GRS Retirement Consulting

800.521.0498 | P: 248.799.9000 | F: 248.799.9020 | www.grsconsulting.com

December 3, 2018

Rock Community Fire Protection District
Arnold, Missouri

Ladies and Gentlemen:

This report contains projections needed to comply with Missouri state disclosure requirements (Section 105.660 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, 2018 Initial Valuation for the Rock Community Fire Protection District dated December 3, 2018.

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, 2018.

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,

Mita Drazilov

Mita D. Drazilov, ASA, FCA, MAAA

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

Rock Community Fire Protection District - General

Employer Contribution Rates (Contributory Plan - 5 Year FAS)
(4% 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
2018	$ 173,211	5.1%	$8,834	$ 34,738	7.2%	$12,471	$ 45,659	6.1%	$10,566	$ 38,500
2019	178,840	5.1	9,121	35,214	7.2	12,876	46,285	6.1	10,909	39,027
2020	184,652	5.1	9,417	35,658	7.2	13,295	46,869	6.1	11,264	39,519
2021	190,653	5.1	9,723	36,066	7.2	13,727	47,405	6.1	11,630	39,971
2022	196,849	5.1	10,039	36,432	7.2	14,173	47,887	6.1	12,008	40,377
2023	203,247	5.1	10,366	36,752	7.2	14,634	48,308	6.1	12,398	40,732
2024	209,853	5.1	10,703	37,020	7.2	15,109	48,660	6.1	12,801	41,029
2025	216,673	5.1	11,050	37,229	7.2	15,600	48,935	6.1	13,217	41,261
2026	223,715	5.1	11,409	37,373	7.2	16,107	49,124	6.1	13,647	41,421
2027	230,986	5.1	11,780	37,444	7.2	16,631	49,218	6.1	14,090	41,500

		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
2018	$ 173,211	7.9%	$13,684	$ 48,470	9.2%	$15,935	$ 56,456	9.5%	$16,455	$ 58,344
2019	178,840	7.9	14,128	49,134	9.2	16,453	57,229	9.5	16,990	59,143
2020	184,652	7.9	14,588	49,754	9.2	16,988	57,951	9.5	17,542	59,889
2021	190,653	7.9	15,062	50,323	9.2	17,540	58,614	9.5	18,112	60,574
2022	196,849	7.9	15,551	50,834	9.2	18,110	59,210	9.5	18,701	61,189
2023	203,247	7.9	16,057	51,280	9.2	18,699	59,730	9.5	19,308	61,726
2024	209,853	7.9	16,578	51,654	9.2	19,306	60,165	9.5	19,936	62,176
2025	216,673	7.9	17,117	51,946	9.2	19,934	60,505	9.5	20,584	62,527
2026	223,715	7.9	17,673	52,147	9.2	20,582	60,739	9.5	21,253	62,769
2027	230,986	7.9	18,248	52,247	9.2	21,251	60,855	9.5	21,944	62,889

		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
2018	$ 173,211	11.2%	$19,400	$ 67,184	11.4%	$19,746	$ 68,125	13.2%	$22,864	$ 77,823
2019	178,840	11.2	20,030	68,104	11.4	20,388	69,058	13.2	23,607	78,889
2020	184,652	11.2	20,681	68,963	11.4	21,050	69,929	13.2	24,374	79,884
2021	190,653	11.2	21,353	69,751	11.4	21,734	70,728	13.2	25,166	80,797
2022	196,849	11.2	22,047	70,460	11.4	22,441	71,447	13.2	25,984	81,618
2023	203,247	11.2	22,764	71,079	11.4	23,170	72,074	13.2	26,829	82,335
2024	209,853	11.2	23,504	71,597	11.4	23,923	72,599	13.2	27,701	82,935
2025	216,673	11.2	24,267	72,002	11.4	24,701	73,009	13.2	28,601	83,404
2026	223,715	11.2	25,056	72,280	11.4	25,504	73,291	13.2	29,530	83,727
2027	230,986	11.2	25,870	72,418	11.4	26,332	73,431	13.2	30,490	83,887

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

Employer Contribution Rates (Contributory Plan - 3 Year FAS)
(4% member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2018	$ 173,211	5.4%	$9,353	$ 36,183	7.5%	$12,991	$ 47,411	6.3%	$10,912	$ 40,075
2019	178,840	5.4	9,657	36,679	7.5	13,413	48,061	6.3	11,267	40,624
2020	184,652	5.4	9,971	37,141	7.5	13,849	48,667	6.3	11,633	41,136
2021	190,653	5.4	10,295	37,566	7.5	14,299	49,223	6.3	12,011	41,606
2022	196,849	5.4	10,630	37,948	7.5	14,764	49,723	6.3	12,401	42,029
2023	203,247	5.4	10,975	38,281	7.5	15,244	50,160	6.3	12,805	42,398
2024	209,853	5.4	11,332	38,560	7.5	15,739	50,525	6.3	13,221	42,707
2025	216,673	5.4	11,700	38,778	7.5	16,250	50,811	6.3	13,650	42,948
2026	223,715	5.4	12,081	38,928	7.5	16,779	51,007	6.3	14,094	43,114
2027	230,986	5.4	12,473	39,002	7.5	17,324	51,104	6.3	14,552	43,196

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
2018	$ 173,211	8.2%	$14,203	$ 50,329	9.5%	$16,455	$ 58,566	10.0%	$17,321	$ 60,508
2019	178,840	8.2	14,665	51,018	9.5	16,990	59,368	10.0	17,884	61,337
2020	184,652	8.2	15,141	51,661	9.5	17,542	60,117	10.0	18,465	62,110
2021	190,653	8.2	15,634	52,252	9.5	18,112	60,804	10.0	19,065	62,820
2022	196,849	8.2	16,142	52,783	9.5	18,701	61,422	10.0	19,685	63,458
2023	203,247	8.2	16,666	53,247	9.5	19,308	61,961	10.0	20,325	64,015
2024	209,853	8.2	17,208	53,635	9.5	19,936	62,412	10.0	20,985	64,481
2025	216,673	8.2	17,767	53,938	9.5	20,584	62,765	10.0	21,667	64,845
2026	223,715	8.2	18,345	54,147	9.5	21,253	63,008	10.0	22,372	65,096
2027	230,986	8.2	18,941	54,250	9.5	21,944	63,128	10.0	23,099	65,220

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
2018	$ 173,211	11.7%	$20,266	$ 69,595	11.9%	$20,612	$ 70,564	13.8%	$23,903	$ 80,556
2019	178,840	11.7	20,924	70,548	11.9	21,282	71,531	13.8	24,680	81,660
2020	184,652	11.7	21,604	71,438	11.9	21,974	72,433	13.8	25,482	82,690
2021	190,653	11.7	22,306	72,255	11.9	22,688	73,261	13.8	26,310	83,635
2022	196,849	11.7	23,031	72,989	11.9	23,425	74,005	13.8	27,165	84,485
2023	203,247	11.7	23,780	73,630	11.9	24,186	74,655	13.8	28,048	85,227
2024	209,853	11.7	24,553	74,166	11.9	24,973	75,199	13.8	28,960	85,848
2025	216,673	11.7	25,351	74,585	11.9	25,784	75,624	13.8	29,901	86,333
2026	223,715	11.7	26,175	74,873	11.9	26,622	75,916	13.8	30,873	86,667
2027	230,986	11.7	27,025	75,016	11.9	27,487	76,061	13.8	31,876	86,832

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

Employer Contribution Rates (Non-Contributory Plan - 5 Year FAS)
(0% 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	
2018	$ 173,211	9.0%	$15,589	$ 39,731	11.0%	$19,053	$ 49,668	9.9%	$17,148	$ 43,466
2019	178,840	9.0	16,096	40,275	11.0	19,672	50,348	9.9	17,705	44,061
2020	184,652	9.0	16,619	40,783	11.0	20,312	50,983	9.9	18,281	44,617
2021	190,653	9.0	17,159	41,249	11.0	20,972	51,566	9.9	18,875	45,127
2022	196,849	9.0	17,716	41,668	11.0	21,653	52,090	9.9	19,488	45,586
2023	203,247	9.0	18,292	42,034	11.0	22,357	52,547	9.9	20,121	45,986
2024	209,853	9.0	18,887	42,340	11.0	23,084	52,930	9.9	20,775	46,321
2025	216,673	9.0	19,501	42,579	11.0	23,834	53,229	9.9	21,451	46,583
2026	223,715	9.0	20,134	42,744	11.0	24,609	53,435	9.9	22,148	46,763
2027	230,986	9.0	20,789	42,826	11.0	25,408	53,537	9.9	22,868	46,852

		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	
2018	$ 173,211	11.7%	$20,266	$ 52,462	13.1%	$22,691	$ 59,596	13.4%	$23,210	$ 61,457
2019	178,840	11.7	20,924	53,181	13.1	23,428	60,412	13.4	23,965	62,299
2020	184,652	11.7	21,604	53,852	13.1	24,189	61,174	13.4	24,743	63,085
2021	190,653	11.7	22,306	54,468	13.1	24,976	61,873	13.4	25,548	63,806
2022	196,849	11.7	23,031	55,021	13.1	25,787	62,502	13.4	26,378	64,454
2023	203,247	11.7	23,780	55,504	13.1	26,625	63,051	13.4	27,235	65,020
2024	209,853	11.7	24,553	55,908	13.1	27,491	63,510	13.4	28,120	65,494
2025	216,673	11.7	25,351	56,224	13.1	28,384	63,869	13.4	29,034	65,864
2026	223,715	11.7	26,175	56,441	13.1	29,307	64,116	13.4	29,978	66,119
2027	230,986	11.7	27,025	56,549	13.1	30,259	64,238	13.4	30,952	66,245

		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	
2018	$ 173,211	15.1%	$26,155	$ 69,524	15.3%	$26,501	$ 70,474	17.1%	$29,619	$ 79,476
2019	178,840	15.1	27,005	70,476	15.3	27,363	71,439	17.1	30,582	80,565
2020	184,652	15.1	27,882	71,365	15.3	28,252	72,340	17.1	31,575	81,581
2021	190,653	15.1	28,789	72,181	15.3	29,170	73,167	17.1	32,602	82,514
2022	196,849	15.1	29,724	72,914	15.3	30,118	73,910	17.1	33,661	83,352
2023	203,247	15.1	30,690	73,554	15.3	31,097	74,559	17.1	34,755	84,084
2024	209,853	15.1	31,688	74,090	15.3	32,108	75,102	17.1	35,885	84,696
2025	216,673	15.1	32,718	74,509	15.3	33,151	75,526	17.1	37,051	85,175
2026	223,715	15.1	33,781	74,797	15.3	34,228	75,818	17.1	38,255	85,504
2027	230,986	15.1	34,879	74,940	15.3	35,341	75,963	17.1	39,499	85,667

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28^{th} have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

Employer Contribution Rates (Non-Contributory Plan - 3 Year FAS)
(0% 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
2018	$ 173,211	9.2%	$15,935	$ 40,992	11.4%	$19,746	$ 51,247	10.2%	$17,668	$ 44,858
2019	178,840	9.2	16,453	41,554	11.4	20,388	51,949	10.2	18,242	45,473
2020	184,652	9.2	16,988	42,078	11.4	21,050	52,604	10.2	18,835	46,046
2021	190,653	9.2	17,540	42,559	11.4	21,734	53,205	10.2	19,447	46,572
2022	196,849	9.2	18,110	42,991	11.4	22,441	53,746	10.2	20,079	47,045
2023	203,247	9.2	18,699	43,369	11.4	23,170	54,218	10.2	20,731	47,458
2024	209,853	9.2	19,306	43,685	11.4	23,923	54,613	10.2	21,405	47,804
2025	216,673	9.2	19,934	43,932	11.4	24,701	54,922	10.2	22,101	48,074
2026	223,715	9.2	20,582	44,102	11.4	25,504	55,134	10.2	22,819	48,260
2027	230,986	9.2	21,251	44,186	11.4	26,332	55,239	10.2	23,561	48,352

		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
2018	$ 173,211	12.1%	$20,959	$ 54,137	13.4%	$23,210	$ 61,508	13.9%	$24,076	$ 63,438
2019	178,840	12.1	21,640	54,879	13.4	23,965	62,351	13.9	24,859	64,307
2020	184,652	12.1	22,343	55,571	13.4	24,743	63,137	13.9	25,667	65,118
2021	190,653	12.1	23,069	56,206	13.4	25,548	63,859	13.9	26,501	65,862
2022	196,849	12.1	23,819	56,777	13.4	26,378	64,508	13.9	27,362	66,531
2023	203,247	12.1	24,593	57,276	13.4	27,235	65,075	13.9	28,251	67,115
2024	209,853	12.1	25,392	57,693	13.4	28,120	65,549	13.9	29,170	67,604
2025	216,673	12.1	26,217	58,019	13.4	29,034	65,919	13.9	30,118	67,986
2026	223,715	12.1	27,070	58,243	13.4	29,978	66,174	13.9	31,096	68,249
2027	230,986	12.1	27,949	58,354	13.4	30,952	66,300	13.9	32,107	68,379

		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
2018	$ 173,211	15.6%	$27,021	$ 71,742	15.8%	$27,367	$ 72,705	17.7%	$30,658	$ 81,985
2019	178,840	15.6	27,899	72,725	15.8	28,257	73,701	17.7	31,655	83,108
2020	184,652	15.6	28,806	73,642	15.8	29,175	74,630	17.7	32,683	84,156
2021	190,653	15.6	29,742	74,484	15.8	30,123	75,483	17.7	33,746	85,118
2022	196,849	15.6	30,708	75,241	15.8	31,102	76,250	17.7	34,842	85,983
2023	203,247	15.6	31,707	75,902	15.8	32,113	76,920	17.7	35,975	86,738
2024	209,853	15.6	32,737	76,455	15.8	33,157	77,480	17.7	37,144	87,370
2025	216,673	15.6	33,801	76,887	15.8	34,234	77,918	17.7	38,351	87,864
2026	223,715	15.6	34,900	77,184	15.8	35,347	78,219	17.7	39,598	88,204
2027	230,986	15.6	36,034	77,331	15.8	36,496	78,368	17.7	40,885	88,372

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

Employer Contribution Rates (Contributory Plan - 5 Year FAS)
(4% 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
2018	$ 173,211	5.4%	$9,353	$ 33,931	7.5%	$12,991	$ 44,446	6.8%	$11,778	$ 40,995
2019	178,840	5.4	9,657	34,396	7.5	13,413	45,055	6.8	12,161	41,557
2020	184,652	5.4	9,971	34,830	7.5	13,849	45,623	6.8	12,556	42,081
2021	190,653	5.4	10,295	35,228	7.5	14,299	46,145	6.8	12,964	42,562
2022	196,849	5.4	10,630	35,586	7.5	14,764	46,614	6.8	13,386	42,994
2023	203,247	5.4	10,975	35,899	7.5	15,244	47,023	6.8	13,821	43,372
2024	209,853	5.4	11,332	36,161	7.5	15,739	47,366	6.8	14,270	43,688
2025	216,673	5.4	11,700	36,365	7.5	16,250	47,634	6.8	14,734	43,935
2026	223,715	5.4	12,081	36,506	7.5	16,779	47,818	6.8	15,213	44,105
2027	230,986	5.4	12,473	36,576	7.5	17,324	47,909	6.8	15,707	44,189

		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
2018	$ 173,211	8.5%	$14,723	$ 49,727	9.5%	$16,455	$ 54,871	10.2%	$17,668	$ 58,397
2019	178,840	8.5	15,201	50,408	9.5	16,990	55,623	10.2	18,242	59,197
2020	184,652	8.5	15,695	51,044	9.5	17,542	56,324	10.2	18,835	59,943
2021	190,653	8.5	16,206	51,628	9.5	18,112	56,968	10.2	19,447	60,628
2022	196,849	8.5	16,732	52,153	9.5	18,701	57,547	10.2	20,079	61,244
2023	203,247	8.5	17,276	52,611	9.5	19,308	58,052	10.2	20,731	61,782
2024	209,853	8.5	17,838	52,994	9.5	19,936	58,475	10.2	21,405	62,232
2025	216,673	8.5	18,417	53,294	9.5	20,584	58,805	10.2	22,101	62,584
2026	223,715	8.5	19,016	53,500	9.5	21,253	59,032	10.2	22,819	62,826
2027	230,986	8.5	19,634	53,602	9.5	21,944	59,145	10.2	23,561	62,946

		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
2018	$ 173,211	11.6%	$20,092	$ 65,217	12.0%	$20,785	$ 66,981	13.7%	$23,730	$ 75,484
2019	178,840	11.6	20,745	66,110	12.0	21,461	67,899	13.7	24,501	76,518
2020	184,652	11.6	21,420	66,944	12.0	22,158	68,755	13.7	25,297	77,483
2021	190,653	11.6	22,116	67,709	12.0	22,878	69,541	13.7	26,119	78,369
2022	196,849	11.6	22,834	68,397	12.0	23,622	70,248	13.7	26,968	79,165
2023	203,247	11.6	23,577	68,998	12.0	24,390	70,865	13.7	27,845	79,860
2024	209,853	11.6	24,343	69,501	12.0	25,182	71,381	13.7	28,750	80,442
2025	216,673	11.6	25,134	69,894	12.0	26,001	71,784	13.7	29,684	80,897
2026	223,715	11.6	25,951	70,164	12.0	26,846	72,062	13.7	30,649	81,210
2027	230,986	11.6	26,794	70,298	12.0	27,718	72,200	13.7	31,645	81,365

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28^{th} have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

Employer Contribution Rates (Contributory Plan - 3 Year FAS)
(4% 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
2018	$ 173,211	5.8%	$10,046	$ 35,338	7.8%	$13,510	$ 46,182	7.1%	$12,298	$ 42,644
2019	178,840	5.8	10,373	35,822	7.8	13,950	46,815	7.1	12,698	43,228
2020	184,652	5.8	10,710	36,274	7.8	14,403	47,405	7.1	13,110	43,773
2021	190,653	5.8	11,058	36,689	7.8	14,871	47,947	7.1	13,536	44,273
2022	196,849	5.8	11,417	37,062	7.8	15,354	48,434	7.1	13,976	44,723
2023	203,247	5.8	11,788	37,387	7.8	15,853	48,859	7.1	14,431	45,116
2024	209,853	5.8	12,171	37,659	7.8	16,369	49,215	7.1	14,900	45,445
2025	216,673	5.8	12,567	37,872	7.8	16,900	49,493	7.1	15,384	45,702
2026	223,715	5.8	12,975	38,018	7.8	17,450	49,684	7.1	15,884	45,879
2027	230,986	5.8	13,397	38,091	7.8	18,017	49,779	7.1	16,400	45,967

		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
2018	$ 173,211	8.9%	$15,416	$ 51,657	10.0%	$17,321	$ 56,940	10.7%	$18,534	$ 60,591
2019	178,840	8.9	15,917	52,365	10.0	17,884	57,720	10.7	19,136	61,421
2020	184,652	8.9	16,434	53,025	10.0	18,465	58,448	10.7	19,758	62,195
2021	190,653	8.9	16,968	53,631	10.0	19,065	59,116	10.7	20,400	62,906
2022	196,849	8.9	17,520	54,176	10.0	19,685	59,717	10.7	21,063	63,545
2023	203,247	8.9	18,089	54,652	10.0	20,325	60,241	10.7	21,747	64,103
2024	209,853	8.9	18,677	55,050	10.0	20,985	60,680	10.7	22,454	64,570
2025	216,673	8.9	19,284	55,361	10.0	21,667	61,023	10.7	23,184	64,935
2026	223,715	8.9	19,911	55,575	10.0	22,372	61,259	10.7	23,938	65,186
2027	230,986	8.9	20,558	55,681	10.0	23,099	61,376	10.7	24,716	65,310

		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
2018	$ 173,211	12.2%	$21,132	$ 67,597	12.4%	$21,478	$ 69,416	14.3%	$24,769	$ 78,207
2019	178,840	12.2	21,818	68,523	12.4	22,176	70,367	14.3	25,574	79,278
2020	184,652	12.2	22,528	69,387	12.4	22,897	71,254	14.3	26,405	80,278
2021	190,653	12.2	23,260	70,180	12.4	23,641	72,069	14.3	27,263	81,196
2022	196,849	12.2	24,016	70,893	12.4	24,409	72,801	14.3	28,149	82,021
2023	203,247	12.2	24,796	71,516	12.4	25,203	73,440	14.3	29,064	82,741
2024	209,853	12.2	25,602	72,037	12.4	26,022	73,975	14.3	30,009	83,344
2025	216,673	12.2	26,434	72,444	12.4	26,867	74,393	14.3	30,984	83,815
2026	223,715	12.2	27,293	72,724	12.4	27,741	74,681	14.3	31,991	84,139
2027	230,986	12.2	28,180	72,863	12.4	28,642	74,824	14.3	33,031	84,300

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

Employer Contribution Rates (Non-Contributory Plan - 5 Year FAS)
(0% 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	
2018	$ 173,211	9.3%	$16,109	$ 38,554	11.4%	$19,746	$ 48,207	10.6%	$18,360	$ 45,574
2019	178,840	9.3	16,632	39,082	11.4	20,388	48,867	10.6	18,957	46,198
2020	184,652	9.3	17,173	39,575	11.4	21,050	49,483	10.6	19,573	46,781
2021	190,653	9.3	17,731	40,027	11.4	21,734	50,049	10.6	20,209	47,316
2022	196,849	9.3	18,307	40,434	11.4	22,441	50,558	10.6	20,866	47,797
2023	203,247	9.3	18,902	40,789	11.4	23,170	51,002	10.6	21,544	48,217
2024	209,853	9.3	19,516	41,086	11.4	23,923	51,374	10.6	22,244	48,568
2025	216,673	9.3	20,151	41,318	11.4	24,701	51,664	10.6	22,967	48,842
2026	223,715	9.3	20,805	41,478	11.4	25,504	51,864	10.6	23,714	49,031
2027	230,986	9.3	21,482	41,557	11.4	26,332	51,963	10.6	24,485	49,125

		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	
2018	$ 173,211	12.4%	$21,478	$ 53,460	13.4%	$23,210	$ 57,843	14.1%	$24,423	$ 61,339
2019	178,840	12.4	22,176	54,192	13.4	23,965	58,635	14.1	25,216	62,179
2020	184,652	12.4	22,897	54,875	13.4	24,743	59,374	14.1	26,036	62,963
2021	190,653	12.4	23,641	55,502	13.4	25,548	60,053	14.1	26,882	63,683
2022	196,849	12.4	24,409	56,066	13.4	26,378	60,663	14.1	27,756	64,330
2023	203,247	12.4	25,203	56,558	13.4	27,235	61,196	14.1	28,658	64,895
2024	209,853	12.4	26,022	56,970	13.4	28,120	61,642	14.1	29,589	65,368
2025	216,673	12.4	26,867	57,292	13.4	29,034	61,990	14.1	30,551	65,737
2026	223,715	12.4	27,741	57,514	13.4	29,978	62,230	14.1	31,544	65,991
2027	230,986	12.4	28,642	57,624	13.4	30,952	62,349	14.1	32,569	66,117

		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	
2018	$ 173,211	15.5%	$26,848	$ 67,476	15.9%	$27,541	$ 69,243	17.6%	$30,485	$ 77,145
2019	178,840	15.5	27,720	68,400	15.9	28,436	70,192	17.6	31,476	78,202
2020	184,652	15.5	28,621	69,262	15.9	29,360	71,077	17.6	32,499	79,188
2021	190,653	15.5	29,551	70,054	15.9	30,314	71,890	17.6	33,555	80,093
2022	196,849	15.5	30,512	70,766	15.9	31,299	72,620	17.6	34,645	80,907
2023	203,247	15.5	31,503	71,387	15.9	32,316	73,258	17.6	35,771	81,618
2024	209,853	15.5	32,527	71,907	15.9	33,367	73,792	17.6	36,934	82,213
2025	216,673	15.5	33,584	72,313	15.9	34,451	74,209	17.6	38,134	82,678
2026	223,715	15.5	34,676	72,593	15.9	35,571	74,496	17.6	39,374	82,998
2027	230,986	15.5	35,803	72,732	15.9	36,727	74,638	17.6	40,654	83,156

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - General

Employer Contribution Rates (Non-Contributory Plan - 3 Year FAS)
(0% 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
2018	$ 173,211	9.5%	$16,455	$ 39,821	11.7%	$20,266	$ 49,779	10.9%	$18,880	$ 47,078
2019	178,840	9.5	16,990	40,367	11.7	20,924	50,461	10.9	19,494	47,723
2020	184,652	9.5	17,542	40,876	11.7	21,604	51,097	10.9	20,127	48,325
2021	190,653	9.5	18,112	41,343	11.7	22,306	51,681	10.9	20,781	48,877
2022	196,849	9.5	18,701	41,763	11.7	23,031	52,206	10.9	21,457	49,374
2023	203,247	9.5	19,308	42,130	11.7	23,780	52,664	10.9	22,154	49,808
2024	209,853	9.5	19,936	42,437	11.7	24,553	53,048	10.9	22,874	50,171
2025	216,673	9.5	20,584	42,677	11.7	25,351	53,348	10.9	23,617	50,455
2026	223,715	9.5	21,253	42,842	11.7	26,175	53,554	10.9	24,385	50,650
2027	230,986	9.5	21,944	42,924	11.7	27,025	53,656	10.9	25,177	50,747

		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
2018	$ 173,211	12.8%	$22,171	$ 55,223	13.9%	$24,076	$ 59,734	14.6%	$25,289	$ 63,367
2019	178,840	12.8	22,892	55,980	13.9	24,859	60,552	14.6	26,111	64,235
2020	184,652	12.8	23,635	56,686	13.9	25,667	61,316	14.6	26,959	65,045
2021	190,653	12.8	24,404	57,334	13.9	26,501	62,017	14.6	27,835	65,789
2022	196,849	12.8	25,197	57,917	13.9	27,362	62,647	14.6	28,740	66,457
2023	203,247	12.8	26,016	58,426	13.9	28,251	63,197	14.6	29,674	67,041
2024	209,853	12.8	26,861	58,852	13.9	29,170	63,657	14.6	30,639	67,529
2025	216,673	12.8	27,734	59,185	13.9	30,118	64,017	14.6	31,634	67,911
2026	223,715	12.8	28,636	59,414	13.9	31,096	64,265	14.6	32,662	68,174
2027	230,986	12.8	29,566	59,527	13.9	32,107	64,388	14.6	33,724	68,304

		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
2018	$ 173,211	16.1%	$27,887	$ 69,692	16.3%	$28,233	$ 71,506	18.2%	$31,524	$ 79,643
2019	178,840	16.1	28,793	70,647	16.3	29,151	72,486	18.2	32,549	80,734
2020	184,652	16.1	29,729	71,538	16.3	30,098	73,400	18.2	33,607	81,752
2021	190,653	16.1	30,695	72,356	16.3	31,076	74,239	18.2	34,699	82,687
2022	196,849	16.1	31,693	73,091	16.3	32,086	74,993	18.2	35,827	83,527
2023	203,247	16.1	32,723	73,733	16.3	33,129	75,652	18.2	36,991	84,261
2024	209,853	16.1	33,786	74,270	16.3	34,206	76,203	18.2	38,193	84,875
2025	216,673	16.1	34,884	74,690	16.3	35,318	76,634	18.2	39,434	85,355
2026	223,715	16.1	36,018	74,979	16.3	36,466	76,930	18.2	40,716	85,685
2027	230,986	16.1	37,189	75,122	16.3	37,651	77,077	18.2	42,039	85,849

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28^{th} have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

Employer Contribution Rates (Contributory Plan - 5 Year FAS)
(4% member contributions are additional)

Regular Retirement Eligibility

Valuation Year	Estimated Projected Payroll	L-1 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-1: Annual Dollars	L-1: Unfunded Actuarial Accrued Liability	L-3 Benefit Program: Estimated Employer Contribution As a % of Payroll	L-3: Annual Dollars	L-3: Unfunded Actuarial Accrued Liability	LT-4(65) Benefit Program: Estimated Employer Contribution As a % of Payroll	LT-4(65): Annual Dollars	LT-4(65): Unfunded Actuarial Accrued Liability
2018	$ 4,975,306	5.7%	$283,592	$ 1,040,835	7.9%	$393,049	$ 1,342,287	7.8%	$388,074	$ 1,300,296
2019	5,137,003	5.7	292,809	1,055,094	7.9	405,823	1,360,676	7.8	400,686	1,318,110
2020	5,303,956	5.7	302,325	1,068,398	7.9	419,013	1,377,833	7.8	413,709	1,334,731
2021	5,476,335	5.7	312,151	1,080,613	7.9	432,630	1,393,586	7.8	427,154	1,349,991
2022	5,654,316	5.7	322,296	1,091,593	7.9	446,691	1,407,746	7.8	441,037	1,363,708
2023	5,838,081	5.7	332,771	1,101,180	7.9	461,208	1,420,109	7.8	455,370	1,375,685
2024	6,027,819	5.7	343,586	1,109,201	7.9	476,198	1,430,454	7.8	470,170	1,385,706
2025	6,223,723	5.7	354,752	1,115,470	7.9	491,674	1,438,538	7.8	485,450	1,393,538
2026	6,425,994	5.7	366,282	1,119,784	7.9	507,654	1,444,101	7.8	501,228	1,398,927
2027	6,634,839	5.7	378,186	1,121,922	7.9	524,152	1,446,858	7.8	517,517	1,401,598

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
2018	$ 4,975,306	9.4%	$467,679	$ 1,536,906	10.0%	$497,531	$ 1,640,772	11.0%	$547,284	$ 1,770,562
2019	5,137,003	9.4	482,878	1,557,961	10.0	513,700	1,663,250	11.0	565,070	1,794,818
2020	5,303,956	9.4	498,572	1,577,606	10.0	530,396	1,684,223	11.0	583,435	1,817,450
2021	5,476,335	9.4	514,775	1,595,643	10.0	547,634	1,703,479	11.0	602,397	1,838,229
2022	5,654,316	9.4	531,506	1,611,856	10.0	565,432	1,720,788	11.0	621,975	1,856,907
2023	5,838,081	9.4	548,780	1,626,012	10.0	583,808	1,735,901	11.0	642,189	1,873,215
2024	6,027,819	9.4	566,615	1,637,856	10.0	602,782	1,748,546	11.0	663,060	1,886,860
2025	6,223,723	9.4	585,030	1,647,113	10.0	622,372	1,758,428	11.0	684,610	1,897,524
2026	6,425,994	9.4	604,043	1,653,482	10.0	642,599	1,765,228	11.0	706,859	1,904,862
2027	6,634,839	9.4	623,675	1,656,639	10.0	663,484	1,768,599	11.0	729,832	1,908,499

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
2018	$ 4,975,306	12.1%	$602,012	$ 1,937,122	12.6%	$626,889	$ 2,002,006	14.2%	$706,493	$ 2,232,109
2019	5,137,003	12.1	621,577	1,963,660	12.6	647,262	2,029,433	14.2	729,454	2,262,689
2020	5,303,956	12.1	641,779	1,988,421	12.6	668,298	2,055,023	14.2	753,162	2,291,220
2021	5,476,335	12.1	662,637	2,011,154	12.6	690,018	2,078,518	14.2	777,640	2,317,415
2022	5,654,316	12.1	684,172	2,031,589	12.6	712,444	2,099,638	14.2	802,913	2,340,962
2023	5,838,081	12.1	706,408	2,049,431	12.6	735,598	2,118,078	14.2	829,008	2,361,521
2024	6,027,819	12.1	729,366	2,064,360	12.6	759,505	2,133,507	14.2	855,950	2,378,723
2025	6,223,723	12.1	753,070	2,076,027	12.6	784,189	2,145,565	14.2	883,769	2,392,167
2026	6,425,994	12.1	777,545	2,084,055	12.6	809,675	2,153,862	14.2	912,491	2,401,418
2027	6,634,839	12.1	802,816	2,088,034	12.6	835,990	2,157,975	14.2	942,147	2,406,003

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

Employer Contribution Rates (Contributory Plan - 3 Year FAS)
(4% member contributions are additional)

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	6.0%	$298,518	$ 1,078,879	8.2%	$407,975	$ 1,389,016	8.2%	$407,975	$ 1,347,275
2019	5,137,003	6.0	308,220	1,093,659	8.2	421,234	1,408,045	8.2	421,234	1,365,732
2020	5,303,956	6.0	318,237	1,107,449	8.2	434,924	1,425,800	8.2	434,924	1,382,953
2021	5,476,335	6.0	328,580	1,120,110	8.2	449,059	1,442,101	8.2	449,059	1,398,764
2022	5,654,316	6.0	339,259	1,131,491	8.2	463,654	1,456,754	8.2	463,654	1,412,977
2023	5,838,081	6.0	350,285	1,141,428	8.2	478,723	1,469,548	8.2	478,723	1,425,386
2024	6,027,819	6.0	361,669	1,149,743	8.2	494,281	1,480,253	8.2	494,281	1,435,769
2025	6,223,723	6.0	373,423	1,156,241	8.2	510,345	1,488,619	8.2	510,345	1,443,883
2026	6,425,994	6.0	385,560	1,160,712	8.2	526,932	1,494,376	8.2	526,932	1,449,467
2027	6,634,839	6.0	398,090	1,162,928	8.2	544,057	1,497,229	8.2	544,057	1,452,235

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	9.8%	$487,580	$ 1,590,364	10.4%	$517,432	$ 1,695,898	11.5%	$572,160	$ 1,830,166
2019	5,137,003	9.8	503,426	1,612,152	10.4	534,248	1,719,132	11.5	590,755	1,855,239
2020	5,303,956	9.8	519,788	1,632,480	10.4	551,611	1,740,809	11.5	609,955	1,878,632
2021	5,476,335	9.8	536,681	1,651,144	10.4	569,539	1,760,712	11.5	629,779	1,900,110
2022	5,654,316	9.8	554,123	1,667,921	10.4	588,049	1,778,602	11.5	650,246	1,919,417
2023	5,838,081	9.8	572,132	1,682,569	10.4	607,160	1,794,222	11.5	671,379	1,936,274
2024	6,027,819	9.8	590,726	1,694,825	10.4	626,893	1,807,292	11.5	693,199	1,950,378
2025	6,223,723	9.8	609,925	1,704,404	10.4	647,267	1,817,506	11.5	715,728	1,961,401
2026	6,425,994	9.8	629,747	1,710,995	10.4	668,303	1,824,534	11.5	738,989	1,968,986
2027	6,634,839	9.8	650,214	1,714,262	10.4	690,023	1,828,018	11.5	763,006	1,972,746

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	12.5%	$621,913	$ 2,000,715	13.1%	$651,765	$ 2,067,813	14.8%	$736,345	$ 2,304,307
2019	5,137,003	12.5	642,125	2,028,124	13.1	672,947	2,096,142	14.8	760,276	2,335,876
2020	5,303,956	12.5	662,995	2,053,697	13.1	694,818	2,122,573	14.8	784,985	2,365,330
2021	5,476,335	12.5	684,542	2,077,177	13.1	717,400	2,146,840	14.8	810,498	2,392,373
2022	5,654,316	12.5	706,790	2,098,283	13.1	740,715	2,168,654	14.8	836,839	2,416,682
2023	5,838,081	12.5	729,760	2,116,711	13.1	764,789	2,187,700	14.8	864,036	2,437,906
2024	6,027,819	12.5	753,477	2,132,130	13.1	789,644	2,203,636	14.8	892,117	2,455,665
2025	6,223,723	12.5	777,965	2,144,180	13.1	815,308	2,216,090	14.8	921,111	2,469,544
2026	6,425,994	12.5	803,249	2,152,472	13.1	841,805	2,224,660	14.8	951,047	2,479,094
2027	6,634,839	12.5	829,355	2,156,582	13.1	869,164	2,228,908	14.8	981,956	2,483,828

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

Employer Contribution Rates (Non-Contributory Plan - 5 Year FAS)
(0% member contributions are additional)

Regular Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	9.5%	$472,654	$ 1,093,827	11.8%	$587,086	$ 1,367,463	11.7%	$582,111	$ 1,351,791
2019	5,137,003	9.5	488,015	1,108,812	11.8	606,166	1,386,197	11.7	601,029	1,370,310
2020	5,303,956	9.5	503,876	1,122,793	11.8	625,867	1,403,676	11.7	620,563	1,387,589
2021	5,476,335	9.5	520,252	1,135,630	11.8	646,208	1,419,724	11.7	640,731	1,403,453
2022	5,654,316	9.5	537,160	1,147,169	11.8	667,209	1,434,150	11.7	661,555	1,417,713
2023	5,838,081	9.5	554,618	1,157,244	11.8	688,894	1,446,745	11.7	683,055	1,430,164
2024	6,027,819	9.5	572,643	1,165,674	11.8	711,283	1,457,284	11.7	705,255	1,440,582
2025	6,223,723	9.5	591,254	1,172,262	11.8	734,399	1,465,520	11.7	728,176	1,448,724
2026	6,425,994	9.5	610,469	1,176,795	11.8	758,267	1,471,187	11.7	751,841	1,454,326
2027	6,634,839	9.5	630,310	1,179,042	11.8	782,911	1,473,996	11.7	776,276	1,457,103

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	13.3%	$661,716	$ 1,560,851	13.9%	$691,567	$ 1,640,842	14.9%	$741,321	$ 1,769,759
2019	5,137,003	13.3	683,221	1,582,234	13.9	714,043	1,663,321	14.9	765,413	1,794,004
2020	5,303,956	13.3	705,426	1,602,185	13.9	737,250	1,684,294	14.9	790,289	1,816,625
2021	5,476,335	13.3	728,353	1,620,503	13.9	761,211	1,703,550	14.9	815,974	1,837,394
2022	5,654,316	13.3	752,024	1,636,969	13.9	785,950	1,720,860	14.9	842,493	1,856,064
2023	5,838,081	13.3	776,465	1,651,345	13.9	811,493	1,735,973	14.9	869,874	1,872,365
2024	6,027,819	13.3	801,700	1,663,374	13.9	837,867	1,748,618	14.9	898,145	1,886,004
2025	6,223,723	13.3	827,755	1,672,775	13.9	865,097	1,758,501	14.9	927,335	1,896,663
2026	6,425,994	13.3	854,657	1,679,244	13.9	893,213	1,765,301	14.9	957,473	1,903,997
2027	6,634,839	13.3	882,434	1,682,450	13.9	922,243	1,768,672	14.9	988,591	1,907,633

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	16.0%	$796,049	$ 1,914,306	16.5%	$820,925	$ 1,978,785	18.1%	$900,530	$ 2,187,919
2019	5,137,003	16.0	821,920	1,940,532	16.5	847,605	2,005,894	18.1	929,798	2,217,893
2020	5,303,956	16.0	848,633	1,965,001	16.5	875,153	2,031,187	18.1	960,016	2,245,859
2021	5,476,335	16.0	876,214	1,987,467	16.5	903,595	2,054,409	18.1	991,217	2,271,536
2022	5,654,316	16.0	904,691	2,007,661	16.5	932,962	2,075,284	18.1	1,023,431	2,294,617
2023	5,838,081	16.0	934,093	2,025,293	16.5	963,283	2,093,510	18.1	1,056,693	2,314,769
2024	6,027,819	16.0	964,451	2,040,046	16.5	994,590	2,108,760	18.1	1,091,035	2,331,631
2025	6,223,723	16.0	995,796	2,051,576	16.5	1,026,914	2,120,678	18.1	1,126,494	2,344,809
2026	6,425,994	16.0	1,028,159	2,059,510	16.5	1,060,289	2,128,879	18.1	1,163,105	2,353,876
2027	6,634,839	16.0	1,061,574	2,063,443	16.5	1,094,748	2,132,944	18.1	1,200,906	2,358,371

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

Employer Contribution Rates (Non-Contributory Plan - 3 Year FAS)
(0% 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	
2018	$ 4,975,306	9.9%	$492,555	$ 1,125,911	12.1%	$602,012	$ 1,407,418	12.1%	$602,012	$ 1,392,664
2019	5,137,003	9.9	508,563	1,141,336	12.1	621,577	1,426,699	12.1	621,577	1,411,743
2020	5,303,956	9.9	525,092	1,155,728	12.1	641,779	1,444,689	12.1	641,779	1,429,544
2021	5,476,335	9.9	542,157	1,168,941	12.1	662,637	1,461,206	12.1	662,637	1,445,888
2022	5,654,316	9.9	559,777	1,180,819	12.1	684,172	1,476,053	12.1	684,172	1,460,580
2023	5,838,081	9.9	577,970	1,191,189	12.1	706,408	1,489,016	12.1	706,408	1,473,407
2024	6,027,819	9.9	596,754	1,199,866	12.1	729,366	1,499,863	12.1	729,366	1,484,140
2025	6,223,723	9.9	616,149	1,206,647	12.1	753,070	1,508,340	12.1	753,070	1,492,528
2026	6,425,994	9.9	636,173	1,211,313	12.1	777,545	1,514,173	12.1	777,545	1,498,300
2027	6,634,839	9.9	656,849	1,213,626	12.1	802,816	1,517,064	12.1	802,816	1,501,161

		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	
2018	$ 4,975,306	13.7%	$681,617	$ 1,607,411	14.3%	$711,469	$ 1,688,858	15.4%	$766,197	$ 1,822,203
2019	5,137,003	13.7	703,769	1,629,432	14.3	734,591	1,711,995	15.4	791,098	1,847,167
2020	5,303,956	13.7	726,642	1,649,978	14.3	758,466	1,733,582	15.4	816,809	1,870,459
2021	5,476,335	13.7	750,258	1,668,842	14.3	783,116	1,753,402	15.4	843,356	1,891,844
2022	5,654,316	13.7	774,641	1,685,799	14.3	808,567	1,771,218	15.4	870,765	1,911,067
2023	5,838,081	13.7	799,817	1,700,604	14.3	834,846	1,786,773	15.4	899,064	1,927,851
2024	6,027,819	13.7	825,811	1,712,992	14.3	861,978	1,799,788	15.4	928,284	1,941,894
2025	6,223,723	13.7	852,650	1,722,673	14.3	889,992	1,809,960	15.4	958,453	1,952,869
2026	6,425,994	13.7	880,361	1,729,335	14.3	918,917	1,816,959	15.4	989,603	1,960,421
2027	6,634,839	13.7	908,973	1,732,637	14.3	948,782	1,820,428	15.4	1,021,765	1,964,164

		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	
2018	$ 4,975,306	16.4%	$815,950	$ 1,970,335	17.0%	$845,802	$ 2,036,994	18.7%	$930,382	$ 2,251,844
2019	5,137,003	16.4	842,468	1,997,328	17.0	873,291	2,064,901	18.7	960,620	2,282,694
2020	5,303,956	16.4	869,849	2,022,513	17.0	901,673	2,090,938	18.7	991,840	2,311,477
2021	5,476,335	16.4	898,119	2,045,636	17.0	930,977	2,114,844	18.7	1,024,075	2,337,904
2022	5,654,316	16.4	927,308	2,066,422	17.0	961,234	2,136,333	18.7	1,057,357	2,361,659
2023	5,838,081	16.4	957,445	2,084,570	17.0	992,474	2,155,095	18.7	1,091,721	2,382,400
2024	6,027,819	16.4	988,562	2,099,755	17.0	1,024,729	2,170,793	18.7	1,127,202	2,399,754
2025	6,223,723	16.4	1,020,691	2,111,622	17.0	1,058,033	2,183,062	18.7	1,163,836	2,413,317
2026	6,425,994	16.4	1,053,863	2,119,788	17.0	1,092,419	2,191,504	18.7	1,201,661	2,422,649
2027	6,634,839	16.4	1,088,114	2,123,836	17.0	1,127,923	2,195,689	18.7	1,240,715	2,427,275

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

Employer Contribution Rates (Contributory Plan - 5 Year FAS)
(4% 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
2018	$ 4,975,306	6.2%	$308,469	$ 984,121	8.4%	$417,926	$ 1,265,919	9.2%	$457,728	$ 1,369,534
2019	5,137,003	6.2	318,494	997,603	8.4	431,508	1,283,262	9.2	472,604	1,388,296
2020	5,303,956	6.2	328,845	1,010,182	8.4	445,532	1,299,443	9.2	487,964	1,405,802
2021	5,476,335	6.2	339,533	1,021,731	8.4	460,012	1,314,299	9.2	503,823	1,421,874
2022	5,654,316	6.2	350,568	1,032,113	8.4	474,963	1,327,653	9.2	520,197	1,436,322
2023	5,838,081	6.2	361,961	1,041,177	8.4	490,399	1,339,313	9.2	537,103	1,448,936
2024	6,027,819	6.2	373,725	1,048,761	8.4	506,337	1,349,069	9.2	554,559	1,459,491
2025	6,223,723	6.2	385,871	1,054,688	8.4	522,793	1,356,693	9.2	572,583	1,467,740
2026	6,425,994	6.2	398,412	1,058,767	8.4	539,783	1,361,939	9.2	591,191	1,473,416
2027	6,634,839	6.2	411,360	1,060,789	8.4	557,326	1,364,540	9.2	610,405	1,476,229

		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
2018	$ 4,975,306	10.6%	$527,382	$ 1,554,944	10.7%	$532,358	$ 1,545,127	12.1%	$602,012	$ 1,737,759
2019	5,137,003	10.6	544,522	1,576,246	10.7	549,659	1,566,295	12.1	621,577	1,761,566
2020	5,303,956	10.6	562,219	1,596,121	10.7	567,523	1,586,045	12.1	641,779	1,783,778
2021	5,476,335	10.6	580,492	1,614,369	10.7	585,968	1,604,178	12.1	662,637	1,804,172
2022	5,654,316	10.6	599,357	1,630,772	10.7	605,012	1,620,478	12.1	684,172	1,822,504
2023	5,838,081	10.6	618,837	1,645,094	10.7	624,675	1,634,710	12.1	706,408	1,838,510
2024	6,027,819	10.6	638,949	1,657,077	10.7	644,977	1,646,618	12.1	729,366	1,851,902
2025	6,223,723	10.6	659,715	1,666,442	10.7	665,938	1,655,924	12.1	753,070	1,862,368
2026	6,425,994	10.6	681,155	1,672,886	10.7	687,581	1,662,328	12.1	777,545	1,869,570
2027	6,634,839	10.6	703,293	1,676,080	10.7	709,928	1,665,502	12.1	802,816	1,873,140

		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
2018	$ 4,975,306	12.9%	$641,814	$ 1,822,101	13.6%	$676,642	$ 1,918,520	15.1%	$751,271	$ 2,098,277
2019	5,137,003	12.9	662,673	1,847,064	13.6	698,632	1,944,803	15.1	775,687	2,127,023
2020	5,303,956	12.9	684,210	1,870,354	13.6	721,338	1,969,326	15.1	800,897	2,153,843
2021	5,476,335	12.9	706,447	1,891,738	13.6	744,782	1,991,841	15.1	826,927	2,178,468
2022	5,654,316	12.9	729,407	1,910,960	13.6	768,987	2,012,080	15.1	853,802	2,200,603
2023	5,838,081	12.9	753,112	1,927,743	13.6	793,979	2,029,751	15.1	881,550	2,219,929
2024	6,027,819	12.9	777,589	1,941,785	13.6	819,783	2,044,536	15.1	910,201	2,236,100
2025	6,223,723	12.9	802,860	1,952,759	13.6	846,426	2,056,091	15.1	939,782	2,248,738
2026	6,425,994	12.9	828,953	1,960,310	13.6	873,935	2,064,042	15.1	970,325	2,257,434
2027	6,634,839	12.9	855,894	1,964,053	13.6	902,338	2,067,983	15.1	1,001,861	2,261,745

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

Employer Contribution Rates (Contributory Plan - 3 Year FAS)
(4% member contributions are additional)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	6.5%	$323,395	$ 1,021,473	8.8%	$437,827	$ 1,311,753	9.6%	$477,629	$ 1,420,595
2019	5,137,003	6.5	333,905	1,035,467	8.8	452,056	1,329,724	9.6	493,152	1,440,057
2020	5,303,956	6.5	344,757	1,048,524	8.8	466,748	1,346,491	9.6	509,180	1,458,215
2021	5,476,335	6.5	355,962	1,060,512	8.8	481,917	1,361,885	9.6	525,728	1,474,887
2022	5,654,316	6.5	367,531	1,071,288	8.8	497,580	1,375,723	9.6	542,814	1,489,873
2023	5,838,081	6.5	379,475	1,080,696	8.8	513,751	1,387,805	9.6	560,456	1,502,958
2024	6,027,819	6.5	391,808	1,088,568	8.8	530,448	1,397,914	9.6	578,671	1,513,906
2025	6,223,723	6.5	404,542	1,094,720	8.8	547,688	1,405,815	9.6	597,477	1,522,462
2026	6,425,994	6.5	417,690	1,098,953	8.8	565,487	1,411,251	9.6	616,895	1,528,349
2027	6,634,839	6.5	431,265	1,101,051	8.8	583,866	1,413,946	9.6	636,945	1,531,267

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	11.1%	$552,259	$ 1,611,071	11.1%	$552,259	$ 1,599,254	12.7%	$631,864	$ 1,798,809
2019	5,137,003	11.1	570,207	1,633,142	11.1	570,207	1,621,164	12.7	652,399	1,823,452
2020	5,303,956	11.1	588,739	1,653,735	11.1	588,739	1,641,606	12.7	673,602	1,846,445
2021	5,476,335	11.1	607,873	1,672,642	11.1	607,873	1,660,374	12.7	695,495	1,867,555
2022	5,654,316	11.1	627,629	1,689,638	11.1	627,629	1,677,245	12.7	718,098	1,886,531
2023	5,838,081	11.1	648,027	1,704,477	11.1	648,027	1,691,975	12.7	741,436	1,903,099
2024	6,027,819	11.1	669,088	1,716,893	11.1	669,088	1,704,300	12.7	765,533	1,916,962
2025	6,223,723	11.1	690,833	1,726,596	11.1	690,833	1,713,932	12.7	790,413	1,927,796
2026	6,425,994	11.1	713,285	1,733,273	11.1	713,285	1,720,560	12.7	816,101	1,935,251
2027	6,634,839	11.1	736,467	1,736,583	11.1	736,467	1,723,845	12.7	842,625	1,938,946

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	13.4%	$666,691	$ 1,884,875	14.1%	$701,518	$ 1,984,636	15.7%	$781,123	$ 2,169,470
2019	5,137,003	13.4	688,358	1,910,698	14.1	724,317	2,011,825	15.7	806,509	2,199,191
2020	5,303,956	13.4	710,730	1,934,791	14.1	747,858	2,037,193	15.7	832,721	2,226,921
2021	5,476,335	13.4	733,829	1,956,911	14.1	772,163	2,060,484	15.7	859,785	2,252,381
2022	5,654,316	13.4	757,678	1,976,795	14.1	797,259	2,081,420	15.7	887,728	2,275,267
2023	5,838,081	13.4	782,303	1,994,156	14.1	823,169	2,099,700	15.7	916,579	2,295,249
2024	6,027,819	13.4	807,728	2,008,682	14.1	849,922	2,114,995	15.7	946,368	2,311,968
2025	6,223,723	13.4	833,979	2,020,034	14.1	877,545	2,126,948	15.7	977,125	2,325,034
2026	6,425,994	13.4	861,083	2,027,846	14.1	906,065	2,135,173	15.7	1,008,881	2,334,025
2027	6,634,839	13.4	889,068	2,031,718	14.1	935,512	2,139,250	15.7	1,041,670	2,338,482

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28th have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

Employer Contribution Rates (Non-Contributory Plan - 5 Year FAS)

(0% member contributions are additional)

Rule of 80 Retirement Eligibility

		L-1 Benefit Program			L-3 Benefit Program			LT-4(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	10.1%	$502,506	$ 1,033,804	12.3%	$611,963	$ 1,292,280	13.0%	$646,790	$ 1,417,321
2019	5,137,003	10.1	518,837	1,047,967	12.3	631,851	1,309,984	13.0	667,810	1,436,738
2020	5,303,956	10.1	535,700	1,061,181	12.3	652,387	1,326,502	13.0	689,514	1,454,854
2021	5,476,335	10.1	553,110	1,073,313	12.3	673,589	1,341,668	13.0	711,924	1,471,487
2022	5,654,316	10.1	571,086	1,084,219	12.3	695,481	1,355,301	13.0	735,061	1,486,439
2023	5,838,081	10.1	589,646	1,093,741	12.3	718,084	1,367,204	13.0	758,951	1,499,493
2024	6,027,819	10.1	608,810	1,101,708	12.3	741,422	1,377,163	13.0	783,616	1,510,416
2025	6,223,723	10.1	628,596	1,107,934	12.3	765,518	1,384,946	13.0	809,084	1,518,952
2026	6,425,994	10.1	649,025	1,112,218	12.3	790,397	1,390,302	13.0	835,379	1,524,826
2027	6,634,839	10.1	670,119	1,114,342	12.3	816,085	1,392,957	13.0	862,529	1,527,738

		LT-5(65) Benefit Program			L-7 Benefit Program			LT-8(65) Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	14.5%	$721,419	$ 1,579,950	14.6%	$726,395	$ 1,559,123	16.0%	$796,049	$ 1,742,424
2019	5,137,003	14.5	744,865	1,601,595	14.6	750,002	1,580,483	16.0	821,920	1,766,295
2020	5,303,956	14.5	769,074	1,621,790	14.6	774,378	1,600,412	16.0	848,633	1,788,567
2021	5,476,335	14.5	794,069	1,640,332	14.6	799,545	1,618,709	16.0	876,214	1,809,016
2022	5,654,316	14.5	819,876	1,656,999	14.6	825,530	1,635,157	16.0	904,691	1,827,397
2023	5,838,081	14.5	846,522	1,671,551	14.6	852,360	1,649,518	16.0	934,093	1,843,446
2024	6,027,819	14.5	874,034	1,683,727	14.6	880,062	1,661,534	16.0	964,451	1,856,874
2025	6,223,723	14.5	902,440	1,693,243	14.6	908,664	1,670,924	16.0	995,796	1,867,368
2026	6,425,994	14.5	931,769	1,699,791	14.6	938,195	1,677,386	16.0	1,028,159	1,874,589
2027	6,634,839	14.5	962,052	1,703,037	14.6	968,686	1,680,589	16.0	1,061,574	1,878,168

		L-12 Benefit Program			LT-14(65) Benefit Program			L-6 Benefit Program		
		Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial	Estimated Employer Contribution		Unfunded Actuarial
Valuation Year	Estimated Projected Payroll	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability	As a % of Payroll	Annual Dollars	Accrued Liability
2018	$ 4,975,306	16.8%	$835,851	$ 1,809,094	17.5%	$870,678	$ 1,904,994	19.0%	$945,308	$ 2,067,663
2019	5,137,003	16.8	863,017	1,833,878	17.5	898,976	1,931,092	19.0	976,031	2,095,990
2020	5,303,956	16.8	891,065	1,857,002	17.5	928,192	1,955,442	19.0	1,007,752	2,122,419
2021	5,476,335	16.8	920,024	1,878,233	17.5	958,359	1,977,798	19.0	1,040,504	2,146,684
2022	5,654,316	16.8	949,925	1,897,318	17.5	989,505	1,997,894	19.0	1,074,320	2,168,496
2023	5,838,081	16.8	980,798	1,913,981	17.5	1,021,664	2,015,440	19.0	1,109,235	2,187,540
2024	6,027,819	16.8	1,012,674	1,927,923	17.5	1,054,868	2,030,121	19.0	1,145,286	2,203,475
2025	6,223,723	16.8	1,045,585	1,938,819	17.5	1,089,152	2,041,595	19.0	1,182,507	2,215,928
2026	6,425,994	16.8	1,079,567	1,946,316	17.5	1,124,549	2,049,490	19.0	1,220,939	2,224,497
2027	6,634,839	16.8	1,114,653	1,950,032	17.5	1,161,097	2,053,403	19.0	1,260,619	2,228,745

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
3) Due to the estimated nature of the above projections, certain but not all aspects of the Missouri LAGERS funding policy have been incorporated in the above projections.
4) Differences between the date of the initial valuation and the actuarial valuation date of February 28^{th} have not been incorporated in the above results.
5) The actual employer contribution rates for future valuation dates will be based upon actual data as of the future valuation date.

Rock Community Fire Protection District - Fire

Employer Contribution Rates (Non-Contributory Plan - 3 Year FAS)

(0% 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	
2018	$ 4,975,306	10.3%	$512,456	$ 1,065,974	12.7%	$631,864	$ 1,332,514	13.5%	$671,666	$ 1,463,292
2019	5,137,003	10.3	529,111	1,080,578	12.7	652,399	1,350,769	13.5	693,495	1,483,339
2020	5,303,956	10.3	546,307	1,094,203	12.7	673,602	1,367,801	13.5	716,034	1,502,043
2021	5,476,335	10.3	564,063	1,106,713	12.7	695,495	1,383,439	13.5	739,305	1,519,216
2022	5,654,316	10.3	582,395	1,117,958	12.7	718,098	1,397,496	13.5	763,333	1,534,653
2023	5,838,081	10.3	601,322	1,127,776	12.7	741,436	1,409,769	13.5	788,141	1,548,131
2024	6,027,819	10.3	620,865	1,135,991	12.7	765,533	1,420,038	13.5	813,756	1,559,408
2025	6,223,723	10.3	641,043	1,142,411	12.7	790,413	1,428,064	13.5	840,203	1,568,221
2026	6,425,994	10.3	661,877	1,146,829	12.7	816,101	1,433,586	13.5	867,509	1,574,285
2027	6,634,839	10.3	683,388	1,149,019	12.7	842,625	1,436,323	13.5	895,703	1,577,291

		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	
2018	$ 4,975,306	15.0%	$746,296	$ 1,630,478	15.0%	$746,296	$ 1,599,099	16.6%	$825,901	$ 1,797,761
2019	5,137,003	15.0	770,550	1,652,815	15.0	770,550	1,621,006	16.6	852,742	1,822,390
2020	5,303,956	15.0	795,593	1,673,656	15.0	795,593	1,641,446	16.6	880,457	1,845,369
2021	5,476,335	15.0	821,450	1,692,791	15.0	821,450	1,660,213	16.6	909,072	1,866,467
2022	5,654,316	15.0	848,147	1,709,991	15.0	848,147	1,677,082	16.6	938,616	1,885,432
2023	5,838,081	15.0	875,712	1,725,009	15.0	875,712	1,691,811	16.6	969,121	1,901,991
2024	6,027,819	15.0	904,173	1,737,575	15.0	904,173	1,704,135	16.6	1,000,618	1,915,846
2025	6,223,723	15.0	933,558	1,747,395	15.0	933,558	1,713,766	16.6	1,033,138	1,926,674
2026	6,425,994	15.0	963,899	1,754,152	15.0	963,899	1,720,393	16.6	1,066,715	1,934,125
2027	6,634,839	15.0	995,226	1,757,502	15.0	995,226	1,723,678	16.6	1,101,383	1,937,818

		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	
2018	$ 4,975,306	17.3%	$860,728	$ 1,865,597	18.0%	$895,555	$ 1,964,800	19.6%	$975,160	$ 2,132,073
2019	5,137,003	17.3	888,702	1,891,155	18.0	924,661	1,991,717	19.6	1,006,853	2,161,282
2020	5,303,956	17.3	917,584	1,915,001	18.0	954,712	2,016,831	19.6	1,039,575	2,188,534
2021	5,476,335	17.3	947,406	1,936,895	18.0	985,740	2,039,889	19.6	1,073,362	2,213,555
2022	5,654,316	17.3	978,197	1,956,576	18.0	1,017,777	2,060,616	19.6	1,108,246	2,236,047
2023	5,838,081	17.3	1,009,988	1,973,759	18.0	1,050,855	2,078,713	19.6	1,144,264	2,255,685
2024	6,027,819	17.3	1,042,813	1,988,137	18.0	1,085,007	2,093,855	19.6	1,181,453	2,272,116
2025	6,223,723	17.3	1,076,704	1,999,373	18.0	1,120,270	2,105,689	19.6	1,219,850	2,284,957
2026	6,425,994	17.3	1,111,697	2,007,105	18.0	1,156,679	2,113,832	19.6	1,259,495	2,293,793
2027	6,634,839	17.3	1,147,827	2,010,938	18.0	1,194,271	2,117,868	19.6	1,300,428	2,298,173

Notes regarding the above projections:

1) The purpose of the above projections is to comply with the requirements of Section 105.660 of the Revised Statutes of Missouri (RSMo). The projection results may not be applicable for other purposes.
2) Estimated projected payroll is based upon the valuation payroll, increased each future year by 3.25%.
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.