The Initial Valuation For

Dixon Ambulance District

as of October 31, 2025

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December 10, 2025

Dixon Ambulance District
Dixon, 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, 2025.

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

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

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

In accordance with LAGERS Board policy, the employer contribution rates established by this valuation report are valid for purposes of joining the System for a two year period from the date of this valuation which was October 31, 2025. 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.

Dixon Ambulance District

Employer Contribution Rates
5 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll: Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates: 0%	2%	4%	6%
L-1	Public Safety	7.40%	0.20%	3.10%	10.70%	8.80%	6.90%	5.00%
L-3	Public Safety	9.00	0.30	3.80	13.10	11.20	9.30	7.40
LT-4(65)	Public Safety	8.80	0.20	3.80	12.80	10.90	9.00	7.10
LT-5(65)	Public Safety	10.10	0.30	4.40	14.80	12.90	11.00	9.10
L-7	Public Safety	10.70	0.30	4.60	15.60	13.70	11.80	9.90
LT-8(65)	Public Safety	11.40	0.30	5.00	16.70	14.80	12.90	11.00
L-12	Public Safety	12.30	0.40	5.40	18.10	16.20	14.30	12.40
LT-14(65)	Public Safety	12.70	0.40	5.60	18.70	16.80	14.90	13.00
L-6	Public Safety	13.90	0.50	6.10	20.50	18.60	16.70	14.80

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

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

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Employer Contribution Rates
3 Year FAS - Regular Retirement Eligibility

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	Public Safety	7.70%	0.20%	3.20%	11.10%	9.20%	7.30%	5.40%
L-3	Public Safety	9.30	0.30	4.00	13.60	11.70	9.80	7.90
LT-4(65)	Public Safety	9.10	0.20	3.90	13.20	11.30	9.40	7.50
LT-5(65)	Public Safety	10.40	0.30	4.50	15.20	13.30	11.40	9.50
L-7	Public Safety	11.00	0.30	4.80	16.10	14.20	12.30	10.40
LT-8(65)	Public Safety	11.80	0.30	5.10	17.20	15.30	13.40	11.50
L-12	Public Safety	12.70	0.40	5.60	18.70	16.80	14.90	13.00
LT-14(65)	Public Safety	13.10	0.40	5.80	19.30	17.40	15.50	13.60
L-6	Public Safety	14.40	0.50	6.40	21.30	19.40	17.50	15.60

* 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.

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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	Public Safety	7.60%	0.20%	3.20%	11.00%	9.10%	7.20%	5.30%
L-3	Public Safety	9.20	0.30	4.00	13.50	11.60	9.70	7.80
LT-4(65)	Public Safety	9.20	0.20	4.20	13.60	11.70	9.80	7.90
LT-5(65)	Public Safety	10.50	0.30	4.70	15.50	13.60	11.70	9.80
L-7	Public Safety	10.90	0.30	4.80	16.00	14.10	12.20	10.30
LT-8(65)	Public Safety	11.80	0.30	5.30	17.40	15.50	13.60	11.70
L-12	Public Safety	12.60	0.40	5.60	18.60	16.70	14.80	12.90
LT-14(65)	Public Safety	13.00	0.40	5.90	19.30	17.40	15.50	13.60
L-6	Public Safety	14.30	0.50	6.50	21.30	19.40	17.50	15.60

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.

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

Benefit Program	Employee Groups	Percents of Active Member Payroll						
		Normal Cost Rate	Casualty Rate	Prior Service Cost Rate *	Total Employer Contribution Rate Based Upon the Following Member Contribution Rates			
					0%	2%	4%	6%
L-1	Public Safety	7.80%	0.20%	3.30%	11.30%	9.40%	7.50%	5.60%
L-3	Public Safety	9.60	0.30	4.20	14.10	12.20	10.30	8.40
LT-4(65)	Public Safety	9.60	0.20	4.30	14.10	12.20	10.30	8.40
LT-5(65)	Public Safety	10.90	0.30	4.90	16.10	14.20	12.30	10.40
L-7	Public Safety	11.30	0.30	5.00	16.60	14.70	12.80	10.90
LT-8(65)	Public Safety	12.20	0.30	5.50	18.00	16.10	14.20	12.30
L-12	Public Safety	13.00	0.40	5.90	19.30	17.40	15.50	13.60
LT-14(65)	Public Safety	13.40	0.40	6.10	19.90	18.00	16.10	14.20
L-6	Public Safety	14.70	0.50	6.70	21.90	20.00	18.10	16.20

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

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

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

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Employer Contribution Dollars
Public Safety

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	$ 122,729	$ 100,936	$ 79,143	$ 57,350
L-3	150,257	128,464	106,671	84,878
LT-4(65)	146,816	125,023	103,230	81,437
LT-5(65)	169,756	147,963	126,170	104,377
L-7	178,932	157,139	135,346	113,553
LT-8(65)	191,549	169,756	147,963	126,170
L-12	207,607	185,814	164,021	142,228
LT-14(65)	214,489	192,696	170,903	149,110
L-6	235,135	213,342	191,549	169,756

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 127,317	$ 105,524	$ 83,731	$ 61,938
L-3	155,992	134,199	112,406	90,613
LT-4(65)	151,404	129,611	107,818	86,025
LT-5(65)	174,344	152,551	130,758	108,965
L-7	184,667	162,874	141,081	119,288
LT-8(65)	197,284	175,491	153,698	131,905
L-12	214,489	192,696	170,903	149,110
LT-14(65)	221,371	199,578	177,785	155,992
L-6	244,311	222,518	200,725	178,932

Rule of 80 Retirement Eligibility

5 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 126,170	$ 104,377	$ 82,584	$ 60,791
L-3	154,845	133,052	111,259	89,466
LT-4(65)	155,992	134,199	112,406	90,613
LT-5(65)	177,785	155,992	134,199	112,406
L-7	183,520	161,727	139,934	118,141
LT-8(65)	199,578	177,785	155,992	134,199
L-12	213,342	191,549	169,756	147,963
LT-14(65)	221,371	199,578	177,785	155,992
L-6	244,311	222,518	200,725	178,932

3 Year FAS				
Benefit	Member Contribution Rate			
Program	0%	2%	4%	6%
L-1	$ 129,611	$ 107,818	$ 86,025	$ 64,232
L-3	161,727	139,934	118,141	96,348
LT-4(65)	161,727	139,934	118,141	96,348
LT-5(65)	184,667	162,874	141,081	119,288
L-7	190,402	168,609	146,816	125,023
LT-8(65)	206,460	184,667	162,874	141,081
L-12	221,371	199,578	177,785	155,992
LT-14(65)	228,253	206,460	184,667	162,874
L-6	251,193	229,400	207,607	185,814

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

	Public Safety
Number of Employees	18
Annual Payroll	$ 1,147,000

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:

Dixon Ambulance District

Regular Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0% UAAL (5 Year FAS)	Member Contribution Rate - 0% UAAL (3 Year FAS)
L-1	Public Safety	$ 603,551	$ 625,058
L-3	Public Safety	754,454	781,332
LT-4(65)	Public Safety	742,126	768,593
LT-5(65)	Public Safety	858,396	888,998
L-7	Public Safety	905,263	937,637
LT-8(65)	Public Safety	974,561	1,009,403
L-12	Public Safety	1,056,156	1,093,897
LT-14(65)	Public Safety	1,090,830	1,129,749
L-6	Public Safety	1,207,056	1,250,180

Dixon Ambulance District

Unfunded Actuarial Accrued Liability (UAAL)

Rule of 80 Retirement Eligibility

Benefit Group	Employee Group	Member Contribution Rate - 0%	
		UAAL (5 Year FAS)	UAAL (3 Year FAS)
L-1	Public Safety	$ 633,912	$ 656,947
L-3	Public Safety	792,361	821,186
LT-4(65)	Public Safety	819,284	849,074
LT-5(65)	Public Safety	931,410	965,281
L-7	Public Safety	950,835	985,398
LT-8(65)	Public Safety	1,043,528	1,081,489
L-12	Public Safety	1,109,275	1,149,640
LT-14(65)	Public Safety	1,155,628	1,197,677
L-6	Public Safety	1,267,763	1,313,892

APPENDIX II

SUMMARY OF FINANCIAL ASSUMPTIONS

Summary of Assumptions Used in Actuarial Valuations

Assumptions Adopted by Board of Trustees After Consulting With Actuary

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

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

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

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

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

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

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

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

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

Schedule 1.

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

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

Schedule 2.

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

Early Retirement

Retirement	General Members	
Ages	Men	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	General Members	
Ages	Men	Women
60	10%	10%
61	10	10
62	25	15
63	20	15
64	20	15
65	25	25
66	25	30
67	20	25
68	20	25
69	20	20
70	100	100

Retirement Ages	Police/ Public Safety	Fire
55	11%	13%
56	11	13
57	11	13
58	11	13
59	11	13
60	11	15
61	11	20
62	22	20
63	18	20
64	18	20
65	100	100

Schedule 2. (Concluded)

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

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

APPENDIX III

SUMMARY OF LAGERS PROVISIONS

Missouri LocAl Government Employees Retirement System
Brief Summary of LAGERS
Benefits and Conditions Evaluated and/or Considered
as of February 28, 2025
(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	$ 994	$1,519	101%
2,000	700	1,129	1,829	91%
2,500	875	1,261	2,136	85%
3,000	1,050	1,393	2,443	81%
3,500	1,225	1,527	2,752	79%
4,000	1,400	1,660	3,060	77%
25 Years of Service:				
$1,500	$ 375	$ 994	$1,369	91%
2,000	500	1,129	1,629	81%
2,500	625	1,261	1,886	75%
3,000	750	1,393	2,143	71%
3,500	875	1,527	2,402	69%
4,000	1,000	1,660	2,660	67%
15 Years of Service:				
$1,500	$225	$ 994	$1,219	81%
2,000	300	1,129	1,429	71%
2,500	375	1,261	1,636	65%
3,000	450	1,393	1,843	61%
3,500	525	1,527	2,052	59%
4,000	600	1,660	2,260	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 2025 - 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	$ 994	$1,650	110%
2,000	875	1,129	2,004	100%
2,500	1,094	1,261	2,355	94%
3,000	1,313	1,393	2,706	90%
3,500	1,531	1,527	3,058	87%
4,000	1,750	1,660	3,410	85%
25 Years of Service:				
$1,500	$ 469	$ 994	$1,463	98%
2,000	625	1,129	1,754	88%
2,500	781	1,261	2,042	82%
3,000	938	1,393	2,331	78%
3,500	1,094	1,527	2,621	75%
4,000	1,250	1,660	2,910	73%
15 Years of Service:				
$1,500	$281	$ 994	$1,275	85%
2,000	375	1,129	1,504	75%
2,500	469	1,261	1,730	69%
3,000	563	1,393	1,956	65%
3,500	656	1,527	2,183	62%
4,000	750	1,660	2,410	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 2025 - 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	$ 994	$1,782	119%
2,000	1,050	1,129	2,179	109%
2,500	1,313	1,261	2,574	103%
3,000	1,575	1,393	2,968	99%
3,500	1,838	1,527	3,365	96%
4,000	2,100	1,660	3,760	94%
25 Years of Service:				
$1,500	$ 563	$ 994	$1,557	104%
2,000	750	1,129	1,879	94%
2,500	938	1,261	2,199	88%
3,000	1,125	1,393	2,518	84%
3,500	1,313	1,527	2,840	81%
4,000	1,500	1,660	3,160	79%
15 Years of Service:				
$1,500	$338	$ 994	$1,332	89%
2,000	450	1,129	1,579	79%
2,500	563	1,261	1,824	73%
3,000	675	1,393	2,068	69%
3,500	788	1,527	2,315	66%
4,000	900	1,660	2,560	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 2025 - 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	$ 994	$1,913	128%
2,000	1,225	1,129	2,354	118%
2,500	1,531	1,261	2,792	112%
3,000	1,838	1,393	3,231	108%
3,500	2,144	1,527	3,671	105%
4,000	2,450	1,660	4,110	103%
25 Years of Service:				
$1,500	$ 656	$ 994	$1,650	110%
2,000	875	1,129	2,004	100%
2,500	1,094	1,261	2,355	94%
3,000	1,313	1,393	2,706	90%
3,500	1,531	1,527	3,058	87%
4,000	1,750	1,660	3,410	85%
15 Years of Service:				
$1,500	$ 394	$ 994	$1,388	93%
2,000	525	1,129	1,654	83%
2,500	656	1,261	1,917	77%
3,000	788	1,393	2,181	73%
3,500	919	1,527	2,446	70%
4,000	1,050	1,660	2,710	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 2025 - 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	$ 994	$2,044	136%
2,000	1,400	1,129	2,529	126%
2,500	1,750	1,261	3,011	120%
3,000	2,100	1,393	3,493	116%
3,500	2,450	1,527	3,977	114%
4,000	2,800	1,660	4,460	112%
25 Years of Service:				
$1,500	$ 750	$ 994	$1,744	116%
2,000	1,000	1,129	2,129	106%
2,500	1,250	1,261	2,511	100%
3,000	1,500	1,393	2,893	96%
3,500	1,750	1,527	3,277	94%
4,000	2,000	1,660	3,660	92%
15 Years of Service:				
$1,500	$ 450	$ 994	$1,444	96%
2,000	600	1,129	1,729	86%
2,500	750	1,261	2,011	80%
3,000	900	1,393	2,293	76%
3,500	1,050	1,527	2,577	74%
4,000	1,200	1,660	2,860	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 2025 - 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	$ 994	$1,050	$1,519	70%	101%
2,000	1,400	700	1,129	1,400	1,829	70%	91%
2,500	1,750	875	1,261	1,750	2,136	70%	85%
3,000	2,100	1,050	1,393	2,100	2,443	70%	81%
3,500	2,450	1,225	1,527	2,450	2,752	70%	79%
4,000	2,800	1,400	1,660	2,800	3,060	70%	77%
25 Years of Service:							
$1,500	$ 750	$ 375	$ 994	$ 750	$1,369	50%	91%
2,000	1,000	500	1,129	1,000	1,629	50%	81%
2,500	1,250	625	1,261	1,250	1,886	50%	75%
3,000	1,500	750	1,393	1,500	2,143	50%	71%
3,500	1,750	875	1,527	1,750	2,402	50%	69%
4,000	2,000	1,000	1,660	2,000	2,660	50%	67%
15 Years of Service:							
$1,500	$ 450	$225	$ 994	$ 450	$1,219	30%	81%
2,000	600	300	1,129	600	1,429	30%	71%
2,500	750	375	1,261	750	1,636	30%	65%
3,000	900	450	1,393	900	1,843	30%	61%
3,500	1,050	525	1,527	1,050	2,052	30%	59%
4,000	1,200	600	1,660	1,200	2,260	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 2025 - it does not include any amounts which might be payable to an eligible spouse or children.

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

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

Final Average Salary (FAS) [1]	LAGERS BENEFIT [3]		Estimated Social Security [2]	Estimated Monthly Total		Percent of FAS	
	To 65	At 65		To 65	At 65	To 65	At 65
35 Years of Service:							
$1,500	$1,050	$ 656	$ 994	$1,050	$1,650	70%	110%
2,000	1,400	875	1,129	1,400	2,004	70%	100%
2,500	1,750	1,094	1,261	1,750	2,355	70%	94%
3,000	2,100	1,313	1,393	2,100	2,706	70%	90%
3,500	2,450	1,531	1,527	2,450	3,058	70%	87%
4,000	2,800	1,750	1,660	2,800	3,410	70%	85%
25 Years of Service:							
$1,500	$ 750	$ 469	$ 994	$ 750	$1,463	50%	98%
2,000	1,000	625	1,129	1,000	1,754	50%	88%
2,500	1,250	781	1,261	1,250	2,042	50%	82%
3,000	1,500	938	1,393	1,500	2,331	50%	78%
3,500	1,750	1,094	1,527	1,750	2,621	50%	75%
4,000	2,000	1,250	1,660	2,000	2,910	50%	73%
15 Years of Service:							
$1,500	$ 450	$281	$ 994	$ 450	$1,275	30%	85%
2,000	600	375	1,129	600	1,504	30%	75%
2,500	750	469	1,261	750	1,730	30%	69%
3,000	900	563	1,393	900	1,956	30%	65%
3,500	1,050	656	1,527	1,050	2,183	30%	62%
4,000	1,200	750	1,660	1,200	2,410	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 2025 - 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	$ 994	$1,050	$1,782	70%	119%
2,000	1,400	1,050	1,129	1,400	2,179	70%	109%
2,500	1,750	1,313	1,261	1,750	2,574	70%	103%
3,000	2,100	1,575	1,393	2,100	2,968	70%	99%
3,500	2,450	1,838	1,527	2,450	3,365	70%	96%
4,000	2,800	2,100	1,660	2,800	3,760	70%	94%
25 Years of Service:							
$1,500	$ 750	$ 563	$ 994	$ 750	$1,557	50%	104%
2,000	1,000	750	1,129	1,000	1,879	50%	94%
2,500	1,250	938	1,261	1,250	2,199	50%	88%
3,000	1,500	1,125	1,393	1,500	2,518	50%	84%
3,500	1,750	1,313	1,527	1,750	2,840	50%	81%
4,000	2,000	1,500	1,660	2,000	3,160	50%	79%
15 Years of Service:							
$1,500	$ 450	$338	$ 994	$ 450	$1,332	30%	89%
2,000	600	450	1,129	600	1,579	30%	79%
2,500	750	563	1,261	750	1,824	30%	73%
3,000	900	675	1,393	900	2,068	30%	69%
3,500	1,050	788	1,527	1,050	2,315	30%	66%
4,000	1,200	900	1,660	1,200	2,560	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 2025 - 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	$ 994	$1,050	$1,913	70%	128%
2,000	1,400	1,225	1,129	1,400	2,354	70%	118%
2,500	1,750	1,531	1,261	1,750	2,792	70%	112%
3,000	2,100	1,838	1,393	2,100	3,231	70%	108%
3,500	2,450	2,144	1,527	2,450	3,671	70%	105%
4,000	2,800	2,450	1,660	2,800	4,110	70%	103%
25 Years of Service:							
$1,500	$ 750	$ 656	$ 994	$ 750	$1,650	50%	110%
2,000	1,000	875	1,129	1,000	2,004	50%	100%
2,500	1,250	1,094	1,261	1,250	2,355	50%	94%
3,000	1,500	1,313	1,393	1,500	2,706	50%	90%
3,500	1,750	1,531	1,527	1,750	3,058	50%	87%
4,000	2,000	1,750	1,660	2,000	3,410	50%	85%
15 Years of Service:							
$1,500	$ 450	$ 394	$ 994	$ 450	$1,388	30%	93%
2,000	600	525	1,129	600	1,654	30%	83%
2,500	750	656	1,261	750	1,917	30%	77%
3,000	900	788	1,393	900	2,181	30%	73%
3,500	1,050	919	1,527	1,050	2,446	30%	70%
4,000	1,200	1,050	1,660	1,200	2,710	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 2025 - 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

Dixon Ambulance District - Public Safety

October 31, 2025

By Attained Age and Years of Service

Attained Age	Years of Service to Valuation Date							Totals	
	0-4	5-9	10-14	15-19	20-24	25-29	30 Plus	No.	Valuation Payroll
Under 20									
20-24	2							2	$ 90,000
25-29	2							2	$ 100,000
30-34	2	2						4	$ 228,000
35-39	2	1		1				4	$ 270,000
40-44		1						1	$ 90,000
45-49	1	1						2	$ 160,000
50-54									
55-59	1							1	$ 70,000
60-64	1		1					2	$ 139,000
65-69									
70 & Over									
Totals	**11**	**5**	**1**	**1**				**18**	**$ 1,147,000**

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

Age: 38.0 years.
Benefit Service: 5.0 years.
Annual Pay: $63,722.

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.

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December 10, 2025 E-mail

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

Dear Mr. Betts:

Enclosed is the report of the October 31, 2025 Initial Actuarial Valuation of LAGERS benefits for the employees of

Dixon Ambulance 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

December 10, 2025

Dixon Ambulance District
Dixon, Missouri

Ladies and Gentlemen:

This report contains projections needed to comply with Missouri state disclosure requirements (Section 105.665 of the RSMo) regarding the adoption of LAGERS benefits by a political subdivision. This report is intended to be a supplement to the October 31, 2025 Initial Valuation for the Dixon Ambulance District dated December 10, 2025.

The actuarial assumptions and methods used to determine the stated costs are described in Appendix II of the Initial Valuation Report. In our opinion, they do produce results which, in the aggregate, are reasonable. Additional miscellaneous and technical assumptions as well as disclosures required by the actuarial standards of practice may be found in the LAGERS Compiled Annual Actuarial Valuation report as of February 28, 2025. 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

Dixon Ambulance District - Public Safety

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	
2025	$ 1,147,000	10.7%	$122,729	$ 603,551	13.1%	$150,257	$ 754,454	12.8%	$146,816	$ 742,126
2026	1,178,543	10.7	126,104	609,341	13.1	154,389	761,691	12.8	150,854	749,245
2027	1,210,953	10.7	129,572	614,533	13.1	158,635	768,181	12.8	155,002	755,629
2028	1,244,254	10.7	133,135	619,059	13.1	162,997	773,838	12.8	159,265	761,194
2029	1,278,471	10.7	136,796	622,843	13.1	167,480	778,568	12.8	163,644	765,847
2030	1,313,629	10.7	140,558	625,804	13.1	172,085	782,269	12.8	168,145	769,488
2031	1,349,754	10.7	144,424	627,855	13.1	176,818	784,833	12.8	172,769	772,010
2032	1,386,872	10.7	148,395	628,901	13.1	181,680	786,141	12.8	177,520	773,296
2033	1,425,011	10.7	152,476	628,840	13.1	186,676	786,065	12.8	182,401	773,222
2034	1,464,199	10.7	156,669	627,563	13.1	191,810	784,469	12.8	187,417	771,652

		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	
2025	$ 1,147,000	14.8%	$169,756	$ 858,396	15.6%	$178,932	$ 905,263	16.7%	$191,549	$ 974,561
2026	1,178,543	14.8	174,424	866,630	15.6	183,853	913,947	16.7	196,817	983,910
2027	1,210,953	14.8	179,221	874,015	15.6	188,909	921,735	16.7	202,229	992,294
2028	1,244,254	14.8	184,150	880,451	15.6	194,104	928,523	16.7	207,790	999,601
2029	1,278,471	14.8	189,214	885,833	15.6	199,441	934,198	16.7	213,505	1,005,711
2030	1,313,629	14.8	194,417	890,044	15.6	204,926	938,639	16.7	219,376	1,010,492
2031	1,349,754	14.8	199,764	892,961	15.6	210,562	941,715	16.7	225,409	1,013,803
2032	1,386,872	14.8	205,257	894,449	15.6	216,352	943,284	16.7	231,608	1,015,492
2033	1,425,011	14.8	210,902	894,363	15.6	222,302	943,193	16.7	237,977	1,015,394
2034	1,464,199	14.8	216,701	892,547	15.6	228,415	941,278	16.7	244,521	1,013,332

		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	
2025	$ 1,147,000	18.1%	$207,607	$ 1,056,156	18.7%	$214,489	$ 1,090,830	20.5%	$235,135	$ 1,207,056
2026	1,178,543	18.1	213,316	1,066,287	18.7	220,388	1,101,294	20.5	241,601	1,218,635
2027	1,210,953	18.1	219,182	1,075,373	18.7	226,448	1,110,678	20.5	248,245	1,229,019
2028	1,244,254	18.1	225,210	1,083,292	18.7	232,675	1,118,857	20.5	255,072	1,238,070
2029	1,278,471	18.1	231,403	1,089,913	18.7	239,074	1,125,696	20.5	262,087	1,245,637
2030	1,313,629	18.1	237,767	1,095,095	18.7	245,649	1,131,048	20.5	269,294	1,251,559
2031	1,349,754	18.1	244,305	1,098,684	18.7	252,404	1,134,755	20.5	276,700	1,255,660
2032	1,386,872	18.1	251,024	1,100,515	18.7	259,345	1,136,646	20.5	284,309	1,257,752
2033	1,425,011	18.1	257,927	1,100,409	18.7	266,477	1,136,537	20.5	292,127	1,257,631
2034	1,464,199	18.1	265,020	1,098,174	18.7	273,805	1,134,229	20.5	300,161	1,255,077

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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	
2025	$ 1,147,000	8.8%	$100,936	$ 603,551	11.2%	$128,464	$ 754,454	10.9%	$125,023	$ 742,126
2026	1,178,543	8.8	103,712	609,341	11.2	131,997	761,691	10.9	128,461	749,245
2027	1,210,953	8.8	106,564	614,533	11.2	135,627	768,181	10.9	131,994	755,629
2028	1,244,254	8.8	109,494	619,059	11.2	139,356	773,838	10.9	135,624	761,194
2029	1,278,471	8.8	112,505	622,843	11.2	143,189	778,568	10.9	139,353	765,847
2030	1,313,629	8.8	115,599	625,804	11.2	147,126	782,269	10.9	143,186	769,488
2031	1,349,754	8.8	118,778	627,855	11.2	151,172	784,833	10.9	147,123	772,010
2032	1,386,872	8.8	122,045	628,901	11.2	155,330	786,141	10.9	151,169	773,296
2033	1,425,011	8.8	125,401	628,840	11.2	159,601	786,065	10.9	155,326	773,222
2034	1,464,199	8.8	128,850	627,563	11.2	163,990	784,469	10.9	159,598	771,652

		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	
2025	$ 1,147,000	12.9%	$147,963	$ 858,396	13.7%	$157,139	$ 905,263	14.8%	$169,756	$ 974,561
2026	1,178,543	12.9	152,032	866,630	13.7	161,460	913,947	14.8	174,424	983,910
2027	1,210,953	12.9	156,213	874,015	13.7	165,901	921,735	14.8	179,221	992,294
2028	1,244,254	12.9	160,509	880,451	13.7	170,463	928,523	14.8	184,150	999,601
2029	1,278,471	12.9	164,923	885,833	13.7	175,151	934,198	14.8	189,214	1,005,711
2030	1,313,629	12.9	169,458	890,044	13.7	179,967	938,639	14.8	194,417	1,010,492
2031	1,349,754	12.9	174,118	892,961	13.7	184,916	941,715	14.8	199,764	1,013,803
2032	1,386,872	12.9	178,906	894,449	13.7	190,001	943,284	14.8	205,257	1,015,492
2033	1,425,011	12.9	183,826	894,363	13.7	195,227	943,193	14.8	210,902	1,015,394
2034	1,464,199	12.9	188,882	892,547	13.7	200,595	941,278	14.8	216,701	1,013,332

		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	
2025	$ 1,147,000	16.2%	$185,814	$ 1,056,156	16.8%	$192,696	$ 1,090,830	18.6%	$213,342	$ 1,207,056
2026	1,178,543	16.2	190,924	1,066,287	16.8	197,995	1,101,294	18.6	219,209	1,218,635
2027	1,210,953	16.2	196,174	1,075,373	16.8	203,440	1,110,678	18.6	225,237	1,229,019
2028	1,244,254	16.2	201,569	1,083,292	16.8	209,035	1,118,857	18.6	231,431	1,238,070
2029	1,278,471	16.2	207,112	1,089,913	16.8	214,783	1,125,696	18.6	237,796	1,245,637
2030	1,313,629	16.2	212,808	1,095,095	16.8	220,690	1,131,048	18.6	244,335	1,251,559
2031	1,349,754	16.2	218,660	1,098,684	16.8	226,759	1,134,755	18.6	251,054	1,255,660
2032	1,386,872	16.2	224,673	1,100,515	16.8	232,994	1,136,646	18.6	257,958	1,257,752
2033	1,425,011	16.2	230,852	1,100,409	16.8	239,402	1,136,537	18.6	265,052	1,257,631
2034	1,464,199	16.2	237,200	1,098,174	16.8	245,985	1,134,229	18.6	272,341	1,255,077

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2025	$ 1,147,000	6.9%	$79,143	$ 603,551	9.3%	$106,671	$ 754,454	9.0%	$103,230	$ 742,126
2026	1,178,543	6.9	81,319	609,341	9.3	109,604	761,691	9.0	106,069	749,245
2027	1,210,953	6.9	83,556	614,533	9.3	112,619	768,181	9.0	108,986	755,629
2028	1,244,254	6.9	85,854	619,059	9.3	115,716	773,838	9.0	111,983	761,194
2029	1,278,471	6.9	88,214	622,843	9.3	118,898	778,568	9.0	115,062	765,847
2030	1,313,629	6.9	90,640	625,804	9.3	122,167	782,269	9.0	118,227	769,488
2031	1,349,754	6.9	93,133	627,855	9.3	125,527	784,833	9.0	121,478	772,010
2032	1,386,872	6.9	95,694	628,901	9.3	128,979	786,141	9.0	124,818	773,296
2033	1,425,011	6.9	98,326	628,840	9.3	132,526	786,065	9.0	128,251	773,222
2034	1,464,199	6.9	101,030	627,563	9.3	136,171	784,469	9.0	131,778	771,652

		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
2025	$ 1,147,000	11.0%	$126,170	$ 858,396	11.8%	$135,346	$ 905,263	12.9%	$147,963	$ 974,561
2026	1,178,543	11.0	129,640	866,630	11.8	139,068	913,947	12.9	152,032	983,910
2027	1,210,953	11.0	133,205	874,015	11.8	142,892	921,735	12.9	156,213	992,294
2028	1,244,254	11.0	136,868	880,451	11.8	146,822	928,523	12.9	160,509	999,601
2029	1,278,471	11.0	140,632	885,833	11.8	150,860	934,198	12.9	164,923	1,005,711
2030	1,313,629	11.0	144,499	890,044	11.8	155,008	938,639	12.9	169,458	1,010,492
2031	1,349,754	11.0	148,473	892,961	11.8	159,271	941,715	12.9	174,118	1,013,803
2032	1,386,872	11.0	152,556	894,449	11.8	163,651	943,284	12.9	178,906	1,015,492
2033	1,425,011	11.0	156,751	894,363	11.8	168,151	943,193	12.9	183,826	1,015,394
2034	1,464,199	11.0	161,062	892,547	11.8	172,775	941,278	12.9	188,882	1,013,332

		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
2025	$ 1,147,000	14.3%	$164,021	$ 1,056,156	14.9%	$170,903	$ 1,090,830	16.7%	$191,549	$ 1,207,056
2026	1,178,543	14.3	168,532	1,066,287	14.9	175,603	1,101,294	16.7	196,817	1,218,635
2027	1,210,953	14.3	173,166	1,075,373	14.9	180,432	1,110,678	16.7	202,229	1,229,019
2028	1,244,254	14.3	177,928	1,083,292	14.9	185,394	1,118,857	16.7	207,790	1,238,070
2029	1,278,471	14.3	182,821	1,089,913	14.9	190,492	1,125,696	16.7	213,505	1,245,637
2030	1,313,629	14.3	187,849	1,095,095	14.9	195,731	1,131,048	16.7	219,376	1,251,559
2031	1,349,754	14.3	193,015	1,098,684	14.9	201,113	1,134,755	16.7	225,409	1,255,660
2032	1,386,872	14.3	198,323	1,100,515	14.9	206,644	1,136,646	16.7	231,608	1,257,752
2033	1,425,011	14.3	203,777	1,100,409	14.9	212,327	1,136,537	16.7	237,977	1,257,631
2034	1,464,199	14.3	209,380	1,098,174	14.9	218,166	1,134,229	16.7	244,521	1,255,077

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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
2025	$ 1,147,000	5.0%	$57,350	$ 603,551	7.4%	$84,878	$ 754,454	7.1%	$81,437	$ 742,126
2026	1,178,543	5.0	58,927	609,341	7.4	87,212	761,691	7.1	83,677	749,245
2027	1,210,953	5.0	60,548	614,533	7.4	89,611	768,181	7.1	85,978	755,629
2028	1,244,254	5.0	62,213	619,059	7.4	92,075	773,838	7.1	88,342	761,194
2029	1,278,471	5.0	63,924	622,843	7.4	94,607	778,568	7.1	90,771	765,847
2030	1,313,629	5.0	65,681	625,804	7.4	97,209	782,269	7.1	93,268	769,488
2031	1,349,754	5.0	67,488	627,855	7.4	99,882	784,833	7.1	95,833	772,010
2032	1,386,872	5.0	69,344	628,901	7.4	102,629	786,141	7.1	98,468	773,296
2033	1,425,011	5.0	71,251	628,840	7.4	105,451	786,065	7.1	101,176	773,222
2034	1,464,199	5.0	73,210	627,563	7.4	108,351	784,469	7.1	103,958	771,652

		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
2025	$ 1,147,000	9.1%	$104,377	$ 858,396	9.9%	$113,553	$ 905,263	11.0%	$126,170	$ 974,561
2026	1,178,543	9.1	107,247	866,630	9.9	116,676	913,947	11.0	129,640	983,910
2027	1,210,953	9.1	110,197	874,015	9.9	119,884	921,735	11.0	133,205	992,294
2028	1,244,254	9.1	113,227	880,451	9.9	123,181	928,523	11.0	136,868	999,601
2029	1,278,471	9.1	116,341	885,833	9.9	126,569	934,198	11.0	140,632	1,005,711
2030	1,313,629	9.1	119,540	890,044	9.9	130,049	938,639	11.0	144,499	1,010,492
2031	1,349,754	9.1	122,828	892,961	9.9	133,626	941,715	11.0	148,473	1,013,803
2032	1,386,872	9.1	126,205	894,449	9.9	137,300	943,284	11.0	152,556	1,015,492
2033	1,425,011	9.1	129,676	894,363	9.9	141,076	943,193	11.0	156,751	1,015,394
2034	1,464,199	9.1	133,242	892,547	9.9	144,956	941,278	11.0	161,062	1,013,332

		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
2025	$ 1,147,000	12.4%	$142,228	$ 1,056,156	13.0%	$149,110	$ 1,090,830	14.8%	$169,756	$ 1,207,056
2026	1,178,543	12.4	146,139	1,066,287	13.0	153,211	1,101,294	14.8	174,424	1,218,635
2027	1,210,953	12.4	150,158	1,075,373	13.0	157,424	1,110,678	14.8	179,221	1,229,019
2028	1,244,254	12.4	154,287	1,083,292	13.0	161,753	1,118,857	14.8	184,150	1,238,070
2029	1,278,471	12.4	158,530	1,089,913	13.0	166,201	1,125,696	14.8	189,214	1,245,637
2030	1,313,629	12.4	162,890	1,095,095	13.0	170,772	1,131,048	14.8	194,417	1,251,559
2031	1,349,754	12.4	167,369	1,098,684	13.0	175,468	1,134,755	14.8	199,764	1,255,660
2032	1,386,872	12.4	171,972	1,100,515	13.0	180,293	1,136,646	14.8	205,257	1,257,752
2033	1,425,011	12.4	176,701	1,100,409	13.0	185,251	1,136,537	14.8	210,902	1,257,631
2034	1,464,199	12.4	181,561	1,098,174	13.0	190,346	1,134,229	14.8	216,701	1,255,077

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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
2025	$ 1,147,000	11.1%	$127,317	$ 625,058	13.6%	$155,992	$ 781,332	13.2%	$151,404	$ 768,593
2026	1,178,543	11.1	130,818	631,054	13.6	160,282	788,827	13.2	155,568	775,966
2027	1,210,953	11.1	134,416	636,431	13.6	164,690	795,549	13.2	159,846	782,578
2028	1,244,254	11.1	138,112	641,118	13.6	169,219	801,408	13.2	164,242	788,341
2029	1,278,471	11.1	141,910	645,037	13.6	173,872	806,306	13.2	168,758	793,160
2030	1,313,629	11.1	145,813	648,104	13.6	178,654	810,139	13.2	173,399	796,931
2031	1,349,754	11.1	149,823	650,228	13.6	183,567	812,794	13.2	178,168	799,543
2032	1,386,872	11.1	153,943	651,311	13.6	188,615	814,148	13.2	183,067	800,875
2033	1,425,011	11.1	158,176	651,248	13.6	193,801	814,070	13.2	188,101	800,798
2034	1,464,199	11.1	162,526	649,925	13.6	199,131	812,417	13.2	193,274	799,172

		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
2025	$ 1,147,000	15.2%	$174,344	$ 888,998	16.1%	$184,667	$ 937,637	17.2%	$197,284	$ 1,009,403
2026	1,178,543	15.2	179,139	897,526	16.1	189,745	946,631	17.2	202,709	1,019,086
2027	1,210,953	15.2	184,065	905,174	16.1	194,963	954,697	17.2	208,284	1,027,770
2028	1,244,254	15.2	189,127	911,840	16.1	200,325	961,728	17.2	214,012	1,035,339
2029	1,278,471	15.2	194,328	917,413	16.1	205,834	967,606	17.2	219,897	1,041,667
2030	1,313,629	15.2	199,672	921,775	16.1	211,494	972,206	17.2	225,944	1,046,619
2031	1,349,754	15.2	205,163	924,796	16.1	217,310	975,392	17.2	232,158	1,050,049
2032	1,386,872	15.2	210,805	926,337	16.1	223,286	977,017	17.2	238,542	1,051,799
2033	1,425,011	15.2	216,602	926,248	16.1	229,427	976,923	17.2	245,102	1,051,698
2034	1,464,199	15.2	222,558	924,367	16.1	235,736	974,939	17.2	251,842	1,049,562

		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
2025	$ 1,147,000	18.7%	$214,489	$ 1,093,897	19.3%	$221,371	$ 1,129,749	21.3%	$244,311	$ 1,250,180
2026	1,178,543	18.7	220,388	1,104,390	19.3	227,459	1,140,586	21.3	251,030	1,262,173
2027	1,210,953	18.7	226,448	1,113,801	19.3	233,714	1,150,305	21.3	257,933	1,272,928
2028	1,244,254	18.7	232,675	1,122,003	19.3	240,141	1,158,776	21.3	265,026	1,282,302
2029	1,278,471	18.7	239,074	1,128,861	19.3	246,745	1,165,859	21.3	272,314	1,290,140
2030	1,313,629	18.7	245,649	1,134,228	19.3	253,530	1,171,402	21.3	279,803	1,296,274
2031	1,349,754	18.7	252,404	1,137,945	19.3	260,503	1,175,241	21.3	287,498	1,300,522
2032	1,386,872	18.7	259,345	1,139,841	19.3	267,666	1,177,199	21.3	295,404	1,302,689
2033	1,425,011	18.7	266,477	1,139,731	19.3	275,027	1,177,086	21.3	303,527	1,302,564
2034	1,464,199	18.7	273,805	1,137,416	19.3	282,590	1,174,696	21.3	311,874	1,299,919

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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	
2025	$ 1,147,000	9.2%	$105,524	$ 625,058	11.7%	$134,199	$ 781,332	11.3%	$129,611	$ 768,593
2026	1,178,543	9.2	108,426	631,054	11.7	137,890	788,827	11.3	133,175	775,966
2027	1,210,953	9.2	111,408	636,431	11.7	141,682	795,549	11.3	136,838	782,578
2028	1,244,254	9.2	114,471	641,118	11.7	145,578	801,408	11.3	140,601	788,341
2029	1,278,471	9.2	117,619	645,037	11.7	149,581	806,306	11.3	144,467	793,160
2030	1,313,629	9.2	120,854	648,104	11.7	153,695	810,139	11.3	148,440	796,931
2031	1,349,754	9.2	124,177	650,228	11.7	157,921	812,794	11.3	152,522	799,543
2032	1,386,872	9.2	127,592	651,311	11.7	162,264	814,148	11.3	156,717	800,875
2033	1,425,011	9.2	131,101	651,248	11.7	166,726	814,070	11.3	161,026	800,798
2034	1,464,199	9.2	134,706	649,925	11.7	171,311	812,417	11.3	165,454	799,172

		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	
2025	$ 1,147,000	13.3%	$152,551	$ 888,998	14.2%	$162,874	$ 937,637	15.3%	$175,491	$ 1,009,403
2026	1,178,543	13.3	156,746	897,526	14.2	167,353	946,631	15.3	180,317	1,019,086
2027	1,210,953	13.3	161,057	905,174	14.2	171,955	954,697	15.3	185,276	1,027,770
2028	1,244,254	13.3	165,486	911,840	14.2	176,684	961,728	15.3	190,371	1,035,339
2029	1,278,471	13.3	170,037	917,413	14.2	181,543	967,606	15.3	195,606	1,041,667
2030	1,313,629	13.3	174,713	921,775	14.2	186,535	972,206	15.3	200,985	1,046,619
2031	1,349,754	13.3	179,517	924,796	14.2	191,665	975,392	15.3	206,512	1,050,049
2032	1,386,872	13.3	184,454	926,337	14.2	196,936	977,017	15.3	212,191	1,051,799
2033	1,425,011	13.3	189,526	926,248	14.2	202,352	976,923	15.3	218,027	1,051,698
2034	1,464,199	13.3	194,738	924,367	14.2	207,916	974,939	15.3	224,022	1,049,562

		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	
2025	$ 1,147,000	16.8%	$192,696	$ 1,093,897	17.4%	$199,578	$ 1,129,749	19.4%	$222,518	$ 1,250,180
2026	1,178,543	16.8	197,995	1,104,390	17.4	205,066	1,140,586	19.4	228,637	1,262,173
2027	1,210,953	16.8	203,440	1,113,801	17.4	210,706	1,150,305	19.4	234,925	1,272,928
2028	1,244,254	16.8	209,035	1,122,003	17.4	216,500	1,158,776	19.4	241,385	1,282,302
2029	1,278,471	16.8	214,783	1,128,861	17.4	222,454	1,165,859	19.4	248,023	1,290,140
2030	1,313,629	16.8	220,690	1,134,228	17.4	228,571	1,171,402	19.4	254,844	1,296,274
2031	1,349,754	16.8	226,759	1,137,945	17.4	234,857	1,175,241	19.4	261,852	1,300,522
2032	1,386,872	16.8	232,994	1,139,841	17.4	241,316	1,177,199	19.4	269,053	1,302,689
2033	1,425,011	16.8	239,402	1,139,731	17.4	247,952	1,177,086	19.4	276,452	1,302,564
2034	1,464,199	16.8	245,985	1,137,416	17.4	254,771	1,174,696	19.4	284,055	1,299,919

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability	Estimated Employer Contribution		Unfunded Actuarial Accrued Liability
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars		As a % of Payroll	Annual Dollars	
2025	$ 1,147,000	7.3%	$83,731	$ 625,058	9.8%	$112,406	$ 781,332	9.4%	$107,818	$ 768,593
2026	1,178,543	7.3	86,034	631,054	9.8	115,497	788,827	9.4	110,783	775,966
2027	1,210,953	7.3	88,400	636,431	9.8	118,673	795,549	9.4	113,830	782,578
2028	1,244,254	7.3	90,831	641,118	9.8	121,937	801,408	9.4	116,960	788,341
2029	1,278,471	7.3	93,328	645,037	9.8	125,290	806,306	9.4	120,176	793,160
2030	1,313,629	7.3	95,895	648,104	9.8	128,736	810,139	9.4	123,481	796,931
2031	1,349,754	7.3	98,532	650,228	9.8	132,276	812,794	9.4	126,877	799,543
2032	1,386,872	7.3	101,242	651,311	9.8	135,913	814,148	9.4	130,366	800,875
2033	1,425,011	7.3	104,026	651,248	9.8	139,651	814,070	9.4	133,951	800,798
2034	1,464,199	7.3	106,887	649,925	9.8	143,492	812,417	9.4	137,635	799,172

		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	
2025	$ 1,147,000	11.4%	$130,758	$ 888,998	12.3%	$141,081	$ 937,637	13.4%	$153,698	$ 1,009,403
2026	1,178,543	11.4	134,354	897,526	12.3	144,961	946,631	13.4	157,925	1,019,086
2027	1,210,953	11.4	138,049	905,174	12.3	148,947	954,697	13.4	162,268	1,027,770
2028	1,244,254	11.4	141,845	911,840	12.3	153,043	961,728	13.4	166,730	1,035,339
2029	1,278,471	11.4	145,746	917,413	12.3	157,252	967,606	13.4	171,315	1,041,667
2030	1,313,629	11.4	149,754	921,775	12.3	161,576	972,206	13.4	176,026	1,046,619
2031	1,349,754	11.4	153,872	924,796	12.3	166,020	975,392	13.4	180,867	1,050,049
2032	1,386,872	11.4	158,103	926,337	12.3	170,585	977,017	13.4	185,841	1,051,799
2033	1,425,011	11.4	162,451	926,248	12.3	175,276	976,923	13.4	190,951	1,051,698
2034	1,464,199	11.4	166,919	924,367	12.3	180,096	974,939	13.4	196,203	1,049,562

		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	
2025	$ 1,147,000	14.9%	$170,903	$ 1,093,897	15.5%	$177,785	$ 1,129,749	17.5%	$200,725	$ 1,250,180
2026	1,178,543	14.9	175,603	1,104,390	15.5	182,674	1,140,586	17.5	206,245	1,262,173
2027	1,210,953	14.9	180,432	1,113,801	15.5	187,698	1,150,305	17.5	211,917	1,272,928
2028	1,244,254	14.9	185,394	1,122,003	15.5	192,859	1,158,776	17.5	217,744	1,282,302
2029	1,278,471	14.9	190,492	1,128,861	15.5	198,163	1,165,859	17.5	223,732	1,290,140
2030	1,313,629	14.9	195,731	1,134,228	15.5	203,612	1,171,402	17.5	229,885	1,296,274
2031	1,349,754	14.9	201,113	1,137,945	15.5	209,212	1,175,241	17.5	236,207	1,300,522
2032	1,386,872	14.9	206,644	1,139,841	15.5	214,965	1,177,199	17.5	242,703	1,302,689
2033	1,425,011	14.9	212,327	1,139,731	15.5	220,877	1,177,086	17.5	249,377	1,302,564
2034	1,464,199	14.9	218,166	1,137,416	15.5	226,951	1,174,696	17.5	256,235	1,299,919

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2025	$ 1,147,000	5.4%	$61,938	$ 625,058	7.9%	$90,613	$ 781,332	7.5%	$86,025	$ 768,593
2026	1,178,543	5.4	63,641	631,054	7.9	93,105	788,827	7.5	88,391	775,966
2027	1,210,953	5.4	65,391	636,431	7.9	95,665	795,549	7.5	90,821	782,578
2028	1,244,254	5.4	67,190	641,118	7.9	98,296	801,408	7.5	93,319	788,341
2029	1,278,471	5.4	69,037	645,037	7.9	100,999	806,306	7.5	95,885	793,160
2030	1,313,629	5.4	70,936	648,104	7.9	103,777	810,139	7.5	98,522	796,931
2031	1,349,754	5.4	72,887	650,228	7.9	106,631	812,794	7.5	101,232	799,543
2032	1,386,872	5.4	74,891	651,311	7.9	109,563	814,148	7.5	104,015	800,875
2033	1,425,011	5.4	76,951	651,248	7.9	112,576	814,070	7.5	106,876	800,798
2034	1,464,199	5.4	79,067	649,925	7.9	115,672	812,417	7.5	109,815	799,172

		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
2025	$ 1,147,000	9.5%	$108,965	$ 888,998	10.4%	$119,288	$ 937,637	11.5%	$131,905	$ 1,009,403
2026	1,178,543	9.5	111,962	897,526	10.4	122,568	946,631	11.5	135,532	1,019,086
2027	1,210,953	9.5	115,041	905,174	10.4	125,939	954,697	11.5	139,260	1,027,770
2028	1,244,254	9.5	118,204	911,840	10.4	129,402	961,728	11.5	143,089	1,035,339
2029	1,278,471	9.5	121,455	917,413	10.4	132,961	967,606	11.5	147,024	1,041,667
2030	1,313,629	9.5	124,795	921,775	10.4	136,617	972,206	11.5	151,067	1,046,619
2031	1,349,754	9.5	128,227	924,796	10.4	140,374	975,392	11.5	155,222	1,050,049
2032	1,386,872	9.5	131,753	926,337	10.4	144,235	977,017	11.5	159,490	1,051,799
2033	1,425,011	9.5	135,376	926,248	10.4	148,201	976,923	11.5	163,876	1,051,698
2034	1,464,199	9.5	139,099	924,367	10.4	152,277	974,939	11.5	168,383	1,049,562

		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
2025	$ 1,147,000	13.0%	$149,110	$ 1,093,897	13.6%	$155,992	$ 1,129,749	15.6%	$178,932	$ 1,250,180
2026	1,178,543	13.0	153,211	1,104,390	13.6	160,282	1,140,586	15.6	183,853	1,262,173
2027	1,210,953	13.0	157,424	1,113,801	13.6	164,690	1,150,305	15.6	188,909	1,272,928
2028	1,244,254	13.0	161,753	1,122,003	13.6	169,219	1,158,776	15.6	194,104	1,282,302
2029	1,278,471	13.0	166,201	1,128,861	13.6	173,872	1,165,859	15.6	199,441	1,290,140
2030	1,313,629	13.0	170,772	1,134,228	13.6	178,654	1,171,402	15.6	204,926	1,296,274
2031	1,349,754	13.0	175,468	1,137,945	13.6	183,567	1,175,241	15.6	210,562	1,300,522
2032	1,386,872	13.0	180,293	1,139,841	13.6	188,615	1,177,199	15.6	216,352	1,302,689
2033	1,425,011	13.0	185,251	1,139,731	13.6	193,801	1,177,086	15.6	222,302	1,302,564
2034	1,464,199	13.0	190,346	1,137,416	13.6	199,131	1,174,696	15.6	228,415	1,299,919

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded	Estimated Employer Contribution		Unfunded
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability	As a % of Payroll	Annual Dollars	Actuarial Accrued Liability
2025	$ 1,147,000	11.0%	$126,170	$ 633,912	13.5%	$154,845	$ 792,361	13.6%	$155,992	$ 819,284
2026	1,178,543	11.0	129,640	639,993	13.5	159,103	799,962	13.6	160,282	827,143
2027	1,210,953	11.0	133,205	645,446	13.5	163,479	806,779	13.6	164,690	834,191
2028	1,244,254	11.0	136,868	650,199	13.5	167,974	812,720	13.6	169,219	840,334
2029	1,278,471	11.0	140,632	654,173	13.5	172,594	817,688	13.6	173,872	845,470
2030	1,313,629	11.0	144,499	657,283	13.5	177,340	821,575	13.6	178,654	849,490
2031	1,349,754	11.0	148,473	659,437	13.5	182,217	824,267	13.6	183,567	852,274
2032	1,386,872	11.0	152,556	660,536	13.5	187,228	825,640	13.6	188,615	853,694
2033	1,425,011	11.0	156,751	660,472	13.5	192,376	825,561	13.6	193,801	853,612
2034	1,464,199	11.0	161,062	659,131	13.5	197,667	823,884	13.6	199,131	851,878

		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
2025	$ 1,147,000	15.5%	$177,785	$ 931,410	16.0%	$183,520	$ 950,835	17.4%	$199,578	$ 1,043,528
2026	1,178,543	15.5	182,674	940,345	16.0	188,567	959,956	17.4	205,066	1,053,538
2027	1,210,953	15.5	187,698	948,358	16.0	193,752	968,136	17.4	210,706	1,062,515
2028	1,244,254	15.5	192,859	955,342	16.0	199,081	975,266	17.4	216,500	1,070,340
2029	1,278,471	15.5	198,163	961,181	16.0	204,555	981,227	17.4	222,454	1,076,882
2030	1,313,629	15.5	203,612	965,751	16.0	210,181	985,892	17.4	228,571	1,082,002
2031	1,349,754	15.5	209,212	968,916	16.0	215,961	989,123	17.4	234,857	1,085,548
2032	1,386,872	15.5	214,965	970,530	16.0	221,900	990,771	17.4	241,316	1,087,357
2033	1,425,011	15.5	220,877	970,437	16.0	228,002	990,676	17.4	247,952	1,087,252
2034	1,464,199	15.5	226,951	968,466	16.0	234,272	988,664	17.4	254,771	1,085,044

		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
2025	$ 1,147,000	18.6%	$213,342	$ 1,109,275	19.3%	$221,371	$ 1,155,628	21.3%	$244,311	$ 1,267,763
2026	1,178,543	18.6	219,209	1,119,916	19.3	227,459	1,166,714	21.3	251,030	1,279,924
2027	1,210,953	18.6	225,237	1,129,459	19.3	233,714	1,176,656	21.3	257,933	1,290,830
2028	1,244,254	18.6	231,431	1,137,777	19.3	240,141	1,185,321	21.3	265,026	1,300,336
2029	1,278,471	18.6	237,796	1,144,731	19.3	246,745	1,192,566	21.3	272,314	1,308,284
2030	1,313,629	18.6	244,335	1,150,173	19.3	253,530	1,198,236	21.3	279,803	1,314,504
2031	1,349,754	18.6	251,054	1,153,942	19.3	260,503	1,202,163	21.3	287,498	1,318,812
2032	1,386,872	18.6	257,958	1,155,865	19.3	267,666	1,204,166	21.3	295,404	1,321,009
2033	1,425,011	18.6	265,052	1,155,754	19.3	275,027	1,204,050	21.3	303,527	1,320,882
2034	1,464,199	18.6	272,341	1,153,407	19.3	282,590	1,201,605	21.3	311,874	1,318,200

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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
2025	$ 1,147,000	9.1%	$104,377	$ 633,912	11.6%	$133,052	$ 792,361	11.7%	$134,199	$ 819,284
2026	1,178,543	9.1	107,247	639,993	11.6	136,711	799,962	11.7	137,890	827,143
2027	1,210,953	9.1	110,197	645,446	11.6	140,471	806,779	11.7	141,682	834,191
2028	1,244,254	9.1	113,227	650,199	11.6	144,333	812,720	11.7	145,578	840,334
2029	1,278,471	9.1	116,341	654,173	11.6	148,303	817,688	11.7	149,581	845,470
2030	1,313,629	9.1	119,540	657,283	11.6	152,381	821,575	11.7	153,695	849,490
2031	1,349,754	9.1	122,828	659,437	11.6	156,571	824,267	11.7	157,921	852,274
2032	1,386,872	9.1	126,205	660,536	11.6	160,877	825,640	11.7	162,264	853,694
2033	1,425,011	9.1	129,676	660,472	11.6	165,301	825,561	11.7	166,726	853,612
2034	1,464,199	9.1	133,242	659,131	11.6	169,847	823,884	11.7	171,311	851,878

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
2025	$ 1,147,000	13.6%	$155,992	$ 931,410	14.1%	$161,727	$ 950,835	15.5%	$177,785	$ 1,043,528
2026	1,178,543	13.6	160,282	940,345	14.1	166,175	959,956	15.5	182,674	1,053,538
2027	1,210,953	13.6	164,690	948,358	14.1	170,744	968,136	15.5	187,698	1,062,515
2028	1,244,254	13.6	169,219	955,342	14.1	175,440	975,266	15.5	192,859	1,070,340
2029	1,278,471	13.6	173,872	961,181	14.1	180,264	981,227	15.5	198,163	1,076,882
2030	1,313,629	13.6	178,654	965,751	14.1	185,222	985,892	15.5	203,612	1,082,002
2031	1,349,754	13.6	183,567	968,916	14.1	190,315	989,123	15.5	209,212	1,085,548
2032	1,386,872	13.6	188,615	970,530	14.1	195,549	990,771	15.5	214,965	1,087,357
2033	1,425,011	13.6	193,801	970,437	14.1	200,927	990,676	15.5	220,877	1,087,252
2034	1,464,199	13.6	199,131	968,466	14.1	206,452	988,664	15.5	226,951	1,085,044

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
2025	$ 1,147,000	16.7%	$191,549	$ 1,109,275	17.4%	$199,578	$ 1,155,628	19.4%	$222,518	$ 1,267,763
2026	1,178,543	16.7	196,817	1,119,916	17.4	205,066	1,166,714	19.4	228,637	1,279,924
2027	1,210,953	16.7	202,229	1,129,459	17.4	210,706	1,176,656	19.4	234,925	1,290,830
2028	1,244,254	16.7	207,790	1,137,777	17.4	216,500	1,185,321	19.4	241,385	1,300,336
2029	1,278,471	16.7	213,505	1,144,731	17.4	222,454	1,192,566	19.4	248,023	1,308,284
2030	1,313,629	16.7	219,376	1,150,173	17.4	228,571	1,198,236	19.4	254,844	1,314,504
2031	1,349,754	16.7	225,409	1,153,942	17.4	234,857	1,202,163	19.4	261,852	1,318,812
2032	1,386,872	16.7	231,608	1,155,865	17.4	241,316	1,204,166	19.4	269,053	1,321,009
2033	1,425,011	16.7	237,977	1,155,754	17.4	247,952	1,204,050	19.4	276,452	1,320,882
2034	1,464,199	16.7	244,521	1,153,407	17.4	254,771	1,201,605	19.4	284,055	1,318,200

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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

Rule of 80 Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: 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
2025	$ 1,147,000	7.2%	$82,584	$ 633,912	9.7%	$111,259	$ 792,361	9.8%	$112,406	$ 819,284
2026	1,178,543	7.2	84,855	639,993	9.7	114,319	799,962	9.8	115,497	827,143
2027	1,210,953	7.2	87,189	645,446	9.7	117,462	806,779	9.8	118,673	834,191
2028	1,244,254	7.2	89,586	650,199	9.7	120,693	812,720	9.8	121,937	840,334
2029	1,278,471	7.2	92,050	654,173	9.7	124,012	817,688	9.8	125,290	845,470
2030	1,313,629	7.2	94,581	657,283	9.7	127,422	821,575	9.8	128,736	849,490
2031	1,349,754	7.2	97,182	659,437	9.7	130,926	824,267	9.8	132,276	852,274
2032	1,386,872	7.2	99,855	660,536	9.7	134,527	825,640	9.8	135,913	853,694
2033	1,425,011	7.2	102,601	660,472	9.7	138,226	825,561	9.8	139,651	853,612
2034	1,464,199	7.2	105,422	659,131	9.7	142,027	823,884	9.8	143,492	851,878

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
2025	$ 1,147,000	11.7%	$134,199	$ 931,410	12.2%	$139,934	$ 950,835	13.6%	$155,992	$ 1,043,528
2026	1,178,543	11.7	137,890	940,345	12.2	143,782	959,956	13.6	160,282	1,053,538
2027	1,210,953	11.7	141,682	948,358	12.2	147,736	968,136	13.6	164,690	1,062,515
2028	1,244,254	11.7	145,578	955,342	12.2	151,799	975,266	13.6	169,219	1,070,340
2029	1,278,471	11.7	149,581	961,181	12.2	155,973	981,227	13.6	173,872	1,076,882
2030	1,313,629	11.7	153,695	965,751	12.2	160,263	985,892	13.6	178,654	1,082,002
2031	1,349,754	11.7	157,921	968,916	12.2	164,670	989,123	13.6	183,567	1,085,548
2032	1,386,872	11.7	162,264	970,530	12.2	169,198	990,771	13.6	188,615	1,087,357
2033	1,425,011	11.7	166,726	970,437	12.2	173,851	990,676	13.6	193,801	1,087,252
2034	1,464,199	11.7	171,311	968,466	12.2	178,632	988,664	13.6	199,131	1,085,044

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
2025	$ 1,147,000	14.8%	$169,756	$ 1,109,275	15.5%	$177,785	$ 1,155,628	17.5%	$200,725	$ 1,267,763
2026	1,178,543	14.8	174,424	1,119,916	15.5	182,674	1,166,714	17.5	206,245	1,279,924
2027	1,210,953	14.8	179,221	1,129,459	15.5	187,698	1,176,656	17.5	211,917	1,290,830
2028	1,244,254	14.8	184,150	1,137,777	15.5	192,859	1,185,321	17.5	217,744	1,300,336
2029	1,278,471	14.8	189,214	1,144,731	15.5	198,163	1,192,566	17.5	223,732	1,308,284
2030	1,313,629	14.8	194,417	1,150,173	15.5	203,612	1,198,236	17.5	229,885	1,314,504
2031	1,349,754	14.8	199,764	1,153,942	15.5	209,212	1,202,163	17.5	236,207	1,318,812
2032	1,386,872	14.8	205,257	1,155,865	15.5	214,965	1,204,166	17.5	242,703	1,321,009
2033	1,425,011	14.8	210,902	1,155,754	15.5	220,877	1,204,050	17.5	249,377	1,320,882
2034	1,464,199	14.8	216,701	1,153,407	15.5	226,951	1,201,605	17.5	256,235	1,318,200

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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
2025	$ 1,147,000	5.3%	$60,791	$ 633,912	7.8%	$89,466	$ 792,361	7.9%	$90,613	$ 819,284
2026	1,178,543	5.3	62,463	639,993	7.8	91,926	799,962	7.9	93,105	827,143
2027	1,210,953	5.3	64,181	645,446	7.8	94,454	806,779	7.9	95,665	834,191
2028	1,244,254	5.3	65,945	650,199	7.8	97,052	812,720	7.9	98,296	840,334
2029	1,278,471	5.3	67,759	654,173	7.8	99,721	817,688	7.9	100,999	845,470
2030	1,313,629	5.3	69,622	657,283	7.8	102,463	821,575	7.9	103,777	849,490
2031	1,349,754	5.3	71,537	659,437	7.8	105,281	824,267	7.9	106,631	852,274
2032	1,386,872	5.3	73,504	660,536	7.8	108,176	825,640	7.9	109,563	853,694
2033	1,425,011	5.3	75,526	660,472	7.8	111,151	825,561	7.9	112,576	853,612
2034	1,464,199	5.3	77,603	659,131	7.8	114,208	823,884	7.9	115,672	851,878

		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
2025	$ 1,147,000	9.8%	$112,406	$ 931,410	10.3%	$118,141	$ 950,835	11.7%	$134,199	$ 1,043,528
2026	1,178,543	9.8	115,497	940,345	10.3	121,390	959,956	11.7	137,890	1,053,538
2027	1,210,953	9.8	118,673	948,358	10.3	124,728	968,136	11.7	141,682	1,062,515
2028	1,244,254	9.8	121,937	955,342	10.3	128,158	975,266	11.7	145,578	1,070,340
2029	1,278,471	9.8	125,290	961,181	10.3	131,683	981,227	11.7	149,581	1,076,882
2030	1,313,629	9.8	128,736	965,751	10.3	135,304	985,892	11.7	153,695	1,082,002
2031	1,349,754	9.8	132,276	968,916	10.3	139,025	989,123	11.7	157,921	1,085,548
2032	1,386,872	9.8	135,913	970,530	10.3	142,848	990,771	11.7	162,264	1,087,357
2033	1,425,011	9.8	139,651	970,437	10.3	146,776	990,676	11.7	166,726	1,087,252
2034	1,464,199	9.8	143,492	968,466	10.3	150,812	988,664	11.7	171,311	1,085,044

		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
2025	$ 1,147,000	12.9%	$147,963	$ 1,109,275	13.6%	$155,992	$ 1,155,628	15.6%	$178,932	$ 1,267,763
2026	1,178,543	12.9	152,032	1,119,916	13.6	160,282	1,166,714	15.6	183,853	1,279,924
2027	1,210,953	12.9	156,213	1,129,459	13.6	164,690	1,176,656	15.6	188,909	1,290,830
2028	1,244,254	12.9	160,509	1,137,777	13.6	169,219	1,185,321	15.6	194,104	1,300,336
2029	1,278,471	12.9	164,923	1,144,731	13.6	173,872	1,192,566	15.6	199,441	1,308,284
2030	1,313,629	12.9	169,458	1,150,173	13.6	178,654	1,198,236	15.6	204,926	1,314,504
2031	1,349,754	12.9	174,118	1,153,942	13.6	183,567	1,202,163	15.6	210,562	1,318,812
2032	1,386,872	12.9	178,906	1,155,865	13.6	188,615	1,204,166	15.6	216,352	1,321,009
2033	1,425,011	12.9	183,826	1,155,754	13.6	193,801	1,204,050	15.6	222,302	1,320,882
2034	1,464,199	12.9	188,882	1,153,407	13.6	199,131	1,201,605	15.6	228,415	1,318,200

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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
2025	$ 1,147,000	11.3%	$129,611	$ 656,947	14.1%	$161,727	$ 821,186	14.1%	$161,727	$ 849,074
2026	1,178,543	11.3	133,175	663,249	14.1	166,175	829,063	14.1	166,175	857,219
2027	1,210,953	11.3	136,838	668,901	14.1	170,744	836,128	14.1	170,744	864,524
2028	1,244,254	11.3	140,601	673,827	14.1	175,440	842,285	14.1	175,440	870,891
2029	1,278,471	11.3	144,467	677,946	14.1	180,264	847,433	14.1	180,264	876,214
2030	1,313,629	11.3	148,440	681,169	14.1	185,222	851,462	14.1	185,222	880,380
2031	1,349,754	11.3	152,522	683,401	14.1	190,315	854,252	14.1	190,315	883,265
2032	1,386,872	11.3	156,717	684,540	14.1	195,549	855,675	14.1	195,549	884,737
2033	1,425,011	11.3	161,026	684,474	14.1	200,927	855,593	14.1	200,927	884,652
2034	1,464,199	11.3	165,454	683,084	14.1	206,452	853,855	14.1	206,452	882,855

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
2025	$ 1,147,000	16.1%	$184,667	$ 965,281	16.6%	$190,402	$ 985,398	18.0%	$206,460	$ 1,081,489
2026	1,178,543	16.1	189,745	974,541	16.6	195,638	994,851	18.0	212,138	1,091,863
2027	1,210,953	16.1	194,963	982,845	16.6	201,018	1,003,328	18.0	217,972	1,101,167
2028	1,244,254	16.1	200,325	990,083	16.6	206,546	1,010,717	18.0	223,966	1,109,276
2029	1,278,471	16.1	205,834	996,135	16.6	212,226	1,016,895	18.0	230,125	1,116,056
2030	1,313,629	16.1	211,494	1,000,871	16.6	218,062	1,021,729	18.0	236,453	1,121,362
2031	1,349,754	16.1	217,310	1,004,151	16.6	224,059	1,025,077	18.0	242,956	1,125,037
2032	1,386,872	16.1	223,286	1,005,824	16.6	230,221	1,026,785	18.0	249,637	1,126,911
2033	1,425,011	16.1	229,427	1,005,727	16.6	236,552	1,026,686	18.0	256,502	1,126,803
2034	1,464,199	16.1	235,736	1,003,685	16.6	243,057	1,024,601	18.0	263,556	1,124,515

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
2025	$ 1,147,000	19.3%	$221,371	$ 1,149,640	19.9%	$228,253	$ 1,197,677	21.9%	$251,193	$ 1,313,892
2026	1,178,543	19.3	227,459	1,160,668	19.9	234,530	1,209,166	21.9	258,101	1,326,496
2027	1,210,953	19.3	233,714	1,170,558	19.9	240,980	1,219,470	21.9	265,199	1,337,799
2028	1,244,254	19.3	240,141	1,179,178	19.9	247,607	1,228,450	21.9	272,492	1,347,651
2029	1,278,471	19.3	246,745	1,186,385	19.9	254,416	1,235,959	21.9	279,985	1,355,888
2030	1,313,629	19.3	253,530	1,192,025	19.9	261,412	1,241,835	21.9	287,685	1,362,334
2031	1,349,754	19.3	260,503	1,195,931	19.9	268,601	1,245,905	21.9	295,596	1,366,798
2032	1,386,872	19.3	267,666	1,197,924	19.9	275,988	1,247,981	21.9	303,725	1,369,075
2033	1,425,011	19.3	275,027	1,197,809	19.9	283,577	1,247,861	21.9	312,077	1,368,943
2034	1,464,199	19.3	282,590	1,195,376	19.9	291,376	1,245,327	21.9	320,660	1,366,163

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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	
2025	$ 1,147,000	9.4%	$107,818	$ 656,947	12.2%	$139,934	$ 821,186	12.2%	$139,934	$ 849,074
2026	1,178,543	9.4	110,783	663,249	12.2	143,782	829,063	12.2	143,782	857,219
2027	1,210,953	9.4	113,830	668,901	12.2	147,736	836,128	12.2	147,736	864,524
2028	1,244,254	9.4	116,960	673,827	12.2	151,799	842,285	12.2	151,799	870,891
2029	1,278,471	9.4	120,176	677,946	12.2	155,973	847,433	12.2	155,973	876,214
2030	1,313,629	9.4	123,481	681,169	12.2	160,263	851,462	12.2	160,263	880,380
2031	1,349,754	9.4	126,877	683,401	12.2	164,670	854,252	12.2	164,670	883,265
2032	1,386,872	9.4	130,366	684,540	12.2	169,198	855,675	12.2	169,198	884,737
2033	1,425,011	9.4	133,951	684,474	12.2	173,851	855,593	12.2	173,851	884,652
2034	1,464,199	9.4	137,635	683,084	12.2	178,632	853,855	12.2	178,632	882,855

		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	
2025	$ 1,147,000	14.2%	$162,874	$ 965,281	14.7%	$168,609	$ 985,398	16.1%	$184,667	$ 1,081,489
2026	1,178,543	14.2	167,353	974,541	14.7	173,246	994,851	16.1	189,745	1,091,863
2027	1,210,953	14.2	171,955	982,845	14.7	178,010	1,003,328	16.1	194,963	1,101,167
2028	1,244,254	14.2	176,684	990,083	14.7	182,905	1,010,717	16.1	200,325	1,109,276
2029	1,278,471	14.2	181,543	996,135	14.7	187,935	1,016,895	16.1	205,834	1,116,056
2030	1,313,629	14.2	186,535	1,000,871	14.7	193,103	1,021,729	16.1	211,494	1,121,362
2031	1,349,754	14.2	191,665	1,004,151	14.7	198,414	1,025,077	16.1	217,310	1,125,037
2032	1,386,872	14.2	196,936	1,005,824	14.7	203,870	1,026,785	16.1	223,286	1,126,911
2033	1,425,011	14.2	202,352	1,005,727	14.7	209,477	1,026,686	16.1	229,427	1,126,803
2034	1,464,199	14.2	207,916	1,003,685	14.7	215,237	1,024,601	16.1	235,736	1,124,515

		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	
2025	$ 1,147,000	17.4%	$199,578	$ 1,149,640	18.0%	$206,460	$ 1,197,677	20.0%	$229,400	$ 1,313,892
2026	1,178,543	17.4	205,066	1,160,668	18.0	212,138	1,209,166	20.0	235,709	1,326,496
2027	1,210,953	17.4	210,706	1,170,558	18.0	217,972	1,219,470	20.0	242,191	1,337,799
2028	1,244,254	17.4	216,500	1,179,178	18.0	223,966	1,228,450	20.0	248,851	1,347,651
2029	1,278,471	17.4	222,454	1,186,385	18.0	230,125	1,235,959	20.0	255,694	1,355,888
2030	1,313,629	17.4	228,571	1,192,025	18.0	236,453	1,241,835	20.0	262,726	1,362,334
2031	1,349,754	17.4	234,857	1,195,931	18.0	242,956	1,245,905	20.0	269,951	1,366,798
2032	1,386,872	17.4	241,316	1,197,924	18.0	249,637	1,247,981	20.0	277,374	1,369,075
2033	1,425,011	17.4	247,952	1,197,809	18.0	256,502	1,247,861	20.0	285,002	1,368,943
2034	1,464,199	17.4	254,771	1,195,376	18.0	263,556	1,245,327	20.0	292,840	1,366,163

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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
2025	$ 1,147,000	7.5%	$86,025	$ 656,947	10.3%	$118,141	$ 821,186	10.3%	$118,141	$ 849,074
2026	1,178,543	7.5	88,391	663,249	10.3	121,390	829,063	10.3	121,390	857,219
2027	1,210,953	7.5	90,821	668,901	10.3	124,728	836,128	10.3	124,728	864,524
2028	1,244,254	7.5	93,319	673,827	10.3	128,158	842,285	10.3	128,158	870,891
2029	1,278,471	7.5	95,885	677,946	10.3	131,683	847,433	10.3	131,683	876,214
2030	1,313,629	7.5	98,522	681,169	10.3	135,304	851,462	10.3	135,304	880,380
2031	1,349,754	7.5	101,232	683,401	10.3	139,025	854,252	10.3	139,025	883,265
2032	1,386,872	7.5	104,015	684,540	10.3	142,848	855,675	10.3	142,848	884,737
2033	1,425,011	7.5	106,876	684,474	10.3	146,776	855,593	10.3	146,776	884,652
2034	1,464,199	7.5	109,815	683,084	10.3	150,812	853,855	10.3	150,812	882,855

		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
2025	$ 1,147,000	12.3%	$141,081	$ 965,281	12.8%	$146,816	$ 985,398	14.2%	$162,874	$ 1,081,489
2026	1,178,543	12.3	144,961	974,541	12.8	150,854	994,851	14.2	167,353	1,091,863
2027	1,210,953	12.3	148,947	982,845	12.8	155,002	1,003,328	14.2	171,955	1,101,167
2028	1,244,254	12.3	153,043	990,083	12.8	159,265	1,010,717	14.2	176,684	1,109,276
2029	1,278,471	12.3	157,252	996,135	12.8	163,644	1,016,895	14.2	181,543	1,116,056
2030	1,313,629	12.3	161,576	1,000,871	12.8	168,145	1,021,729	14.2	186,535	1,121,362
2031	1,349,754	12.3	166,020	1,004,151	12.8	172,769	1,025,077	14.2	191,665	1,125,037
2032	1,386,872	12.3	170,585	1,005,824	12.8	177,520	1,026,785	14.2	196,936	1,126,911
2033	1,425,011	12.3	175,276	1,005,727	12.8	182,401	1,026,686	14.2	202,352	1,126,803
2034	1,464,199	12.3	180,096	1,003,685	12.8	187,417	1,024,601	14.2	207,916	1,124,515

		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
2025	$ 1,147,000	15.5%	$177,785	$ 1,149,640	16.1%	$184,667	$ 1,197,677	18.1%	$207,607	$ 1,313,892
2026	1,178,543	15.5	182,674	1,160,668	16.1	189,745	1,209,166	18.1	213,316	1,326,496
2027	1,210,953	15.5	187,698	1,170,558	16.1	194,963	1,219,470	18.1	219,182	1,337,799
2028	1,244,254	15.5	192,859	1,179,178	16.1	200,325	1,228,450	18.1	225,210	1,347,651
2029	1,278,471	15.5	198,163	1,186,385	16.1	205,834	1,235,959	18.1	231,403	1,355,888
2030	1,313,629	15.5	203,612	1,192,025	16.1	211,494	1,241,835	18.1	237,767	1,362,334
2031	1,349,754	15.5	209,212	1,195,931	16.1	217,310	1,245,905	18.1	244,305	1,366,798
2032	1,386,872	15.5	214,965	1,197,924	16.1	223,286	1,247,981	18.1	251,024	1,369,075
2033	1,425,011	15.5	220,877	1,197,809	16.1	229,427	1,247,861	18.1	257,927	1,368,943
2034	1,464,199	15.5	226,951	1,195,376	16.1	235,736	1,245,327	18.1	265,020	1,366,163

Notes regarding the above projections:

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

Dixon Ambulance District - Public Safety

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
2025	$ 1,147,000	5.6%	$64,232	$ 656,947	8.4%	$96,348	$ 821,186	8.4%	$96,348	$ 849,074
2026	1,178,543	5.6	65,998	663,249	8.4	98,998	829,063	8.4	98,998	857,219
2027	1,210,953	5.6	67,813	668,901	8.4	101,720	836,128	8.4	101,720	864,524
2028	1,244,254	5.6	69,678	673,827	8.4	104,517	842,285	8.4	104,517	870,891
2029	1,278,471	5.6	71,594	677,946	8.4	107,392	847,433	8.4	107,392	876,214
2030	1,313,629	5.6	73,563	681,169	8.4	110,345	851,462	8.4	110,345	880,380
2031	1,349,754	5.6	75,586	683,401	8.4	113,379	854,252	8.4	113,379	883,265
2032	1,386,872	5.6	77,665	684,540	8.4	116,497	855,675	8.4	116,497	884,737
2033	1,425,011	5.6	79,801	684,474	8.4	119,701	855,593	8.4	119,701	884,652
2034	1,464,199	5.6	81,995	683,084	8.4	122,993	853,855	8.4	122,993	882,855

		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
2025	$ 1,147,000	10.4%	$119,288	$ 965,281	10.9%	$125,023	$ 985,398	12.3%	$141,081	$ 1,081,489
2026	1,178,543	10.4	122,568	974,541	10.9	128,461	994,851	12.3	144,961	1,091,863
2027	1,210,953	10.4	125,939	982,845	10.9	131,994	1,003,328	12.3	148,947	1,101,167
2028	1,244,254	10.4	129,402	990,083	10.9	135,624	1,010,717	12.3	153,043	1,109,276
2029	1,278,471	10.4	132,961	996,135	10.9	139,353	1,016,895	12.3	157,252	1,116,056
2030	1,313,629	10.4	136,617	1,000,871	10.9	143,186	1,021,729	12.3	161,576	1,121,362
2031	1,349,754	10.4	140,374	1,004,151	10.9	147,123	1,025,077	12.3	166,020	1,125,037
2032	1,386,872	10.4	144,235	1,005,824	10.9	151,169	1,026,785	12.3	170,585	1,126,911
2033	1,425,011	10.4	148,201	1,005,727	10.9	155,326	1,026,686	12.3	175,276	1,126,803
2034	1,464,199	10.4	152,277	1,003,685	10.9	159,598	1,024,601	12.3	180,096	1,124,515

		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
2025	$ 1,147,000	13.6%	$155,992	$ 1,149,640	14.2%	$162,874	$ 1,197,677	16.2%	$185,814	$ 1,313,892
2026	1,178,543	13.6	160,282	1,160,668	14.2	167,353	1,209,166	16.2	190,924	1,326,496
2027	1,210,953	13.6	164,690	1,170,558	14.2	171,955	1,219,470	16.2	196,174	1,337,799
2028	1,244,254	13.6	169,219	1,179,178	14.2	176,684	1,228,450	16.2	201,569	1,347,651
2029	1,278,471	13.6	173,872	1,186,385	14.2	181,543	1,235,959	16.2	207,112	1,355,888
2030	1,313,629	13.6	178,654	1,192,025	14.2	186,535	1,241,835	16.2	212,808	1,362,334
2031	1,349,754	13.6	183,567	1,195,931	14.2	191,665	1,245,905	16.2	218,660	1,366,798
2032	1,386,872	13.6	188,615	1,197,924	14.2	196,936	1,247,981	16.2	224,673	1,369,075
2033	1,425,011	13.6	193,801	1,197,809	14.2	202,352	1,247,861	16.2	230,852	1,368,943
2034	1,464,199	13.6	199,131	1,195,376	14.2	207,916	1,245,327	16.2	237,200	1,366,163

Notes regarding the above projections:

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