

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



Patrolman, Police		YR	MO
747 Airplane Drive	Date of Birth:	02/22/1959	50 4
Airport MI 48152	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</u>	<u>Average Final</u>	<u>Annuity and City Pension</u>
7	<u>Years</u> 25 <u>Months</u> 0 <u>Days</u> 0	\$53,237.00	\$24,954.84
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</u>	<u>Total</u>
<u>Date</u>	<u>Contribution</u>
03/06/2007	\$39,482.73

CURRENT RANK:
331011 POLICE OFFICER 07/01/04 07/01/09 \$53,237.00

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

Patrolman, Police
Pension #: 123456

<u>Regular (Straight Life)</u>	CITY PORTION	\$1,914.01
0.005591	ANNUITY	\$0.00
	TOTAL	\$1,914.01

<u>OPTION I: Cash Refund Annuity</u>	CITY PORTION	\$1,914.01
0.005399	ANNUITY	\$0.00
	TOTAL	\$1,914.01

<u>OPTION II Joint & 100% Survivor</u>	CITY PORTION	\$1,661.27
0.867953	ANNUITY	\$0.00
	TOTAL	\$1,661.27

<u>OPTION III Joint & 50% Survivor</u>	CITY PORTION	\$1,778.71
0.929309	ANNUITY	\$0.00
	TOTAL	\$1,778.71

<u>OPTION A Joint & 75% Survivor</u>	CITY PORTION	\$1,717.98
0.897584	ANNUITY	\$0.00
	TOTAL	\$1,717.98

[IF YOUR ANNUITY SAVINGS FUNDS ARE WITHDRAWN, THERE WILL BE NO ANNUITY PORTION]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

Patrolman, Police		Pension #	123456
Retirement Effective Date	07/01/2009		
First Payment month	August	Regular DROP	\$1,914.01

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	\$21,054.11	\$18,273.98	\$18,897.83	\$19,565.77
2010	\$23,484.96	\$20,383.84	\$21,079.72	\$21,824.78
2011	\$24,013.32	\$20,842.43	\$21,553.97	\$22,315.79
2012	\$24,553.56	\$21,311.34	\$22,038.88	\$22,817.84
2013	\$25,106.04	\$21,790.86	\$22,534.78	\$23,331.27
2014	\$25,671.00	\$22,281.22	\$23,041.88	\$23,856.29
2015	\$26,248.56	\$22,782.52	\$23,560.29	\$24,393.02
2016	\$26,839.20	\$23,295.16	\$24,090.44	\$24,941.91
2017	\$27,443.04	\$23,819.27	\$24,632.43	\$25,503.06
2018	\$28,060.44	\$24,355.14	\$25,186.60	\$26,076.82
2019	\$28,691.88	\$24,903.20	\$25,753.37	\$26,663.62

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	\$21,054.11	\$18,273.98	\$18,897.83	\$19,565.77
2010	\$44,539.07	\$38,657.82	\$39,977.55	\$41,390.55
2011	\$68,552.39	\$59,500.25	\$61,531.52	\$63,706.34
2012	\$93,105.95	\$80,811.59	\$83,570.40	\$86,524.18
2013	\$118,211.99	\$102,602.45	\$106,105.18	\$109,855.45
2014	\$143,882.99	\$124,883.67	\$129,147.06	\$133,711.74
2015	\$170,131.55	\$147,666.19	\$152,707.35	\$158,104.76
2016	\$196,970.75	\$170,961.35	\$176,797.79	\$183,046.67
2017	\$224,413.79	\$194,780.62	\$201,430.22	\$208,549.73
2018	\$252,474.23	\$219,135.76	\$226,616.82	\$234,626.55
2019	\$281,166.11	\$244,038.96	\$252,370.19	\$261,290.17

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