

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



Sergeant, 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	25	0	0	\$63,157.88	\$29,605.26
Sick leave included in the Average Final			➔	\$1,742.88	
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:
321022 FIRE SERGEANT 07/01/04 07/01/09 \$61,415.00

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

Sergeant, Fire
Pension #: 123456

<u>Regular (Straight Life)</u>	CITY PORTION	\$2,301.54
0.005591	ANNUITY	\$0.00
	TOTAL	\$2,301.54

<u>OPTION I: Cash Refund Annuity</u>	CITY PORTION	\$2,301.54
0.005399	ANNUITY	\$0.00
	TOTAL	\$2,301.54

<u>OPTION II Joint & 100% Survivor</u>	CITY PORTION	\$1,997.63
0.867953	ANNUITY	\$0.00
	TOTAL	\$1,997.63

<u>OPTION III Joint & 50% Survivor</u>	CITY PORTION	\$2,138.85
0.929309	ANNUITY	\$0.00
	TOTAL	\$2,138.85

<u>OPTION A Joint & 75% Survivor</u>	CITY PORTION	\$2,065.83
0.897584	ANNUITY	\$0.00
	TOTAL	\$2,065.83

[IF YOUR ANNUITY SAVINGS FUNDS ARE WITHDRAWN, THERE WILL BE NO ANNUITY PORTION]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, Fire		Pension #	123456
Retirement Effective Date	07/01/2009		
First Payment month	August	Regular DROP	\$2,301.54

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	\$25,316.94	\$21,973.91	\$22,724.08	\$23,527.26
2010	\$28,239.84	\$24,510.85	\$25,347.63	\$26,243.54
2011	\$28,875.24	\$25,062.35	\$25,917.95	\$26,834.02
2012	\$29,525.04	\$25,626.35	\$26,501.20	\$27,437.89
2013	\$30,189.24	\$26,202.84	\$27,097.38	\$28,055.13
2014	\$30,868.56	\$26,792.46	\$27,707.13	\$28,686.43
2015	\$31,563.12	\$27,395.30	\$28,330.55	\$29,331.89
2016	\$32,273.28	\$28,011.69	\$28,967.98	\$29,991.85
2017	\$32,999.40	\$28,641.93	\$29,619.73	\$30,666.64
2018	\$33,741.96	\$29,286.44	\$30,286.24	\$31,356.71
2019	\$34,501.08	\$29,945.32	\$30,967.62	\$32,062.16

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	\$25,316.94	\$21,973.91	\$22,724.08	\$23,527.26
2010	\$53,556.78	\$46,484.76	\$48,071.71	\$49,770.80
2011	\$82,432.02	\$71,547.11	\$73,989.66	\$76,604.82
2012	\$111,957.06	\$97,173.46	\$100,490.86	\$104,042.71
2013	\$142,146.30	\$123,376.30	\$127,588.24	\$132,097.84
2014	\$173,014.86	\$150,168.76	\$155,295.37	\$160,784.27
2015	\$204,577.98	\$177,564.06	\$183,625.92	\$190,116.16
2016	\$236,851.26	\$205,575.75	\$212,593.90	\$220,108.01
2017	\$269,850.66	\$234,217.68	\$242,213.63	\$250,774.65
2018	\$303,592.62	\$263,504.12	\$272,499.87	\$282,131.36
2019	\$338,093.70	\$293,449.44	\$303,467.49	\$314,193.52

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