

**POLICE AND FIRE RETIREMENT
SYSTEM
OF THE CITY OF DETROIT
BENEFIT ESTIMATE
Calculated on: 07/09/2009
Police New Plan
(Drop Plan)**



Captain, Fire		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	Service Credit			Average	Annuity and
Group	Years	Months	Days	Final	City Pension
7	30	0	0	\$78,383.03	\$42,914.12
Sick leave included in the Average Final				➔	\$2,163.03
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:
321041 FIRE CAPTAIN 07/01/04 07/01/09 \$76,220.00

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 07/09/2009
Retirement Date: 07/01/2009**

Drop Plan

Captain, Fire
Pension #: 123456

<u>Regular (Straight Life)</u>	CITY PORTION	\$3,410.62
0.005591	ANNUITY	\$0.00
	TOTAL	\$3,410.62

<u>OPTION I: Cash Refund Annuity</u>	CITY PORTION	\$3,410.62
0.005399	ANNUITY	\$0.00
	TOTAL	\$3,410.62

<u>OPTION II Joint & 100% Survivor</u>	CITY PORTION	\$2,960.25
0.867953	ANNUITY	\$0.00
	TOTAL	\$2,960.25

<u>OPTION III Joint & 50% Survivor</u>	CITY PORTION	\$3,169.52
0.929309	ANNUITY	\$0.00
	TOTAL	\$3,169.52

<u>OPTION A Joint & 75% Survivor</u>	CITY PORTION	\$3,061.31
0.897584	ANNUITY	\$0.00
	TOTAL	\$3,061.31

[IF YOUR ANNUITY SAVINGS FUNDS ARE WITHDRAWN, THERE WILL BE NO ANNUITY PORTION]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

Captain, Fire		Pension #	123456
Retirement Effective Date	07/01/2009		
First Payment month	August	Regular DROP	\$3,410.62

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	\$37,516.82	\$32,562.84	\$33,674.50	\$34,864.72
2010	\$41,848.32	\$36,322.37	\$37,562.38	\$38,890.02
2011	\$42,789.84	\$37,139.57	\$38,407.48	\$39,764.98
2012	\$43,752.72	\$37,975.30	\$39,271.74	\$40,659.80
2013	\$44,737.08	\$38,829.68	\$40,155.29	\$41,574.57
2014	\$45,743.64	\$39,703.33	\$41,058.76	\$42,509.98
2015	\$46,772.88	\$40,596.66	\$41,982.59	\$43,466.46
2016	\$47,825.28	\$41,510.10	\$42,927.21	\$44,444.46
2017	\$48,901.32	\$42,444.05	\$43,893.04	\$45,444.44
2018	\$50,001.72	\$43,399.14	\$44,880.74	\$46,467.05
2019	\$51,126.72	\$44,375.59	\$45,890.53	\$47,512.52

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	\$37,516.82	\$32,562.84	\$33,674.50	\$34,864.72
2010	\$79,365.14	\$68,885.21	\$71,236.88	\$73,754.74
2011	\$122,154.98	\$106,024.78	\$109,644.36	\$113,519.72
2012	\$165,907.70	\$144,000.08	\$148,916.10	\$154,179.52
2013	\$210,644.78	\$182,829.76	\$189,071.39	\$195,754.09
2014	\$256,388.42	\$222,533.09	\$230,130.15	\$238,264.07
2015	\$303,161.30	\$263,129.75	\$272,112.74	\$281,730.53
2016	\$350,986.58	\$304,639.85	\$315,039.95	\$326,174.99
2017	\$399,887.90	\$347,083.90	\$358,932.99	\$371,619.43
2018	\$449,889.62	\$390,483.04	\$403,813.73	\$418,086.48
2019	\$501,016.34	\$434,858.63	\$449,704.26	\$465,599.00

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.