

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



Lieutenant, Fire		<b>YR</b>	<b>MO</b>
747 Airplane Drive	<b>Date of Birth:</b>	02/22/1959	50 4
Airport MI 48152	<b>Service Date</b>	04/13/1985	
	<b>Retirement Date:</b>	07/01/2009	

SSN : XXX - XX - 6789 Pension #: 123456

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

<b>Revenue Group</b>	<b>Service Credit</b>	<b>Average Final</b>	<b>Annuity and City Pension</b>
7	<b>Years Months Days</b>		
	25 0 0	\$69,924.61	\$43,702.88
Sick leave included in the Average Final		\$1,929.61	
Longevity included in the Average Final		\$0.00	
Included military time (y/m/d)	0 0 0		

**Member Annuity**

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

**CURRENT RANK:**  
321031 FIRE LIEUTENANT 07/01/04 07/01/09 \$67,995.00

**PREVIOUS RANKS:**

**FOR QUESTIONS AND/OR APPOINTMENTS, PHONE (313) 224-3362**  
**THIS IS A RETIREMENT ESTIMATE BASED ON**  
**INFORMATION AVAILABLE AT THIS TIME IT SHOULD NOT BE**  
**INTERPRETED AS A FINAL RETIREMENT ALLOWANCE**

**POLICE AND FIRE RETIREMENT SYSTEM  
BENEFIT ESTIMATE**

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

Service

Lieutenant, Fire  
Pension #: 123456

<b><u>Regular (Straight Life)</u></b>	<b>CITY PORTION</b>	<b>\$3,421.16</b>
0.005591	<b>ANNUITY</b>	<b>\$0.00</b>
	<b>TOTAL</b>	<b>\$3,421.16</b>

<b><u>OPTION I: Cash Refund Annuity</u></b>	<b>CITY PORTION</b>	<b>\$3,421.16</b>
0.005399	<b>ANNUITY</b>	<b>\$0.00</b>
	<b>TOTAL</b>	<b>\$3,421.16</b>

<b><u>OPTION II Joint &amp; 100% Survivor</u></b>	<b>CITY PORTION</b>	<b>\$2,969.41</b>
0.867953	<b>ANNUITY</b>	<b>\$0.00</b>
	<b>TOTAL</b>	<b>\$2,969.41</b>

<b><u>OPTION III Joint &amp; 50% Survivor</u></b>	<b>CITY PORTION</b>	<b>\$3,179.31</b>
0.929309	<b>ANNUITY</b>	<b>\$0.00</b>
	<b>TOTAL</b>	<b>\$3,179.31</b>

<b><u>OPTION A Joint &amp; 75% Survivor</u></b>	<b>CITY PORTION</b>	<b>\$3,070.78</b>
0.897584	<b>ANNUITY</b>	<b>\$0.00</b>
	<b>TOTAL</b>	<b>\$3,070.78</b>

**[IF YOUR ANNUITY SAVINGS FUNDS ARE WITHDRAWN, THERE WILL BE  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

**LESS THAN 25 YEARS OF SERVICE**

**POLICE AND FIRE RETIREMENT SYSTEM  
OF THE CITY OF DETROIT  
BENEFIT ESTIMATE**

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Police New Plan**

**POP-UP OPTIONS**

Lieutenant, Fire  
747 Airplane Drive  
Airport MI 48152

Pension #: 123456

Pursuant to applicable law, the pension provisions now provide for a benefit called the **POP-UP OPTION**.

If you elect the **POP-UP OPTION** and your option beneficiary predeceases you, your monthly pension under the **OPTION (II OR III)** would be automatically increased to a straight life (regular) benefit upon the **BOARD OF TRUSTEES** being provided a copy of the death certificate of your option beneficiary.

**If you do not elect the POP-UP OPTION, your OPTION II OR III monthly benefit will remain the same even if your option beneficiary predeceases you.**

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**POLICE AND FIRE RETIREMENT SYSTEM  
OF THE CITY OF DETROIT  
BENEFIT ESTIMATE**

Calculated on 07/09/2009  
Retirement Date: 07/01/2009  
**POP-UP OPTIONS**

Lieutenant, Fire

Pension #: 123456

<b>POP-UP-OPTION-A</b>			
You would receive a reduced pension as indicated below. In the event of your death, your option beneficiary would receive 100% of the <b>OPTION II</b> amount, OR 50% of the <b>OPTION III</b> amount, OR 75% of the <b>OPTION A</b> as shown below.			
<b>OPTION II Joint &amp; 100% Surv.</b>		<b>CITY PORTION</b>	\$2,961.11
Factor	0.865527	<b>ANNUITY</b>	\$0.00
		<b>TOTAL</b>	<b>\$2,961.11</b>
<b>OPTION III Joint &amp; 50% Surv.</b>		<b>CITY PORTION</b>	\$3,174.55
Factor	0.927917	<b>ANNUITY</b>	\$0.00
		<b>TOTAL</b>	<b>\$3,174.55</b>
<b>OPTION A Joint &amp; 75% Surv.</b>		<b>CITY PORTION</b>	\$3,064.12
Factor	0.895637	<b>ANNUITY</b>	\$0.00
		<b>TOTAL</b>	<b>\$3,064.12</b>
<b>IF YOUR ANNUITY SAVINGS FUNDS ARE WITHDRAWN, THERE WILL BE NO ANNUITY PORTION</b>			

<b>POP-UP-OPTION-B</b>				
You would receive the same rate as calculated on the attached estimate sheet. In the event of your death, your option beneficiary would receive this percentage of the selected option.				
<b>Selected Option</b>	<b>Percentage</b>	<b>of</b>	<b>Option</b>	<b>= Amount</b>
<b>OPTION II</b>	97.9215%		\$2,969.41	\$2,907.69
<b>OPTION III</b>	48.9607%		\$3,179.31	\$1,556.61
<b>OPTION A</b>	73.4411%		\$3,070.78	\$2,255.21

<b>POP-UP-OPTION-C</b>	
You would receive the same rate calculated on the attached estimate sheet. In the event of your death, your option beneficiary would receive the indicated percent of the selected option, provided you pay the cost of the benefit in a lump sum, as indicated in the payment column.	
<b><u>New Plan Option</u></b>	<b><u>Payment</u></b>
<b>OPTION II JOINT &amp; 100% SURVIVOR</b>	<b>\$1,077.18</b>
<b>OPTION III JOINT &amp; 50% SURVIVOR</b>	<b>\$617.41</b>
<b>OPTION A JOINT &amp; 75% SURVIVOR</b>	<b>\$863.97</b>
<b>Payment will be made by deduction(s) from your pension check(s).</b>	