

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



Sergeant, 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

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

Revenue Group	Service Credit	Average Final	Annuity and City Pension
7	Years Months Days		
	25 0 0	\$67,995.00	\$31,872.66
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	
Withdrawal	Total
Date	Contribution
03/06/2007	\$39,482.73

CURRENT RANK:
331021 POLICE SERGEANT 07/01/04 07/01/09 \$67,995.00

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

Sergeant, Police
Pension #: 123456

<u>Regular (Straight Life)</u>	CITY PORTION	\$2,490.49
0.005591	ANNUITY	\$0.00
	TOTAL	\$2,490.49

<u>OPTION I: Cash Refund Annuity</u>	CITY PORTION	\$2,490.49
0.005399	ANNUITY	\$0.00
	TOTAL	\$2,490.49

<u>OPTION II Joint & 100% Survivor</u>	CITY PORTION	\$2,161.63
0.867953	ANNUITY	\$0.00
	TOTAL	\$2,161.63

<u>OPTION III Joint & 50% Survivor</u>	CITY PORTION	\$2,314.44
0.929309	ANNUITY	\$0.00
	TOTAL	\$2,314.44

<u>OPTION A Joint & 75% Survivor</u>	CITY PORTION	\$2,235.43
0.897584	ANNUITY	\$0.00
	TOTAL	\$2,235.43

[IF YOUR ANNUITY SAVINGS FUNDS ARE WITHDRAWN, THERE WILL BE NO ANNUITY PORTION]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

Sergeant, Police		Pension #	123456
Retirement Effective Date	07/01/2009		
First Payment month	August	Regular DROP	\$2,490.49

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	\$27,395.39	\$23,777.91	\$24,589.66	\$25,458.78
2010	\$30,558.36	\$26,523.22	\$27,428.70	\$28,398.16
2011	\$31,245.84	\$27,119.92	\$28,045.77	\$29,037.04
2012	\$31,948.92	\$27,730.16	\$28,676.84	\$29,690.42
2013	\$32,667.72	\$28,354.05	\$29,322.02	\$30,358.41
2014	\$33,402.84	\$28,992.10	\$29,981.85	\$31,041.56
2015	\$34,154.40	\$29,644.41	\$30,656.44	\$31,739.99
2016	\$34,922.76	\$30,311.31	\$31,346.11	\$32,454.04
2017	\$35,708.64	\$30,993.42	\$32,051.50	\$33,184.36
2018	\$36,512.04	\$31,690.73	\$32,772.62	\$33,930.97
2019	\$37,333.56	\$32,403.78	\$33,510.01	\$34,694.41

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	\$27,395.39	\$23,777.91	\$24,589.66	\$25,458.78
2010	\$57,953.75	\$50,301.13	\$52,018.36	\$53,856.94
2011	\$89,199.59	\$77,421.05	\$80,064.13	\$82,893.98
2012	\$121,148.51	\$105,151.21	\$108,740.97	\$112,584.40
2013	\$153,816.23	\$133,505.26	\$138,062.99	\$142,942.81
2014	\$187,219.07	\$162,497.36	\$168,044.84	\$173,984.37
2015	\$221,373.47	\$192,141.77	\$198,701.28	\$205,724.36
2016	\$256,296.23	\$222,453.08	\$230,047.39	\$238,178.40
2017	\$292,004.87	\$253,446.50	\$262,098.89	\$271,362.76
2018	\$328,516.91	\$285,137.23	\$294,871.51	\$305,293.73
2019	\$365,850.47	\$317,541.01	\$328,381.52	\$339,988.14

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.