21.0	104,476	817,617	22.1	109,948	869,048
2031	512,429	19.5	99,924	763,311	21.0	107,610	822,826	22.1	113,247	874,585
2032	527,802	19.5	102,921	767,034	21.0	110,838	826,839	22.1	116,644	878,850
2033	543,636	19.5	106,009	769,526	21.0	114,164	829,525	22.1	120,144	881,705
2034	559,945	19.5	109,189	770,656	21.0	117,588	830,744	22.1	123,748	883,000
2035	576,743	19.5	112,465	770,284	21.0	121,116	830,343	22.1	127,460	882,573

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	24.4%	$107,854	$ 918,286	25.0%	$110,507	$ 943,038	27.8%	$122,883	$ 1,049,496
2027	455,287	24.4	111,090	928,639	25.0	113,822	953,670	27.8	126,570	1,061,329
2028	468,946	24.4	114,423	938,099	25.0	117,237	963,385	27.8	130,367	1,072,141
2029	483,014	24.4	117,855	946,555	25.0	120,754	972,069	27.8	134,278	1,081,806
2030	497,504	24.4	121,391	953,887	25.0	124,376	979,598	27.8	138,306	1,090,185
2031	512,429	24.4	125,033	959,964	25.0	128,107	985,839	27.8	142,455	1,097,131
2032	527,802	24.4	128,784	964,646	25.0	131,951	990,647	27.8	146,729	1,102,482
2033	543,636	24.4	132,647	967,780	25.0	135,909	993,866	27.8	151,131	1,106,064
2034	559,945	24.4	136,627	969,202	25.0	139,986	995,326	27.8	155,665	1,107,689
2035	576,743	24.4	140,725	968,734	25.0	144,186	994,845	27.8	160,335	1,107,154

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community 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: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 442,026	12.3%	$54,369	$ 524,748	15.7%	$69,398	$ 655,919	14.8%	$65,420	$ 623,727
2027	455,287	12.3	56,000	530,664	15.7	71,480	663,314	14.8	67,382	630,759
2028	468,946	12.3	57,680	536,070	15.7	73,625	670,071	14.8	69,404	637,185
2029	483,014	12.3	59,411	540,902	15.7	75,833	676,111	14.8	71,486	642,929
2030	497,504	12.3	61,193	545,092	15.7	78,108	681,348	14.8	73,631	647,909
2031	512,429	12.3	63,029	548,565	15.7	80,451	685,689	14.8	75,839	652,037
2032	527,802	12.3	64,920	551,240	15.7	82,865	689,033	14.8	78,115	655,217
2033	543,636	12.3	66,867	553,031	15.7	85,351	691,272	14.8	80,458	657,346
2034	559,945	12.3	68,873	553,843	15.7	87,911	692,288	14.8	82,872	658,312
2035	576,743	12.3	70,939	553,575	15.7	90,549	691,953	14.8	85,358	657,994

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 442,026	17.6%	$77,797	$ 730,171	19.1%	$84,427	$ 787,102	20.2%	$89,289	$ 836,612
2027	455,287	17.6	80,131	738,403	19.1	86,960	795,976	20.2	91,968	846,045
2028	468,946	17.6	82,534	745,925	19.1	89,569	804,085	20.2	94,727	854,664
2029	483,014	17.6	85,010	752,649	19.1	92,256	811,333	20.2	97,569	862,368
2030	497,504	17.6	87,561	758,479	19.1	95,023	817,617	20.2	100,496	869,048
2031	512,429	17.6	90,188	763,311	19.1	97,874	822,826	20.2	103,511	874,585
2032	527,802	17.6	92,893	767,034	19.1	100,810	826,839	20.2	106,616	878,850
2033	543,636	17.6	95,680	769,526	19.1	103,834	829,525	20.2	109,814	881,705
2034	559,945	17.6	98,550	770,656	19.1	106,949	830,744	20.2	113,109	883,000
2035	576,743	17.6	101,507	770,284	19.1	110,158	830,343	20.2	116,502	882,573

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 442,026	22.5%	$99,456	$ 918,286	23.1%	$102,108	$ 943,038	25.9%	$114,485	$ 1,049,496
2027	455,287	22.5	102,440	928,639	23.1	105,171	953,670	25.9	117,919	1,061,329
2028	468,946	22.5	105,513	938,099	23.1	108,327	963,385	25.9	121,457	1,072,141
2029	483,014	22.5	108,678	946,555	23.1	111,576	972,069	25.9	125,101	1,081,806
2030	497,504	22.5	111,938	953,887	23.1	114,923	979,598	25.9	128,854	1,090,185
2031	512,429	22.5	115,297	959,964	23.1	118,371	985,839	25.9	132,719	1,097,131
2032	527,802	22.5	118,755	964,646	23.1	121,922	990,647	25.9	136,701	1,102,482
2033	543,636	22.5	122,318	967,780	23.1	125,580	993,866	25.9	140,802	1,106,064
2034	559,945	22.5	125,988	969,202	23.1	129,347	995,326	25.9	145,026	1,107,689
2035	576,743	22.5	129,767	968,734	23.1	133,228	994,845	25.9	149,376	1,107,154

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 442,026	10.4%	$45,971	$ 524,748	13.8%	$61,000	$ 655,919	12.9%	$57,021	$ 623,727
2027	455,287	10.4	47,350	530,664	13.8	62,830	663,314	12.9	58,732	630,759
2028	468,946	10.4	48,770	536,070	13.8	64,715	670,071	12.9	60,494	637,185
2029	483,014	10.4	50,233	540,902	13.8	66,656	676,111	12.9	62,309	642,929
2030	497,504	10.4	51,740	545,092	13.8	68,656	681,348	12.9	64,178	647,909
2031	512,429	10.4	53,293	548,565	13.8	70,715	685,689	12.9	66,103	652,037
2032	527,802	10.4	54,891	551,240	13.8	72,837	689,033	12.9	68,086	655,217
2033	543,636	10.4	56,538	553,031	13.8	75,022	691,272	12.9	70,129	657,346
2034	559,945	10.4	58,234	553,843	13.8	77,272	692,288	12.9	72,233	658,312
2035	576,743	10.4	59,981	553,575	13.8	79,591	691,953	12.9	74,400	657,994

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 442,026	15.7%	$69,398	$ 730,171	17.2%	$76,028	$ 787,102	18.3%	$80,891	$ 836,612
2027	455,287	15.7	71,480	738,403	17.2	78,309	795,976	18.3	83,318	846,045
2028	468,946	15.7	73,625	745,925	17.2	80,659	804,085	18.3	85,817	854,664
2029	483,014	15.7	75,833	752,649	17.2	83,078	811,333	18.3	88,392	862,368
2030	497,504	15.7	78,108	758,479	17.2	85,571	817,617	18.3	91,043	869,048
2031	512,429	15.7	80,451	763,311	17.2	88,138	822,826	18.3	93,775	874,585
2032	527,802	15.7	82,865	767,034	17.2	90,782	826,839	18.3	96,588	878,850
2033	543,636	15.7	85,351	769,526	17.2	93,505	829,525	18.3	99,485	881,705
2034	559,945	15.7	87,911	770,656	17.2	96,311	830,744	18.3	102,470	883,000
2035	576,743	15.7	90,549	770,284	17.2	99,200	830,343	18.3	105,544	882,573

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 442,026	20.6%	$91,057	$ 918,286	21.2%	$93,710	$ 943,038	24.0%	$106,086	$ 1,049,496
2027	455,287	20.6	93,789	928,639	21.2	96,521	953,670	24.0	109,269	1,061,329
2028	468,946	20.6	96,603	938,099	21.2	99,417	963,385	24.0	112,547	1,072,141
2029	483,014	20.6	99,501	946,555	21.2	102,399	972,069	24.0	115,923	1,081,806
2030	497,504	20.6	102,486	953,887	21.2	105,471	979,598	24.0	119,401	1,090,185
2031	512,429	20.6	105,560	959,964	21.2	108,635	985,839	24.0	122,983	1,097,131
2032	527,802	20.6	108,727	964,646	21.2	111,894	990,647	24.0	126,672	1,102,482
2033	543,636	20.6	111,989	967,780	21.2	115,251	993,866	24.0	130,473	1,106,064
2034	559,945	20.6	115,349	969,202	21.2	118,708	995,326	24.0	134,387	1,107,689
2035	576,743	20.6	118,809	968,734	21.2	122,270	994,845	24.0	138,418	1,107,154

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	8.5%	$37,572	$ 524,748	11.9%	$52,601	$ 655,919	11.0%	$48,623	$ 623,727
2027	455,287	8.5	38,699	530,664	11.9	54,179	663,314	11.0	50,082	630,759
2028	468,946	8.5	39,860	536,070	11.9	55,805	670,071	11.0	51,584	637,185
2029	483,014	8.5	41,056	540,902	11.9	57,479	676,111	11.0	53,132	642,929
2030	497,504	8.5	42,288	545,092	11.9	59,203	681,348	11.0	54,725	647,909
2031	512,429	8.5	43,556	548,565	11.9	60,979	685,689	11.0	56,367	652,037
2032	527,802	8.5	44,863	551,240	11.9	62,808	689,033	11.0	58,058	655,217
2033	543,636	8.5	46,209	553,031	11.9	64,693	691,272	11.0	59,800	657,346
2034	559,945	8.5	47,595	553,843	11.9	66,633	692,288	11.0	61,594	658,312
2035	576,743	8.5	49,023	553,575	11.9	68,632	691,953	11.0	63,442	657,994

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	13.8%	$61,000	$ 730,171	15.3%	$67,630	$ 787,102	16.4%	$72,492	$ 836,612
2027	455,287	13.8	62,830	738,403	15.3	69,659	795,976	16.4	74,667	846,045
2028	468,946	13.8	64,715	745,925	15.3	71,749	804,085	16.4	76,907	854,664
2029	483,014	13.8	66,656	752,649	15.3	73,901	811,333	16.4	79,214	862,368
2030	497,504	13.8	68,656	758,479	15.3	76,118	817,617	16.4	81,591	869,048
2031	512,429	13.8	70,715	763,311	15.3	78,402	822,826	16.4	84,038	874,585
2032	527,802	13.8	72,837	767,034	15.3	80,754	826,839	16.4	86,560	878,850
2033	543,636	13.8	75,022	769,526	15.3	83,176	829,525	16.4	89,156	881,705
2034	559,945	13.8	77,272	770,656	15.3	85,672	830,744	16.4	91,831	883,000
2035	576,743	13.8	79,591	770,284	15.3	88,242	830,343	16.4	94,586	882,573

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	18.7%	$82,659	$ 918,286	19.3%	$85,311	$ 943,038	22.1%	$97,688	$ 1,049,496
2027	455,287	18.7	85,139	928,639	19.3	87,870	953,670	22.1	100,618	1,061,329
2028	468,946	18.7	87,693	938,099	19.3	90,507	963,385	22.1	103,637	1,072,141
2029	483,014	18.7	90,324	946,555	19.3	93,222	972,069	22.1	106,746	1,081,806
2030	497,504	18.7	93,033	953,887	19.3	96,018	979,598	22.1	109,948	1,090,185
2031	512,429	18.7	95,824	959,964	19.3	98,899	985,839	22.1	113,247	1,097,131
2032	527,802	18.7	98,699	964,646	19.3	101,866	990,647	22.1	116,644	1,102,482
2033	543,636	18.7	101,660	967,780	19.3	104,922	993,866	22.1	120,144	1,106,064
2034	559,945	18.7	104,710	969,202	19.3	108,069	995,326	22.1	123,748	1,107,689
2035	576,743	18.7	107,851	968,734	19.3	111,311	994,845	22.1	127,460	1,107,154

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community 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: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 442,026	14.8%	$65,420	$ 544,119	18.3%	$80,891	$ 680,151	17.3%	$76,470	$ 646,890
2027	455,287	14.8	67,382	550,254	18.3	83,318	687,820	17.3	78,765	654,184
2028	468,946	14.8	69,404	555,860	18.3	85,817	694,827	17.3	81,128	660,848
2029	483,014	14.8	71,486	560,871	18.3	88,392	701,090	17.3	83,561	666,805
2030	497,504	14.8	73,631	565,215	18.3	91,043	706,520	17.3	86,068	671,970
2031	512,429	14.8	75,839	568,816	18.3	93,775	711,021	17.3	88,650	676,251
2032	527,802	14.8	78,115	571,590	18.3	96,588	714,489	17.3	91,310	679,549
2033	543,636	14.8	80,458	573,447	18.3	99,485	716,810	17.3	94,049	681,757
2034	559,945	14.8	82,872	574,289	18.3	102,470	717,863	17.3	96,870	682,759
2035	576,743	14.8	85,358	574,011	18.3	105,544	717,516	17.3	99,777	682,429

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 442,026	20.2%	$89,289	$ 757,235	21.7%	$95,920	$ 816,180	22.9%	$101,224	$ 867,560
2027	455,287	20.2	91,968	765,773	21.7	98,797	825,382	22.9	104,261	877,341
2028	468,946	20.2	94,727	773,574	21.7	101,761	833,790	22.9	107,389	886,279
2029	483,014	20.2	97,569	780,547	21.7	104,814	841,306	22.9	110,610	894,268
2030	497,504	20.2	100,496	786,593	21.7	107,958	847,823	22.9	113,928	901,195
2031	512,429	20.2	103,511	791,604	21.7	111,197	853,225	22.9	117,346	906,937
2032	527,802	20.2	106,616	795,465	21.7	114,533	857,386	22.9	120,867	911,360
2033	543,636	20.2	109,814	798,049	21.7	117,969	860,172	22.9	124,493	914,321
2034	559,945	20.2	113,109	799,221	21.7	121,508	861,436	22.9	128,227	915,664
2035	576,743	20.2	116,502	798,835	21.7	125,153	861,020	22.9	132,074	915,221

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 442,026	25.2%	$111,391	$ 952,229	25.9%	$114,485	$ 977,918	28.8%	$127,303	$ 1,088,247
2027	455,287	25.2	114,732	962,965	25.9	117,919	988,944	28.8	131,123	1,100,517
2028	468,946	25.2	118,174	972,775	25.9	121,457	999,019	28.8	135,056	1,111,728
2029	483,014	25.2	121,720	981,544	25.9	125,101	1,008,024	28.8	139,108	1,121,749
2030	497,504	25.2	125,371	989,147	25.9	128,854	1,015,832	28.8	143,281	1,130,438
2031	512,429	25.2	129,132	995,449	25.9	132,719	1,022,304	28.8	147,580	1,137,640
2032	527,802	25.2	133,006	1,000,304	25.9	136,701	1,027,290	28.8	152,007	1,143,188
2033	543,636	25.2	136,996	1,003,554	25.9	140,802	1,030,628	28.8	156,567	1,146,902
2034	559,945	25.2	141,106	1,005,028	25.9	145,026	1,032,142	28.8	161,264	1,148,587
2035	576,743	25.2	145,339	1,004,542	25.9	149,376	1,031,643	28.8	166,102	1,148,032

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	12.9%	$57,021	$ 544,119	16.4%	$72,492	$ 680,151	15.4%	$68,072	$ 646,890
2027	455,287	12.9	58,732	550,254	16.4	74,667	687,820	15.4	70,114	654,184
2028	468,946	12.9	60,494	555,860	16.4	76,907	694,827	15.4	72,218	660,848
2029	483,014	12.9	62,309	560,871	16.4	79,214	701,090	15.4	74,384	666,805
2030	497,504	12.9	64,178	565,215	16.4	81,591	706,520	15.4	76,616	671,970
2031	512,429	12.9	66,103	568,816	16.4	84,038	711,021	15.4	78,914	676,251
2032	527,802	12.9	68,086	571,590	16.4	86,560	714,489	15.4	81,282	679,549
2033	543,636	12.9	70,129	573,447	16.4	89,156	716,810	15.4	83,720	681,757
2034	559,945	12.9	72,233	574,289	16.4	91,831	717,863	15.4	86,232	682,759
2035	576,743	12.9	74,400	574,011	16.4	94,586	717,516	15.4	88,818	682,429

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	18.3%	$80,891	$ 757,235	19.8%	$87,521	$ 816,180	21.0%	$92,825	$ 867,560
2027	455,287	18.3	83,318	765,773	19.8	90,147	825,382	21.0	95,610	877,341
2028	468,946	18.3	85,817	773,574	19.8	92,851	833,790	21.0	98,479	886,279
2029	483,014	18.3	88,392	780,547	19.8	95,637	841,306	21.0	101,433	894,268
2030	497,504	18.3	91,043	786,593	19.8	98,506	847,823	21.0	104,476	901,195
2031	512,429	18.3	93,775	791,604	19.8	101,461	853,225	21.0	107,610	906,937
2032	527,802	18.3	96,588	795,465	19.8	104,505	857,386	21.0	110,838	911,360
2033	543,636	18.3	99,485	798,049	19.8	107,640	860,172	21.0	114,164	914,321
2034	559,945	18.3	102,470	799,221	19.8	110,869	861,436	21.0	117,588	915,664
2035	576,743	18.3	105,544	798,835	19.8	114,195	861,020	21.0	121,116	915,221

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	23.3%	$102,992	$ 952,229	24.0%	$106,086	$ 977,918	26.9%	$118,905	$ 1,088,247
2027	455,287	23.3	106,082	962,965	24.0	109,269	988,944	26.9	122,472	1,100,517
2028	468,946	23.3	109,264	972,775	24.0	112,547	999,019	26.9	126,146	1,111,728
2029	483,014	23.3	112,542	981,544	24.0	115,923	1,008,024	26.9	129,931	1,121,749
2030	497,504	23.3	115,918	989,147	24.0	119,401	1,015,832	26.9	133,829	1,130,438
2031	512,429	23.3	119,396	995,449	24.0	122,983	1,022,304	26.9	137,843	1,137,640
2032	527,802	23.3	122,978	1,000,304	24.0	126,672	1,027,290	26.9	141,979	1,143,188
2033	543,636	23.3	126,667	1,003,554	24.0	130,473	1,030,628	26.9	146,238	1,146,902
2034	559,945	23.3	130,467	1,005,028	24.0	134,387	1,032,142	26.9	150,625	1,148,587
2035	576,743	23.3	134,381	1,004,542	24.0	138,418	1,031,643	26.9	155,144	1,148,032

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	11.0%	$48,623	$ 544,119	14.5%	$64,094	$ 680,151	13.5%	$59,674	$ 646,890
2027	455,287	11.0	50,082	550,254	14.5	66,017	687,820	13.5	61,464	654,184
2028	468,946	11.0	51,584	555,860	14.5	67,997	694,827	13.5	63,308	660,848
2029	483,014	11.0	53,132	560,871	14.5	70,037	701,090	13.5	65,207	666,805
2030	497,504	11.0	54,725	565,215	14.5	72,138	706,520	13.5	67,163	671,970
2031	512,429	11.0	56,367	568,816	14.5	74,302	711,021	13.5	69,178	676,251
2032	527,802	11.0	58,058	571,590	14.5	76,531	714,489	13.5	71,253	679,549
2033	543,636	11.0	59,800	573,447	14.5	78,827	716,810	13.5	73,391	681,757
2034	559,945	11.0	61,594	574,289	14.5	81,192	717,863	13.5	75,593	682,759
2035	576,743	11.0	63,442	574,011	14.5	83,628	717,516	13.5	77,860	682,429

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	16.4%	$72,492	$ 757,235	17.9%	$79,123	$ 816,180	19.1%	$84,427	$ 867,560
2027	455,287	16.4	74,667	765,773	17.9	81,496	825,382	19.1	86,960	877,341
2028	468,946	16.4	76,907	773,574	17.9	83,941	833,790	19.1	89,569	886,279
2029	483,014	16.4	79,214	780,547	17.9	86,460	841,306	19.1	92,256	894,268
2030	497,504	16.4	81,591	786,593	17.9	89,053	847,823	19.1	95,023	901,195
2031	512,429	16.4	84,038	791,604	17.9	91,725	853,225	19.1	97,874	906,937
2032	527,802	16.4	86,560	795,465	17.9	94,477	857,386	19.1	100,810	911,360
2033	543,636	16.4	89,156	798,049	17.9	97,311	860,172	19.1	103,834	914,321
2034	559,945	16.4	91,831	799,221	17.9	100,230	861,436	19.1	106,949	915,664
2035	576,743	16.4	94,586	798,835	17.9	103,237	861,020	19.1	110,158	915,221

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 442,026	21.4%	$94,594	$ 952,229	22.1%	$97,688	$ 977,918	25.0%	$110,507	$ 1,088,247
2027	455,287	21.4	97,431	962,965	22.1	100,618	988,944	25.0	113,822	1,100,517
2028	468,946	21.4	100,354	972,775	22.1	103,637	999,019	25.0	117,237	1,111,728
2029	483,014	21.4	103,365	981,544	22.1	106,746	1,008,024	25.0	120,754	1,121,749
2030	497,504	21.4	106,466	989,147	22.1	109,948	1,015,832	25.0	124,376	1,130,438
2031	512,429	21.4	109,660	995,449	22.1	113,247	1,022,304	25.0	128,107	1,137,640
2032	527,802	21.4	112,950	1,000,304	22.1	116,644	1,027,290	25.0	131,951	1,143,188
2033	543,636	21.4	116,338	1,003,554	22.1	120,144	1,030,628	25.0	135,909	1,146,902
2034	559,945	21.4	119,828	1,005,028	22.1	123,748	1,032,142	25.0	139,986	1,148,587
2035	576,743	21.4	123,423	1,004,542	22.1	127,460	1,031,643	25.0	144,186	1,148,032

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 442,026	9.1%	$40,224	$ 544,119	12.6%	$55,695	$ 680,151	11.6%	$51,275	$ 646,890
2027	455,287	9.1	41,431	550,254	12.6	57,366	687,820	11.6	52,813	654,184
2028	468,946	9.1	42,674	555,860	12.6	59,087	694,827	11.6	54,398	660,848
2029	483,014	9.1	43,954	560,871	12.6	60,860	701,090	11.6	56,030	666,805
2030	497,504	9.1	45,273	565,215	12.6	62,686	706,520	11.6	57,710	671,970
2031	512,429	9.1	46,631	568,816	12.6	64,566	711,021	11.6	59,442	676,251
2032	527,802	9.1	48,030	571,590	12.6	66,503	714,489	11.6	61,225	679,549
2033	543,636	9.1	49,471	573,447	12.6	68,498	716,810	11.6	63,062	681,757
2034	559,945	9.1	50,955	574,289	12.6	70,553	717,863	11.6	64,954	682,759
2035	576,743	9.1	52,484	574,011	12.6	72,670	717,516	11.6	66,902	682,429

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 442,026	14.5%	$64,094	$ 757,235	16.0%	$70,724	$ 816,180	17.2%	$76,028	$ 867,560
2027	455,287	14.5	66,017	765,773	16.0	72,846	825,382	17.2	78,309	877,341
2028	468,946	14.5	67,997	773,574	16.0	75,031	833,790	17.2	80,659	886,279
2029	483,014	14.5	70,037	780,547	16.0	77,282	841,306	17.2	83,078	894,268
2030	497,504	14.5	72,138	786,593	16.0	79,601	847,823	17.2	85,571	901,195
2031	512,429	14.5	74,302	791,604	16.0	81,989	853,225	17.2	88,138	906,937
2032	527,802	14.5	76,531	795,465	16.0	84,448	857,386	17.2	90,782	911,360
2033	543,636	14.5	78,827	798,049	16.0	86,982	860,172	17.2	93,505	914,321
2034	559,945	14.5	81,192	799,221	16.0	89,591	861,436	17.2	96,311	915,664
2035	576,743	14.5	83,628	798,835	16.0	92,279	861,020	17.2	99,200	915,221

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 442,026	19.5%	$86,195	$ 952,229	20.2%	$89,289	$ 977,918	23.1%	$102,108	$ 1,088,247
2027	455,287	19.5	88,781	962,965	20.2	91,968	988,944	23.1	105,171	1,100,517
2028	468,946	19.5	91,444	972,775	20.2	94,727	999,019	23.1	108,327	1,111,728
2029	483,014	19.5	94,188	981,544	20.2	97,569	1,008,024	23.1	111,576	1,121,749
2030	497,504	19.5	97,013	989,147	20.2	100,496	1,015,832	23.1	114,923	1,130,438
2031	512,429	19.5	99,924	995,449	20.2	103,511	1,022,304	23.1	118,371	1,137,640
2032	527,802	19.5	102,921	1,000,304	20.2	106,616	1,027,290	23.1	121,922	1,143,188
2033	543,636	19.5	106,009	1,003,554	20.2	109,814	1,030,628	23.1	125,580	1,146,902
2034	559,945	19.5	109,189	1,005,028	20.2	113,109	1,032,142	23.1	129,347	1,148,587
2035	576,743	19.5	112,465	1,004,542	20.2	116,502	1,031,643	23.1	133,228	1,148,032

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 7,681,713	17.4%	$1,336,618	$ 11,398,146	21.4%	$1,643,887	$ 14,247,643	21.6%	$1,659,250	$ 14,611,631
2027	7,912,164	17.4	1,376,717	11,526,657	21.4	1,693,203	14,408,281	21.6	1,709,027	14,776,373
2028	8,149,529	17.4	1,418,018	11,644,083	21.4	1,743,999	14,555,063	21.6	1,760,298	14,926,905
2029	8,394,015	17.4	1,460,559	11,749,045	21.4	1,796,319	14,686,266	21.6	1,813,107	15,061,459
2030	8,645,835	17.4	1,504,375	11,840,050	21.4	1,850,209	14,800,022	21.6	1,867,500	15,178,122
2031	8,905,210	17.4	1,549,507	11,915,484	21.4	1,905,715	14,894,314	21.6	1,923,525	15,274,823
2032	9,172,366	17.4	1,595,992	11,973,597	21.4	1,962,886	14,966,955	21.6	1,981,231	15,349,319
2033	9,447,537	17.4	1,643,871	12,012,499	21.4	2,021,773	15,015,582	21.6	2,040,668	15,399,189
2034	9,730,963	17.4	1,693,188	12,030,146	21.4	2,082,426	15,037,640	21.6	2,101,888	15,421,811
2035	10,022,892	17.4	1,743,983	12,024,332	21.4	2,144,899	15,030,373	21.6	2,164,945	15,414,358

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 7,681,713	24.6%	$1,889,701	$ 16,657,796	25.5%	$1,958,837	$ 17,097,266	27.6%	$2,120,153	$ 18,704,015
2027	7,912,164	24.6	1,946,392	16,845,608	25.5	2,017,602	17,290,033	27.6	2,183,757	18,914,897
2028	8,149,529	24.6	2,004,784	17,017,220	25.5	2,078,130	17,466,173	27.6	2,249,270	19,107,590
2029	8,394,015	24.6	2,064,928	17,170,617	25.5	2,140,474	17,623,617	27.6	2,316,748	19,279,830
2030	8,645,835	24.6	2,126,875	17,303,617	25.5	2,204,688	17,760,126	27.6	2,386,250	19,429,167
2031	8,905,210	24.6	2,190,682	17,413,860	25.5	2,270,829	17,873,278	27.6	2,457,838	19,552,952
2032	9,172,366	24.6	2,256,402	17,498,789	25.5	2,338,953	17,960,447	27.6	2,531,573	19,648,313
2033	9,447,537	24.6	2,324,094	17,555,642	25.5	2,409,122	18,018,800	27.6	2,607,520	19,712,150
2034	9,730,963	24.6	2,393,817	17,581,432	25.5	2,481,396	18,045,270	27.6	2,685,746	19,741,108
2035	10,022,892	24.6	2,465,631	17,572,935	25.5	2,555,837	18,036,549	27.6	2,766,318	19,731,568

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 7,681,713	29.5%	$2,266,105	$ 19,946,847	30.6%	$2,350,604	$ 20,750,273	33.6%	$2,581,056	$ 22,796,197
2027	7,912,164	29.5	2,334,088	20,171,742	30.6	2,421,122	20,984,226	33.6	2,658,487	23,053,218
2028	8,149,529	29.5	2,404,111	20,377,239	30.6	2,493,756	21,198,000	33.6	2,738,242	23,288,069
2029	8,394,015	29.5	2,476,234	20,560,924	30.6	2,568,569	21,389,083	33.6	2,820,389	23,497,993
2030	8,645,835	29.5	2,550,521	20,720,184	30.6	2,645,626	21,554,758	33.6	2,905,001	23,680,003
2031	8,905,210	29.5	2,627,037	20,852,194	30.6	2,724,994	21,692,085	33.6	2,992,151	23,830,871
2032	9,172,366	29.5	2,705,848	20,953,892	30.6	2,806,744	21,797,879	33.6	3,081,915	23,947,096
2033	9,447,537	29.5	2,787,023	21,021,971	30.6	2,890,946	21,868,700	33.6	3,174,372	24,024,900
2034	9,730,963	29.5	2,870,634	21,052,853	30.6	2,977,675	21,900,826	33.6	3,269,604	24,060,193
2035	10,022,892	29.5	2,956,753	21,042,679	30.6	3,067,005	21,890,242	33.6	3,367,692	24,048,565

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28^{th} have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

(Member contributions are additional)

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	15.5%	$1,190,666	$ 11,398,146	19.5%	$1,497,934	$ 14,247,643	19.7%	$1,513,297	$ 14,611,631
2027	7,912,164	15.5	1,226,385	11,526,657	19.5	1,542,872	14,408,281	19.7	1,558,696	14,776,373
2028	8,149,529	15.5	1,263,177	11,644,083	19.5	1,589,158	14,555,063	19.7	1,605,457	14,926,905
2029	8,394,015	15.5	1,301,072	11,749,045	19.5	1,636,833	14,686,266	19.7	1,653,621	15,061,459
2030	8,645,835	15.5	1,340,104	11,840,050	19.5	1,685,938	14,800,022	19.7	1,703,229	15,178,122
2031	8,905,210	15.5	1,380,308	11,915,484	19.5	1,736,516	14,894,314	19.7	1,754,326	15,274,823
2032	9,172,366	15.5	1,421,717	11,973,597	19.5	1,788,611	14,966,955	19.7	1,806,956	15,349,319
2033	9,447,537	15.5	1,464,368	12,012,499	19.5	1,842,270	15,015,582	19.7	1,861,165	15,399,189
2034	9,730,963	15.5	1,508,299	12,030,146	19.5	1,897,538	15,037,640	19.7	1,917,000	15,421,811
2035	10,022,892	15.5	1,553,548	12,024,332	19.5	1,954,464	15,030,373	19.7	1,974,510	15,414,358

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	22.7%	$1,743,749	$ 16,657,796	23.6%	$1,812,884	$ 17,097,266	25.7%	$1,974,200	$ 18,704,015
2027	7,912,164	22.7	1,796,061	16,845,608	23.6	1,867,271	17,290,033	25.7	2,033,426	18,914,897
2028	8,149,529	22.7	1,849,943	17,017,220	23.6	1,923,289	17,466,173	25.7	2,094,429	19,107,590
2029	8,394,015	22.7	1,905,441	17,170,617	23.6	1,980,988	17,623,617	25.7	2,157,262	19,279,830
2030	8,645,835	22.7	1,962,605	17,303,617	23.6	2,040,417	17,760,126	25.7	2,221,980	19,429,167
2031	8,905,210	22.7	2,021,483	17,413,860	23.6	2,101,630	17,873,278	25.7	2,288,639	19,552,952
2032	9,172,366	22.7	2,082,127	17,498,789	23.6	2,164,678	17,960,447	25.7	2,357,298	19,648,313
2033	9,447,537	22.7	2,144,591	17,555,642	23.6	2,229,619	18,018,800	25.7	2,428,017	19,712,150
2034	9,730,963	22.7	2,208,929	17,581,432	23.6	2,296,507	18,045,270	25.7	2,500,857	19,741,108
2035	10,022,892	22.7	2,275,196	17,572,935	23.6	2,365,403	18,036,549	25.7	2,575,883	19,731,568

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	27.6%	$2,120,153	$ 19,946,847	28.7%	$2,204,652	$ 20,750,273	31.7%	$2,435,103	$ 22,796,197
2027	7,912,164	27.6	2,183,757	20,171,742	28.7	2,270,791	20,984,226	31.7	2,508,156	23,053,218
2028	8,149,529	27.6	2,249,270	20,377,239	28.7	2,338,915	21,198,000	31.7	2,583,401	23,288,069
2029	8,394,015	27.6	2,316,748	20,560,924	28.7	2,409,082	21,389,083	31.7	2,660,903	23,497,993
2030	8,645,835	27.6	2,386,250	20,720,184	28.7	2,481,355	21,554,758	31.7	2,740,730	23,680,003
2031	8,905,210	27.6	2,457,838	20,852,194	28.7	2,555,795	21,692,085	31.7	2,822,952	23,830,871
2032	9,172,366	27.6	2,531,573	20,953,892	28.7	2,632,469	21,797,879	31.7	2,907,640	23,947,096
2033	9,447,537	27.6	2,607,520	21,021,971	28.7	2,711,443	21,868,700	31.7	2,994,869	24,024,900
2034	9,730,963	27.6	2,685,746	21,052,853	28.7	2,792,786	21,900,826	31.7	3,084,715	24,060,193
2035	10,022,892	27.6	2,766,318	21,042,679	28.7	2,876,570	21,890,242	31.7	3,177,257	24,048,565

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28^{th} have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	13.6%	$1,044,713	$ 11,398,146	17.6%	$1,351,981	$ 14,247,643	17.8%	$1,367,345	$ 14,611,631
2027	7,912,164	13.6	1,076,054	11,526,657	17.6	1,392,541	14,408,281	17.8	1,408,365	14,776,373
2028	8,149,529	13.6	1,108,336	11,644,083	17.6	1,434,317	14,555,063	17.8	1,450,616	14,926,905
2029	8,394,015	13.6	1,141,586	11,749,045	17.6	1,477,347	14,686,266	17.8	1,494,135	15,061,459
2030	8,645,835	13.6	1,175,834	11,840,050	17.6	1,521,667	14,800,022	17.8	1,538,959	15,178,122
2031	8,905,210	13.6	1,211,109	11,915,484	17.6	1,567,317	14,894,314	17.8	1,585,127	15,274,823
2032	9,172,366	13.6	1,247,442	11,973,597	17.6	1,614,336	14,966,955	17.8	1,632,681	15,349,319
2033	9,447,537	13.6	1,284,865	12,012,499	17.6	1,662,767	15,015,582	17.8	1,681,662	15,399,189
2034	9,730,963	13.6	1,323,411	12,030,146	17.6	1,712,649	15,037,640	17.8	1,732,111	15,421,811
2035	10,022,892	13.6	1,363,113	12,024,332	17.6	1,764,029	15,030,373	17.8	1,784,075	15,414,358

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	20.8%	$1,597,796	$ 16,657,796	21.7%	$1,666,932	$ 17,097,266	23.8%	$1,828,248	$ 18,704,015
2027	7,912,164	20.8	1,645,730	16,845,608	21.7	1,716,940	17,290,033	23.8	1,883,095	18,914,897
2028	8,149,529	20.8	1,695,102	17,017,220	21.7	1,768,448	17,466,173	23.8	1,939,588	19,107,590
2029	8,394,015	20.8	1,745,955	17,170,617	21.7	1,821,501	17,623,617	23.8	1,997,776	19,279,830
2030	8,645,835	20.8	1,798,334	17,303,617	21.7	1,876,146	17,760,126	23.8	2,057,709	19,429,167
2031	8,905,210	20.8	1,852,284	17,413,860	21.7	1,932,431	17,873,278	23.8	2,119,440	19,552,952
2032	9,172,366	20.8	1,907,852	17,498,789	21.7	1,990,403	17,960,447	23.8	2,183,023	19,648,313
2033	9,447,537	20.8	1,965,088	17,555,642	21.7	2,050,116	18,018,800	23.8	2,248,514	19,712,150
2034	9,730,963	20.8	2,024,040	17,581,432	21.7	2,111,619	18,045,270	23.8	2,315,969	19,741,108
2035	10,022,892	20.8	2,084,762	17,572,935	21.7	2,174,968	18,036,549	23.8	2,385,448	19,731,568

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	25.7%	$1,974,200	$ 19,946,847	26.8%	$2,058,699	$ 20,750,273	29.8%	$2,289,150	$ 22,796,197
2027	7,912,164	25.7	2,033,426	20,171,742	26.8	2,120,460	20,984,226	29.8	2,357,825	23,053,218
2028	8,149,529	25.7	2,094,429	20,377,239	26.8	2,184,074	21,198,000	29.8	2,428,560	23,288,069
2029	8,394,015	25.7	2,157,262	20,560,924	26.8	2,249,596	21,389,083	29.8	2,501,416	23,497,993
2030	8,645,835	25.7	2,221,980	20,720,184	26.8	2,317,084	21,554,758	29.8	2,576,459	23,680,003
2031	8,905,210	25.7	2,288,639	20,852,194	26.8	2,386,596	21,692,085	29.8	2,653,753	23,830,871
2032	9,172,366	25.7	2,357,298	20,953,892	26.8	2,458,194	21,797,879	29.8	2,733,365	23,947,096
2033	9,447,537	25.7	2,428,017	21,021,971	26.8	2,531,940	21,868,700	29.8	2,815,366	24,024,900
2034	9,730,963	25.7	2,500,857	21,052,853	26.8	2,607,898	21,900,826	29.8	2,899,827	24,060,193
2035	10,022,892	25.7	2,575,883	21,042,679	26.8	2,686,135	21,890,242	29.8	2,986,822	24,048,565

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28^{th} have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	11.7%	$898,760	$ 11,398,146	15.7%	$1,206,029	$ 14,247,643	15.9%	$1,221,392	$ 14,611,631
2027	7,912,164	11.7	925,723	11,526,657	15.7	1,242,210	14,408,281	15.9	1,258,034	14,776,373
2028	8,149,529	11.7	953,495	11,644,083	15.7	1,279,476	14,555,063	15.9	1,295,775	14,926,905
2029	8,394,015	11.7	982,100	11,749,045	15.7	1,317,860	14,686,266	15.9	1,334,648	15,061,459
2030	8,645,835	11.7	1,011,563	11,840,050	15.7	1,357,396	14,800,022	15.9	1,374,688	15,178,122
2031	8,905,210	11.7	1,041,910	11,915,484	15.7	1,398,118	14,894,314	15.9	1,415,928	15,274,823
2032	9,172,366	11.7	1,073,167	11,973,597	15.7	1,440,061	14,966,955	15.9	1,458,406	15,349,319
2033	9,447,537	11.7	1,105,362	12,012,499	15.7	1,483,263	15,015,582	15.9	1,502,158	15,399,189
2034	9,730,963	11.7	1,138,523	12,030,146	15.7	1,527,761	15,037,640	15.9	1,547,223	15,421,811
2035	10,022,892	11.7	1,172,678	12,024,332	15.7	1,573,594	15,030,373	15.9	1,593,640	15,414,358

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	18.9%	$1,451,844	$ 16,657,796	19.8%	$1,520,979	$ 17,097,266	21.9%	$1,682,295	$ 18,704,015
2027	7,912,164	18.9	1,495,399	16,845,608	19.8	1,566,608	17,290,033	21.9	1,732,764	18,914,897
2028	8,149,529	18.9	1,540,261	17,017,220	19.8	1,613,607	17,466,173	21.9	1,784,747	19,107,590
2029	8,394,015	18.9	1,586,469	17,170,617	19.8	1,662,015	17,623,617	21.9	1,838,289	19,279,830
2030	8,645,835	18.9	1,634,063	17,303,617	19.8	1,711,875	17,760,126	21.9	1,893,438	19,429,167
2031	8,905,210	18.9	1,683,085	17,413,860	19.8	1,763,232	17,873,278	21.9	1,950,241	19,552,952
2032	9,172,366	18.9	1,733,577	17,498,789	19.8	1,816,128	17,960,447	21.9	2,008,748	19,648,313
2033	9,447,537	18.9	1,785,584	17,555,642	19.8	1,870,612	18,018,800	21.9	2,069,011	19,712,150
2034	9,730,963	18.9	1,839,152	17,581,432	19.8	1,926,731	18,045,270	21.9	2,131,081	19,741,108
2035	10,022,892	18.9	1,894,327	17,572,935	19.8	1,984,533	18,036,549	21.9	2,195,013	19,731,568

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	23.8%	$1,828,248	$ 19,946,847	24.9%	$1,912,747	$ 20,750,273	27.9%	$2,143,198	$ 22,796,197
2027	7,912,164	23.8	1,883,095	20,171,742	24.9	1,970,129	20,984,226	27.9	2,207,494	23,053,218
2028	8,149,529	23.8	1,939,588	20,377,239	24.9	2,029,233	21,198,000	27.9	2,273,719	23,288,069
2029	8,394,015	23.8	1,997,776	20,560,924	24.9	2,090,110	21,389,083	27.9	2,341,930	23,497,993
2030	8,645,835	23.8	2,057,709	20,720,184	24.9	2,152,813	21,554,758	27.9	2,412,188	23,680,003
2031	8,905,210	23.8	2,119,440	20,852,194	24.9	2,217,397	21,692,085	27.9	2,484,554	23,830,871
2032	9,172,366	23.8	2,183,023	20,953,892	24.9	2,283,919	21,797,879	27.9	2,559,090	23,947,096
2033	9,447,537	23.8	2,248,514	21,021,971	24.9	2,352,437	21,868,700	27.9	2,635,863	24,024,900
2034	9,730,963	23.8	2,315,969	21,052,853	24.9	2,423,010	21,900,826	27.9	2,714,939	24,060,193
2035	10,022,892	23.8	2,385,448	21,042,679	24.9	2,495,700	21,890,242	27.9	2,796,387	24,048,565

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	18.0%	$1,382,708	$ 11,819,172	22.2%	$1,705,340	$ 14,774,073	22.4%	$1,720,704	$ 15,156,361
2027	7,912,164	18.0	1,424,190	11,952,430	22.2	1,756,500	14,940,647	22.4	1,772,325	15,327,245
2028	8,149,529	18.0	1,466,915	12,074,194	22.2	1,809,195	15,092,853	22.4	1,825,494	15,483,389
2029	8,394,015	18.0	1,510,923	12,183,033	22.2	1,863,471	15,228,903	22.4	1,880,259	15,622,960
2030	8,645,835	18.0	1,556,250	12,277,400	22.2	1,919,375	15,346,863	22.4	1,936,667	15,743,972
2031	8,905,210	18.0	1,602,938	12,355,621	22.2	1,976,957	15,444,639	22.4	1,994,767	15,844,278
2032	9,172,366	18.0	1,651,026	12,415,880	22.2	2,036,265	15,519,964	22.4	2,054,610	15,921,552
2033	9,447,537	18.0	1,700,557	12,456,219	22.2	2,097,353	15,570,388	22.4	2,116,248	15,973,281
2034	9,730,963	18.0	1,751,573	12,474,518	22.2	2,160,274	15,593,261	22.4	2,179,736	15,996,746
2035	10,022,892	18.0	1,804,121	12,468,489	22.2	2,225,082	15,585,725	22.4	2,245,128	15,989,015

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	25.5%	$1,958,837	$ 17,276,962	26.4%	$2,027,972	$ 17,728,975	28.6%	$2,196,970	$ 19,397,569
2027	7,912,164	25.5	2,017,602	17,471,755	26.4	2,088,811	17,928,864	28.6	2,262,879	19,616,271
2028	8,149,529	25.5	2,078,130	17,649,746	26.4	2,151,476	18,111,512	28.6	2,330,765	19,816,109
2029	8,394,015	25.5	2,140,474	17,808,845	26.4	2,216,020	18,274,773	28.6	2,400,688	19,994,736
2030	8,645,835	25.5	2,204,688	17,946,788	26.4	2,282,500	18,416,325	28.6	2,472,709	20,149,611
2031	8,905,210	25.5	2,270,829	18,061,129	26.4	2,350,975	18,533,657	28.6	2,546,890	20,277,986
2032	9,172,366	25.5	2,338,953	18,149,214	26.4	2,421,505	18,624,047	28.6	2,623,297	20,376,883
2033	9,447,537	25.5	2,409,122	18,208,180	26.4	2,494,150	18,684,556	28.6	2,701,996	20,443,087
2034	9,730,963	25.5	2,481,396	18,234,928	26.4	2,568,974	18,712,004	28.6	2,783,055	20,473,119
2035	10,022,892	25.5	2,555,837	18,226,116	26.4	2,646,043	18,702,961	28.6	2,866,547	20,463,225

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	30.7%	$2,358,286	$ 20,683,755	31.7%	$2,435,103	$ 21,517,996	34.9%	$2,680,918	$ 23,638,423
2027	7,912,164	30.7	2,429,034	20,916,959	31.7	2,508,156	21,760,605	34.9	2,761,345	23,904,940
2028	8,149,529	30.7	2,501,905	21,130,047	31.7	2,583,401	21,982,288	34.9	2,844,186	24,148,468
2029	8,394,015	30.7	2,576,963	21,320,518	31.7	2,660,903	22,180,441	34.9	2,929,511	24,366,148
2030	8,645,835	30.7	2,654,271	21,485,662	31.7	2,740,730	22,352,246	34.9	3,017,396	24,554,883
2031	8,905,210	30.7	2,733,899	21,622,549	31.7	2,822,952	22,494,654	34.9	3,107,918	24,711,325
2032	9,172,366	30.7	2,815,916	21,728,004	31.7	2,907,640	22,604,362	34.9	3,201,156	24,831,844
2033	9,447,537	30.7	2,900,394	21,798,598	31.7	2,994,869	22,677,803	34.9	3,297,190	24,912,522
2034	9,730,963	30.7	2,987,406	21,830,621	31.7	3,084,715	22,711,117	34.9	3,396,106	24,949,119
2035	10,022,892	30.7	3,077,028	21,820,071	31.7	3,177,257	22,700,141	34.9	3,497,989	24,937,062

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	16.1%	$1,236,756	$ 11,819,172	20.3%	$1,559,388	$ 14,774,073	20.5%	$1,574,751	$ 15,156,361
2027	7,912,164	16.1	1,273,858	11,952,430	20.3	1,606,169	14,940,647	20.5	1,621,994	15,327,245
2028	8,149,529	16.1	1,312,074	12,074,194	20.3	1,654,354	15,092,853	20.5	1,670,653	15,483,389
2029	8,394,015	16.1	1,351,436	12,183,033	20.3	1,703,985	15,228,903	20.5	1,720,773	15,622,960
2030	8,645,835	16.1	1,391,979	12,277,400	20.3	1,755,105	15,346,863	20.5	1,772,396	15,743,972
2031	8,905,210	16.1	1,433,739	12,355,621	20.3	1,807,758	15,444,639	20.5	1,825,568	15,844,278
2032	9,172,366	16.1	1,476,751	12,415,880	20.3	1,861,990	15,519,964	20.5	1,880,335	15,921,552
2033	9,447,537	16.1	1,521,053	12,456,219	20.3	1,917,850	15,570,388	20.5	1,936,745	15,973,281
2034	9,730,963	16.1	1,566,685	12,474,518	20.3	1,975,385	15,593,261	20.5	1,994,847	15,996,746
2035	10,022,892	16.1	1,613,686	12,468,489	20.3	2,034,647	15,585,725	20.5	2,054,693	15,989,015

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	23.6%	$1,812,884	$ 17,276,962	24.5%	$1,882,020	$ 17,728,975	26.7%	$2,051,017	$ 19,397,569
2027	7,912,164	23.6	1,867,271	17,471,755	24.5	1,938,480	17,928,864	26.7	2,112,548	19,616,271
2028	8,149,529	23.6	1,923,289	17,649,746	24.5	1,996,635	18,111,512	26.7	2,175,924	19,816,109
2029	8,394,015	23.6	1,980,988	17,808,845	24.5	2,056,534	18,274,773	26.7	2,241,202	19,994,736
2030	8,645,835	23.6	2,040,417	17,946,788	24.5	2,118,230	18,416,325	26.7	2,308,438	20,149,611
2031	8,905,210	23.6	2,101,630	18,061,129	24.5	2,181,776	18,533,657	26.7	2,377,691	20,277,986
2032	9,172,366	23.6	2,164,678	18,149,214	24.5	2,247,230	18,624,047	26.7	2,449,022	20,376,883
2033	9,447,537	23.6	2,229,619	18,208,180	24.5	2,314,647	18,684,556	26.7	2,522,492	20,443,087
2034	9,730,963	23.6	2,296,507	18,234,928	24.5	2,384,086	18,712,004	26.7	2,598,167	20,473,119
2035	10,022,892	23.6	2,365,403	18,226,116	24.5	2,455,609	18,702,961	26.7	2,676,112	20,463,225

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	28.8%	$2,212,333	$ 20,683,755	29.8%	$2,289,150	$ 21,517,996	33.0%	$2,534,965	$ 23,638,423
2027	7,912,164	28.8	2,278,703	20,916,959	29.8	2,357,825	21,760,605	33.0	2,611,014	23,904,940
2028	8,149,529	28.8	2,347,064	21,130,047	29.8	2,428,560	21,982,288	33.0	2,689,345	24,148,468
2029	8,394,015	28.8	2,417,476	21,320,518	29.8	2,501,416	22,180,441	33.0	2,770,025	24,366,148
2030	8,645,835	28.8	2,490,000	21,485,662	29.8	2,576,459	22,352,246	33.0	2,853,126	24,554,883
2031	8,905,210	28.8	2,564,700	21,622,549	29.8	2,653,753	22,494,654	33.0	2,938,719	24,711,325
2032	9,172,366	28.8	2,641,641	21,728,004	29.8	2,733,365	22,604,362	33.0	3,026,881	24,831,844
2033	9,447,537	28.8	2,720,891	21,798,598	29.8	2,815,366	22,677,803	33.0	3,117,687	24,912,522
2034	9,730,963	28.8	2,802,517	21,830,621	29.8	2,899,827	22,711,117	33.0	3,211,218	24,949,119
2035	10,022,892	28.8	2,886,593	21,820,071	29.8	2,986,822	22,700,141	33.0	3,307,554	24,937,062

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community 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: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2026	$ 7,681,713	14.2%	$1,090,803	$ 11,819,172	18.4%	$1,413,435	$ 14,774,073	18.6%	$1,428,799	$ 15,156,361
2027	7,912,164	14.2	1,123,527	11,952,430	18.4	1,455,838	14,940,647	18.6	1,471,663	15,327,245
2028	8,149,529	14.2	1,157,233	12,074,194	18.4	1,499,513	15,092,853	18.6	1,515,812	15,483,389
2029	8,394,015	14.2	1,191,950	12,183,033	18.4	1,544,499	15,228,903	18.6	1,561,287	15,622,960
2030	8,645,835	14.2	1,227,709	12,277,400	18.4	1,590,834	15,346,863	18.6	1,608,125	15,743,972
2031	8,905,210	14.2	1,264,540	12,355,621	18.4	1,638,559	15,444,639	18.6	1,656,369	15,844,278
2032	9,172,366	14.2	1,302,476	12,415,880	18.4	1,687,715	15,519,964	18.6	1,706,060	15,921,552
2033	9,447,537	14.2	1,341,550	12,456,219	18.4	1,738,347	15,570,388	18.6	1,757,242	15,973,281
2034	9,730,963	14.2	1,381,797	12,474,518	18.4	1,790,497	15,593,261	18.6	1,809,959	15,996,746
2035	10,022,892	14.2	1,423,251	12,468,489	18.4	1,844,212	15,585,725	18.6	1,864,258	15,989,015

Valuation Year	Estimated Projected Payroll	LT-5(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-5(65): Annual Dollars	LT-5(65): Unfunded Actuarial Accrued Liability	L-7 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-7: Annual Dollars	L-7: Unfunded Actuarial Accrued Liability	LT-8(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-8(65): Annual Dollars	LT-8(65): Unfunded Actuarial Accrued Liability
2026	$ 7,681,713	21.7%	$1,666,932	$ 17,276,962	22.6%	$1,736,067	$ 17,728,975	24.8%	$1,905,065	$ 19,397,569
2027	7,912,164	21.7	1,716,940	17,471,755	22.6	1,788,149	17,928,864	24.8	1,962,217	19,616,271
2028	8,149,529	21.7	1,768,448	17,649,746	22.6	1,841,794	18,111,512	24.8	2,021,083	19,816,109
2029	8,394,015	21.7	1,821,501	17,808,845	22.6	1,897,047	18,274,773	24.8	2,081,716	19,994,736
2030	8,645,835	21.7	1,876,146	17,946,788	22.6	1,953,959	18,416,325	24.8	2,144,167	20,149,611
2031	8,905,210	21.7	1,932,431	18,061,129	22.6	2,012,577	18,533,657	24.8	2,208,492	20,277,986
2032	9,172,366	21.7	1,990,403	18,149,214	22.6	2,072,955	18,624,047	24.8	2,274,747	20,376,883
2033	9,447,537	21.7	2,050,116	18,208,180	22.6	2,135,143	18,684,556	24.8	2,342,989	20,443,087
2034	9,730,963	21.7	2,111,619	18,234,928	22.6	2,199,198	18,712,004	24.8	2,413,279	20,473,119
2035	10,022,892	21.7	2,174,968	18,226,116	22.6	2,265,174	18,702,961	24.8	2,485,677	20,463,225

Valuation Year	Estimated Projected Payroll	L-12 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-12: Annual Dollars	L-12: Unfunded Actuarial Accrued Liability	LT-14(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-14(65): Annual Dollars	LT-14(65): Unfunded Actuarial Accrued Liability	L-6 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-6: Annual Dollars	L-6: Unfunded Actuarial Accrued Liability
2026	$ 7,681,713	26.9%	$2,066,381	$ 20,683,755	27.9%	$2,143,198	$ 21,517,996	31.1%	$2,389,013	$ 23,638,423
2027	7,912,164	26.9	2,128,372	20,916,959	27.9	2,207,494	21,760,605	31.1	2,460,683	23,904,940
2028	8,149,529	26.9	2,192,223	21,130,047	27.9	2,273,719	21,982,288	31.1	2,534,504	24,148,468
2029	8,394,015	26.9	2,257,990	21,320,518	27.9	2,341,930	22,180,441	31.1	2,610,539	24,366,148
2030	8,645,835	26.9	2,325,730	21,485,662	27.9	2,412,188	22,352,246	31.1	2,688,855	24,554,883
2031	8,905,210	26.9	2,395,501	21,622,549	27.9	2,484,554	22,494,654	31.1	2,769,520	24,711,325
2032	9,172,366	26.9	2,467,366	21,728,004	27.9	2,559,090	22,604,362	31.1	2,852,606	24,831,844
2033	9,447,537	26.9	2,541,387	21,798,598	27.9	2,635,863	22,677,803	31.1	2,938,184	24,912,522
2034	9,730,963	26.9	2,617,629	21,830,621	27.9	2,714,939	22,711,117	31.1	3,026,329	24,949,119
2035	10,022,892	26.9	2,696,158	21,820,071	27.9	2,796,387	22,700,141	31.1	3,117,119	24,937,062

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	12.3%	$944,851	$ 11,819,172	16.5%	$1,267,483	$ 14,774,073	16.7%	$1,282,846	$ 15,156,361
2027	7,912,164	12.3	973,196	11,952,430	16.5	1,305,507	14,940,647	16.7	1,321,331	15,327,245
2028	8,149,529	12.3	1,002,392	12,074,194	16.5	1,344,672	15,092,853	16.7	1,360,971	15,483,389
2029	8,394,015	12.3	1,032,464	12,183,033	16.5	1,385,012	15,228,903	16.7	1,401,801	15,622,960
2030	8,645,835	12.3	1,063,438	12,277,400	16.5	1,426,563	15,346,863	16.7	1,443,854	15,743,972
2031	8,905,210	12.3	1,095,341	12,355,621	16.5	1,469,360	15,444,639	16.7	1,487,170	15,844,278
2032	9,172,366	12.3	1,128,201	12,415,880	16.5	1,513,440	15,519,964	16.7	1,531,785	15,921,552
2033	9,447,537	12.3	1,162,047	12,456,219	16.5	1,558,844	15,570,388	16.7	1,577,739	15,973,281
2034	9,730,963	12.3	1,196,908	12,474,518	16.5	1,605,609	15,593,261	16.7	1,625,071	15,996,746
2035	10,022,892	12.3	1,232,816	12,468,489	16.5	1,653,777	15,585,725	16.7	1,673,823	15,989,015

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	19.8%	$1,520,979	$ 17,276,962	20.7%	$1,590,115	$ 17,728,975	22.9%	$1,759,112	$ 19,397,569
2027	7,912,164	19.8	1,566,608	17,471,755	20.7	1,637,818	17,928,864	22.9	1,811,886	19,616,271
2028	8,149,529	19.8	1,613,607	17,649,746	20.7	1,686,953	18,111,512	22.9	1,866,242	19,816,109
2029	8,394,015	19.8	1,662,015	17,808,845	20.7	1,737,561	18,274,773	22.9	1,922,229	19,994,736
2030	8,645,835	19.8	1,711,875	17,946,788	20.7	1,789,688	18,416,325	22.9	1,979,896	20,149,611
2031	8,905,210	19.8	1,763,232	18,061,129	20.7	1,843,378	18,533,657	22.9	2,039,293	20,277,986
2032	9,172,366	19.8	1,816,128	18,149,214	20.7	1,898,680	18,624,047	22.9	2,100,472	20,376,883
2033	9,447,537	19.8	1,870,612	18,208,180	20.7	1,955,640	18,684,556	22.9	2,163,486	20,443,087
2034	9,730,963	19.8	1,926,731	18,234,928	20.7	2,014,309	18,712,004	22.9	2,228,391	20,473,119
2035	10,022,892	19.8	1,984,533	18,226,116	20.7	2,074,739	18,702,961	22.9	2,295,242	20,463,225

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	25.0%	$1,920,428	$ 20,683,755	26.0%	$1,997,245	$ 21,517,996	29.2%	$2,243,060	$ 23,638,423
2027	7,912,164	25.0	1,978,041	20,916,959	26.0	2,057,163	21,760,605	29.2	2,310,352	23,904,940
2028	8,149,529	25.0	2,037,382	21,130,047	26.0	2,118,878	21,982,288	29.2	2,379,662	24,148,468
2029	8,394,015	25.0	2,098,504	21,320,518	26.0	2,182,444	22,180,441	29.2	2,451,052	24,366,148
2030	8,645,835	25.0	2,161,459	21,485,662	26.0	2,247,917	22,352,246	29.2	2,524,584	24,554,883
2031	8,905,210	25.0	2,226,303	21,622,549	26.0	2,315,355	22,494,654	29.2	2,600,321	24,711,325
2032	9,172,366	25.0	2,293,092	21,728,004	26.0	2,384,815	22,604,362	29.2	2,678,331	24,831,844
2033	9,447,537	25.0	2,361,884	21,798,598	26.0	2,456,360	22,677,803	29.2	2,758,681	24,912,522
2034	9,730,963	25.0	2,432,741	21,830,621	26.0	2,530,050	22,711,117	29.2	2,841,441	24,949,119
2035	10,022,892	25.0	2,505,723	21,820,071	26.0	2,605,952	22,700,141	29.2	2,926,684	24,937,062

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	18.8%	$1,444,162	$ 12,545,865	23.2%	$1,782,157	$ 15,682,493	25.0%	$1,920,428	$ 17,451,604
2027	7,912,164	18.8	1,487,487	12,687,316	23.2	1,835,622	15,859,309	25.0	1,978,041	17,648,366
2028	8,149,529	18.8	1,532,111	12,816,566	23.2	1,890,691	16,020,873	25.0	2,037,382	17,828,156
2029	8,394,015	18.8	1,578,075	12,932,097	23.2	1,947,411	16,165,289	25.0	2,098,504	17,988,863
2030	8,645,835	18.8	1,625,417	13,032,266	23.2	2,005,834	16,290,502	25.0	2,161,459	18,128,201
2031	8,905,210	18.8	1,674,179	13,115,296	23.2	2,066,009	16,394,290	25.0	2,226,303	18,243,698
2032	9,172,366	18.8	1,724,405	13,179,260	23.2	2,127,989	16,474,246	25.0	2,293,092	18,332,674
2033	9,447,537	18.8	1,776,137	13,222,079	23.2	2,191,829	16,527,770	25.0	2,361,884	18,392,236
2034	9,730,963	18.8	1,829,421	13,241,503	23.2	2,257,583	16,552,050	25.0	2,432,741	18,419,255
2035	10,022,892	18.8	1,884,304	13,235,104	23.2	2,325,311	16,544,051	25.0	2,505,723	18,410,353

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	27.8%	$2,135,516	$ 19,361,729	27.5%	$2,112,471	$ 18,818,998	30.7%	$2,358,286	$ 21,271,769
2027	7,912,164	27.8	2,199,582	19,580,027	27.5	2,175,845	19,031,177	30.7	2,429,034	21,511,602
2028	8,149,529	27.8	2,265,569	19,779,496	27.5	2,241,120	19,225,054	30.7	2,501,905	21,730,748
2029	8,394,015	27.8	2,333,536	19,957,793	27.5	2,308,354	19,398,353	30.7	2,576,963	21,926,634
2030	8,645,835	27.8	2,403,542	20,112,382	27.5	2,377,605	19,548,608	30.7	2,654,271	22,096,473
2031	8,905,210	27.8	2,475,648	20,240,520	27.5	2,448,933	19,673,154	30.7	2,733,899	22,237,252
2032	9,172,366	27.8	2,549,918	20,339,234	27.5	2,522,401	19,769,101	30.7	2,815,916	22,345,705
2033	9,447,537	27.8	2,626,415	20,405,316	27.5	2,598,073	19,833,330	30.7	2,900,394	22,418,306
2034	9,730,963	27.8	2,705,208	20,435,292	27.5	2,676,015	19,862,466	30.7	2,987,406	22,451,239
2035	10,022,892	27.8	2,786,364	20,425,416	27.5	2,756,295	19,852,867	30.7	3,077,028	22,440,389

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	31.9%	$2,450,466	$ 21,955,412	33.5%	$2,573,374	$ 23,181,846	36.3%	$2,788,462	$ 25,091,870
2027	7,912,164	31.9	2,523,980	22,202,953	33.5	2,650,575	23,443,215	36.3	2,872,116	25,374,774
2028	8,149,529	31.9	2,599,700	22,429,142	33.5	2,730,092	23,682,039	36.3	2,958,279	25,633,276
2029	8,394,015	31.9	2,677,691	22,631,323	33.5	2,811,995	23,895,514	36.3	3,047,027	25,864,340
2030	8,645,835	31.9	2,758,021	22,806,620	33.5	2,896,355	24,080,603	36.3	3,138,438	26,064,679
2031	8,905,210	31.9	2,840,762	22,951,923	33.5	2,983,245	24,234,023	36.3	3,232,591	26,230,740
2032	9,172,366	31.9	2,925,985	23,063,861	33.5	3,072,743	24,352,214	36.3	3,329,569	26,358,669
2033	9,447,537	31.9	3,013,764	23,138,795	33.5	3,164,925	24,431,334	36.3	3,429,456	26,444,308
2034	9,730,963	31.9	3,104,177	23,172,787	33.5	3,259,873	24,467,224	36.3	3,532,340	26,483,156
2035	10,022,892	31.9	3,197,303	23,161,588	33.5	3,357,669	24,455,400	36.3	3,638,310	26,470,357

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	16.9%	$1,298,209	$ 12,545,865	21.3%	$1,636,205	$ 15,682,493	23.1%	$1,774,476	$ 17,451,604
2027	7,912,164	16.9	1,337,156	12,687,316	21.3	1,685,291	15,859,309	23.1	1,827,710	17,648,366
2028	8,149,529	16.9	1,377,270	12,816,566	21.3	1,735,850	16,020,873	23.1	1,882,541	17,828,156
2029	8,394,015	16.9	1,418,589	12,932,097	21.3	1,787,925	16,165,289	23.1	1,939,017	17,988,863
2030	8,645,835	16.9	1,461,146	13,032,266	21.3	1,841,563	16,290,502	23.1	1,997,188	18,128,201
2031	8,905,210	16.9	1,504,980	13,115,296	21.3	1,896,810	16,394,290	23.1	2,057,104	18,243,698
2032	9,172,366	16.9	1,550,130	13,179,260	21.3	1,953,714	16,474,246	23.1	2,118,817	18,332,674
2033	9,447,537	16.9	1,596,634	13,222,079	21.3	2,012,325	16,527,770	23.1	2,182,381	18,392,236
2034	9,730,963	16.9	1,644,533	13,241,503	21.3	2,072,695	16,552,050	23.1	2,247,852	18,419,255
2035	10,022,892	16.9	1,693,869	13,235,104	21.3	2,134,876	16,544,051	23.1	2,315,288	18,410,353

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	25.9%	$1,989,564	$ 19,361,729	25.6%	$1,966,519	$ 18,818,998	28.8%	$2,212,333	$ 21,271,769
2027	7,912,164	25.9	2,049,250	19,580,027	25.6	2,025,514	19,031,177	28.8	2,278,703	21,511,602
2028	8,149,529	25.9	2,110,728	19,779,496	25.6	2,086,279	19,225,054	28.8	2,347,064	21,730,748
2029	8,394,015	25.9	2,174,050	19,957,793	25.6	2,148,868	19,398,353	28.8	2,417,476	21,926,634
2030	8,645,835	25.9	2,239,271	20,112,382	25.6	2,213,334	19,548,608	28.8	2,490,000	22,096,473
2031	8,905,210	25.9	2,306,449	20,240,520	25.6	2,279,734	19,673,154	28.8	2,564,700	22,237,252
2032	9,172,366	25.9	2,375,643	20,339,234	25.6	2,348,126	19,769,101	28.8	2,641,641	22,345,705
2033	9,447,537	25.9	2,446,912	20,405,316	25.6	2,418,569	19,833,330	28.8	2,720,891	22,418,306
2034	9,730,963	25.9	2,520,319	20,435,292	25.6	2,491,127	19,862,466	28.8	2,802,517	22,451,239
2035	10,022,892	25.9	2,595,929	20,425,416	25.6	2,565,860	19,852,867	28.8	2,886,593	22,440,389

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	30.0%	$2,304,514	$ 21,955,412	31.6%	$2,427,421	$ 23,181,846	34.4%	$2,642,509	$ 25,091,870
2027	7,912,164	30.0	2,373,649	22,202,953	31.6	2,500,244	23,443,215	34.4	2,721,784	25,374,774
2028	8,149,529	30.0	2,444,859	22,429,142	31.6	2,575,251	23,682,039	34.4	2,803,438	25,633,276
2029	8,394,015	30.0	2,518,205	22,631,323	31.6	2,652,509	23,895,514	34.4	2,887,541	25,864,340
2030	8,645,835	30.0	2,593,751	22,806,620	31.6	2,732,084	24,080,603	34.4	2,974,167	26,064,679
2031	8,905,210	30.0	2,671,563	22,951,923	31.6	2,814,046	24,234,023	34.4	3,063,392	26,230,740
2032	9,172,366	30.0	2,751,710	23,063,861	31.6	2,898,468	24,352,214	34.4	3,155,294	26,358,669
2033	9,447,537	30.0	2,834,261	23,138,795	31.6	2,985,422	24,431,334	34.4	3,249,953	26,444,308
2034	9,730,963	30.0	2,919,289	23,172,787	31.6	3,074,984	24,467,224	34.4	3,347,451	26,483,156
2035	10,022,892	30.0	3,006,868	23,161,588	31.6	3,167,234	24,455,400	34.4	3,447,875	26,470,357

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	15.0%	$1,152,257	$ 12,545,865	19.4%	$1,490,252	$ 15,682,493	21.2%	$1,628,523	$ 17,451,604
2027	7,912,164	15.0	1,186,825	12,687,316	19.4	1,534,960	15,859,309	21.2	1,677,379	17,648,366
2028	8,149,529	15.0	1,222,429	12,816,566	19.4	1,581,009	16,020,873	21.2	1,727,700	17,828,156
2029	8,394,015	15.0	1,259,102	12,932,097	19.4	1,628,439	16,165,289	21.2	1,779,531	17,988,863
2030	8,645,835	15.0	1,296,875	13,032,266	19.4	1,677,292	16,290,502	21.2	1,832,917	18,128,201
2031	8,905,210	15.0	1,335,782	13,115,296	19.4	1,727,611	16,394,290	21.2	1,887,905	18,243,698
2032	9,172,366	15.0	1,375,855	13,179,260	19.4	1,779,439	16,474,246	21.2	1,944,542	18,332,674
2033	9,447,537	15.0	1,417,131	13,222,079	19.4	1,832,822	16,527,770	21.2	2,002,878	18,392,236
2034	9,730,963	15.0	1,459,644	13,241,503	19.4	1,887,807	16,552,050	21.2	2,062,964	18,419,255
2035	10,022,892	15.0	1,503,434	13,235,104	19.4	1,944,441	16,544,051	21.2	2,124,853	18,410,353

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	24.0%	$1,843,611	$ 19,361,729	23.7%	$1,820,566	$ 18,818,998	26.9%	$2,066,381	$ 21,271,769
2027	7,912,164	24.0	1,898,919	19,580,027	23.7	1,875,183	19,031,177	26.9	2,128,372	21,511,602
2028	8,149,529	24.0	1,955,887	19,779,496	23.7	1,931,438	19,225,054	26.9	2,192,223	21,730,748
2029	8,394,015	24.0	2,014,564	19,957,793	23.7	1,989,382	19,398,353	26.9	2,257,990	21,926,634
2030	8,645,835	24.0	2,075,000	20,112,382	23.7	2,049,063	19,548,608	26.9	2,325,730	22,096,473
2031	8,905,210	24.0	2,137,250	20,240,520	23.7	2,110,535	19,673,154	26.9	2,395,501	22,237,252
2032	9,172,366	24.0	2,201,368	20,339,234	23.7	2,173,851	19,769,101	26.9	2,467,366	22,345,705
2033	9,447,537	24.0	2,267,409	20,405,316	23.7	2,239,066	19,833,330	26.9	2,541,387	22,418,306
2034	9,730,963	24.0	2,335,431	20,435,292	23.7	2,306,238	19,862,466	26.9	2,617,629	22,451,239
2035	10,022,892	24.0	2,405,494	20,425,416	23.7	2,375,425	19,852,867	26.9	2,696,158	22,440,389

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	28.1%	$2,158,561	$ 21,955,412	29.7%	$2,281,469	$ 23,181,846	32.5%	$2,496,557	$ 25,091,870
2027	7,912,164	28.1	2,223,318	22,202,953	29.7	2,349,913	23,443,215	32.5	2,571,453	25,374,774
2028	8,149,529	28.1	2,290,018	22,429,142	29.7	2,420,410	23,682,039	32.5	2,648,597	25,633,276
2029	8,394,015	28.1	2,358,718	22,631,323	29.7	2,493,022	23,895,514	32.5	2,728,055	25,864,340
2030	8,645,835	28.1	2,429,480	22,806,620	29.7	2,567,813	24,080,603	32.5	2,809,896	26,064,679
2031	8,905,210	28.1	2,502,364	22,951,923	29.7	2,644,847	24,234,023	32.5	2,894,193	26,230,740
2032	9,172,366	28.1	2,577,435	23,063,861	29.7	2,724,193	24,352,214	32.5	2,981,019	26,358,669
2033	9,447,537	28.1	2,654,758	23,138,795	29.7	2,805,918	24,431,334	32.5	3,070,450	26,444,308
2034	9,730,963	28.1	2,734,401	23,172,787	29.7	2,890,096	24,467,224	32.5	3,162,563	26,483,156
2035	10,022,892	28.1	2,816,433	23,161,588	29.7	2,976,799	24,455,400	32.5	3,257,440	26,470,357

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	13.1%	$1,006,304	$ 12,545,865	17.5%	$1,344,300	$ 15,682,493	19.3%	$1,482,571	$ 17,451,604
2027	7,912,164	13.1	1,036,493	12,687,316	17.5	1,384,629	15,859,309	19.3	1,527,048	17,648,366
2028	8,149,529	13.1	1,067,588	12,816,566	17.5	1,426,168	16,020,873	19.3	1,572,859	17,828,156
2029	8,394,015	13.1	1,099,616	12,932,097	17.5	1,468,953	16,165,289	19.3	1,620,045	17,988,863
2030	8,645,835	13.1	1,132,604	13,032,266	17.5	1,513,021	16,290,502	19.3	1,668,646	18,128,201
2031	8,905,210	13.1	1,166,583	13,115,296	17.5	1,558,412	16,394,290	19.3	1,718,706	18,243,698
2032	9,172,366	13.1	1,201,580	13,179,260	17.5	1,605,164	16,474,246	19.3	1,770,267	18,332,674
2033	9,447,537	13.1	1,237,627	13,222,079	17.5	1,653,319	16,527,770	19.3	1,823,375	18,392,236
2034	9,730,963	13.1	1,274,756	13,241,503	17.5	1,702,919	16,552,050	19.3	1,878,076	18,419,255
2035	10,022,892	13.1	1,312,999	13,235,104	17.5	1,754,006	16,544,051	19.3	1,934,418	18,410,353

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	22.1%	$1,697,659	$ 19,361,729	21.8%	$1,674,613	$ 18,818,998	25.0%	$1,920,428	$ 21,271,769
2027	7,912,164	22.1	1,748,588	19,580,027	21.8	1,724,852	19,031,177	25.0	1,978,041	21,511,602
2028	8,149,529	22.1	1,801,046	19,779,496	21.8	1,776,597	19,225,054	25.0	2,037,382	21,730,748
2029	8,394,015	22.1	1,855,077	19,957,793	21.8	1,829,895	19,398,353	25.0	2,098,504	21,926,634
2030	8,645,835	22.1	1,910,730	20,112,382	21.8	1,884,792	19,548,608	25.0	2,161,459	22,096,473
2031	8,905,210	22.1	1,968,051	20,240,520	21.8	1,941,336	19,673,154	25.0	2,226,303	22,237,252
2032	9,172,366	22.1	2,027,093	20,339,234	21.8	1,999,576	19,769,101	25.0	2,293,092	22,345,705
2033	9,447,537	22.1	2,087,906	20,405,316	21.8	2,059,563	19,833,330	25.0	2,361,884	22,418,306
2034	9,730,963	22.1	2,150,543	20,435,292	21.8	2,121,350	19,862,466	25.0	2,432,741	22,451,239
2035	10,022,892	22.1	2,215,059	20,425,416	21.8	2,184,990	19,852,867	25.0	2,505,723	22,440,389

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	26.2%	$2,012,609	$ 21,955,412	27.8%	$2,135,516	$ 23,181,846	30.6%	$2,350,604	$ 25,091,870
2027	7,912,164	26.2	2,072,987	22,202,953	27.8	2,199,582	23,443,215	30.6	2,421,122	25,374,774
2028	8,149,529	26.2	2,135,177	22,429,142	27.8	2,265,569	23,682,039	30.6	2,493,756	25,633,276
2029	8,394,015	26.2	2,199,232	22,631,323	27.8	2,333,536	23,895,514	30.6	2,568,569	25,864,340
2030	8,645,835	26.2	2,265,209	22,806,620	27.8	2,403,542	24,080,603	30.6	2,645,626	26,064,679
2031	8,905,210	26.2	2,333,165	22,951,923	27.8	2,475,648	24,234,023	30.6	2,724,994	26,230,740
2032	9,172,366	26.2	2,403,160	23,063,861	27.8	2,549,918	24,352,214	30.6	2,806,744	26,358,669
2033	9,447,537	26.2	2,475,255	23,138,795	27.8	2,626,415	24,431,334	30.6	2,890,946	26,444,308
2034	9,730,963	26.2	2,549,512	23,172,787	27.8	2,705,208	24,467,224	30.6	2,977,675	26,483,156
2035	10,022,892	26.2	2,625,998	23,161,588	27.8	2,786,364	24,455,400	30.6	3,067,005	26,470,357

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	19.4%	$1,490,252	$ 13,033,590	24.0%	$1,843,611	$ 16,292,180	25.9%	$1,989,564	$ 18,135,810
2027	7,912,164	19.4	1,534,960	13,180,540	24.0	1,898,919	16,475,870	25.9	2,049,250	18,340,286
2028	8,149,529	19.4	1,581,009	13,314,815	24.0	1,955,887	16,643,715	25.9	2,110,728	18,527,125
2029	8,394,015	19.4	1,628,439	13,434,838	24.0	2,014,564	16,793,745	25.9	2,174,050	18,694,133
2030	8,645,835	19.4	1,677,292	13,538,901	24.0	2,075,000	16,923,826	25.9	2,239,271	18,838,933
2031	8,905,210	19.4	1,727,611	13,625,159	24.0	2,137,250	17,031,649	25.9	2,306,449	18,958,958
2032	9,172,366	19.4	1,779,439	13,691,610	24.0	2,201,368	17,114,714	25.9	2,375,643	19,051,422
2033	9,447,537	19.4	1,832,822	13,736,094	24.0	2,267,409	17,170,319	25.9	2,446,912	19,113,320
2034	9,730,963	19.4	1,887,807	13,756,273	24.0	2,335,431	17,195,543	25.9	2,520,319	19,141,398
2035	10,022,892	19.4	1,944,441	13,749,625	24.0	2,405,494	17,187,233	25.9	2,595,929	19,132,147

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	28.9%	$2,220,015	$ 20,118,705	28.5%	$2,189,288	$ 19,550,741	31.8%	$2,442,785	$ 22,101,813
2027	7,912,164	28.9	2,286,615	20,345,538	28.5	2,254,967	19,771,170	31.8	2,516,068	22,351,005
2028	8,149,529	28.9	2,355,214	20,552,805	28.5	2,322,616	19,972,586	31.8	2,591,550	22,578,703
2029	8,394,015	28.9	2,425,870	20,738,073	28.5	2,392,294	20,152,623	31.8	2,669,297	22,782,232
2030	8,645,835	28.9	2,498,646	20,898,705	28.5	2,464,063	20,308,721	31.8	2,749,376	22,958,698
2031	8,905,210	28.9	2,573,606	21,031,853	28.5	2,537,985	20,438,110	31.8	2,831,857	23,104,970
2032	9,172,366	28.9	2,650,814	21,134,427	28.5	2,614,124	20,537,788	31.8	2,916,812	23,217,655
2033	9,447,537	28.9	2,730,338	21,203,092	28.5	2,692,548	20,604,515	31.8	3,004,317	23,293,089
2034	9,730,963	28.9	2,812,248	21,234,240	28.5	2,773,324	20,634,784	31.8	3,094,446	23,327,307
2035	10,022,892	28.9	2,896,616	21,223,978	28.5	2,856,524	20,624,812	31.8	3,187,280	23,316,034

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2026	$ 7,681,713	33.2%	$2,550,329	$ 22,809,048	34.8%	$2,673,236	$ 24,084,541	37.8%	$2,903,688	$ 26,067,471
2027	7,912,164	33.2	2,626,838	23,066,214	34.8	2,753,433	24,356,087	37.8	2,990,798	26,361,374
2028	8,149,529	33.2	2,705,644	23,301,198	34.8	2,836,036	24,604,211	37.8	3,080,522	26,629,927
2029	8,394,015	33.2	2,786,813	23,511,240	34.8	2,921,117	24,825,999	37.8	3,172,938	26,869,975
2030	8,645,835	33.2	2,870,417	23,693,353	34.8	3,008,751	25,018,296	37.8	3,268,126	27,078,104
2031	8,905,210	33.2	2,956,530	23,844,306	34.8	3,099,013	25,177,690	37.8	3,366,169	27,250,621
2032	9,172,366	33.2	3,045,226	23,960,596	34.8	3,191,983	25,300,483	37.8	3,467,154	27,383,524
2033	9,447,537	33.2	3,136,582	24,038,443	34.8	3,287,743	25,382,684	37.8	3,571,169	27,472,492
2034	9,730,963	33.2	3,230,680	24,073,756	34.8	3,386,375	25,419,972	37.8	3,678,304	27,512,850
2035	10,022,892	33.2	3,327,600	24,062,122	34.8	3,487,966	25,407,687	37.8	3,788,653	27,499,554

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 7,681,713	17.5%	$1,344,300	$ 13,033,590	22.1%	$1,697,659	$ 16,292,180	24.0%	$1,843,611	$ 18,135,810
2027	7,912,164	17.5	1,384,629	13,180,540	22.1	1,748,588	16,475,870	24.0	1,898,919	18,340,286
2028	8,149,529	17.5	1,426,168	13,314,815	22.1	1,801,046	16,643,715	24.0	1,955,887	18,527,125
2029	8,394,015	17.5	1,468,953	13,434,838	22.1	1,855,077	16,793,745	24.0	2,014,564	18,694,133
2030	8,645,835	17.5	1,513,021	13,538,901	22.1	1,910,730	16,923,826	24.0	2,075,000	18,838,933
2031	8,905,210	17.5	1,558,412	13,625,159	22.1	1,968,051	17,031,649	24.0	2,137,250	18,958,958
2032	9,172,366	17.5	1,605,164	13,691,610	22.1	2,027,093	17,114,714	24.0	2,201,368	19,051,422
2033	9,447,537	17.5	1,653,319	13,736,094	22.1	2,087,906	17,170,319	24.0	2,267,409	19,113,320
2034	9,730,963	17.5	1,702,919	13,756,273	22.1	2,150,543	17,195,543	24.0	2,335,431	19,141,398
2035	10,022,892	17.5	1,754,006	13,749,625	22.1	2,215,059	17,187,233	24.0	2,405,494	19,132,147

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 7,681,713	27.0%	$2,074,063	$ 20,118,705	26.6%	$2,043,336	$ 19,550,741	29.9%	$2,296,832	$ 22,101,813
2027	7,912,164	27.0	2,136,284	20,345,538	26.6	2,104,636	19,771,170	29.9	2,365,737	22,351,005
2028	8,149,529	27.0	2,200,373	20,552,805	26.6	2,167,775	19,972,586	29.9	2,436,709	22,578,703
2029	8,394,015	27.0	2,266,384	20,738,073	26.6	2,232,808	20,152,623	29.9	2,509,810	22,782,232
2030	8,645,835	27.0	2,334,375	20,898,705	26.6	2,299,792	20,308,721	29.9	2,585,105	22,958,698
2031	8,905,210	27.0	2,404,407	21,031,853	26.6	2,368,786	20,438,110	29.9	2,662,658	23,104,970
2032	9,172,366	27.0	2,476,539	21,134,427	26.6	2,439,849	20,537,788	29.9	2,742,537	23,217,655
2033	9,447,537	27.0	2,550,835	21,203,092	26.6	2,513,045	20,604,515	29.9	2,824,814	23,293,089
2034	9,730,963	27.0	2,627,360	21,234,240	26.6	2,588,436	20,634,784	29.9	2,909,558	23,327,307
2035	10,022,892	27.0	2,706,181	21,223,978	26.6	2,666,089	20,624,812	29.9	2,996,845	23,316,034

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2026	$ 7,681,713	31.3%	$2,404,376	$ 22,809,048	32.9%	$2,527,284	$ 24,084,541	35.9%	$2,757,735	$ 26,067,471
2027	7,912,164	31.3	2,476,507	23,066,214	32.9	2,603,102	24,356,087	35.9	2,840,467	26,361,374
2028	8,149,529	31.3	2,550,803	23,301,198	32.9	2,681,195	24,604,211	35.9	2,925,681	26,629,927
2029	8,394,015	31.3	2,627,327	23,511,240	32.9	2,761,631	24,825,999	35.9	3,013,451	26,869,975
2030	8,645,835	31.3	2,706,146	23,693,353	32.9	2,844,480	25,018,296	35.9	3,103,855	27,078,104
2031	8,905,210	31.3	2,787,331	23,844,306	32.9	2,929,814	25,177,690	35.9	3,196,970	27,250,621
2032	9,172,366	31.3	2,870,951	23,960,596	32.9	3,017,708	25,300,483	35.9	3,292,879	27,383,524
2033	9,447,537	31.3	2,957,079	24,038,443	32.9	3,108,240	25,382,684	35.9	3,391,666	27,472,492
2034	9,730,963	31.3	3,045,791	24,073,756	32.9	3,201,487	25,419,972	35.9	3,493,416	27,512,850
2035	10,022,892	31.3	3,137,165	24,062,122	32.9	3,297,531	25,407,687	35.9	3,598,218	27,499,554

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
Valuation Year	Estimated Projected Payroll	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability
2026	$ 7,681,713	15.6%	$1,198,347	$ 13,033,590	20.2%	$1,551,706	$ 16,292,180	22.1%	$1,697,659	$ 18,135,810
2027	7,912,164	15.6	1,234,298	13,180,540	20.2	1,598,257	16,475,870	22.1	1,748,588	18,340,286
2028	8,149,529	15.6	1,271,327	13,314,815	20.2	1,646,205	16,643,715	22.1	1,801,046	18,527,125
2029	8,394,015	15.6	1,309,466	13,434,838	20.2	1,695,591	16,793,745	22.1	1,855,077	18,694,133
2030	8,645,835	15.6	1,348,750	13,538,901	20.2	1,746,459	16,923,826	22.1	1,910,730	18,838,933
2031	8,905,210	15.6	1,389,213	13,625,159	20.2	1,798,852	17,031,649	22.1	1,968,051	18,958,958
2032	9,172,366	15.6	1,430,889	13,691,610	20.2	1,852,818	17,114,714	22.1	2,027,093	19,051,422
2033	9,447,537	15.6	1,473,816	13,736,094	20.2	1,908,402	17,170,319	22.1	2,087,906	19,113,320
2034	9,730,963	15.6	1,518,030	13,756,273	20.2	1,965,655	17,195,543	22.1	2,150,543	19,141,398
2035	10,022,892	15.6	1,563,571	13,749,625	20.2	2,024,624	17,187,233	22.1	2,215,059	19,132,147

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
Valuation Year	Estimated Projected Payroll	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability
2026	$ 7,681,713	25.1%	$1,928,110	$ 20,118,705	24.7%	$1,897,383	$ 19,550,741	28.0%	$2,150,880	$ 22,101,813
2027	7,912,164	25.1	1,985,953	20,345,538	24.7	1,954,305	19,771,170	28.0	2,215,406	22,351,005
2028	8,149,529	25.1	2,045,532	20,552,805	24.7	2,012,934	19,972,586	28.0	2,281,868	22,578,703
2029	8,394,015	25.1	2,106,898	20,738,073	24.7	2,073,322	20,152,623	28.0	2,350,324	22,782,232
2030	8,645,835	25.1	2,170,105	20,898,705	24.7	2,135,521	20,308,721	28.0	2,420,834	22,958,698
2031	8,905,210	25.1	2,235,208	21,031,853	24.7	2,199,587	20,438,110	28.0	2,493,459	23,104,970
2032	9,172,366	25.1	2,302,264	21,134,427	24.7	2,265,574	20,537,788	28.0	2,568,262	23,217,655
2033	9,447,537	25.1	2,371,332	21,203,092	24.7	2,333,542	20,604,515	28.0	2,645,310	23,293,089
2034	9,730,963	25.1	2,442,472	21,234,240	24.7	2,403,548	20,634,784	28.0	2,724,670	23,327,307
2035	10,022,892	25.1	2,515,746	21,223,978	24.7	2,475,654	20,624,812	28.0	2,806,410	23,316,034

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
Valuation Year	Estimated Projected Payroll	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability	Estimated Employer Contribution As a % of Payroll	Estimated Employer Contribution Annual Dollars	Unfunded Actuarial Accrued Liability
2026	$ 7,681,713	29.4%	$2,258,424	$ 22,809,048	31.0%	$2,381,331	$ 24,084,541	34.0%	$2,611,782	$ 26,067,471
2027	7,912,164	29.4	2,326,176	23,066,214	31.0	2,452,771	24,356,087	34.0	2,690,136	26,361,374
2028	8,149,529	29.4	2,395,962	23,301,198	31.0	2,526,354	24,604,211	34.0	2,770,840	26,629,927
2029	8,394,015	29.4	2,467,840	23,511,240	31.0	2,602,145	24,825,999	34.0	2,853,965	26,869,975
2030	8,645,835	29.4	2,541,875	23,693,353	31.0	2,680,209	25,018,296	34.0	2,939,584	27,078,104
2031	8,905,210	29.4	2,618,132	23,844,306	31.0	2,760,615	25,177,690	34.0	3,027,771	27,250,621
2032	9,172,366	29.4	2,696,676	23,960,596	31.0	2,843,433	25,300,483	34.0	3,118,604	27,383,524
2033	9,447,537	29.4	2,777,576	24,038,443	31.0	2,928,736	25,382,684	34.0	3,212,163	27,472,492
2034	9,730,963	29.4	2,860,903	24,073,756	31.0	3,016,599	25,419,972	34.0	3,308,527	27,512,850
2035	10,022,892	29.4	2,946,730	24,062,122	31.0	3,107,097	25,407,687	34.0	3,407,783	27,499,554

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

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

(Member contributions are additional)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	13.7%	$1,052,395	$ 13,033,590	18.3%	$1,405,753	$ 16,292,180	20.2%	$1,551,706	$ 18,135,810
2027	7,912,164	13.7	1,083,966	13,180,540	18.3	1,447,926	16,475,870	20.2	1,598,257	18,340,286
2028	8,149,529	13.7	1,116,485	13,314,815	18.3	1,491,364	16,643,715	20.2	1,646,205	18,527,125
2029	8,394,015	13.7	1,149,980	13,434,838	18.3	1,536,105	16,793,745	20.2	1,695,591	18,694,133
2030	8,645,835	13.7	1,184,479	13,538,901	18.3	1,582,188	16,923,826	20.2	1,746,459	18,838,933
2031	8,905,210	13.7	1,220,014	13,625,159	18.3	1,629,653	17,031,649	20.2	1,798,852	18,958,958
2032	9,172,366	13.7	1,256,614	13,691,610	18.3	1,678,543	17,114,714	20.2	1,852,818	19,051,422
2033	9,447,537	13.7	1,294,313	13,736,094	18.3	1,728,899	17,170,319	20.2	1,908,402	19,113,320
2034	9,730,963	13.7	1,333,142	13,756,273	18.3	1,780,766	17,195,543	20.2	1,965,655	19,141,398
2035	10,022,892	13.7	1,373,136	13,749,625	18.3	1,834,189	17,187,233	20.2	2,024,624	19,132,147

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	23.2%	$1,782,157	$ 20,118,705	22.8%	$1,751,431	$ 19,550,741	26.1%	$2,004,927	$ 22,101,813
2027	7,912,164	23.2	1,835,622	20,345,538	22.8	1,803,973	19,771,170	26.1	2,065,075	22,351,005
2028	8,149,529	23.2	1,890,691	20,552,805	22.8	1,858,093	19,972,586	26.1	2,127,027	22,578,703
2029	8,394,015	23.2	1,947,411	20,738,073	22.8	1,913,835	20,152,623	26.1	2,190,838	22,782,232
2030	8,645,835	23.2	2,005,834	20,898,705	22.8	1,971,250	20,308,721	26.1	2,256,563	22,958,698
2031	8,905,210	23.2	2,066,009	21,031,853	22.8	2,030,388	20,438,110	26.1	2,324,260	23,104,970
2032	9,172,366	23.2	2,127,989	21,134,427	22.8	2,091,299	20,537,788	26.1	2,393,988	23,217,655
2033	9,447,537	23.2	2,191,829	21,203,092	22.8	2,154,038	20,604,515	26.1	2,465,807	23,293,089
2034	9,730,963	23.2	2,257,583	21,234,240	22.8	2,218,660	20,634,784	26.1	2,539,781	23,327,307
2035	10,022,892	23.2	2,325,311	21,223,978	22.8	2,285,219	20,624,812	26.1	2,615,975	23,316,034

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2026	$ 7,681,713	27.5%	$2,112,471	$ 22,809,048	29.1%	$2,235,378	$ 24,084,541	32.1%	$2,465,830	$ 26,067,471
2027	7,912,164	27.5	2,175,845	23,066,214	29.1	2,302,440	24,356,087	32.1	2,539,805	26,361,374
2028	8,149,529	27.5	2,241,120	23,301,198	29.1	2,371,513	24,604,211	32.1	2,615,999	26,629,927
2029	8,394,015	27.5	2,308,354	23,511,240	29.1	2,442,658	24,825,999	32.1	2,694,479	26,869,975
2030	8,645,835	27.5	2,377,605	23,693,353	29.1	2,515,938	25,018,296	32.1	2,775,313	27,078,104
2031	8,905,210	27.5	2,448,933	23,844,306	29.1	2,591,416	25,177,690	32.1	2,858,572	27,250,621
2032	9,172,366	27.5	2,522,401	23,960,596	29.1	2,669,159	25,300,483	32.1	2,944,329	27,383,524
2033	9,447,537	27.5	2,598,073	24,038,443	29.1	2,749,233	25,382,684	32.1	3,032,659	27,472,492
2034	9,730,963	27.5	2,676,015	24,073,756	29.1	2,831,710	25,419,972	32.1	3,123,639	27,512,850
2035	10,022,892	27.5	2,756,295	24,062,122	29.1	2,916,662	25,407,687	32.1	3,217,348	27,499,554

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.665 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.00%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.