

**POLICE AND FIRE RETIREMENT
SYSTEM
OF THE CITY OF DETROIT
BENEFIT ESTIMATE
Calculated on: 06/30/2009
Police New Plan
(Drop Plan)**



Commander, Police 747 Airplane Drive Airport MI 48152	Date of Birth: 02/22/1959	YR 50	MO 4
	Service Date: 04/13/1985		
	Retirement Date: 07/01/2009		

SSN : XXX - XX - 6789 Pension #: 123456

<u>Survivor SSN</u>	<u>Survivor Name</u>	<u>Survivor Birth Date</u>	<u>YR</u>	<u>MO</u>
XXX-XX-6789S	mrs	01/02/1969	40	5

<u>Revenue Group</u>	<u>Service Credit Years</u>	<u>Months</u>	<u>Days</u>	<u>Average Final</u>	<u>Annuity and City Pension</u>
7	25	0	0	\$90,800.00	\$42,562.50
Sick leave included in the Average Final			➔	\$0.00	
Longevity included in the Average Final			➔	\$0.00	
Included military time (y/m/d)		0	0	0	

Member Annuity

<u>Withdrawal Date</u>	<u>Total Contribution</u>
03/06/2007	\$39,482.73

CURRENT RANK:
331053 POLICE COMM - PCOA 07/01/06 07/01/09 \$90,800.00

PREVIOUS RANKS:

**FOR QUESTIONS AND/OR APPOINTMENTS, PHONE (313) 224-3362
THIS IS A DROP RETIREMENT ESTIMATE. IT IS ALREADY REDUCED
BY THE 25% FACTOR THAT IS NOT GIVEN TO THE MEMBER. DO NOT
USE THIS AS A NON-DROP RETIREMENT ALLOWANCE.**

**POLICE AND FIRE RETIREMENT SYSTEM
BENEFIT ESTIMATE**

**Calculated on 06/30/2009
Retirement Date: 07/01/2009**

Drop Plan

Commander, Police
Pension #: 123456

<u>Regular (Straight Life)</u>	CITY PORTION	\$3,381.31
0.005591	ANNUITY	\$0.00
	TOTAL	\$3,381.31

<u>OPTION I: Cash Refund Annuity</u>	CITY PORTION	\$3,381.31
0.005399	ANNUITY	\$0.00
	TOTAL	\$3,381.31

<u>OPTION II Joint & 100% Survivor</u>	CITY PORTION	\$2,934.82
0.867953	ANNUITY	\$0.00
	TOTAL	\$2,934.82

<u>OPTION III Joint & 50% Survivor</u>	CITY PORTION	\$3,142.29
0.929309	ANNUITY	\$0.00
	TOTAL	\$3,142.29

<u>OPTION A Joint & 75% Survivor</u>	CITY PORTION	\$3,035.01
0.897584	ANNUITY	\$0.00
	TOTAL	\$3,035.01

**[IF YOUR ANNUITY SAVINGS FUNDS ARE WITHDRAWN, THERE WILL BE
NO ANNUITY PORTION]**

LESS THAN 25 YEARS OF SERVICE

DROP Account Projection

The amounts indicated are projections only. Actual results may vary.
Pop Up Options A, B, and C will be lower than these projections.

Commander, Police		Pension #	123456
Retirement Effective Date	07/01/2009		
First Payment month	August	Regular DROP	\$3,381.31

DROP Account Deposits per Year

(The first row is for the partial year before the July first fiscal year.)

Year	Regular	Joint 100%	Joint 75%	Joint 50%
2009	\$37,194.41	\$32,283.00	\$33,385.11	\$34,565.10
2010	\$41,488.68	\$36,010.22	\$37,239.58	\$38,555.80
2011	\$42,422.16	\$36,820.44	\$38,077.45	\$39,423.30
2012	\$43,376.64	\$37,648.88	\$38,934.18	\$40,310.30
2013	\$44,352.60	\$38,495.97	\$39,810.18	\$41,217.27
2014	\$45,350.52	\$39,362.12	\$40,705.90	\$42,144.65
2015	\$46,371.00	\$40,247.85	\$41,621.87	\$43,092.99
2016	\$47,414.28	\$41,153.37	\$42,558.30	\$44,062.52
2017	\$48,481.08	\$42,079.30	\$43,515.84	\$45,053.90
2018	\$49,572.00	\$43,026.17	\$44,495.03	\$46,067.71
2019	\$50,687.28	\$43,994.18	\$45,496.09	\$47,104.15

Accumulated DROP Deposits

(The first row is for the partial year before the July first fiscal year.)

Year	Regular	Joint 100%	Joint 75%	Joint 50%
2009	\$37,194.41	\$32,283.00	\$33,385.11	\$34,565.10
2010	\$78,683.09	\$68,293.22	\$70,624.69	\$73,120.90
2011	\$121,105.25	\$105,113.66	\$108,702.14	\$112,544.20
2012	\$164,481.89	\$142,762.54	\$147,636.32	\$152,854.50
2013	\$208,834.49	\$181,258.51	\$187,446.50	\$194,071.77
2014	\$254,185.01	\$220,620.63	\$228,152.40	\$236,216.42
2015	\$300,556.01	\$260,868.48	\$269,774.27	\$279,309.41
2016	\$347,970.29	\$302,021.85	\$312,332.57	\$323,371.93
2017	\$396,451.37	\$344,101.15	\$355,848.41	\$368,425.83
2018	\$446,023.37	\$387,127.32	\$400,343.44	\$414,493.54
2019	\$496,710.65	\$431,121.50	\$445,839.53	\$461,597.69

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