

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



Chief, 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	35	0	0	\$82,064.62	\$51,392.66
Sick leave included in the Average Final			➔	\$2,264.62	
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:
321051 BATTALION FIRE CHIEF 07/01/06 07/01/09 \$79,800.00

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

Drop Plan

Chief, Fire
Pension #: 123456

<u>Regular (Straight Life)</u>	CITY PORTION	\$4,117.16
0.005591	ANNUITY	\$0.00
	TOTAL	\$4,117.16

<u>OPTION I: Cash Refund Annuity</u>	CITY PORTION	\$4,117.16
0.005399	ANNUITY	\$0.00
	TOTAL	\$4,117.16

<u>OPTION II Joint & 100% Survivor</u>	CITY PORTION	\$3,573.50
0.867953	ANNUITY	\$0.00
	TOTAL	\$3,573.50

<u>OPTION III Joint & 50% Survivor</u>	CITY PORTION	\$3,826.11
0.929309	ANNUITY	\$0.00
	TOTAL	\$3,826.11

<u>OPTION A Joint & 75% Survivor</u>	CITY PORTION	\$3,695.50
0.897584	ANNUITY	\$0.00
	TOTAL	\$3,695.50

**[IF YOUR ANNUITY SAVINGS FUNDS ARE WITHDRAWN, THERE WILL BE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.

Chief, Fire		Pension #	123456
Retirement Effective Date	07/01/2009		
First Payment month	August	Regular DROP	\$4,117.16

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	\$45,288.76	\$39,308.52	\$40,650.47	\$42,087.25
2010	\$50,517.60	\$43,846.90	\$45,343.79	\$46,946.46
2011	\$51,654.24	\$44,833.45	\$46,364.02	\$48,002.75
2012	\$52,816.44	\$45,842.19	\$47,407.19	\$49,082.79
2013	\$54,004.80	\$46,873.63	\$48,473.84	\$50,187.15
2014	\$55,219.92	\$47,928.30	\$49,564.52	\$51,316.37
2015	\$56,462.40	\$49,006.71	\$50,679.75	\$52,471.02
2016	\$57,732.72	\$50,109.29	\$51,819.97	\$53,651.54
2017	\$59,031.72	\$51,236.76	\$52,985.93	\$54,858.71
2018	\$60,360.00	\$52,389.64	\$54,178.17	\$56,093.09
2019	\$61,718.04	\$53,568.36	\$55,397.13	\$57,355.13

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	\$45,288.76	\$39,308.52	\$40,650.47	\$42,087.25
2010	\$95,806.36	\$83,155.42	\$85,994.26	\$89,033.71
2011	\$147,460.60	\$127,988.87	\$132,358.28	\$137,036.46
2012	\$200,277.04	\$173,831.06	\$179,765.47	\$186,119.25
2013	\$254,281.84	\$220,704.69	\$228,239.31	\$236,306.40
2014	\$309,501.76	\$268,632.99	\$277,803.83	\$287,622.77
2015	\$365,964.16	\$317,639.70	\$328,483.58	\$340,093.79
2016	\$423,696.88	\$367,748.99	\$380,303.55	\$393,745.33
2017	\$482,728.60	\$418,985.75	\$433,289.48	\$448,604.04
2018	\$543,088.60	\$471,375.39	\$487,467.65	\$504,697.13
2019	\$604,806.64	\$524,943.75	\$542,864.78	\$562,052.26

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