

Local Police and Fire Benefit Plans

Introduction

A bill was introduced during the 2013 legislative session (House File 1800 and Senate File 1620) directing the Public Employees Retirement Association (PERA) to increase the retirement and survivor benefits of certain individuals receiving benefits from the PERA Police and Fire Plan (P&FP). The Legislative Commission on Pensions and Retirement (LCPR) held a hearing on the bill during the 2014 legislative session. Discussion focused on the surviving spouse benefits of former members of the local police and fire relief associations that had consolidated under PERA's administration and merged with the PERA P&FP effective June 30, 1999.

PERA staff testified in opposition to the bill as proposed because there was a cost associated with increasing the benefits for these individuals, but the bill did not provide for any means of covering that cost. Additional discussion followed, and the outcome was a request by the LCPR of PERA staff to prepare a report about Police and Fire benefit recipients who retained benefits under the local plan provisions.

A review of data associated with individuals receiving retirement and survivor benefits from the PERA Police and Fire Plan found that there are currently 970 former members of the local police and fire relief associations receiving retirement benefits, 498 of whom were retired before the individual consolidations occurred. Of those retirees, 83 are receiving annual benefits that are less than the threshold of \$38,000 or a 20 percent increase in current benefits, whichever is less, the threshold of benefits that was included in the 2013 proposed legislation.

The recommended benefit threshold proposed for surviving spouses was set at a 20 percent increase in current benefits or \$30,000, whichever is less. Data shows there are 288 surviving spouses of former relief association members who are receiving benefits under this threshold. We also included analysis of a lower threshold, a 20 percent increase in current benefits, or \$24,000, whichever is less, and found that there are 187 surviving spouse benefit recipients under that threshold.

We respectfully submit this report for informational purposes only. We have included background on the consolidation of local police and fire relief associations under PERA's administration and eventual full merger of those separate consolidation accounts into the PERA P&FP. We were not asked nor have we made any recommendations regarding these benefit payments.

Respectfully,
Mary Most Vanek
Executive Director

Local Police and Fire Benefit Plans

2014 Laws of Minnesota, Chapter 296, Article 9, section 7 directs PERA to report on the local relief association benefits under consolidation. Specifically, the law directs:

“The executive director of the Public Employees Retirement Association shall report to the Legislative Commission on Pensions and Retirement by February 1, 2015, regarding the situation of former members and surviving spouses of former members of local salaried police and fire relief associations governed by Minnesota Statutes, chapter 423A, that consolidated with the public employees police and fire retirement plan under Minnesota Statutes, chapter 353A, and Laws 1999, chapter 222, article 4.”

This study does not make any recommendations. It provides background on the consolidation of local plans under PERA’s administration and eventual merger with the PERA Police and Fire Plan. It includes information about the benefits currently paid to former members of the local salaried police and fire relief associations who did not choose the form of PERA benefits available to them through chapter 353A, and explains the second chance included in the 1999 merger legislation to select the former PERA Post Fund increases. It also provides background information about the survivor benefits payable to the surviving spouses of former members of the local plans based on the provisions governing the consolidation of local plans from 1987 through 1999. We specifically referenced the individuals currently receiving benefits under the thresholds defined in Minnesota 2013 session House File 1800 and Senate File 1630 which proposed increasing service and disability benefits by whichever is less, an increase of 20 percent or \$38,000 and survivor benefits by whichever is less, an increase of 20 percent or \$30,000.

Background

Initiation of Consolidation of Local Plans with PERA Police and Fire

Major cities were authorized to establish their own locally administered pension and benefit plans for their police and fire departments. Those pension plans were called relief associations. Relief association pension plans that had been established for salaried police officers and firefighters were closed and newly hired public safety officers in these professions were required to be enrolled in the Public Employees Retirement Association (PERA) Police and Fire Plan (P&FP) effective June 16, 1980. As the P&FP began improving the benefits provided to its participants because of strong financing of the plan, some participants of the local plans began to question how they may be able to join the PERA plan. With benefit recipient numbers growing as active member numbers and contributions declined because these local plans were closed to new participants, an interest in getting out of the pension plan administration business also grew as an incentive to join the statewide (PERA) plan.

Local Police and Fire Benefit Plans

A task force created in 1985, that included members of the Legislative Commission on Pension and Retirement, was charged with developing a proposal to address the number of inquiries and questions that had been raised about allowing local plan members to participate in the PERA P&FP and other associated issues. Organizations representing the participants of these independent plans voiced concerns about what proposal may eventually be forwarded for consideration by the Legislature, voicing adamantly that mandatory consolidation of any of the independent plans not be part of the proposal. Enacted in 1987, the consolidation law, Chapter 353A, established a process for local plan participants' input on the question of whether to have PERA take over administration of their plan. It also set up the structure defining what benefit choices the participants would have if a majority of the relief association membership and the sponsoring city chose to "consolidate" under PERA's administration. The mechanism created in this law allowed Minnesota cities that were maintaining relief association pension plans to get out of the pension administration business, and extended to some participants of these plans an opportunity to elect PERA Police and Fire benefits.

While consolidation provided a means of shifting the administrative responsibilities to PERA, it did not affect the responsibility of the city to provide adequate funding to assure full payment of all benefits promised to the participants of the local public safety plan. Valuation procedures were established as part of Chapter 353A to direct the actuaries in how to determine the costs for the plan if consolidation were approved. Three cost scenarios were presented so that the plan participants and cities had a comprehensive picture of the costs they may expect to incur. The three scenarios included:

1. The cost of the benefits of the local plan assuming all participants would continue with the benefits provided by the plan and current law assumptions remained in place when valuing the plan.
2. The future cost of the plan assuming all participants elected to receive the PERA P&FP benefits offered to them under the provisions of the PERA plan, applying the assumptions in the law that were used to value the PERA plans.
3. The cost if each participant elected the benefit provisions, as allowed under the terms of Chapter 353A, that would provide the highest benefit payable to each individual, using the applicable PERA assumptions.

This third scenario generated the highest cost under the terms of consolidation. The law directed that if consolidation were approved, the city would be required to make an initial annual contribution based on the highest cost estimated. Future annual contributions would fluctuate depending on actual investment experience, mortality, and number of new retirements and were calculated annually as part of the fiscal year-end valuation of each consolidation account.

A significant difference between the local plans and PERA P&FP benefits was how post-retirement adjustments were determined. The annual post-retirement adjustment paid to most local plans'

Local Police and Fire Benefit Plans

benefit recipients was tied to some measure of what was negotiated with the city for active members holding a specific rank – typically top grade patrol officer for police funds and first class firefighter for fire funds. The actuary assumed for purposes of actuarial valuations that the increase would be 3.5 percent. The assets available for payment of the benefits to retirees, disability benefit recipients and survivors remained in the same pool of assets as the active members. Any investments earned on that pool added (or subtracted) from the funding position of the local plan.

PERA participated in the Minnesota Post Retirement Investment Fund (Post Fund). At retirement, or in the case of consolidating relief associations, upon election of PERA Post Fund benefits, assets equal to the present value of the future benefits payable to the benefit recipient, using 5 or 6 percent as the discount for future benefits, as applicable, were transferred to the Post Fund. This created two outcomes: a) the assets were no longer part of the active pool of the consolidated account's assets and thus any investments earned in excess of the post-retirement adjustment paid did not improve the funded position of the active pool of assets; and b) the active pool of assets was not used to pay any post-retirement adjustment, but rather the investments earned on the Post Fund generated the funds to pay those increases.

Individual Participant Choices under Consolidation

The consolidation law was very specific about from what benefit set consolidating plans' participants could elect coverage. Plan participants who were already being paid their benefits, including service pensions (retirees), disability benefit recipients and surviving spouse benefit recipients, retained the benefits paid to them on the date of consolidation. The only choice they had with respect to plan benefits thereafter was how to receive their future annual post-retirement adjustments, either retaining the local plan increases tied to active member wage negotiations, or electing the PERA Post Fund increases. Those individuals who were in deferred status, who had earned a right to a benefit, left employment, but who had not attained the age for receipt of payment, had the same choice as benefit recipients – they retained local plan benefits, but could choose between increases under the local plan and PERA Post Fund increases.

The law (section 353A.08) directed that the survivor benefit payable on behalf of any service pension (retiree), deferred member, or disability benefit recipient who elected the Post Fund benefit increase provision under PERA, "... must be calculated under the relief association benefit plan and is subject to future postretirement adjustments ..." Therefore, the survivor benefits, that were eventually payable to the surviving spouse of a retiree or disability benefit recipient of a local plan who benefited from the stock market-generated increases of the 1990s, did not bear any relationship to the benefits the couple were receiving while the retiree was living. Upon the death of the retired member of the local plan, the survivor benefit was calculated as a percentage or an established number of units of the current base salary for the working patrol officers or firefighters, as applicable.

Local Police and Fire Benefit Plans

The degree to which the retiree benefit that increased under the Post Fund provisions came to bear no relationship to the eventual surviving spouse benefit can be seen in this example. At the time of his death, a retired police officer from a local plan who had received many of the Post Fund increases generated by the robust stock returns of the decade of the 1990s was just over \$5,000. Using the local plan survivor benefit calculation for the payment of the surviving spouse benefit resulted in a benefit to the widow of about \$1,800 per month after his death – a \$3,400 difference in monthly income.

Local plan participants who were still working had a choice between the local plan benefits and PERA P&FP benefits. The difference for active members was that they had to take all of the local plan benefit or the complete benefit set provided under PERA P&FP – there was no mixing of parts of the local plan benefit set with parts of the P&FP benefit set. The local plan provisions provided for the calculation of the payment generally as a percentage and allocated units of “base pay” upon which contributions had been paid with benefits commencing at age 50. Automatic survivor benefits were paid from the plan so that the member did not have to take a lower benefit by selecting an optional payment form to provide a future benefit to a spouse. The member also had to retain the local annual post-retirement increase provisions. The PERA P&FP benefit provisions included calculating benefits using an average of the highest five successive years’ salary on which contributions had been paid, reducing the benefit payable for retirement under age 55, selecting a joint and survivor annuity payment form to provide a benefit for a spouse – which lowered the payment to the member - and post-retirement increases paid from the Post Fund. Unlike the benefit recipients or deferred members, active members could not elect local plan benefits combined with Post Fund annual post-retirement adjustments.

Local Plans Consolidated Under PERA’s Administration are Merged with P&FP

By 1998, administration of the individual plans had become increasingly complex for a number of reasons. The number of active participants moving to retirement meant fewer active members were making contributions to the account, and the increasing number of retiring members who chose PERA P&FP benefits pulled assets from the local account and moved those funds into the Post Fund. With fluctuating markets affecting annual contribution requirements, some sponsoring cities experienced unpredictable annual amortization contributions. While PERA attempted to forecast for each account that was less than fully funded, the possible number of retirements and additional assets that may be required to fully fund transfers to the Post Fund, the fluctuating financial obligations became very concerning to some cities. If a number of the local plan’s working members decided to retire within a year when assets in the account did not cover the transfer to the Post Fund, the city was required to come up with the additional funds immediately to accommodate that transfer.

When benefit improvements were enacted in the P&FP in 1993, 1995 and 1997, the enactment required local approval to extend those improvements to participants of consolidated relief associations. The local plans consolidating under PERA’s administration before those dates were not

Local Police and Fire Benefit Plans

automatically granted the new benefit formulas. These improvements added cost to the plan and each city would bear that cost in the calculation of annual contributions paid to amortize the unfunded liabilities, as applicable, of each consolidated relief association. Therefore, local approval was required before active, working participants in the plans who had or were eligible to elect PERA P&FP benefits would be entitled to the new benefit formula. Cities with local plan accounts that were over 100 percent funded were able to grant the extension of those benefit improvements. Administration of the local plan benefit provisions became increasingly complex as some cities were able to adopt one or two of the plan changes, but not necessarily all, and in some cases may not have the available assets to grant any of those changes. Issues arose due to the fact that there were now more differences between what working members would receive as a benefit from the PERA P&FP instead of the desired uniformity consolidation aimed to achieve for active participants.

Staff from the League of MN Cities and PERA personnel convened a group of city representatives from the consolidated plans and interested member stakeholders, and arranged to contract with the LCPR actuarial consultant to explore options for stabilizing the annual costs of consolidated accounts that were less than fully funded. The project also looked at leveling the benefits for all relief association active participants who had or may eventually elect PERA P&FP benefits, and providing an option for current benefit recipients who had not elected the Post Fund post-retirement adjustments to have another chance to do so.

The result of those discussions was the 1999 legislation that merged all 44 consolidated relief association accounts under PERA's administration into the PERA P&FP. The legislation followed the desired outcomes adopted by the working group, which included:

1. Cities preferred more stable, more predictable costs
2. Prospectively, full cost sharing was desirable. Exposure to gain/loss fluctuations based on individual account experiences was not desirable.
3. Cities with a current unfunded liability would be required to fully fund their benefit obligations.
4. Cities that had a true "excess" (i.e., funding beyond the P&FP level) wanted to realize some direct financial benefit from this "asset."

Accounts that were less than 100 percent funded had their annual amortization payment fixed through December 31, 2009, with excess police state aid initially providing a good share of the funding for that payment. Cities with accounts over 100 percent funded were able to apply for a refund of defined "excess assets" that were equal to 50 percent of the assets over 100 percent funding up to PERA P&FP's funded percentage at the time – about 127 percent, and all assets that represented a funded percentage in excess of PERA P&FP's funded percentage. Referred to as "residual assets," cities could apply for a refund of these assets with the State Auditor required to verify that the use of the assets

Local Police and Fire Benefit Plans

complied with the merger law. The cities were required to use excess assets of fire consolidated accounts for fire department purposes and of police consolidated accounts for police department costs.

Merger Law Changes for Local Plan Benefit Recipients Who Retained Local Plan Benefits

The provisions of the 1999 Laws of Minnesota, Chapter 222, Article 7, extended to those local plan benefit recipients who had retained local plan post-retirement adjustments, the opportunity to elect Post Fund benefit increases through PERA P&FP, but prospectively only. Local plan participants, who as active members when the local plan consolidated elected to retain the benefits of their local plans, were also given the opportunity to elect Post Fund post-retirement adjustments. PERA's records show that all but a couple survivors elected Post Fund post-retirement adjustments following the enactment of Chapter 222.

2000 Legislation Provided Opportunity for Local Plan Retirees to Elect 15 or 25 Percent Options

Some retired members of the larger local plans had recognized that the escalated benefits paid to retirees who had elected the Post Fund adjustments were not going to provide for a higher benefit to their surviving spouses upon their deaths because of the way the consolidation law was structured. There had been at least one bill introduced a few years prior to 2000, seeking an increase in the survivor benefits payable to a couple of the larger relief accounts. PERA took the position that if the increased benefit provisions were enacted, the sponsoring city should be required to fund the cost of those improved survivor benefits. The legislation, as proposed, did not advance.

Working with some of the stakeholders, PERA proposed legislation in 2000 to provide local plan retirees an opportunity to elect either a 15 or 25 percent joint and survivor option. Selecting one of these options meant the retiree's benefit would immediately be reduced, providing for 15 or 25 percent of the benefit to be paid to the person's surviving spouse at the time the retiree died, in addition to the automatic survivor benefit provided under the terms of the local plan provision.

PERA did not propose a "bounce back" feature with these optional annuity selections. PERA's plans subsidize the cost of the "bounce back" feature, and that cost is incorporated into the retirement benefit cost included in determining the contributions required to fund the plan. These individuals joined PERA after already retiring under the terms of the local plan and no contributions were collected to fund the "bounce back" feature. Recent analysis indicates that there are 69 retirees still living who chose the 15 percent optional annuity form and 91 who chose the 25 percent optional annuity form when offered in 2000. We also found that 4 individuals who had elected the 15 percent option and 2 who had elected the 25 percent option continue to receive the lower payment because their spouses who were intended to be the recipients of the optional annuity payment form died

Local Police and Fire Benefit Plans

before the retiree. Since there was no “bounce back” feature included in the option selection, those 6 retirees continue to receive a reduced payment.

2013 House File 1800 and Senate File 1680

The bill, introduced late in the 2013 session, directed PERA to increase the benefits of all retired persons who retained benefits under the police or fire relief association laws to \$38,000 annually or 20 percent, whichever was less. It also directed that all surviving spouses who were receiving benefits based on the former police or fire relief association bylaws were to receive an increase to \$30,000 annually or 20 percent, whichever was less. There was no provision in the bill, as introduced, to fund those benefit increases.

PERA testified on the bill before the Legislative Commission on Pensions and Retirement during the 2014 legislative session stating concerns about the provisions of the bill. Particularly, the costs of increasing the benefits of the select groups of individuals defined in the bill were not addressed. How was the additional cost of these benefits to be funded? It would clearly violate PERA’s fiduciary duty to use assets from the P&FP to pay for increased benefits to the select group of members defined in the bill. PERA also raised concerns that other benefit recipients within the plan who were not formerly part of a local police or fire plan, but who were similarly situated in terms of annual benefit amounts received, were not included in the bill.

PERA concluded that much more study would be required to audit and verify the accounts that were intended to be covered under the bill as proposed. Additionally, the cost to engage the actuary to complete a comprehensive study and determine future costs of the benefit improvements would have been between \$4,000 and \$6,000. It has been the Board’s position that we do not use assets of the plan to fund special studies for only segments of the plan membership. PERA asked who would pay for the cost of the actuarial analysis.

2014 Directive to Present Report on Status of Local Plan Benefit Recipients

PERA staff analyzed the accounts of those PERA Police and Fire Plan benefit recipients who were former participants, or beneficiaries of former participants, in the local police and fire relief associations that consolidated under PERA’s administration and ultimately merged into the PERA P&FP. A list found in the appendix of this report will provide details of accounts, without names, of benefits being paid to former members of each of the plans merged with the Public Employees Retirement Association P&FP between 1987 and 2012 for which benefit recipients fall below the thresholds defined in the bill. We did not include the accounts of former Minneapolis Police and Minneapolis Fire relief associations because the agreement between those two relief associations and the city

Local Police and Fire Benefit Plans

incrementally increased all payments beginning January 1, 2012 through benefits payable in 2015. The benefits paid to retirees, disability benefit recipients and surviving spouses of the two Minneapolis plans exceed the threshold recommended in the 2013 legislation that resulted in the LCPR requesting this report.

Overall, there continue to be 970 retired members of the local plans (not including the two Minneapolis plans) who are receiving benefits, 498 of whom were already retired when their individual relief association consolidated or merged with PERA P&F. Of these nearly 1,000 benefit recipients, only 3 chose to retain benefit increases paid under the provisions of the former relief association of which they or their spouse were members.

PERA's records show that of 472 former relief association members who were either deferred or still working when the local plan consolidated, 417 chose PERA P&FP benefits and 55 chose to remain with their local plan benefits. Only 1 of those 55 individuals chose to retain local plan increases when given the opportunity in 1999 to elect a change in how future post-retirement adjustments would be determined.

Situation of Local Plan Retirees with Annual Benefit under \$38,000

PERA staff reviewed the records of all local plan retirees, those who had retired before consolidation and those who were active at the date of consolidation and who chose to retain local plan benefits. We found 90 individuals with benefits under the proposed legislation's threshold of \$38,000. Of those 90, 58 were retired before consolidation, 25 retired after consolidation and retained local plan benefits, and 7 retired after consolidation and chose PERA benefits, but the current annual benefit payment is under the threshold. We understand that these 7 were not intended to be included in the adjustment, if enacted, but we wanted to call attention to them in the report as we believe any adjustment for the others would likely generate some interest from these 7 individuals.

We have estimated that the cost of increasing the 83 local plan retirees by the lesser of a 20 percent increase in the current benefit or \$38,000 is a present value of \$2,386,819.

Specifically of these accounts under the threshold, we have charted details on the following page for each relief association with former members affected.

Local Police and Fire Benefit Plans

Relief Association	Number retired before consolidation	Number who retired and stayed local after consolidation	Number who retired after consolidation who elected PERA benefits
Albert Lea Police	2/1 elected 25 percent survivor option	3	
Austin Fire	18/5 elected either 15 or 25 percent option		
Brainerd Police	1/1 elected 25 percent survivor option		1 who chose PERA 50 percent joint and survivor option
Chisholm Police	1/1 elected 25 percent survivor option		
Crookston Fire			2/both of whom chose the PERA 100 percent joint and survivor option
Crookston Police	3	1	
Duluth Fire	1		
Duluth Police	1	1	3/1 each elected PERA 50, 75 or 100 percent joint and survivor option
Faribault Fire		2	
Faribault Police	1		
Fridley Police		1	
Hibbing fire	1		
Mankato Police	1		
New Ulm Police	2	1	
Red Wing Fire	2		
Red Wing Police	5	1	
Richfield Police	1	5	
Rochester Fire	3		
Rochester Police	1	3	
St. Paul Police	1	2	1 who elected the PERA 100 percent joint and survivor option
St. Cloud Fire	1	1	
St. Louis Park Fire	3/ 1 elected 15 percent survivor option	1	
St. Louis Park Police		2	
Virginia Fire*	7		
West St. Paul Fire	1/ 1 elected 25 percent survivor option		
Winona Fire		1	
Winona Police		1	

Local Police and Fire Benefit Plans

*Virginia Fire Relief Association merged with the PERA Police and Fire Plan in 2012, all participants in benefit status at the time.

Situation of Local Plan Survivors with Benefits under \$24,000 and \$30,000

The legislation introduced in 2013 directed that the local plan survivor benefits should be increased by 20 percent or to \$30,000, whichever is less. There was some discussion about using a threshold of 20 percent or \$24,000, whichever is less. PERA staff prepared an analysis of how many current local plan survivors would fall under those benefit levels should the Legislature consider an adjustment.

The cost of increasing the local plan current survivors' benefits is estimated to be \$2,903,801 if the 187 survivor accounts would be increased by whichever is less, 20 percent or \$24,000. The number of accounts impacted by an increase in the current benefit of 20 percent or \$30,000, whichever is less, was found to be 288 for an estimated present value cost of \$6,083,262. All estimates are subject to verification by the actuary.

Specifically, the number of affected survivor accounts, by former local relief association plan includes:

Name of Plan	Number under \$24,000	Number under \$30,000
Albert Lea Fire	1	3/ 1 includes a 25 percent survivor option payment
Albert Lea Police	6	7
Anoka Police	1	1
Austin Fire	5	6
Austin Police	2/1 includes a 25 percent survivor option payment	5/ 2 include a 25 percent survivor option payment
Bloomington Police	1	5
Brainerd Police	4	5
Chisholm Police	1	1
Columbia Heights Fire		2
Crookston Fire		1
Crookston	2/1 includes a 15 percent survivor option payment	2/1 includes a 15 percent survivor option payment
Crystal Police	2/1 includes a 15 percent survivor option payment	3/2 include a 15 percent survivor option payment
Duluth Fire	8	17/1 with the 15 percent and 3 with the 25 percent survivor option payment
Duluth Police	10/1 with the 15 percent survivor option payment	17/1 with the 15 percent and 3 with the 25 percent survivor option payment

Local Police and Fire Benefit Plans

Faribault Fire	1	1
Faribault Police	4/1 with the 25 percent survivor option payment	4/1 with the 25 percent survivor option payment
Fridley Police	2	3/1 with the 15 percent option payment
Hibbing Fire	5/1 with the 25 percent survivor option payment	5/1 with the 25 percent survivor option payment
Hibbing Police	2	3
Mankato Fire		6
Mankato Police	7/3 with the 25 percent survivor option payment	7/3 with the 25 percent survivor option payment
Red Wing Fire	6	6
Red Wing Police	2	2
Richfield Police	2	4
Rochester Fire	16/5 with the 15 percent survivor option payment	20/5 with the 15 percent and 1 with the 25 percent survivor option payment
Rochester Police	6/1 with the 15 percent survivor option payment	9/3 with the 15 percent survivor option payment
South St. Paul Fire		4/1 with the 15 percent survivor option payment
South St. Paul Police	10	12/2 with the 15 percent survivor option payment
St. Paul Fire	21	46/12 with the 15 percent survivor option payment
St. Paul Police	32	42/1 with the 15 percent survivor option payment
St. Cloud Fire	3	3
St. Cloud Police	4	10/2 with 15 percent and 1 with the 25 percent survivor option payment
St. Louis Park Fire		1
St. Louis Park Police	2	4
Virginia Fire	4	4
Virginia Police	2	2
West St. Paul Police	1	3
Winona Fire	9/1 with the 15 percent and 1 with the 25 percent survivor option payment	9/1 with the 15 percent and 1 with the 25 percent survivor option payment
Winona Police	3	3

We were interested in the number of PERA P&FP survivors who would fall under the benefit thresholds reviewed for this report. We found 309 accounts with annual payments under \$24,000 or 20 percent,

Local Police and Fire Benefit Plans

whichever is less. The cost of increasing those 309 accounts was estimated to be \$5,442,012. For the higher threshold of \$30,000 or 20 percent whichever is less, we found 418 accounts with a present value cost of \$9,697,738 to increase the benefits. Many of these accounts are receiving the joint and survivor annuity optional payment form selected at the time of retirement.

Conclusion

It was not our intent to make any recommendations for modification of the benefits paid to retired members or survivors of the local police and fire relief associations that consolidated and merged with the PERA Police and Fire Fund. The session law directed us to report on the situation of these benefit recipients. We have provided information about the provisions of the local plan bylaws PERA relies on to administer the payment of surviving spouse benefits of local plan retirees upon their deaths. A chart of those benefit provisions is included in the appendix attached to this report.

We trust this information will provide sufficient background and detail for the Commission members' consideration. PERA staff who are knowledgeable about the administration of these benefits are available to respond to any questions Commission members may have.

Local Police and Fire Benefit Plans

Contents of Appendix

Appendix A	Chapter 353A, Local Relief Association Consolidation Law
Appendix B	Relief Association Consolidation Process Flowchart
Appendix C	Table of Local Relief Association Survivor Benefit Provisions Section 353B.11 of Chapter 353B, Survivor Benefits (of local plans)
Appendix D	Chart of Police & Fire Consolidated Fund with date of consolidation
Appendix E	List of all relief association benefit retirees, by local plan, showing current benefits and if applicable, the benefit change and cost of moving to \$38,000 or 20 percent increase, whichever is less
Appendix F	List of only relief association retirees, by local plan, whose current benefits fall below the threshold of the lesser of a 20 percent increase or \$38,000
Appendix G	List of relief association survivors, by local plan, whose current benefits fall below the threshold of the lesser of a 20 percent increase or \$24,000
Appendix H	List of relief association survivors, by local plan, whose current benefits fall below the threshold of the lesser of a 20 percent increase or \$30,000
Appendix I	List of PERA Police and Fire survivors whose current benefits fall below the threshold of the lesser of a 20 percent increase or \$24,000
Appendix J	List of PERA Police and Fire survivors whose current benefits fall below the threshold of the lesser of a 20 percent increase or \$30,000

Local Police and Fire Benefit Plans

Appendix A

CHAPTER 353A

LOCAL RELIEF ASSOCIATION CONSOLIDATION

353A.01	LEGISLATIVE INTENT AND POLICY.	353A.08	EFFECT ON BENEFIT COVERAGE.
353A.02	DEFINITIONS.	353A.081	PUBLIC EMPLOYEES RETIREMENT ASSOCIATION POLICE AND FIRE CONSOLIDATION ACCOUNT COVERAGE ELECTION AUTHORITY.
353A.03	VOLUNTARY CONSOLIDATION OPTION.	353A.083	PERA-POLICE AND FIRE BENEFIT PLAN APPLICABLE TO CERTAIN CONSOLIDATIONS.
353A.04	CONSOLIDATION PROCEDURE.	353A.09	EFFECT ON CONTRIBUTIONS AND FUNDING.
353A.05	ACTIONS PRELIMINARY TO CONSOLIDATION FINALIZATION.	353A.10	MISCELLANEOUS PROVISIONS.
353A.06	FINALIZATION OF CONSOLIDATION.		
353A.07	EFFECT ON ADMINISTRATION.		

353A.01 LEGISLATIVE INTENT AND POLICY.

Subdivision 1. **Voluntary consolidation authorized.** It is the intent and policy of the legislature in sections 353A.01 to 353A.10 to authorize, on a voluntary elective basis, any local police or salaried firefighters relief association and the respective municipality to effect the consolidation of the local relief association with the Public Employees Retirement Association established by chapter 353.

Subd. 2. **Savings clause.** A consolidation under Laws 1987, chapter 296, does not impair or diminish benefits for an active, deferred, or retired member or a survivor of an active, deferred, or retired member who elects to retain benefits under the relief association plan in existence at the time of a consolidation.

History: 1987 c 296 s 8; 1991 c 341 s 25

353A.02 DEFINITIONS.

Subdivision 1. **Generally.** When used in sections 353A.01 to 353A.10, each of the following words and phrases shall have the meaning ascribed to it in this section unless the context clearly indicates otherwise.

Subd. 2. **Actions preliminary to consolidation finalization.** "Actions preliminary to consolidation finalization" means those actions undertaken by the commission, the state board, the Public Employee Retirement Association, the local police or firefighters relief association, and the municipality following initiation of the consolidation procedure as provided in section 353A.04.

Subd. 3. **Assets.** "Assets" means the investment securities and other items of value held by the special fund of the relief association.

Subd. 4. **Beneficiary.** "Beneficiary" means the natural person designated by any active, deferred, or retired member of the fund or of the local relief association consolidation account of the fund, whichever applies, as the recipient of any remainder interest to the credit of the designating person under law upon the death of the designating person, including the natural person receiving or entitled to receive the remainder portion of any elected optional retirement annuity form or automatic survivor benefit portion of a service pension or disability benefit.

Subd. 5. **Benefit plan.** "Benefit plan" means that portion of a pension plan which deals specifically with the service pension or retirement annuity and retirement benefit coverage provided by the relief association or the fund, whichever applies, including, but not limited to, the types of coverage, the initial and continuing eligibility for and entitlement to service pensions or retirement annuities and retirement benefits, the amount of service pensions or retirement

annuities and retirement benefits and the adjustment of service pensions or retirement annuities and retirement benefits.

Subd. 6. **Board of trustees.** "Board of trustees" means the managing board of the local police or firefighters relief association.

Subd. 7. **Chief administrative officer.** "Chief administrative officer" means the person who has primary responsibility for the execution of the administrative affairs of the municipality, in the case of a municipality, or of the relief association in the case of a local police or firefighters relief association, or the designee of that person.

Subd. 8. **Commission.** "Commission" means the Legislative Commission on Pensions and Retirement established by section 3.85.

Subd. 9. **Deferred member.** "Deferred member" means a person who has credit for sufficient service in the relief association to gain entitlement to an eventual service pension but who has not yet applied for or started receipt of that service pension.

Subd. 10. **Effective date of the consolidation.** "Effective date of the consolidation" means the date on which the consolidation shall occur as determined under section 353A.06.

Subd. 11. **Existing relief association benefit plan.** "Existing relief association benefit plan" means the benefit plan of the relief association in effect on the day before the initiation of the consolidation procedure as provided in section 353A.04.

Subd. 12. **Fund.** "Fund" means the public employees police and fire consolidation fund established by sections 353A.01 to 353A.10.

Subd. 13. **Inappropriate investments.** "Inappropriate investments" means any investment security or other asset held by the relief association at or after the initiation of the consolidation procedure which does not comply with any applicable investment guidelines or objectives which are established and published by the state board.

Subd. 14. **Ineligible investments.** "Ineligible investments" means any investment security or other asset held by the relief association at or after the initiation of the consolidation procedure which does not comply with the applicable requirements or limitations of sections 11A.09, 11A.23, and 11A.24.

Subd. 15. **Local police or firefighters relief association.** "Local police or firefighters relief association" means a relief association governed by section 69.77, including the Duluth Firefighters Relief Association, the Duluth Police Pension Association, the St. Paul Fire Department Relief Association, and the St. Paul Police Relief Association, but does not mean the Bloomington Fire Department Relief Association or a relief association that is a member of the Minnesota Police Pension Council or the Minnesota Professional Firefighters Pension Council.

Subd. 16. **Local relief association consolidation accounts.** "Local relief association consolidation accounts" means the special accounts consolidated with the Public Employees Retirement Association under sections 353.65, subdivision 1, and 353A.09, subdivision 1.

Subd. 17. **Majority vote.** "Majority vote" means:

(1) for a local police or firefighters relief association, a number of votes of the membership of the relief association that equals or exceeds 50 percent of the number of members voting; or

(2) for a relief association that would not have met the definition of a local police or firefighters relief association under subdivision 15, on January 1, 1987, a number of votes that equals or exceeds 50 percent of the membership of the relief association.

Subd. 18. **Membership of the relief association.** "Membership of the relief association" means the active, deferred, disabled, and retired members and the survivors of active, deferred, disabled, and retired members of a relief association. Volunteer firefighters or their survivors may not be included in determining the membership of a relief association.

Subd. 19. **Minimum required proportion of relief association membership.** "Minimum required proportion of relief association membership" means ten percent of the membership of a local police or firefighters relief association or 30 percent of the membership of a relief association that would not have met the definition of a local police or firefighters relief association under subdivision 15, on January 1, 1987.

Subd. 20. [Repealed, 2009 c 169 art 1 s 77]

Subd. 21. **Other items of value.** "Other items of value" means any real property, personal property, or interest in real or personal property not evidenced by or appropriately characterized as a security as that term is defined by section 524.1-201, clause (32).

Subd. 22. **Pension plan.** "Pension plan" means the various aspects of the relationship between a municipality and its police officers or salaried firefighters, whichever applies, who are members of the local police or firefighters relief association regarding the retirement benefit coverage provided by the relief association.

Subd. 23. **Postretirement adjustment.** "Postretirement adjustment" means any periodic or regular procedure for modifying the amount of a retirement annuity, service pension, disability benefit, or survivor benefit after the start of that annuity, pension, or benefit, including but not limited to modifications of amounts under section 356.415, or any benefit escalation or benefit amount modification based on changes in the salaries payable to active police officers or salaried firefighters or changes in a cost-of-living index as provided for in the existing relief association benefit plan.

Subd. 24. **Public employees police and fire fund benefit plan.** "Public employees police and fire fund benefit plan" means the provisions of sections 353.63 to 353.68, any general provisions of chapter 353 which may be applicable, any applicable provisions of chapter 11A or 356, any applicable provisions of any rules issued by the board of the Public Employees Retirement Association, and any applicable amendments in those statutes or rules.

Subd. 24a. **Public Employees Retirement Association.** "Public Employees Retirement Association" means the retirement system that administers the public employees police and fire fund and the local relief association consolidated accounts.

Subd. 25. **Public hearing.** "Public hearing" means a meeting held by the board of trustees of the relief association or the governing body of the municipality in which the relief association is located, whichever applies, in a place and at a time accessible to members of the general public, which is reasonably calculated to allow for participation by all affected interests, for which proper notice has been given and at which the views of the general public may be heard.

Subd. 26. **Referendum.** "Referendum" means a vote of the total membership of a relief association on the question of the consolidation of the relief association with the fund as provided in section 353A.04 which shall occur upon the initiation of the consolidation and shall be conducted through the use of a mailed secret, written ballot and in accordance with procedures established by the board of trustees of the relief association for the issuance and collection of ballots.

Subd. 27. **Relief association.** "Relief association" means the police or firefighters relief association for which consolidation procedures have been initiated.

Subd. 28. **Special benefit coverage.** "Special benefit coverage" means any benefit provided for in the articles of incorporation or bylaws of the local relief association which, in the judgment of the executive director of the public employees retirement association, is not of the type regularly provided by the public employees police and fire fund because it involves one or a combination of the following factors:

(a) the benefit is other than a service pension, a disability or superannuation benefit, or a survivor benefit;

(b) the payment of the benefit does not occur monthly and does not continue beyond one or a small number of payments; or

(c) the payment of amounts from the pension fund is not made to individual benefit recipients or former members.

Subd. 29. **State board.** "State board" means the State Board of Investment operating under chapter 11A.

Subd. 30. **Survivor.** "Survivor" means the person who has or the persons who have, as of the death of the active, deferred, or retired member of the relief association, the relationship to the member of the legally married spouse or the dependent minor child as defined or specified by the benefit plan of the relief association.

History: 1987 c 296 s 9; 1990 c 426 art 1 s 4; 1991 c 341 s 26,27; 1992 c 423 s 1; 1992 c 432 art 2 s 25; 2009 c 169 art 1 s 45,46

353A.03 VOLUNTARY CONSOLIDATION OPTION.

Notwithstanding any provision of law to the contrary, a local police or firefighters relief association, as defined in section 353A.02, subdivision 15, may consolidate with the public employees retirement association under sections 353A.01 to 353A.10.

History: 1987 c 296 s 10; 1991 c 341 s 28; 1992 c 432 art 2 s 26

353A.04 CONSOLIDATION PROCEDURE.

Subdivision 1. **Source of consolidation initiation.** The consolidation of a relief association may be initiated by the minimum required proportion of the relief association membership.

Subd. 2. **Initiation procedure.** To initiate the consolidation procedure, the minimum required proportion of the relief association membership shall submit a signed petition to the board of trustees recommending to the board, the balance of the membership of the relief association and to the municipality that the relief association be consolidated with the public employees retirement association. Upon receipt of the petition and authentication of the signatures contained in it, the board of trustees shall hold a public hearing on the issue and shall adopt a resolution setting forth its recommendation to the membership and to the municipality on the issue and setting forth the procedure for a membership referendum under subdivision 4.

Subd. 3. **Board of trustees response.** In responding to a petition of the minimum required proportion of the relief association membership, the board of trustees shall hold a special meeting within one month of the receipt and authentication of the petition at which the public hearing shall be conducted. The resolution of the board of trustees setting forth its recommendation and the

membership referendum procedure shall be adopted either at that special meeting or at the regular scheduled meeting of the board of trustees next following the special meeting.

Subd. 4. Membership referendum procedure. The resolution of the board of trustees setting forth the membership referendum procedure shall provide for a referendum by the membership of the relief association. The referendum must be conducted by a secret ballot in a manner agreeable to the chief administrative officer of the relief association and the representative of the municipality on the relief association board who is most senior in rank. The resolution must specify the language of the referendum question, the time and place for the referendum, the procedure for referendum balloting as provided in section 353A.02, subdivision 26, and the form and content of any informational or explanatory materials that may be distributed with the referendum ballot. Approval or disapproval of consolidation shall be determined by majority vote. A ballot must be provided to each active, deferred, or retired member and to the survivors of active, deferred, or retired members. A relief association shall distribute ballots by mail to the last known addresses of members or survivors at least 30 days before the deadline for their return to the association. An active, deferred, disabled, or retired member is entitled to one vote. The survivor or survivors of an active, deferred, disabled, or retired member is entitled to one vote. If there is more than one survivor, the vote must be cast by the eldest survivor if that person is of the age of majority or, if not, by the guardian of the eldest survivor.

Subd. 5. Approval time limits. When the consolidation process is approved by the relief association membership, the governing body of the municipality shall approve or disapprove the consolidation action by a resolution of the governing body of the municipality within two months.

Subd. 6. Impact of disapproval. If a consolidation action is disapproved by action of the governing body of the municipality or by majority referendum vote of the membership of the relief association, no consolidation action may be initiated until after January 1 of the year next following the date of disapproval.

Subd. 7. Certification of approval. If a consolidation action is approved, the chief administrative officer of the municipality shall notify the executive director of the Public Employees Retirement Association, the executive director of the state board, the executive director of the commission, the commissioner of management and budget, the secretary of state, and the state auditor of the approval. The notification to the state auditor shall also contain a certification by the chief administrative officer of the municipality and by the secretary of the relief association that there was compliance with the procedures set forth in this section in approving that consolidation action and shall include a copy of any relevant documentation.

Subd. 8. Final municipal approval. If a consolidation action is approved, the remaining actions preliminary to the finalization of the consolidation provided for in section 353A.05 shall take place and consolidation shall occur pending final approval of the consolidation by the governing body of the municipality. Final action on the question of the approval of the consolidation by the governing body of the municipality shall occur at a public hearing held for that purpose and shall occur within one month of the conclusion of the remaining actions preliminary to the finalization of the consolidation. If the governing body of the municipality upon its final action on the consolidation disapproves the consolidation, or the deadline for the municipality to take final action upon the question of consolidation expires, the approvals by the relief association and the municipality to initiate the consolidation shall no longer be effective.

Subd. 9. Division of salaried and volunteer firefighter relief association. If the relief association includes in its membership both volunteer firefighters and salaried firefighters, the

board of trustees of the relief association shall, before the effective date of the consolidation, undertake the necessary steps to separate the volunteer firefighters portion of the relief association from the salaried firefighters portion of the relief association and to establish the volunteer firefighters portion of the relief association as a distinct relief association governed by chapter 424A. Any special fund assets of the original relief association shall be valued at their fair market value and divided between the new volunteer firefighters relief association and the existing relief association on the basis of their relative actuarial accrued liabilities as determined by an approved actuary as provided in section 356.215. The municipality shall adopt a resolution specifying how any fire state aid received by the municipality under sections 69.011 to 69.051 shall be allocated between the newly established volunteer firefighters relief association and the existing relief association or the fund, whichever applies, as of the date of allocation.

History: 1987 c 296 s 11; 1992 c 432 art 2 s 27; 2009 c 101 art 2 s 109

353A.05 ACTIONS PRELIMINARY TO CONSOLIDATION FINALIZATION.

Subdivision 1. **Commission actions.** (a) Upon initiation of consolidation as provided in section 353A.04, the executive director of the commission shall direct the actuary retained under section 356.214 to undertake the preparation of the actuarial calculations necessary to complete the consolidation.

(b) These actuarial calculations shall include for each active member, each deferred former member, each retired member, and each current beneficiary the computation of the present value of future benefits, the future normal costs, if any, and the actuarial accrued liability on the basis of the existing relief association benefit plan and on the basis of the public employees police and fire fund benefit plan. These actuarial calculations shall also include for the total active, deferred, retired, and benefit recipient membership the sum of the present value of future benefits, the future normal costs, if any, and the actuarial accrued liability on the basis of the existing relief association benefit plan, on the basis of the public employees police and fire fund benefit plan, and on the basis of the benefit plan which produced the largest present value of future benefits for each person. The actuarial calculations shall be prepared using the entry age actuarial cost method for all components of the benefit plan and using the actuarial assumptions applicable to the fund for the most recent actuarial valuation prepared under section 356.215, except that the actuarial calculations on the basis of the existing relief association benefit plan shall be prepared using an interest rate actuarial assumption during the postretirement period which is in the same amount as the interest rate actuarial assumption applicable to the preretirement period. The actuarial calculations shall include the computation of the present value of the initial postretirement adjustment anticipated by the executive director of the state board as payable after the effective date of the consolidation under section 356.415.

(c) The chief administrative officer of the relief association shall, upon request, provide in a timely manner to the executive director of the commission and to the actuary retained under section 356.214 the most current available information or documents, whichever applies, regarding the demographics of the active, deferred, retired, and benefit recipient membership of the relief association, the financial condition of the relief association, and the existing benefit plan of the relief association.

(d) Upon completion of the actuarial calculations required by this subdivision, the actuary retained under section 356.214 shall issue a report in the form of an appropriate summary of the actuarial calculations and shall provide a copy of that report to the executive director of the commission, the executive director of the Public Employees Retirement Association, the chief

administrative officer of the relief association, the chief administrative officer of the municipality in which the relief association is located, and the state auditor.

Subd. 2. State board actions. (a) Upon approval of consolidation by the membership as provided in section 353A.04, the executive director of the state board shall review the existing investment portfolio of the relief association for compliance with the requirements and limitations set forth in sections 11A.09, 11A.14, 11A.23, and 11A.24 and for appropriateness for retention in the light of the established investment objectives of the state board. The executive director of the state board, using any reporting service retained by the state board, shall determine the approximate market value of the existing assets of the relief association upon the effective date of consolidation and the transfer of assets from the relief association to the individual relief association consolidation accounts at market value.

(b) The state board may require that the relief association liquidate any investment security or other item of value which is determined to be ineligible or inappropriate for retention by the state board. The liquidation shall occur before the effective date of consolidation and transfer of assets.

(c) If requested to do so by the chief administrative officer of the relief association or of the municipality, the state board shall provide advice on the means and procedures available to liquidate investment securities and other assets determined to be ineligible or inappropriate.

Subd. 3. Association actions. Upon receipt of the report of actuarial calculations under subdivision 1 and notice from the state board of the completion of the preliminary actions under subdivision 2, the association shall notify the chief administrative officer of the municipality and the chief administrative officer of the relief association of the completion of the preliminary actions.

History: 1987 c 296 s 12; 1992 c 432 art 2 s 28; 1999 c 99 s 17; 2006 c 271 art 3 s 47; 2009 c 169 art 1 s 47,48

353A.06 FINALIZATION OF CONSOLIDATION.

Subdivision 1. Notice of final approval. Upon final approval by the governing body of the municipality, the chief administrative officer of the municipality shall provide notice of the local action to the chief administrative officer of the relief association, the executive director of the state board, the executive director of the commission, the executive director of the Public Employees Retirement Association, the commissioner of management and budget, the secretary of state, and the state auditor. The board of trustees of the Public Employees Retirement Association, at its next regularly scheduled meeting, shall set the effective date for the consolidation and notify the persons under this subdivision who are to receive notice from the municipality.

Subd. 2. Information required. Upon final approval of consolidation by the municipality under section 353A.04, the executive director of the public employees retirement association shall request from the relief association and the municipality the information necessary to allow the association to complete the consolidation. The information, at a minimum, must include all data required to be provided by the executive director of the commission and the actuary retained by the commission under section 353A.05, subdivision 1. The chief administrative officer of the relief association and the chief administrative officer of the municipality shall provide the requested information in a timely manner. The data must be reported on forms or in a manner prescribed by the executive director of the association. The data must be current as of the effective date of the consolidation with the association. The chief administrative officer of the municipality

and the chief administrative officer of the relief association shall certify the accuracy of the data reported to the association. The executive director may rely on that data without undertaking any affirmative duty to verify the data.

History: 1987 c 296 s 13; 1991 c 341 s 29; 1992 c 432 art 2 s 29; 2009 c 101 art 2 s 109

353A.07 EFFECT ON ADMINISTRATION.

Subdivision 1. **Transfer of administration.** On the effective date of consolidation, the administration of the special fund and the benefit plan of the relief association is transferred to the executive director and the board of trustees of the Public Employees Retirement Association.

Subd. 2. **Transfer of records.** On the effective date of consolidation, the chief administrative officer of the relief association shall transfer all records and documents relating to the special fund of the relief association to the fund. To the extent possible, original copies of all records and documents shall be transferred. For any records and documents which apply to both the general fund and the special fund of the relief association, the chief administrative officer may transfer a photostatic copy of the applicable original record or document if the copy is accompanied by a certification by the chief administrative officer that the copy is a true and exact copy of the original. Any photostatic copy of any document so certified may be treated by the fund for all purposes as an original copy.

Subd. 3. **Transfer of assets.** (a) On the effective date of consolidation, the chief administrative officer of the relief association shall transfer the entire assets of the special fund of the relief association to the Public Employees Retirement Association. The transfer must include any investment securities of the consolidation account which are not determined to be ineligible or inappropriate by the executive director of the state board under section 353A.05, subdivision 2, at the market value of the investment security as of the effective date of the consolidation. The transfer must include any accounts receivable determined by the executive director of the state board as capable of being collected. The transfer must also include an amount, in cash, representing any remaining investment security or other asset of the consolidation account which was liquidated, after defraying any accounts payable.

(b) As of the effective date of consolidation, subject to the authority of the state board, the board of trustees of the Public Employee Retirement Association has legal title to and management responsibility for any transferred assets as trustees for any person having a beneficial interest arising out of benefit coverage provided by the relief association. The Public Employees Retirement Association is the successor in interest for all claims for and against the consolidation account or the municipality with respect to the consolidation account of the relief association, except a claim against the relief association or the municipality or any person connected with the relief association or the municipality in a fiduciary capacity, based on any act or acts by that person which were not done in good faith and which constituted a breach of the obligation of the person as a fiduciary. As a successor in interest, the Public Employees Retirement Association may assert any applicable defense in any judicial proceeding which the board of the relief association or the municipality would have otherwise been entitled to assert.

Subd. 4. **Termination of special fund.** (a) As of the effective date of consolidation and the transfer of administration, records, assets, and liabilities from the relief association to the separate consolidation fund, the special fund of the relief association shall cease to exist as a legal entity. If the relief association has a general fund as of the effective date of consolidation, the general fund may continue to exist as a legal entity at the discretion of the board of the relief association. If the relief association does not have a general fund as of the effective date of consolidation, the board

of the relief association may establish a general fund, which may conduct business on behalf of the relief association as the board of the relief association may direct. Following consolidation, the general fund may retain the name of the relief association, shall be the only fund of the relief association, and shall continue to be governed by any applicable general or special law provision other than any provisions governing the benefits previously payable from the special fund of the relief association. Any relief association continuing in the form of the general fund shall function as a fraternal organization.

(b) The municipality shall maintain the service previously provided to assist the relief association through making the appropriate payroll deduction of relief association membership dues from relief association members.

Subd. 5. Costs of consolidation. The reasonable and necessary costs arising from the actions of the commission, the state board, and the fund preliminary to consolidation as provided in section 353A.05 shall be paid by the relief association from the special fund as those costs are incurred before the effective date of the consolidation and shall be considered to be authorized administrative expenses of the relief association for section 69.80.

Subd. 6. Postconsolidation bylaw amendments. Following the effective date of consolidation, if the relief association continues in the form of the general fund, the board of the relief association shall adopt the appropriate amendments to its bylaws and articles of incorporation to reflect its change in status and operation. The amendments shall be effective upon filing the applicable amendments with the executive director of the commission and with the state auditor and shall not require municipal ratification as provided in section 69.77, subdivision 3.

History: 1987 c 296 s 14; 1992 c 432 art 2 s 30; 1992 c 598 art 7 s 1; 2002 c 392 art 1 s 8

353A.08 EFFECT ON BENEFIT COVERAGE.

Subdivision 1. Election of coverage by current retirees. (a) A person who is receiving a service pension, disability benefit, or survivor benefit is eligible to elect benefit coverage provided under the relevant provisions of the public employees police and fire fund benefit plan or to retain benefit coverage provided under the relief association benefit plan in effect on the effective date of the consolidation. The relevant provisions of the public employees police and fire fund benefit plan for the person electing that benefit coverage are limited to any future postretirement adjustments under section 356.415 based on the amount of the benefit or pension payable on December 31, if December 31 is the effective date of consolidation, or on the December 1 following the effective date of the consolidation, if other than December 31. The survivor benefit payable on behalf of any service pension or disability benefit recipient who elects benefit coverage under the public employees police and fire fund benefit plan must be calculated under the relief association benefit plan and is subject to future postretirement adjustments under section 356.415 based on the amount of the survivor benefit payable.

(b) A survivor benefit calculated under the relief association benefit plan which is first payable after June 30, 1997, to the surviving spouse of a retired member of a consolidation account who, before July 1, 1997, chose postretirement adjustments as provided under section 356.415 must be increased on the effective date of the survivor benefit on an actuarial equivalent basis to reflect the change in the postretirement interest rate actuarial assumption under section 356.215, subdivision 8, from five percent to six percent under a calculation procedure and tables adopted by the board and approved by the actuary retained under section 356.214.

(c) By electing the public employees police and fire fund benefit plan, a current service pension or disability benefit recipient who, as of the first January 1 occurring after the effective date of consolidation, has been receiving the pension or benefit for at least seven months, or any survivor benefit recipient who, as of the first January 1 occurring after the effective date of consolidation, has been receiving the benefit on the person's own behalf or in combination with a prior applicable service pension or disability benefit for at least seven months is eligible to receive a partial adjustment payable under section 356.415.

(d) The election by any pension or benefit recipient must be made on or before the deadline established by the board of the Public Employees Retirement Association in a manner that recognizes the number of persons eligible to make the election and the anticipated time required to conduct any required benefit counseling.

Subd. 2. Election of coverage by current deferred retirees. (a) Any person who has terminated active employment as a police officer or firefighter, whichever applies, with the municipality, has sufficient credit for service to entitle the person to an eventual service pension and has not taken a refund of accumulated member contributions, if applicable, shall have the option to elect to have benefit coverage provided under the relevant provisions of the public employees police and fire fund benefit plan or to retain benefit coverage provided by the relief association benefit plan in effect on the effective date of consolidation. The relevant provisions of the public employees police and fire fund benefit plan for the person electing that benefit coverage shall be the provisions specified in subdivision 1.

The election shall be made when the person files an application for receipt of the deferred service pension and shall accompany that application.

(b) The retirement annuity for a deferred member of a consolidated local relief association which consolidated before July 1, 1997, who elected the relevant provisions of the public employees police and fire fund benefit plan under subdivision 1 must be increased on an actuarial equivalent basis to reflect the change in the postretirement interest rate actuarial assumption under section 356.215, subdivision 8, from five percent to six percent under a calculation procedure and tables adopted by the board of trustees of the Public Employees Retirement Association and approved by the actuary retained under section 356.214.

Subd. 3. Election of coverage by active members. (a) A person who is an active member of a police or fire relief association, other than a volunteer firefighter, has the option to elect benefit coverage under the relevant provisions of the public employees police and fire fund or to retain benefit coverage provided by the relief association benefit plan in effect on the effective date of consolidation. The relevant provisions of the public employee police and fire fund benefit plan for the person electing that benefit coverage are the relevant provisions of the public employee police and fire fund benefit plan applicable to retirement annuities, disability benefits, and survivor benefits, including postretirement adjustments under section 356.415, but excluding any provisions governing the purchase of credit for prior service or making payments in lieu of member contribution deductions applicable to any period which occurred before the effective date of consolidation.

(b) An active member is eligible to make an election at one of the following times:

(1) within six months of the effective date of consolidation;

(2) between the date on which the active member attains the age of 49 years and six months and the date on which the active member attains the age of 50 years; or

(3) on the date on which the active member terminates active employment for purposes of receiving a service pension or disability benefits, or within 90 days of the date the member terminates active employment and defers receipt of a service pension, whichever applies.

Subd. 4. Irrevocable election. (a) Any election made under this section shall be irrevocable once it has been filed. Each election shall be made on a form prescribed by the executive director of the public employees retirement association and shall be filed with the executive director. If the current retiree, current benefit recipient, current deferred retiree, or current active member has, as of the effective date of consolidation or the election of benefit coverage, whichever applies, a spouse or other person who has reached the age of majority who under the benefit plan of the relief association would be entitled to receive a survivor benefit upon the death of the person making the election, the election made as provided in this section shall not be considered valid without a statement signed by the potential survivor and accompanying the election form which indicates that the potential survivor has been informed of the election and understands the consequences of the election.

(b) The election form, if validly executed and accompanied by any required statement or statements, shall be effective on the first day of the month next following its filing with the executive director of the public employees retirement association or the date of retirement, whichever is earlier. If the person making the election becomes disabled or dies before the effective date of the election, any disability or survivor benefits which are payable shall be governed by the existing benefit plan of the relief association.

(c) If the person entitled to make the election elects to retain coverage by the benefit plan of the relief association or fails to make the election in a timely fashion, the person shall have future pension or benefit payments governed by the provisions of the existing benefit plan of the relief association in effect on the effective date of consolidation.

Subd. 5. Returning disabilitants; reemployed annuitants. (a) A person who is receiving a disability benefit from a consolidating local relief association as of the effective date of the consolidation and who recovers sufficiently from that disability following the effective date of the consolidation to allow for a return to active employment as a police officer or firefighter, whichever applies, with the municipality in which the consolidating relief association was located retains eligibility to the local relief association benefit plan only and is not entitled to elect the public employees police and fire fund benefit plan as an active member, even if the public employees police and fire fund benefit plan was elected as a benefit recipient.

(b) A person who becomes disabled following the effective date of the consolidation is entitled to make a benefit plan coverage election as an active member upon the termination of active employment and commencement of the disability benefit and, upon any return to active service, retains benefit plan coverage by the previously selected benefit plan coverage election.

(c) A person who retired from a consolidating local relief association after the effective date of the consolidation, who has elected coverage by the public employees police and fire fund benefit plan and who returns to active employment with an employing unit covered by the public employees retirement association following the effective date of consolidation is subject to the provisions of section 353.37.

Subd. 6. Special benefit coverage. (a) A person who would have otherwise been entitled to special benefit coverage under section 353A.02, subdivision 28, retains entitlement upon consolidation to that special benefit coverage notwithstanding the election which the person makes regarding other aspects of the benefit coverage under subdivision 1, 2, or 3. The special

benefit coverage continues to be provided by the municipality and, if not provided through a contract with an insurance carrier authorized to do business in this state, must be funded on an actuarial basis using the relevant provisions of section 69.77, with the establishment by the municipality of a special account within the general fund of the municipality for this special benefit coverage. The chief administrative officer of the municipality shall manage the special benefit coverage. Disbursements must be limited to payments of the special benefit or benefits based on the relevant portion of the benefit plan of the relief association that existed as of the date on which consolidation is initiated.

(b) A special account in the general fund of a municipality established to provide special preexisting benefit plan coverage under this subdivision is not a supplemental pension plan under section 356.24 or a local governmental pension plan or fund under section 356.25.

Subd. 6a. Military service contribution and refund. A person who was an active member of a local police or firefighters relief association upon its consolidation with the public employees retirement association, and who was otherwise eligible for automatic service credit for military service under Minnesota Statutes 2000, section 423.57, and who has not elected the type of benefit coverage provided by the public employees police and fire fund at the time of consolidation, must make employee contributions under section 353.01, subdivision 16, paragraph (a), clause (8), to receive allowable service credit from the association for a military service leave after the effective date of the consolidation. A person who later elects, under subdivision 3, to retain benefit coverage under the bylaws of the local relief association is eligible for a refund from the association at the time of retirement. The association shall refund the employee contributions plus interest at the rate of six percent, compounded quarterly, from the date on which contributions were made until the first day of the month in which the refund is paid. The employer shall receive a refund of the employer contributions. The association shall not pay a refund to a person who later elects, under subdivision 3, the type of benefit coverage provided by the public employees police and fire fund or to the person's employer.

Subd. 7. Effect of coverage by local plan. A person who, under this section, elects benefit coverage under the relief association benefit plan, or who fails to make a timely election of coverage under the public employees retirement association police and fire fund benefit plan, is a member of the relief association as administered by the Public Employees Retirement Association and has a right to benefits under the relief association benefit plan in effect on the effective date of the consolidation.

Subd. 8. Counseling. The executive director of the Public Employees Retirement Association shall undertake all reasonable efforts to provide any necessary benefit counseling to persons who are entitled to make or who are affected by an election, if benefit counseling is requested by the person.

History: 1987 c 296 s 15; 1991 c 341 s 30; 1992 c 432 art 2 s 31,32; 1993 c 307 art 4 s 40-42; 1994 c 528 art 2 s 13; 1997 c 233 art 1 s 44,45; 2002 c 392 art 1 s 3; art 11 s 52; 2006 c 271 art 3 s 47; 2009 c 169 art 1 s 49,50; art 4 s 19

353A.081 PUBLIC EMPLOYEES RETIREMENT ASSOCIATION POLICE AND FIRE CONSOLIDATION ACCOUNT COVERAGE ELECTION AUTHORITY.

Subdivision 1. Entitlement. In addition to coverage selection periods in section 353A.08, subdivisions 3 and 4, the surviving spouse of a member of a public employee retirement association consolidation account who is killed in the line of duty is eligible to make an election of coverage indicated in subdivision 2. If there is no surviving spouse, the legal guardian of the oldest

dependent child under the age of 18 is eligible to make an election of coverage under subdivision 2. If there are no surviving dependent children under age 18, then the oldest dependent child who is age 18 to 23 and who is enrolled full time in an accredited postsecondary educational institution is eligible to make the election. A refund may be paid to a designated beneficiary only if:

- (1) there are no survivors entitled to benefits under this subdivision; or
- (2) the surviving spouse and dependent children, who are between age 18 to 23, permanently waive their rights to benefits in writing and the benefits of dependent children under 18 are waived under a district court order.

Subd. 2. **Election of coverage.** (a) Individuals eligible under subdivision 1 may elect, on a form prescribed by the executive director of the Public Employees Retirement Association, to have survivor benefits calculated under the relevant provisions of the public employees police and fire fund benefit plan or to have survivor benefits calculated under the relief association benefit plan. The relevant provisions of the public employee police and fire fund benefit plan for the person electing that benefit coverage are the relevant provisions of the public employee police and fire fund benefit plan applicable to survivor benefits, including postretirement adjustments under section 356.415.

(b) If the election results in an increased benefit amount to the surviving spouse eligible under subdivision 1, or to eligible children if there is no surviving spouse, the increased benefit accrues as of the date on which the survivor benefits payable to the survivors from the consolidation account were first paid. The back payment of any increase in prior benefit amounts, plus any postretirement adjustments payable under section 356.415, or any increase payable under the local relief association bylaws is payable as soon as practicable after the effective date of the election.

History: 1991 c 172 s 1; 2009 c 169 art 1 s 51

353A.083 PERA-POLICE AND FIRE BENEFIT PLAN APPLICABLE TO CERTAIN CONSOLIDATIONS.

Subdivision 1. **Pre-1993 consolidations.** For any consolidation account in effect on May 24, 1993, the public employee police and fire fund benefit plan applicable to consolidation account members who have elected or will elect that benefit plan coverage under section 353A.08 is the pre-July 1, 1993, public employees police and fire fund benefit plan unless the applicable municipality approves the extension of the post-June 30, 1993, public employees police and fire fund benefit plan to the consolidation account.

Subd. 2. **Pre-1995 consolidations.** For any consolidation account in effect on July 1, 1995, the public employee police and fire fund benefit plan applicable to consolidation account members who have elected or will elect that benefit plan coverage under section 353A.08 is the pre-July 1, 1995, public employees police and fire fund benefit plan unless the applicable municipality approves the extension of the post-June 30, 1995, public employees police and fire fund benefit plan to the consolidation account.

Subd. 3. **Pre-1997 consolidation.** (a) For any consolidation plan account in effect on July 1, 1997, the applicable benefit plan coverage defined in paragraph (b) or (c) applies unless the consolidation account's city approves the extension of the post-June 30, 1997, public employees police and fire fund benefit plan to the consolidation account members.

(b) If the applicable municipality has approved the July 1, 1993, public employees police and fire fund benefit provisions, but has not approved the extension of the post-June 30, 1997, public employees police and fire fund benefit provisions:

(1) the benefit accrual rate for calculating retirement annuities that apply to consolidation account members who have elected or elect coverage under the provisions of the public employees police and fire fund benefit plan is 2.9 percent of average salary under section 353.651, subdivision 2, per year of allowable service;

(2) the optional survivor annuities payable to the survivors of these consolidated members who elected coverage under the provisions of the public employees police and fire fund benefit plan must be determined using a benefit accrual rate of 2.9 percent of average salary under section 353.651, subdivision 2, per year of the member's allowable service;

(3) the disability benefit payable for these consolidated members who elected or elect coverage under the provisions of the public employees police and fire fund benefit plan and:

(i) who become disabled in the line of duty, as defined under section 353.656, subdivision 1, is an amount equal to 58 percent of average salary under section 353.651, subdivision 2, plus an additional 2.9 percent of that average salary for each year of service in excess of 20 years; or

(ii) who become disabled because of sickness or injury occurring while not on duty, as defined under section 353.656, subdivision 3, is an amount equal to 43.50 percent of average salary under section 353.651, subdivision 2, plus an additional 2.9 percent of that average salary for each year of service in excess of 15 years.

(c) If the applicable municipality has not approved the July 1, 1993, public employees police and fire fund benefit provisions, and has not approved the extension of the post-June 30, 1997, public employees police and fire fund benefit provisions:

(1) the benefit accrual rate for calculating retirement annuities that apply to consolidation account members who have elected or elect coverage under the provisions of the public employees police and fire fund benefit plan is 2.74 percent of average salary under section 353.651, subdivision 2, per year of allowable service;

(2) the optional survivor annuities payable to the survivors of these consolidated members who elected coverage under the provisions of the public employees police and fire fund benefit plan must be determined using a benefit accrual rate of 2.74 percent of average salary under section 353.651, subdivision 2, per year of the member's allowable service;

(3) the disability benefit payable for consolidated members who elected or elect the coverage under the provisions of the public employees police and fire fund benefit plan and:

(i) who become disabled in the line of duty, as defined under section 353.656, subdivision 1, is an amount equal to 54.80 percent of the average salary under section 353.651, subdivision 2, plus an additional 2.74 percent of that average salary for each year of service in excess of 20 years; or

(ii) who become disabled because of sickness or injury occurring while not on duty, as defined under section 353.656, subdivision 3, is an amount equal to 41.10 percent of the average salary under section 353.651, subdivision 2, plus an additional 2.74 percent of that average salary for each year of service in excess of 15 years.

Subd. 4. **Pre-1999 consolidations.** For any consolidation account in effect on July 1, 1999, the public employees police and fire fund benefit plan applicable to consolidation account

members who have elected or will elect that benefit plan coverage under section 353A.08 is the most recent change adopted by the applicable municipality under subdivision 1, 2, or 3, unless the applicable municipality approves the extension of the post-June 30, 1999, public employees police and fire fund benefit plan to the consolidation account.

History: 1993 c 352 s 6; 1995 c 262 art 3 s 5; 1997 c 233 art 1 s 46; 1999 c 222 art 14 s 6

353A.09 EFFECT ON CONTRIBUTIONS AND FUNDING.

Subdivision 1. **Establishment of consolidation accounts.** (a) The board of trustees of the Public Employees Retirement Association shall establish a separate consolidation account for each local relief association of a municipality that consolidates with the Public Employees Retirement Association. The association shall credit to the consolidation account the assets of the individual consolidating local relief association upon transfer, member contributions received after consolidation under subdivision 4, municipal contributions received after consolidation under subdivision 5, and a proportionate share of any investment income earned after consolidation. From the consolidation account, the association shall pay the pension and benefit amounts on account of persons electing coverage by the relief association benefit plan under section 353A.08, the benefit amounts payable on account of persons electing the type of benefit coverage provided by the public employees police and fire fund under section 353A.08, and any direct administrative expenses related to the consolidation account, and the proportional share of the general administrative expenses of the association.

(b) Except as otherwise provided for in this section, the liabilities and the assets of a consolidation account must be considered for all purposes to be separate from the balance of the public employees police and fire fund. The consolidation account must be subject to separate accounting, a separate actuarial valuation, and must be reported as a separate exhibit in any annual financial report or actuarial valuation report of the public employees police and fire consolidation fund, whichever applies. The executive director of the public employees retirement association shall maintain separate accounting records and balances for each consolidation account.

Subd. 2. [Repealed, 2009 c 169 art 1 s 77]

Subd. 3. [Repealed, 2009 c 169 art 1 s 77]

Subd. 4. **Member contributions.** (a) Following the effective date of consolidation, the applicable member contribution rate and applicable salary rate to which the member contribution rate applies for persons who were formerly members of the relief association shall be determined as follows:

(1) if the person has elected coverage by the public employees police and fire fund benefit plan under section 353A.08, the applicable member contribution rate shall be that rate specified in Minnesota Statutes 1998, section 353.65, subdivision 2, and the applicable salary rate to which the member contribution rate applies shall be the actual salary of the person, as defined in section 353.01, subdivision 10; and

(2) if the person has not elected coverage by the public employees police and fire fund benefit plan under section 353A.08, the applicable member contribution rate shall be the rate specified in section 69.77, subdivision 3, or the rate specified in the applicable general law, special law, or bylaw provision governing the relief association as of the date of the initiation of consolidation, whichever is greater, and the applicable salary rate to which the member contribution rate applies shall be the salary rate specified in the applicable general law, special law, or bylaw provision governing the relief association as of the date of the initiation of consolidation

or the actual salary of the person, including overtime pay and any regularly occurring special payments but excluding lump-sum annual leave payments, worker's compensation payments, and severance payments, whichever salary rate is greater.

(b) The member contribution rate and applicable salary rate to which the member contribution rate applies shall be effective as of the first day of the first pay period occurring after the effective date of consolidation.

(c) The chief administrative officer of the municipal police department or municipal fire department, whichever applies, shall cause the member contributions required under this subdivision to be deducted in the manner and subject to the terms provided in section 353.27, subdivision 4.

Subd. 5. Regular and additional municipal contributions. (a) Following the effective date of consolidation, the applicable regular municipal contribution rate and applicable salary rate to which the regular municipal contribution rate applies on behalf of persons who were formerly members of the relief association shall be as follows:

(1) on behalf of persons who have elected coverage by the public employees police and fire fund benefit plan under section 353A.08, the applicable regular municipal contribution rate shall be that specified in Minnesota Statutes 1998, section 353.65, subdivision 3, and the applicable salary rate to which the regular municipal contribution rate applies shall be that specified in subdivision 4, paragraph (a), clause (1); and

(2) on behalf of persons who have not elected coverage by the public employees police and fire fund benefit plan under section 353A.08, the applicable regular municipal contribution rate shall be 12 percent and the applicable salary rate to which the regular municipal contribution rate applies shall be that specified in subdivision 4, paragraph (a), clause (2).

(b) Following the effective date of consolidation, the applicable additional municipal contribution amount shall be the sum of the following:

(1) the annual level dollar contribution as calculated by the actuary retained under section 356.214 as of the effective date of consolidation which is required to amortize by December 31, 2010, that portion of the present value of future benefits computed on the basis of the benefit plan producing the largest present value of future benefits for each individual which remains after subtracting the present value of future member contributions as provided in subdivision 4, the present value of future regular municipal contributions as provided in paragraph (a), and the market value of the assets of the relief association transferred to the fund; and

(2) the amount of the annual contribution as calculated by the actuary retained under section 356.214 as of the most recent actuarial valuation date which is required to amortize on a level annual dollar basis the amount of any net actuarial experience loss incurred during the year which ended as of the day immediately before the most recent actuarial valuation date by December 31 of the year occurring 15 years later.

(c) Regular municipal contributions shall be made in the manner provided in section 353.28. Additional municipal contributions shall be paid during the calendar year following the annual certification of the amount of the annual additional municipal contribution by the executive director of the Public Employees Retirement Association and, if made during the month of January, shall be payable without any interest, or if made after January 31, but before the next following December 31, shall be payable with interest for the period since January 1 at a rate which is equal to the preretirement interest rate assumption specified in section 356.215,

subdivision 8, applicable to the fund expressed as a monthly rate and compounded on a monthly basis or if made after December 31 of the year in which the additional municipal contribution is due shall be payable with interest at a rate which is four percent greater than the highest interest rate assumption specified in section 356.215, subdivision 8, expressed as a monthly rate and compounded monthly from January 1 of the year in which the additional municipal contribution is due until the date on which payment is made.

Subd. 5a. **Authority to modify contribution rates.** (a) Notwithstanding subdivisions 4 and 5, a municipality associated with a consolidation account, with municipal governing body approval, may implement the contribution rates specified in section 353.65, subdivisions 2 and 3, rather than the rates specified in subdivisions 4 and 5.

(b) If the contribution rates specified in section 353.65, subdivisions 2 and 3, are subsequently modified, the applicable municipal governing body must approve that subsequent modification.

(c) The municipal governing body approval must be in the form of a municipal resolution. The municipal resolution must specify the effective date for the contribution rate modification. The municipal resolution must be filed with the executive director of the Public Employees Retirement Association, the state auditor, the secretary of state, and the executive director of the Legislative Commission on Pensions and Retirement.

Subd. 6. **Certification of municipal contributions.** The governing body of the municipality shall include the amount of any regular municipal contribution and additional municipal contribution in the budget approved for the municipality and to the extent not paid from other revenue sources of the municipality, in the tax levy certified by the municipality to the county auditor.

Subd. 7. [Repealed, 1991 c 269 art 3 s 21]

History: 1987 c 296 s 16; 1992 c 432 art 2 s 33; 1999 c 222 art 4 s 11-13; 2002 c 392 art 1 s 8; art 11 s 52; 2006 c 271 art 3 s 47; 2009 c 169 art 1 s 52

353A.10 MISCELLANEOUS PROVISIONS.

Subdivision 1. **Prohibition on service credit purchases and repayment of refunds.** (a) No member of the Public Employees Retirement Association or of the fund who has credit for service rendered before the consolidation as a member of a local police or firefighters relief association which has consolidated with the fund shall be entitled to purchase credit for that prior local relief association service, make payments in lieu of member contribution deductions for that prior local relief association service, or repay any refund of member contributions previously taken.

(b) A person who has credit for service in more than one local police or firefighters relief association which have consolidated with the fund for service before the consolidation shall not be entitled to purchase credit for any of that local relief association service, but shall be entitled to receive allowable service credit for service previously credited by the most recent local relief association under section 353.01, subdivisions 11, 16, and 18, if the person elects coverage by the public employee police and fire fund benefit plan.

(c) No person who was a member of a local police or firefighters relief association which has consolidated with the fund shall be entitled to purchase credit in the fund for any prior service which at the time it was rendered was covered by the public employees retirement association, although a refund under section 353.34 may be repaid in accordance with section 353.35, 353.71, or 356.30.

(d) No person who was a member of a local police or firefighters relief association which has consolidated with the fund shall be entitled to make any payments in lieu of salary deductions, voluntary assessments, or purchases of credit for prior service to the fund in connection with any service for which the person has already received credit by the local relief association or by any other Minnesota public pension plan or for establishing a higher average salary rate than otherwise to the credit of the person.

Subd. 2. Collection of late contributions. In the event of a refusal by a municipality in which was located a local police or firefighters relief association which has consolidated with the fund to pay to the fund any amount or amounts due under section 353A.09, subdivisions 4 to 6, the executive director of the public employees retirement association may notify the Department of Revenue, the Department of Management and Budget, and the state auditor of the refusal and commence the necessary procedure to collect the amount or amounts due from the amount of any state aid under sections 69.011 to 69.051, amortization state aid under section 423A.02, or supplemental amortization state aid under Laws 1984, chapter 564, section 48, as amended by Laws 1986, chapter 359, section 20, which is payable to the municipality or to certify the amount or amounts due to the county auditor for inclusion in the next tax levy of the municipality or for collection from other revenue available to the municipality, or both.

Subd. 3. Levy and bonding authority. A municipality in which was located a local police or firefighters relief association that has consolidated with the fund may issue general obligation bonds of the municipality to defray all or a portion of the principal amounts specified in section 353A.09, subdivisions 4 to 6, or certify to the county auditor a levy in the amount necessary to defray all or a portion of the principal amount specified in section 353A.09, subdivisions 4 to 6, or the annual amount specified in section 353A.09, subdivisions 4 to 6. The municipality may pledge the full faith, credit, and taxing power of the municipality for the payment of the principal of and interest on the general obligation bonds. Any municipal bond may be issued without an election under section 475.58 and may not be included in the net debt of the municipality for purposes of any charter or statutory debt limitation, nor may any tax levy for the payment of bond principal or interest be subject to any limitation concerning rate or amount established by charter or law.

Subd. 4. Refund of certain member contribution amounts. (a) The following persons are entitled to receive a refund of certain member contribution amounts under paragraph (b):

(1) A person who was an active member of a local police or firefighters relief association upon its consolidation with the Public Employees Retirement Association, who does not elect the type of benefit coverage provided by the public employees police and fire benefit plan and who begins receipt of a service pension or a disability benefit from the consolidation account, or who defers receipt of a service pension under the local relief association plan upon application for the refund of excess contributions; or

(2) A person who is the surviving spouse, or if none, the surviving minor child, or if none, the designated beneficiary of a person who was an active member of a local police or firefighters relief association upon its consolidation with the fund, who did not elect the type of benefit coverage provided by the public employees police and fire benefit plan and who dies prior to receiving a service pension or a disability benefit from the consolidation account.

(b) The refund of certain member contribution amounts is the amount by which any member contributions made to the consolidation account under section 353A.09, subdivision 4, exceeds the amount of employee or member contributions which would have been payable to the local relief association as provided in the benefit plan in effect on the effective date of

consolidation, plus interest at the rate of six percent, compounded quarterly, from the date on which the contribution was made until the first of the month in which the refund is paid.

(c) A refund of certain contribution amounts must occur as soon as practicable following receipt of a valid application from the appropriate person or the commencement of receipt of the service pension or disability benefit or official notification of death, whichever applies.

Subd. 5. **Savings clause.** Notwithstanding any law to the contrary, any person who has commenced receipt of a service pension, disability benefit, or survivor benefit, or who has become entitled to a deferred service pension from a local police or firefighters relief association before the effective date of consolidation with the fund, and who is or becomes a state employee as defined in section 352.01, subdivisions 2 and 2a, or a public employee as defined in section 353.01, subdivisions 2 and 2a, on or after the effective date of the consolidation shall be entitled to retain any amounts previously received and to receive that pension or benefit provided by the applicable local relief association benefit plan as of the effective date of the consolidation despite that status as an active state or public employee.

Subd. 6. **Allocation of state aid.** Any municipality in which was located a local police or firefighters relief association which has consolidated with the fund shall allocate to meet the municipal contribution and additional municipal contribution requirements as provided in section 353A.09, subdivision 6, an appropriate portion of any fire or police state aid under sections 69.011 to 69.051, any fire insurance premium tax surcharge, any amortization state aid under section 423A.02, or any supplemental amortization state aid under Laws 1984, chapter 564, section 48, as amended by Laws 1986, chapter 359, section 20. State aids for pension purposes referred to in this subdivision that were exclusively for payment to pension funds must continue to be dedicated to that purpose.

Subd. 6a. **Dissolution of consolidation account.** If a consolidation account no longer has current or potential future liabilities for the payment of annuities, benefits, refunds, or administrative expenses, the association shall transfer the remaining net assets, if any, for police and fire purposes only, to the municipality that made contributions to the account.

Subd. 7. **Applicability of chapter 353.** The provisions of chapter 353 shall govern in all instances where not inconsistent with the provisions of sections 353A.01 to 353A.10 for the administration of each local relief association consolidation account.

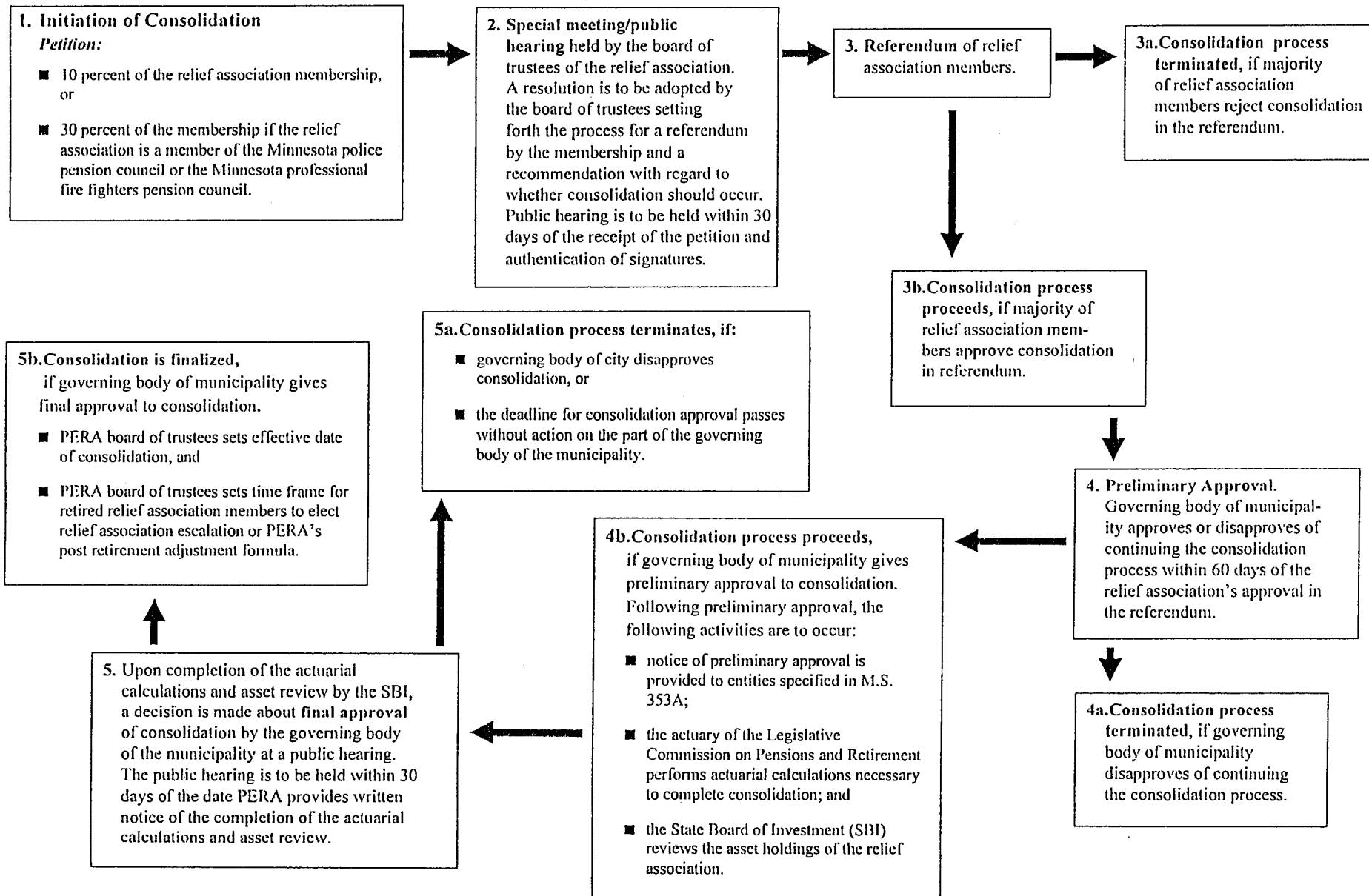
History: 1987 c 296 s 17; 1988 c 709 art 5 s 23; 1Sp1989 c 1 art 5 s 25; 1992 c 432 art 2 s 34,35; 1993 c 307 art 4 s 43; 2009 c 101 art 2 s 109; 2009 c 169 art 1 s 53,54

Local Police and Fire Benefit Plans

Appendix B

Relief Association Consolidation Process

Major Steps



Local Police and Fire Benefit Plans

Appendix C

Table of Local Relief Association Survivor Benefit Provisions

PERA Employer Number	Relief Association Name	Survivor Benefit Formula	Statutory Reference
3058-65	Albert Lea Fire	30 percent of member's final monthly salary plus increases paid to present	2012 M.S. § 353B.11, subdivision 3(a)(1)
3058-98	Albert Lea Police	30 percent of base pay salary of an active top grade patrol officer	2012 M.S. § 353B.11, subdivision 3(a)(2)
3138-88	Anoka Police	30 percent of prevailing base pay salary of an active top grade patrol officer	2012 M.S. §353B.11, subdivision 3(a)(3)
3222-58	Austin Fire*	30 percent of base pay salary of an active first class fire fighter	2012 M.S. §353B.11, subdivision 3(i)(1)
3222-67	Austin Police	30 percent of base pay salary of an active top grade patrol officer	2012 M.S. §353B.11, subdivision 3(a)(4)
3498-68	Bloomington Police**	Greater of 27.333 percent of base pay salary of top patrol officer or 50 percent of member's benefit at time of death	M.S. §353B.11, subdivision 3(i)(2)
3554-52	Brainerd Police	30 percent of monthly top wage of top grade patrol officer	M.S. §353B.11, subdivision 3(a)(5)
3866-91	Chisholm Fire	25 percent of the average earnings during the last six months of the member's service	Summary from final Chisholm independent actuarial valuation
3866-92	Chisholm Police	25 percent of the average earnings during the last six months of the member's service	M.S. §353B.11, subdivision 3(b)(1)
3974-60	Columbia Heights Fire	40 percent of base pay salary of first class firefighter	M.S. §353B.11, subdivision 3(d)(1)
3974-72	Columbia Heights Police	Two-thirds of the amount the member was receiving at the time of death	M.S. §353B.11, subdivision 3(i)(5)
4064-93	Crookston Fire	The greater of \$3,600 per year or 50 percent of the member's benefit at the date of death	M. S. §353B.11, subdivision (i)(6)
4064-79	Crookston Police	30 percent of final salary (base pay of last active month of service)	M.S. §353B.11, subdivision 3 (a)(6)
4082-61	Crystal Police	23.75 percent of base pay salary of active top grade patrol officer	M.S. §353B.11, subdivision 3(f)(1)
4300-62	Duluth Fire	25 percent of base pay salary of active first class firefighter	M.S. §353B.11, subdivision 3(b)(2)
4300-78	Duluth Police	25 percent of base pay salary of active top grade patrol officer	M.S. §353.11, subdivision 3(b)(3)
4578-00	Fairmont Police	35 units of final unit value upon merger of \$1,066.67 (annual benefit of \$37,333.45, plus future increases based on PERA Police and Fire increases	M. S. §353.669, subdivision 5

4600-97	Faribault Fire	30 percent of base pay salary of an active first class firefighter	M. S. §353B.11, subdivision 3(a)(7)
4600-53	Faribault Police	\$100 per month	M.S. §353B.11, subdivision 3(i)(7)
4780-64	Fridley Police	24 percent of base pay salary of an active top grade patrol officer	M.S. §353B.11, subdivision 3(c)(1)
5246-86	Hibbing Fire	30 percent of last six months average salary of the member	M.S. §353B.11, subdivision 3(e)(1)
5246-85	Hibbing Police	30 percent of last six months average salary of the member	M.S. §353B.11, subdivision 3(e)(2)
6078-90	Mankato Fire	60 percent of the pension being paid to the retiree at the date of death	M.S. §353B.11, subdivision 3(i)(8)
6078-55	Mankato Police	\$175 per month	M.S. §353B.11, subdivision 3(i)(9)
6296-00	Minneapolis Fire**	23 units at 2015 unit value of \$124.031, with future increases thereon equal to PERA Police and Fire increases	M.S. §353.667, subdivision 5
6296-00	Minneapolis Police**	23 units at 2015 unit value of \$124.031, with future increases thereon equal to PERA Police and Fire increases	M. S. §353.668, subdivision 5
6550-73	New Ulm Police	40 percent of base pay salary of an active top grade patrol officer	M.S. §353B.11, subdivision 3(d)(2)
7078-81	Red Wing Fire	25 percent of base pay salary of first class firefighter	M.S. §353B.11, subdivision 3(b)(5)
7078-89	Red Wing Police	Equal to the benefit payable to the retired member at the date of death	M.S. §353B.11, subdivision 3(i)(11)
7132-56	Richfield Fire	78.545 of benefit amount payable to the retired member at the date of death	M. S. §353B.11, subdivision 3(i)(12)
7132-60	Richfield Police	24 percent of base pay salary of top grade patrol officer	M. S. §353B.11, subdivision 3(c)(2)
7164-94	Rochester Fire	24 percent of base pay salary of first class firefighter	M. S. §353B.11, subdivision 3(c)(3)
7164-82	Rochester Police	24 percent of base pay salary of top grade patrol officer	M. S. §353B.11, subdivision 3(c)(4)
7692-70	South St. Paul Fire	27 percent of base pay salary of first class firefighter	M. S. §353B.11, subdivision 3(i)(17)
7692-57	South St. Paul Police	25 percent of base pay salary of top grade patrol officer	M. S. §353B.11, subdivision 3(b)(6)
7330-84	St. Cloud Fire	32 percent of base pay salary of first class firefighter	M. S. §353B.11, subdivision 3(g)(1)
7330-59	St. Cloud Police	32 percent of base pay salary of top grade patrol officer	M. S. §353B.11, subdivision 3(g)(2)
7356-87	St. Louis Park Fire	40 percent of base pay salary of first class firefighter; prorated if member retired with less than 20 years of service	M. S. §353B.11, subdivision 3(i)(13)
7356-96	St. Louis Park Police	26.6667 percent of base pay salary of top grade patrol officer	M. S. §353B.11, subdivision 3(i)(14)

7370-63	St. Paul Fire	27.5 percent of base pay salary of first class firefighter	M. S. §353B.11, subdivision 3(i)(15)
7370-71	St. Paul Police	27.5 percent of base pay salary of top grade patrol officer	M. S. §353B.11, subdivision 3(i)(16)
8168-00	Virginia Fire	50 percent of benefit amount payable to retiree at time of death	M. S. §353B.11, subdivision 3(h)(1)
8168-54	Virginia Police	50 percent of benefit amount payable to retiree at time of death	M. S. §353B.11, subdivision 3(h)(2)
8342-80	West St. Paul Fire	30 percent of base pay salary of first class firefighter	M. S. §353B.11, subdivision 3(a)(8)
8342-66	West St. Paul Police	25 percent of base pay salary of top grade patrol officer	M. S. §353B.11, subdivision 3(b)(7)
8462-83	Winona Fire	24 percent of base pay salary of first class firefighter	M. S. §353B.11, subdivision 3(c)(5)
8462-95	Winona Police	24 percent of base pay salary of top grade patrol officer	M. S. §353B.11, subdivision 3(c)(6)

*If member remarries after retirement, post-retirement spouse if eligible for the relief association survivor benefit if married for 3 years prior to date of death of retired former member of the relief association

**Post-retirement marriage entitles spouse to benefit if married for 5 years prior to the death of the retired member of the former relief association

353B.11 SURVIVOR BENEFITS.

Subdivision 1. **Eligibility; surviving spouse benefit.** (a) Except as specified in paragraph (b), (c), (d), (e), (f), (g), or (h), the person who survives a deceased active, deferred, or retired member, who was legally married to the member at the time of the death of the deceased member, who was legally married to the member for at least one year before the separation from active service if the deceased member was a deceased, deferred, or retired member and who was residing with the member at the time of the death of the deceased member shall be entitled to receive a surviving spouse benefit.

(b) The person who survives a deceased active, deferred, or retired member, who was legally married to the member at the time of the death of the deceased member, who was legally married to the member at the time of separation from active service if the deceased member was a deceased deferred or retired member and who was residing with the member at the time of the death of the member shall be entitled to receive a surviving spouse benefit in the case of former members of the following consolidating relief associations:

- (1) Albert Lea Police Relief Association;
- (2) Anoka Police Relief Association;
- (3) Austin Police Relief Association;
- (4) Brainerd Police Benefit Association;
- (5) Columbia Heights Police Relief Association;
- (6) Crookston Fire Department Relief Association;
- (7) Crookston Police Relief Association;
- (8) Fairmont Police Benefit Association;
- (9) Faribault Police Benefit Association;
- (10) Mankato Fire Department Relief Association;
- (11) Red Wing Police Relief Association;
- (12) South St. Paul Police Relief Association;
- (13) Virginia Fire Department Relief Association;
- (14) Virginia Police Relief Association; and
- (15) West St. Paul Police Relief Association.

(c) The person who survives a deceased active, deferred, or retired member, who was legally married to the member at the time of the death of the deceased member, and who was legally married to the member at the time of separation from active service if the deceased member was a deceased deferred or retired member shall be entitled to receive a surviving spouse benefit in the case of former members of the following consolidating relief associations:

- (1) Chisholm Police Relief Association;
- (2) Hibbing Police Relief Association;
- (3) Mankato Police Benefit Association; and

(4) New Ulm Police Relief Association.

(d) The person who survives a deceased active, deferred, or retired member, who was legally married to the member at the time of the death of the deceased member, who was either legally married to the member at the time of separation from active service or legally married the member after the time of separation from active service and was married for at least three years before the date of death of the member if the deceased member was a deceased deferred or retired member, and who was residing with the member at the time of the death of the member is entitled to receive a surviving spouse benefit in the case of former members of the Austin Firefighters Relief Association.

(e) The person who survives a deceased active, deferred, or retired member, who was legally married to the member at the time of the death of the deceased member, who was legally married to the member for at least five years before death if the deceased member was the recipient of a service pension or was entitled to a deferred service pension, and who was residing with the member at the time of the death of the deceased member in the case of former members of the Minneapolis Fire Department Relief Association.

(f) The person who survives a deceased active, deferred, or retired member, who was legally married to the member at the time of the death of the deceased member, who was residing with the member at the time of the death of the decedent, and, if the deceased member was the recipient of a service pension or was entitled to a deferred service pension at the time of death, who was legally married to the member for at least five years before the member's death, in the case of former members of the Minneapolis Police Relief Association.

(g) The person who survives a deceased active, deferred, or retired member, who was legally married to the member at the time of the death of the deceased member, who was legally married to the member for at least three years before the separation from active service if the deceased member was a deceased, retired, or deferred member and who was residing with the member at the time of the death of the member shall be entitled to receive a surviving spouse benefit in the case of former members of the South St. Paul Firefighters Relief Association.

(h) The person who survives a deceased active, deferred, or retired member who was legally married to the member at the time of the death of the deceased member, who was legally married to the member for at least one year before the separation from active service if the deceased member was a deceased, deferred, or retired member and who had not deserted the member at the time of the death of the deceased member shall be entitled to receive a surviving spouse benefit in the case of former members of the St. Paul Police Relief Association.

Subd. 2. Eligibility; surviving child benefit. (a) Except as specified in paragraph (b), (c), (d), (e), (f), or (g), the person who survives a deceased active, deferred, or retired member, who is the child of the deceased member and who is younger than age 18 at the time of the death of the deceased member shall be entitled to receive a surviving child benefit.

(b) The person who survives a deceased active, deferred, or retired member, who is the child of the deceased member, and who is younger than age 18 if the person is not a full-time student or age 22 if the person is a full-time student shall be entitled to receive a surviving child benefit in the case of former members of the following consolidating relief associations:

- (1) Bloomington Police Relief Association;
- (2) Buhl Police Relief Association;

- (3) Columbia Heights Fire Department Relief Association, Paid Division;
- (4) Duluth Firefighters Relief Association;
- (5) Duluth Police Pension Association;
- (6) Minneapolis Fire Department Relief association;
- (7) Minneapolis Police Relief Association; and
- (8) St. Paul Fire Department Relief Association.

(c) The person who survives a deceased active, deferred, or retired member, who is the child of the deceased member and who is younger than age 16 shall be entitled to receive a surviving child benefit in the case of former members of the following consolidating relief associations:

- (1) Chisholm Police Relief Association; and
- (2) Hibbing Police Relief Association.

(d) The person who survives a deceased active, deferred, or retired member, who is the child of the deceased member and who is younger than age 19 shall be entitled to receive a surviving child benefit in the case of former members of the Albert Lea Firefighters Relief Association.

(e) The person who survives a deceased active, deferred, or retired member, who is the child of the deceased member and who is younger than age 18 if the person is not a full-time student or age 21 if the person is a full-time student shall be entitled to receive a surviving child benefit in the case of former members of the Crookston Police Relief Association.

(f) The person who survives a deceased active, deferred, or retired member, who is the child of the deceased member, who was dependent on the deceased member and who is younger than age 18 shall be entitled to receive a surviving child benefit in the case of former members of the Red Wing Police Relief Association.

(g) The person who survives a deceased active, deferred, or retired member, who is the child of the deceased member and who is younger than age 18 if the person is not a full-time student or age 23 if the person is a full-time student shall be entitled to receive a surviving child benefit in the case of former members of the St. Paul Police Relief Association.

Subd. 3. Amount; surviving spouse benefit. (a) The surviving spouse benefit shall be 30 percent of the salary base for the former members of the following consolidating relief associations:

- (1) Albert Lea Firefighters Relief Association;
- (2) Albert Lea Police Relief Association;
- (3) Anoka Police Relief Association;
- (4) Austin Police Relief Association;
- (5) Brainerd Police Benefit Association;
- (6) Crookston Police Relief Association;
- (7) Faribault Fire Department Relief Association; and
- (8) West St. Paul Firefighters Relief Association.

(b) The surviving spouse benefit shall be 25 percent of the salary base for the former members of the following consolidating relief associations:

- (1) Chisholm Police Relief Association;
- (2) Duluth Firefighters Relief Association;
- (3) Duluth Police Pension Association;
- (4) Fairmont Police Benefit Association;
- (5) Red Wing Fire Department Relief Association;
- (6) South St. Paul Police Relief Association; and
- (7) West St. Paul Police Relief Association.

(c) The surviving spouse benefit shall be 24 percent of the salary base for the former members of the following consolidating relief associations:

- (1) Fridley Police Pension Association;
- (2) Richfield Police Relief Association;
- (3) Rochester Fire Department Relief Association;
- (4) Rochester Police Relief Association;
- (5) Winona Fire Department Relief Association; and
- (6) Winona Police Relief Association.

(d) The surviving spouse benefit shall be 40 percent of the salary base for the former members of the following consolidating relief associations:

- (1) Columbia Heights Fire Department Relief Association, Paid Division; and
- (2) New Ulm Police Relief Association.

(e) The surviving spouse benefit shall be 30 percent of the salary base for the former members of the following consolidating relief associations:

- (1) Hibbing Firefighters Relief Association; and
- (2) Hibbing Police Relief Association.

(f) The surviving spouse benefit shall be 23.75 percent of the salary base for the former members of the following consolidating relief associations:

- (1) Crystal Police Relief Associations; and
- (2) Minneapolis Police Relief Association.

(g) The surviving spouse benefit shall be 32 percent of the salary base for the former members of the following consolidating relief associations:

- (1) St. Cloud Fire Department Relief Association; and
- (2) St. Cloud Police Relief Association.

(h) The surviving spouse benefit shall be one-half of the service pension or disability benefit which the deceased member was receiving as of the date of death, or of the service pension which

the deferred member would have been receiving if the service pension had commenced as of the date of death or of the service pension which the active member would have received based on the greater of the allowable service credit of the person as of the date of death or 20 years of allowable service credit if the person would have been eligible as of the date of death, for the former members of the following consolidating relief associations:

- (1) Virginia Fire Department Relief Association; and
- (2) Virginia Police Relief Association.

(i) The surviving spouse benefit shall be the following for the former members of the consolidating relief associations as indicated:

(1) 30 percent of the salary base, reduced by any amount awarded or payable from the service pension or disability benefit of the deceased former firefighter to a former spouse of the member by virtue of the legal dissolution of the member's marriage to the former spouse if the surviving spouse married the member after the time of separation from active service, Austin Firefighters Relief Association;

(2) 27.333 percent of the salary base, or one-half of the service pension payable to or accrued by the deceased former member, whichever is greater, Bloomington Police Relief Association;

(3) 72.25 percent of the salary base, Buhl Police Relief Association;

(4) 50 percent of the service pension which the active member would have received based on allowable service credit to the date of death and prospective service from the date of death until the date on which the person would have attained the normal retirement age, 50 percent of the service pension which the deferred member would have been receiving if the service pension had commenced as of the date of death or \$175 per month if the deceased member was receiving a service pension or disability benefit as of the date of death, Chisholm Firefighters Relief Association;

(5) two-thirds of the service pension or disability benefit which the deceased member was receiving as of the date of death, or of the service pension which the deferred member would have been receiving if the service pension had commenced as of the date of death or of the service pension which the active member would have received based on the greater of the allowable service credit of the person as of the date of death or 20 years of allowable service credit if the person would have been eligible as of the date of death, Columbia Heights Police Relief Association;

(6) the greater of \$300 per month or one-half of the service pension or disability benefit which the deceased member was receiving as of the date of death, or of the service pension which the deferred member would have been receiving if the service pension had commenced as of the date of death or of the service pension which the active member would have received based on the allowable service credit of the person as of the date of death if the person would have been eligible as of the date of death, Crookston Fire Department Relief Association;

(7) \$100 per month, Faribault Police Benefit Association;

(8) 60 percent of the service pension or disability benefit which the deceased member was receiving as of the date of death, or of the service pension which the deferred member would have been receiving if the service pension had commenced as of the date of death or of the service pension which the active member would have received based on the allowable service credit of

the person as of the date of death if the person would have been eligible as of the date of death, Mankato Fire Department Relief Association;

(9) \$175 per month, Mankato Police Benefit Association;

(10) 26.25 percent of the salary base, Minneapolis Fire Department Relief Association;

(11) equal to the service pension or disability benefit which the deceased member was receiving as of the date of death, or of the service pension which the deferred member would have been receiving if the service pension had commenced as of the date of death or of the service pension which the active member would have received based on the allowable service credit of the person as of the date of death if the person would have been eligible as of the date of death, Red Wing Police Relief Association;

(12) 78.545 percent of the benefit amount payable prior to the death of the deceased active, disabled, deferred, or retired firefighter if that firefighter's benefit was 55 percent of salary or would have been 55 percent of salary if the firefighter had survived to begin benefit receipt; or 80 percent of the benefit amount payable prior to the death of the deceased active, disabled, deferred, or retired firefighter if that firefighter's benefit was 54 percent of salary or would have been 54 percent of salary if the firefighter had survived to begin benefit receipt, Richfield Fire Department Relief Association;

(13) 40 percent of the salary base for a surviving spouse of a deceased active member, disabled member, or retired or deferred member with at least 20 years of allowable service, or the prorated portion of 40 percent of the salary base that bears the same relationship to 40 percent that the deceased member's years of allowable service bear to 20 years of allowable service for the surviving spouse of a deceased retired or deferred member with at least ten but less than 20 years of allowable service, St. Louis Park Fire Department Relief Association;

(14) 26.6667 percent of the salary base, St. Louis Park Police Relief Association;

(15) 27.5 percent of the salary base, St. Paul Fire Department Relief Association;

(16) 27.5 percent of the salary base, St. Paul Police Relief Association; and

(17) 27 percent of the salary base, South St. Paul Firefighters Relief Association.

Subd. 4. **Amount; surviving child benefit.** (a) The surviving child benefit shall be eight percent of the salary base for the former members of the following consolidating relief associations:

(1) Fridley Police Pension Association;

(2) Red Wing Fire Department Relief Association;

(3) Richfield Police Relief Association;

(4) Rochester Fire Department Relief Association;

(5) Rochester Police Relief Association;

(6) St. Cloud Police Relief Association;

(7) St. Louis Park Police Relief Association;

(8) South St. Paul Firefighters Relief Association;

(9) Winona Fire Department Relief Association; and

(10) Winona Police Relief Association.

(b) The surviving child benefit shall be \$25 per month for the former members of the following consolidating relief associations:

- (1) Anoka Police Relief Association;
- (2) Austin Firefighters Relief Association;
- (3) Austin Police Relief Association;
- (4) Faribault Police Benefit Association;
- (5) Hibbing Firefighters Relief Association;
- (6) Mankato Police Benefit Association;
- (7) South St. Paul Police Relief Association; and
- (8) Virginia Fire Department Relief Association.

(c) The surviving child benefit shall be ten percent of the salary base for the former members of the following consolidating relief associations:

- (1) Albert Lea Police Relief Association;
- (2) Crookston Police Relief Association;
- (3) Duluth Firefighters Relief Association;
- (4) Duluth Police Pension Association;
- (5) Faribault Fire Department Relief Association; and
- (6) Minneapolis Fire Department Relief Association.

(d) The surviving child benefit shall be five percent of the salary base for the former members of the following consolidating relief associations:

- (1) Columbia Heights Fire Department Relief Association, Paid Division;
- (2) St. Paul Police Relief Association; and
- (3) West St. Paul Firefighters Relief Associations.

(e) The surviving child benefit shall be \$15 per month for the former members of the following consolidating relief associations:

- (1) Crookston Fire Department Relief Association;
- (2) Hibbing Police Relief Association; and
- (3) West St. Paul Police Relief Association.

(f) The surviving child benefit shall be 7.5 percent of the salary base for the former members of the following consolidating relief associations:

- (1) Bloomington Police Relief Association; and
- (2) Crystal Police Relief Association.

(g) The surviving child benefit shall be the following for the former members of the consolidating relief associations as indicated:

(1) ten percent of the salary base if a surviving spouse benefit is also payable, that amount between ten percent of the salary base and 50 percent of the salary base as determined by the executive director of the public employees retirement association, based on the financial circumstances and need of the surviving child or surviving children, applied in a uniform manner, reflective to the extent practicable or determinable to the past administrative practices of the board of the consolidating relief association before the effective date of the consolidation if there is a surviving spouse but no surviving spouse benefit is also payable on account of the remarriage of the surviving spouse, or 50 percent of the salary base, payable in equal shares for more than one surviving child, if there is no surviving spouse, Albert Lea Firefighters Relief Association;

(2) four percent of the salary base, Brainerd Police Benefit Association;

(3) \$125 per month if a surviving spouse benefit is also payable or an amount equal to the surviving spouse benefit, payable in equal shares if there is more than one surviving child, if no surviving spouse benefit is payable, Buhl Police Relief Association;

(4) \$15 per month, Chisholm Firefighters Relief Association;

(5) \$125 per month, Chisholm Police Relief Association;

(6) \$50 per month, Columbia Heights Police Relief Association;

(7) 6.25 percent of the salary base, Fairmont Police Benefit Association;

(8) 12.5 percent of the service pension or disability benefit which the deceased member was receiving as of the date of death, or of the service pension which the deferred member would have been receiving if the service pension had commenced as of the date of death or of the service pension which the active member would have received based on the allowable service credit of the person as of the date of death if the person would have been eligible as of the date of death, Mankato Fire Department Relief Association;

(9) ten percent of the salary base if a surviving spouse benefit is also payable or an amount determined by the executive director of the Public Employees Retirement Association based on the financial circumstances and need of the surviving child or surviving children, applied in a uniform manner, and subject to the largest applicable amount surviving child benefit maximum if no surviving spouse benefit is also payable, Minneapolis Police Relief Association;

(10) \$25 per month if a surviving spouse benefit is also payable or an amount equal to the surviving spouse benefit, payable in equal shares if there is more than one surviving child, New Ulm Police Relief Association;

(11) in an amount determined by the executive director of the Public Employees Retirement Association based on the financial circumstances and need of the surviving child or surviving children, applied in a uniform manner, reflective to the extent practicable or determinable to the past administrative practices of the board of the consolidating relief association before the effective date of the consolidation and not more than the largest surviving child benefit amount prescribed for any other actual or potential consolidating relief association as provided in this section, Red Wing Police Relief Association;

(12) 9.818 percent of the benefit payable to the firefighter or to which the firefighter would have been eligible at the time of death if that firefighter's benefit was or would have been 55 percent of salary and if a surviving spouse benefit is also payable or 29.454 percent if a surviving spouse benefit is not payable; or ten percent of the benefit payable to the firefighter or to which the

firefighter would have been eligible at the time of death if that firefighter's benefit was or would have been 54 percent of salary and if a surviving spouse benefit is also payable or 30 percent if a surviving spouse benefit is not payable, Richfield Fire Department Relief Association;

(13) 5.3334 percent of the salary base, St. Cloud Fire Department Relief Association;

(14) five percent of the salary base if a surviving spouse benefit is also payable or 15 percent of the salary base if no surviving spouse benefit is also payable for the surviving child or children of a deceased active member, disabled member, or retired or deferred member with at least 20 years of active service, or the prorated portion of five percent of the salary base if a surviving spouse benefit is also payable or 15 percent of the salary base if no surviving spouse benefit is also payable that bears the same relationship to five or 15 percent that the deceased member's years of allowable service bear to 20 years of allowable service for the surviving child or children of a deceased retired or deferred member with at least ten but less than 20 years of allowable service, St. Louis Park Fire Department Relief Association;

(15) ten percent of the salary base, St. Paul Fire Department Relief Association; and

(16) \$50 per month, Virginia Police Relief Association.

Subd. 5. Survivor benefit maximum. (a) No surviving children or surviving family maximum shall be applicable to former members of the following consolidating relief associations:

- (1) Buhl Police Relief Association;
- (2) Chisholm Firefighters Relief Association;
- (3) Chisholm Police Relief Association;
- (4) Hibbing Firefighters Relief Association;
- (5) Mankato Police Benefit Association;
- (6) New Ulm Police Relief Association;
- (7) Red Wing Fire Department Relief Association;
- (8) Red Wing Police Relief Association;
- (9) St. Paul Police Relief Association; and
- (10) South St. Paul Police Relief Association.

(b) The surviving children maximum shall be 24 percent of the salary base, if a surviving spouse benefit is also payable or 48 percent of the salary base, if no surviving spouse benefit is also payable, for the former members of the following consolidating relief associations:

- (1) Fridley Police Pension Association;
- (2) Richfield Police Relief Association;
- (3) Rochester Fire Department Relief Association;
- (4) Rochester Police Relief Association;
- (5) Winona Fire Department Relief Association; and
- (6) Winona Police Relief Association.

(c) The surviving family maximum shall be 50 percent of the salary base for the former members of the following consolidating relief associations:

- (1) Anoka Police Relief Association;
- (2) Austin Firefighters Relief Association;
- (3) Austin Police Relief Association;
- (4) Duluth Firefighters Relief Association; and
- (5) St. Louis Park Fire Department Relief Association.

(d) The surviving family maximum shall be an amount equal to the service pension which a retiring member would have received based on 20 years of allowable service credit if the member had attained the age of at least 50 years in the case of an active member, or of the service pension which the deferred member would have been receiving if the service pension had commenced as of the date of death in the case of a deferred member, or of the service pension or disability benefit which the deceased member was receiving as of the date of death, for the former members of the following consolidating relief associations:

- (1) Columbia Heights Police Relief Association;
- (2) Virginia Fire Department Relief Association; and
- (3) Virginia Police Relief Association.

(e) The surviving children maximum shall be 25 percent of the salary base, if a surviving spouse benefit is also payable or 50 percent of the salary base, if no surviving spouse benefit is also payable, for the former members of the following consolidating relief associations:

- (1) Duluth Police Pension Association; and
- (2) Fairmont Police Benefit Association.

(f) The surviving children maximum shall be 22.5 percent of the salary base, if a surviving spouse benefit is also payable or 45 percent of the salary base, if no surviving spouse benefit is also payable, for the former members of the Crystal Police Relief Association.

(g) The surviving children maximum shall be 16 percent of the salary base, if a surviving spouse benefit is also payable or 48 percent of the salary base, if no surviving spouse benefit is also payable, for the former members of the following consolidating relief associations:

- (1) St. Cloud Fire Department Relief Association; and
- (2) St. Cloud Police Relief Association.

(h) The surviving children maximum shall be 20 percent of the salary base, if a surviving spouse benefit is also payable or 50 percent of the salary base, if no surviving spouse benefit is also payable, for the former members of the following consolidating relief associations:

- (1) Albert Lea Firefighters Relief Association;
- (2) Albert Lea Police Relief Association; and
- (3) Faribault Fire Department Relief Association.

(i) The surviving family maximum shall be the following for the former members of the consolidating relief associations:

- (1) 60 percent of the salary base, Bloomington Police Relief Association;
 - (2) \$450 per month, Crookston Police Relief Association;
 - (3) 80 percent of the service pension or disability benefit which the deceased member was receiving as of the date of death, or of the service pension which the deferred member would have been receiving if the service pension had commenced as of the date of death or of the service pension which the active member would have received based on the greater of the allowable service credit of the person as of the date of death or 20 years of allowable service credit if the person would have been eligible as of the date of death, Mankato Fire Department Relief Association;
 - (4) 98.182 percent of the benefit amount payable or to which the firefighter was eligible prior to the death of the firefighter if that firefighter's benefit was or would have been 55 percent of salary, or 100 percent of the benefit amount payable or to which the firefighter was eligible prior to the death of the firefighter if that firefighter's benefit was or would have been 54 percent of salary, Richfield Fire Department Relief Association; and
 - (5) 57.5 percent of the salary base, St. Paul Fire Department Relief Association.
- (j) The surviving child maximum shall be the following for the former members of the consolidating relief associations:
- (1) 20 percent of the top salary payable to a patrol officer, Brainerd Police Benefit Association;
 - (2) ten percent of the salary base, if a surviving spouse benefit is also payable or 15 percent of the salary base, if no surviving spouse benefit is also payable, Columbia Heights Fire Department Relief Association, paid division;
 - (3) \$105 per month if a surviving spouse benefit is also payable or \$90 per month if no surviving spouse benefit is also payable, Crookston Fire Department Relief Association;
 - (4) \$125 per month, Faribault Police Benefit Association;
 - (5) \$30 per month if a surviving spouse benefit is also payable or \$180 per month if no surviving spouse benefit is also payable, Hibbing Police Relief Association;
 - (6) 25 percent of the salary base, if a surviving spouse benefit is also payable or 51.25 percent of the salary base, if no surviving spouse benefit is also payable, Minneapolis Fire Department Relief Association;
 - (7) 17.5 percent of the salary base, if a surviving spouse benefit is also payable or 50 percent of the salary base, if no surviving spouse benefit is also payable, Minneapolis Police Relief Association;
 - (8) 24 percent of the salary base, St. Louis Park Police Relief Association;
 - (9) 23 percent of the salary base, if a surviving spouse benefit is also payable or 50 percent of the salary base, if no surviving spouse benefit is also payable, South St. Paul Firefighters Relief Association;
 - (10) ten percent of the salary base, West St. Paul Firefighters Relief Association; and
 - (11) \$30 per month if a surviving spouse benefit is also payable or \$75 per month if no surviving spouse benefit is also payable, West St. Paul Police Relief Association.

Subd. 6. **Discontinuation; surviving spouse benefit.** For all consolidating relief associations, a surviving spouse benefit terminates only upon the death of the person entitled to receive or receiving a surviving spouse benefit.

Subd. 7. **Discontinuation; surviving child benefit.** A surviving child benefit shall terminate upon the loss of eligible surviving child status by the person previously entitled to receive or receiving a surviving child benefit.

Subd. 8. **Other death benefit coverage.** Any lump-sum death benefit or funeral benefit provided for in the governing benefit plan documents shall be considered to be special benefit coverage governed by section 353A.08, subdivision 6, for the former members of the following consolidating relief associations:

- (1) Crookston Fire Department Relief Association;
- (2) Hibbing Firefighters Relief Association;
- (3) Mankato Fire Department Relief Association;
- (4) Red Wing Fire Department Relief Association; and
- (5) Richfield Fire Department Relief Association.

History: 1987 c 296 s 28; 1991 c 269 art 2 s 8; 1993 c 124 art 2 s 1,2; 1993 c 202 art 2 s 3-6; 1993 c 307 art 4 s 44; 1994 c 491 art 2 s 1; 1994 c 590 art 2 s 2; 1994 c 591 art 2 s 1; 1996 c 448 art 4 s 1,2; 1997 c 241 art 2 s 4-6; 2000 c 461 art 3 s 26

Local Police and Fire Benefit Plans

Appendix D

Police & Fire Consolidated Pension Funds:

Unit No.	Name	Consolidation Date	2.65% Benefit Multiplier	2.4% Reduction Factor	2.9% Benefit Multiplier	3.0% Benefit Multiplier
3058-65	Albert Lea Fire	12/31/93	12/31/93	07/01/96	Yes	07/01/97
3058-98	Albert Lea Police	12/31/91	07/01/93	07/01/96	Yes	07/01/97
3138-88	Anoka Police	12/31/89	09/06/94	N/A	Yes	07/07/97
3222-58	Austin Fire	09/30/97	09/30/97	09/30/97	Yes	09/30/97
3222-67	Austin Police	12/31/93	12/31/93	07/01/96	Yes	01/20/98
3498-68	Bloomington Police	12/31/93	12/31/93	07/01/96	Yes	06/30/97
3554-52	Brainerd Police	02/29/96	02/29/96	07/01/96	Yes	07/01/97
3652-77	Buhl Police	12/31/87	N/A	N/A	N/A	N/A
3866-91	Chisholm Fire	09/30/90	02/14/96	N/A	Yes	07/01/97
3866-92	Chisholm Police	09/30/90	02/14/96	N/A	Yes	07/01/97
3974-69	Col Hgts Fire	12/31/93	12/31/93	N/A	Yes	N/A
3974-72	Col Hgts Police	04/30/94	04/30/94	09/23/96	Yes	01/01/98
4064-93	Crookston Fire	12/31/90	01/31/97	07/01/96	Yes	
4064-79	Crookston Police	07/31/98	07/31/98	07/31/98	Yes	07/31/98
4082-61	Crystal Police	09/30/92	11/16/93	07/01/96	Yes	01/06/98
4300-62	Duluth Fire	01/31/93	07/01/95	07/01/96	Yes	
4300-78	Duluth Police	12/31/87	07/01/95	07/01/96	Yes	
4600-97	Faribault Fire	03/31/91	01/01/95	12/31/96	Yes	
4600-53	Faribault Police	04/30/96	04/30/96	12/31/96	Yes	
4780-64	Fridley Police	11/30/93	11/30/93	09/14/98	Yes	09/01/98
5246-86	Hibbing Fire	12/31/89	07/01/93	05/01/98	Yes	05/01/98
5246-85	Hibbing Police	12/31/89	07/01/93	05/01/98	Yes	05/01/98
6078-90	Mankato Fire	09/30/90			No	
6078-55	Mankato Police	05/31/97	05/31/97	05/31/97	Yes	
6550-73	New Ulm Police	04/30/94	04/30/94	N/A	Yes	07/01/97
7078-81	Red Wing Fire	12/31/89	08/23/93	07/01/96	Yes	12/15/97
7078-89	Red Wing Police	03/31/90	12/13/93	07/01/96	Yes	12/15/97
7132-56	Richfield Fire	05/31/97	05/31/97	05/31/97	Yes	09/01/97
7132-60	Richfield Police	12/31/91	08/02/93	07/01/96	Yes	09/01/97
7164-94	Rochester Fire	12/31/90	08/02/93	07/01/96	Yes	
7164-82	Rochester Police	12/31/89	08/02/93	07/01/96	Yes	
7692-57	S St. Paul Police	05/31/97	05/31/97	05/31/97	Yes	04/20/98
7692-70	So St. Paul Fire	01/31/94	01/31/94	04/20/98	Yes	04/20/98
7330-84	St. Cloud Fire	12/31/89	12/20/93	03/23/98	Yes	03/23/98
7330-59	St. Cloud Police	12/31/97	12/31/97	12/31/97	Yes	12/31/97
7356-87	St. Louis Park Fire	12/31/89	11/15/93	07/01/96	Yes	07/07/97
7356-96	St. Louis Pk Police	12/31/90	11/15/93	07/01/96	Yes	07/07/97
7370-63	St. Paul Fire	03/31/93	07/01/93	07/01/96	Yes	
7370-71	St. Paul Police	04/30/94	04/30/94	07/01/96	Yes	
8168-54	Virginia Police	09/30/96	09/30/96	09/30/96	Yes	03/10/98
8342-66	W St Paul Police	12/31/93	12/31/93	07/01/96	Yes	07/01/97
8342-80	West St. Paul Fire	12/31/88	11/22/93	07/01/96	Yes	07/01/97
8462-83	Winona Fire	12/31/89	06/30/97	06/30/97	Yes	06/15/98
8462-95	Winona Police	12/31/90	06/30/97	06/30/97	Yes	06/15/98

Local Police and Fire Benefit Plans

Appendix E

Plan	Life Expectancy	Option Selection	Retired When Consolidated	Annual Benefit	20% or \$38,000	Present Value of Increase as of 12/31/2014
Albert Lea Fire	13.26248	SNGL	No	\$56,172.24		
Albert Lea Fire	9.75569	50PR	No	\$57,879.84		
Albert Lea Fire	14.78948	50PR	No	\$61,640.04		
Albert Lea Fire	13.26248	50PR	No	\$61,917.12		
Albert Lea Fire	9.1255	50PR	No	\$90,480.72		
Albert Lea Fire	14.01943	AS15	Yes	\$49,317.12		
Albert Lea Fire	4.72593	AS25	Yes	\$53,170.92		
Albert Lea Fire	6.40308	AS25	Yes	\$54,438.48		
Albert Lea Fire	11.79862	AS15	Yes	\$55,592.76		
Albert Lea Fire	11.79862	SNGL	Yes	\$51,778.08		
Albert Lea Police	21.3067	AUTO	No	\$14,114.64	\$16,937.57	\$31,961.66
Albert Lea Police	26.62516	AUTO	No	\$15,873.00	\$19,047.60	\$39,105.76
Albert Lea Police	16.36611	AUTO	No	\$32,394.12	\$38,000.00	\$55,985.93
Albert Lea Police	7.40874	50PR	No	\$49,089.36		
Albert Lea Police	14.01943	50PR	No	\$58,791.36		
Albert Lea Police	14.78948	50PR	No	\$59,740.44		
Albert Lea Police	12.52003	75PR	No	\$90,658.68		
Albert Lea Police	5.4964	AS25	Yes	\$29,959.32	\$35,951.18	\$28,210.51
Albert Lea Police	11.79862	AUTO	Yes	\$32,717.40	\$38,000.00	\$43,598.45
Albert Lea Police	10.41193	AS25	Yes	\$44,708.76		
Albert Lea Police	7.94932	AUTO	Yes	\$46,979.40		
Albert Lea Police	10.41193	AUTO	Yes	\$47,310.12		
Albert Lea Police	11.0931	AUTO	Yes	\$47,419.92		
Albert Lea Police	16.36611	AUTO	Yes	\$50,886.96		
Albert Lea Police	13.26248	SNGL	Yes	\$47,735.88		
Anoka Police	14.01943	100P	No	\$61,617.72		
Anoka Police	15.5724	50PR	No	\$100,476.24		
Anoka Police	5.93878	AS25	Yes	\$47,551.20		
Anoka Police	3.34624	AUTO	Yes	\$51,838.08		

Anoka Police	8.522	AUTO	Yes	\$53,320.92		
Austin Fire	5.09179	AS15	Yes	\$30,918.60	\$37,102.32	\$27,339.31
Austin Fire	10.41193	AS25	Yes	\$32,299.56	\$38,000.00	\$43,348.18
Austin Fire	11.0931	AS25	Yes	\$32,808.84	\$38,000.00	\$41,171.84
Austin Fire	9.75569	AS15	Yes	\$33,485.40	\$38,000.00	\$32,839.58
Austin Fire	11.0931	AS25	Yes	\$33,874.68	\$38,000.00	\$32,718.51
Austin Fire	15.5724	AUTO	Yes	\$34,877.28	\$38,000.00	\$30,368.26
Austin Fire	14.78948	AUTO	Yes	\$34,877.28	\$38,000.00	\$29,514.15
Austin Fire	9.1255	AUTO	Yes	\$34,877.28	\$38,000.00	\$21,677.82
Austin Fire	15.5724	AUTO	Yes	\$34,877.28	\$38,000.00	\$30,368.26
Austin Fire	14.78948	AUTO	Yes	\$34,877.28	\$38,000.00	\$29,514.15
Austin Fire	7.94932	AUTO	Yes	\$34,877.28	\$38,000.00	\$19,612.39
Austin Fire	4.72593	AUTO	Yes	\$34,877.28	\$38,000.00	\$12,973.15
Austin Fire	16.36611	AUTO	Yes	\$35,205.96	\$38,000.00	\$27,904.08
Austin Fire	9.75569	AUTO	Yes	\$36,117.72	\$38,000.00	\$13,691.86
Austin Fire	4.38622	AUTO	Yes	\$37,248.36	\$38,000.00	\$2,931.72
Austin Fire	14.78948	SNGL	Yes	\$34,877.28	\$38,000.00	\$29,514.15
Austin Fire	4.38622	SNGL	Yes	\$34,877.28	\$38,000.00	\$12,179.95
Austin Fire	8.522	SNGL	Yes	\$35,697.60	\$38,000.00	\$15,217.84
Austin Police	17.97491	AUTO	No	\$42,957.84		
Austin Police	9.75569	50PR	No	\$48,180.84		
Austin Police	18.78959	SNGL	No	\$49,099.44		
Austin Police	17.97491	SNGL	No	\$50,719.44		
Austin Police	16.36611	SNGL	No	\$63,373.08		
Austin Police	4.38622	SNGL	No	\$87,247.92		
Austin Police	9.75569	AS25	Yes	\$44,865.60		
Austin Police	9.1255	AS15	Yes	\$44,888.76		
Austin Police	9.1255	AS25	Yes	\$45,077.64		
Austin Police	13.26248	AS25	Yes	\$45,193.92		
Austin Police	8.522	AS15	Yes	\$45,588.12		
Austin Police	6.88939	AUTO	Yes	\$47,769.12		
Austin Police	13.26248	AUTO	Yes	\$48,477.00		
Austin Police	14.01943	AUTO	Yes	\$48,534.36		

Austin Police	4.08873	AUTO	Yes	\$49,691.28
Austin Police	7.40874	AUTO	Yes	\$50,992.20
Bloomington Police	19.61492	AUTO	No	\$42,999.24
Bloomington Police	17.16556	AUTO	No	\$48,662.04
Bloomington Police	17.16556	AUTO	No	\$49,584.00
Bloomington Police	17.16556	AUTO	No	\$50,527.92
Bloomington Police	16.36611	AUTO	No	\$54,173.16
Bloomington Police	20.45527	SNGL	No	\$40,166.16
Bloomington Police	13.26248	75PR	No	\$62,172.72
Bloomington Police	17.16556	SNGL	No	\$63,526.92
Bloomington Police	14.78948	25PR	No	\$69,876.12
Bloomington Police	12.52003	SNGL	No	\$71,842.20
Bloomington Police	11.0931	SNGL	No	\$72,788.40
Bloomington Police	16.36611	25PR	No	\$72,923.16
Bloomington Police	12.52003	50PR	No	\$74,084.76
Bloomington Police	14.78948	75PR	No	\$74,538.72
Bloomington Police	7.40874	50PR	No	\$79,633.32
Bloomington Police	12.52003	SNGL	No	\$80,682.96
Bloomington Police	16.36611	100P	No	\$81,343.08
Bloomington Police	19.61492	SNGL	No	\$82,654.68
Bloomington Police	14.78948	SNGL	No	\$84,351.48
Bloomington Police	17.16556	25PR	No	\$85,574.64
Bloomington Police	12.52003	SNGL	No	\$87,601.56
Bloomington Police	11.79862	25PR	No	\$87,717.00
Bloomington Police	15.5724	50PR	No	\$89,122.44
Bloomington Police	17.16556	SNGL	No	\$90,985.56
Bloomington Police	10.41193	SNGL	No	\$109,740.36
Bloomington Police	5.4964	AS25	Yes	\$50,087.88
Bloomington Police	15.5724	AUTO	Yes	\$53,191.92
Bloomington Police	14.01943	AS25	Yes	\$53,718.84
Bloomington Police	10.41193	AS25	Yes	\$54,403.92
Bloomington Police	11.79862	AS15	Yes	\$54,749.88
Bloomington Police	10.41193	AUTO	Yes	\$56,361.60

Bloomington Police	14.78948 AS15	Yes	\$57,243.00		
Bloomington Police	7.94932 AUTO	Yes	\$57,338.52		
Bloomington Police	5.09179 AUTO	Yes	\$58,007.52		
Bloomington Police	12.52003 AUTO	Yes	\$58,789.08		
Bloomington Police	9.1255 AUTO	Yes	\$59,291.64		
Bloomington Police	11.0931 AUTO	Yes	\$59,412.84		
Bloomington Police	14.01943 AUTO	Yes	\$59,877.84		
Bloomington Police	6.40308 AUTO	Yes	\$61,314.48		
Bloomington Police	12.52003 AS25	Yes	\$62,110.44		
Bloomington Police	13.26248 AUTO	Yes	\$62,753.64		
Bloomington Police	13.26248 AUTO	Yes	\$64,023.12		
Bloomington Police	14.78948 AUTO	Yes	\$64,487.64		
Bloomington Police	4.38622 AUTO	Yes	\$65,026.32		
Bloomington Police	5.09179 AUTO	Yes	\$65,316.12		
Bloomington Police	12.52003 SNGL	Yes	\$56,679.84		
Brainerd Police	19.61492 50PR	No	\$28,708.44	\$34,450.13	\$62,682.34
Brainerd Police	11.0931 AS25	Yes	\$28,828.32	\$34,593.98	\$45,728.32
Buhl Police	9.1255 AUTO	Yes	\$64,085.28		
Chisholm Fire	15.5724 50PR	No	\$53,462.04		
Chisholm Fire	13.26248 50PR	No	\$57,586.44		
Chisholm Fire	11.0931 SNGL	No	\$70,847.88		
Chisholm Fire	5.09179 AUTO	Yes	\$49,353.24		
Chisholm Fire	5.09179 AS15	Yes	\$51,147.48		
Chisholm Police	15.5724 50PR	No	\$61,525.08		
Chisholm Police	9.75569 AS25	Yes	\$36,013.44	\$38,000.00	\$14,450.40
Columbia Heights Fire	7.94932 AUTO	Yes	\$42,791.16		
Columbia Heights Police	16.36611 75PR	No	\$59,640.24		
Columbia Heights Police	15.5724 75PR	No	\$65,094.12		
Columbia Heights Police	12.52003 50PR	No	\$72,646.20		
Columbia Heights Police	4.38622 AUTO	Yes	\$46,281.84		
Columbia Heights Police	10.41193 AS15	Yes	\$50,956.44		
Columbia Heights Police	8.522 AUTO	Yes	\$52,630.20		
Crookston Fire	11.79862 100P	No	\$25,903.68	\$31,084.42	\$42,757.74

Crookston Fire	14.01943	100P	No	\$32,476.56	\$38,000.00	\$50,633.48
Crookston Fire	10.41193	SNGL	No	\$52,381.44		
Crookston Police	19.61492	AUTO	No	\$18,468.72	\$22,162.46	\$40,324.82
Crookston Police	11.0931	AUTO	Yes	\$15,662.52	\$18,795.02	\$24,844.34
Crookston Police	17.16556	AUTO	Yes	\$30,643.92	\$36,772.70	\$62,736.19
Crookston Police	11.79862	AUTO	Yes	\$31,667.16	\$38,000.00	\$52,266.31
Crookston Police	9.75569	AUTO	Yes	\$43,195.44		
Crystal Police	13.26248	25PR	No	\$80,240.40		
Crystal Police	5.93878	AUTO	Yes	\$46,151.76		
Crystal Police	8.522	AUTO	Yes	\$46,663.32		
Crystal Police	19.61492	AUTO	Yes	\$48,031.80		
Crystal Police	5.4964	AUTO	Yes	\$54,926.52		
Crystal Police	10.41193	SNGL	Yes	\$46,881.96		
Crystal Police	19.61492	SNGL	Yes	\$47,334.00		
Duluth Fire	19.61492	AUTO	No	\$39,108.60		
Duluth Fire	14.78948	AUTO	No	\$41,056.56		
Duluth Fire	17.16556	SNGL	No	\$49,702.92		
Duluth Fire	14.78948	75PR	No	\$49,818.72		
Duluth Fire	14.01943	75PR	No	\$52,329.48		
Duluth Fire	17.97491	50PR	No	\$53,671.56		
Duluth Fire	17.16556	50PR	No	\$54,061.32		
Duluth Fire	15.5724	25PR	No	\$55,100.40		
Duluth Fire	17.97491	SNGL	No	\$55,385.76		
Duluth Fire	17.97491	50PR	No	\$56,475.72		
Duluth Fire	14.78948	50PR	No	\$56,795.04		
Duluth Fire	16.36611	75PR	No	\$57,967.08		
Duluth Fire	15.5724	SNGL	No	\$59,486.28		
Duluth Fire	17.16556	75PR	No	\$59,805.60		
Duluth Fire	11.0931	50PR	No	\$60,723.36		
Duluth Fire	11.79862	75PR	No	\$61,618.44		
Duluth Fire	11.79862	100P	No	\$62,273.76		
Duluth Fire	14.78948	50PR	No	\$64,657.92		
Duluth Fire	14.78948	75PR	No	\$65,125.68		

Duluth Fire	15.5724	50PR	No	\$65,656.44		
Duluth Fire	9.75569	SNGL	No	\$66,156.84		
Duluth Fire	11.0931	50PR	No	\$69,091.20		
Duluth Fire	8.522	50PR	No	\$69,589.68		
Duluth Fire	14.78948	75PR	No	\$70,190.88		
Duluth Fire	11.0931	100P	No	\$71,090.16		
Duluth Fire	12.52003	50PR	No	\$71,936.16		
Duluth Fire	8.522	75PR	No	\$72,491.40		
Duluth Fire	11.79862	50PR	No	\$74,077.20		
Duluth Fire	7.94932	100P	No	\$77,246.76		
Duluth Fire	9.75569	SNGL	No	\$77,557.80		
Duluth Fire	9.1255	75PR	No	\$81,636.24		
Duluth Fire	11.79862	50PR	No	\$84,920.16		
Duluth Fire	12.52003	50PR	No	\$86,279.16		
Duluth Fire	13.26248	75PR	No	\$92,390.76		
Duluth Fire	17.16556	50PR	No	\$93,701.88		
Duluth Fire	14.78948	AUTO	Yes	\$24,697.44	\$29,636.93	\$46,685.20
Duluth Fire	11.79862	AS15	Yes	\$42,476.16		
Duluth Fire	10.41193	AS25	Yes	\$43,196.88		
Duluth Fire	5.4964	AS25	Yes	\$45,048.36		
Duluth Fire	6.40308	AS25	Yes	\$47,949.00		
Duluth Fire	5.93878	AS25	Yes	\$48,495.72		
Duluth Fire	9.75569	AS25	Yes	\$48,721.32		
Duluth Fire	8.522	AS15	Yes	\$49,071.72		
Duluth Fire	11.79862	AUTO	Yes	\$49,198.56		
Duluth Fire	7.94932	AS25	Yes	\$50,329.92		
Duluth Fire	8.522	AS15	Yes	\$51,378.00		
Duluth Fire	8.522	AS15	Yes	\$51,400.20		
Duluth Fire	7.94932	AS15	Yes	\$51,436.20		
Duluth Fire	9.75569	AS15	Yes	\$51,704.40		
Duluth Fire	4.08873	AUTO	Yes	\$52,808.16		
Duluth Fire	3.34624	AUTO	Yes	\$52,990.56		
Duluth Fire	5.09179	AUTO	Yes	\$53,127.12		

Duluth Fire	14.78948	AUTO	Yes	\$53,401.32		
Duluth Fire	17.97491	AUTO	Yes	\$53,596.92		
Duluth Fire	7.40874	AUTO	Yes	\$53,734.80		
Duluth Fire	11.0931	AUTO	Yes	\$54,385.44		
Duluth Fire	11.0931	AUTO	Yes	\$54,424.08		
Duluth Fire	11.79862	AUTO	Yes	\$54,576.72		
Duluth Fire	13.26248	AUTO	Yes	\$54,728.52		
Duluth Fire	13.26248	AUTO	Yes	\$54,794.04		
Duluth Fire	14.01943	AUTO	Yes	\$54,850.32		
Duluth Fire	14.78948	AUTO	Yes	\$54,970.08		
Duluth Fire	16.36611	AUTO	Yes	\$55,170.12		
Duluth Police	17.16556	AUTO	No	\$36,163.68	\$38,000.00	\$18,797.16
Duluth Police	19.61492	AUTO	No	\$38,030.76		
Duluth Police	12.52003	AUTO	No	\$38,032.92		
Duluth Police	19.61492	100P	No	\$35,102.52	\$38,000.00	\$31,631.96
Duluth Police	14.78948	50PR	No	\$35,907.96	\$38,000.00	\$19,772.76
Duluth Police	17.16556	75PR	No	\$36,351.12	\$38,000.00	\$16,878.46
Duluth Police	19.61492	75PR	No	\$38,267.40		
Duluth Police	16.36611	SNGL	No	\$39,088.92		
Duluth Police	11.79862	50PR	No	\$43,607.04		
Duluth Police	16.36611	75PR	No	\$44,687.40		
Duluth Police	14.01943	100P	No	\$44,869.92		
Duluth Police	17.97491	SNGL	No	\$45,609.12		
Duluth Police	17.97491	100P	No	\$46,323.60		
Duluth Police	11.0931	100P	No	\$47,157.36		
Duluth Police	17.16556	100P	No	\$47,607.00		
Duluth Police	17.97491	50PR	No	\$48,413.76		
Duluth Police	19.61492	100P	No	\$52,393.32		
Duluth Police	18.78959	75PR	No	\$54,389.52		
Duluth Police	14.01943	100P	No	\$55,065.96		
Duluth Police	14.78948	SNGL	No	\$55,354.20		
Duluth Police	16.36611	100P	No	\$56,514.48		
Duluth Police	11.0931	50PR	No	\$56,810.52		

Duluth Police	14.78948	50PR	No	\$57,733.80		
Duluth Police	19.61492	25PR	No	\$59,524.32		
Duluth Police	14.78948	50PR	No	\$60,338.88		
Duluth Police	12.52003	100P	No	\$60,590.40		
Duluth Police	11.79862	75PR	No	\$61,299.12		
Duluth Police	14.78948	SNGL	No	\$61,764.36		
Duluth Police	14.01943	100P	No	\$63,264.72		
Duluth Police	14.78948	SNGL	No	\$65,593.44		
Duluth Police	17.16556	SNGL	No	\$65,671.44		
Duluth Police	15.5724	SNGL	No	\$66,134.52		
Duluth Police	13.26248	75PR	No	\$66,442.68		
Duluth Police	14.78948	75PR	No	\$68,313.00		
Duluth Police	17.16556	25PR	No	\$68,754.12		
Duluth Police	9.75569	50PR	No	\$76,031.04		
Duluth Police	6.88939	50PR	No	\$78,483.12		
Duluth Police	13.26248	75PR	No	\$78,565.92		
Duluth Police	7.94932	100P	No	\$88,084.44		
Duluth Police	7.94932	50PR	No	\$91,702.56		
Duluth Police	11.0931	50PR	No	\$95,336.88		
Duluth Police	11.0931	75PR	No	\$101,437.68		
Duluth Police	9.75569	50PR	No	\$107,177.88		
Duluth Police	7.94932	50PR	No	\$117,131.88		
Duluth Police	10.41193	AUTO	Yes	\$23,714.76	\$28,457.71	\$36,067.10
Duluth Police	11.0931	AUTO	Yes	\$38,033.28		
Duluth Police	10.41193	AS15	Yes	\$41,837.28		
Duluth Police	3.81017	AUTO	Yes	\$46,390.80		
Duluth Police	4.38622	AS25	Yes	\$48,709.56		
Duluth Police	6.88939	AUTO	Yes	\$49,965.96		
Duluth Police	8.522	AS25	Yes	\$51,363.24		
Duluth Police	6.88939	AS15	Yes	\$51,407.28		
Duluth Police	6.88939	AS25	Yes	\$51,718.44		
Duluth Police	7.40874	AUTO	Yes	\$52,767.24		
Duluth Police	7.94932	AUTO	Yes	\$52,929.36		

Duluth Police	5.09179	AUTO	Yes	\$54,889.92		
Duluth Police	5.09179	AUTO	Yes	\$54,938.04		
Fairbault Police	9.75569	50PR	No	\$47,747.64		
Fairbault Police	8.522	50PR	No	\$55,570.32		
Fairbault Police	16.36611	AUTO	Yes	\$33,292.92	\$38,000.00	\$47,009.61
Fairbault Police	5.09179	AS25	Yes	\$41,331.84		
Fairbault Police	12.52003	AS15	Yes	\$44,930.52		
Fairbault Police	14.78948	AUTO	Yes	\$46,526.88		
Fairbault Police	11.79862	AS25	Yes	\$54,228.36		
Fairbault Police	14.78948	AUTO	Yes	\$59,244.60		
Fairmont Police Relief Ass	11.0931	AUTO	Yes	\$59,048.64		
Fairmont Police Relief Ass	18.78959	AUTO	Yes	\$63,422.64		
Fairmont Police Relief Ass	16.36611	AUTO	Yes	\$65,609.52		
Fairmont Police Relief Ass	10.41193	AUTO	Yes	\$65,609.52		
Fairmont Police Relief Ass	17.16556	AUTO	Yes	\$65,609.52		
Fairmont Police Relief Ass	17.97491	SNGL	Yes	\$65,609.52		
Fairmont Police Relief Ass	4.38622	SNGL	Yes	\$54,674.64		
Fairmont Police Relief Ass	14.01943	AUTO	Yes	\$56,861.64		
Fairmont Police Relief Ass	16.36611	AUTO	Yes	\$65,609.52		
Faribault Fire	19.61492	AUTO	No	\$29,899.68	\$35,879.62	\$65,283.31
Faribault Fire	15.5724	AUTO	No	\$31,911.48	\$38,000.00	\$59,210.49
Faribault Fire	13.26248	50PR	No	\$54,826.68		
Faribault Fire	11.0931	25PR	No	\$69,948.84		
Faribault Fire	6.88939	AUTO	Yes	\$44,554.80		
Faribault Fire	11.0931	AUTO	Yes	\$45,264.84		
Faribault Fire	12.52003	AUTO	Yes	\$45,407.28		
Faribault Fire	17.97491	AUTO	Yes	\$46,052.28		
Faribault Fire	17.97491	AUTO	Yes	\$46,102.80		
Faribault Fire	9.75569	AUTO	Yes	\$46,318.32		
Faribault Fire	10.41193	AUTO	Yes	\$46,376.16		
Faribault Fire	13.26248	AUTO	Yes	\$46,816.08		
Faribault Fire	6.88939	SNGL	Yes	\$44,538.72		
Fridley Police	17.97491	AUTO	No	\$33,755.76	\$38,000.00	\$44,456.69

Fridley Police	13.26248	50PR	No	\$53,413.32		
Fridley Police	23.04456	AS25	Yes	\$48,548.88		
Fridley Police	12.52003	AS25	Yes	\$45,655.80		
Fridley Police	4.38622	AUTO	Yes	\$45,820.92		
Fridley Police	11.79862	AUTO	Yes	\$48,588.84		
Fridley Police	9.75569	AUTO	Yes	\$49,603.80		
Fridley Police	10.41193	AUTO	Yes	\$49,719.00		
Fridley Police	6.88939	AUTO	Yes	\$55,386.24		
Fridley Police	13.26248	AUTO	Yes	\$44,724.60		
Hibbing Fire	13.26248	75PR	No	\$52,768.08		
Hibbing Fire	13.26248	50PR	No	\$57,076.44		
Hibbing Fire	14.01943	50PR	No	\$58,381.08		
Hibbing Fire	12.52003	75PR	No	\$58,945.08		
Hibbing Fire	14.01943	SNGL	No	\$63,732.84		
Hibbing Fire	11.0931	75PR	No	\$63,888.00		
Hibbing Fire	5.4964	50PR	No	\$95,409.24		
Hibbing Fire	8.522	AUTO	Yes	\$35,440.80	\$38,000.00	\$16,915.17
Hibbing Fire	5.09179	AS25	Yes	\$40,036.08		
Hibbing Fire	5.4964	AS15	Yes	\$48,012.36		
Hibbing Fire	6.88939	AS25	Yes	\$48,056.28		
Hibbing Fire	6.40308	AS15	Yes	\$48,461.52		
Hibbing Fire	6.88939	AUTO	Yes	\$53,047.08		
Hibbing Police	14.78948	SNGL	No	\$43,719.48		
Hibbing Police	12.52003	25PR	No	\$51,224.40		
Hibbing Police	14.01943	50PR	No	\$53,260.08		
Hibbing Police	6.88939	50PR	No	\$53,597.88		
Hibbing Police	10.41193	SNGL	No	\$54,493.20		
Hibbing Police	9.1255	SNGL	No	\$59,584.20		
Hibbing Police	16.36611	SNGL	No	\$70,080.72		
Hibbing Police	8.522	50PR	No	\$74,849.16		
Hibbing Police	7.94932	AUTO	Yes	\$54,152.52		
Hibbing Police	7.40874	AS25	Yes	\$58,626.84		
Hibbing Police	5.4964	AUTO	Yes	\$67,720.08		

Mankato Fire	14.01943 100P	No	\$44,308.68		
Mankato Fire	10.41193 50PR	No	\$51,234.00		
Mankato Fire	6.88939 50PR	No	\$64,577.16		
Mankato Fire	5.93878 AUTO	Yes	\$44,808.36		
Mankato Fire	6.40308 AUTO	Yes	\$44,986.80		
Mankato Fire	6.88939 AUTO	Yes	\$45,027.96		
Mankato Fire	9.1255 AUTO	Yes	\$45,420.72		
Mankato Fire	9.1255 AUTO	Yes	\$45,560.40		
Mankato Fire	10.41193 AUTO	Yes	\$45,665.04		
Mankato Fire	11.0931 AUTO	Yes	\$45,713.52		
Mankato Fire	11.0931 AUTO	Yes	\$45,762.00		
Mankato Fire	12.52003 AUTO	Yes	\$45,969.60		
Mankato Fire	16.36611 AUTO	Yes	\$46,379.40		
Mankato Police	18.78959 AUTO	No	\$39,722.64		
Mankato Police	14.78948 75PR	No	\$66,025.44		
Mankato Police	6.88939 AS25	Yes	\$39,199.44		
Mankato Police	11.0931 AS25	Yes	\$39,256.92		
Mankato Police	19.61492 AS25	Yes	\$40,724.04		
Mankato Police	11.79862 AS25	Yes	\$40,748.88		
Mankato Police	11.0931 AS25	Yes	\$40,805.88		
Mankato Police	2.64971 AUTO	Yes	\$40,836.24		
Mankato Police	12.52003 AS25	Yes	\$41,311.56		
Mankato Police	9.75569 AS15	Yes	\$41,539.44		
Mankato Police	19.61492 AS25	Yes	\$41,540.04		
Mankato Police	9.1255 AUTO	Yes	\$43,130.76		
Mankato Police	17.16556 AS25	Yes	\$50,157.72		
Mankato Police	11.0931 AS25	Yes	\$50,953.44		
Mankato Police	16.36611 AS25	Yes	\$51,516.48		
Mankato Police	11.0931 AUTO	Yes	\$51,861.12		
Mankato Police	9.1255 AUTO	Yes	\$57,281.40		
Mankato Police	9.1255 SNGL	Yes	\$36,202.56	\$38,000.00	\$12,477.77
New Ulm Police	17.16556 AUTO	No	\$35,480.64	\$38,000.00	\$25,788.97
New Ulm Police	11.0931 75PR	No	\$56,142.00		

New Ulm Police	9.75569 75PR	No	\$73,009.92		
New Ulm Police	16.36611 AUTO	Yes	\$34,199.52	\$38,000.00	\$37,955.40
New Ulm Police	13.26248 AUTO	Yes	\$37,519.80	\$38,000.00	\$4,260.21
Red Wing Fire	10.41193 SNGL	No	\$42,386.40		
Red Wing Fire	11.0931 SNGL	No	\$42,602.52		
Red Wing Fire	7.40874 25PR	No	\$49,113.48		
Red Wing Fire	11.79862 50PR	No	\$49,995.12		
Red Wing Fire	11.79862 50PR	No	\$52,443.48		
Red Wing Fire	7.40874 50PR	No	\$52,999.80		
Red Wing Fire	15.5724 SNGL	No	\$53,017.56		
Red Wing Fire	9.1255 50PR	No	\$61,250.64		
Red Wing Fire	8.522 75PR	No	\$77,556.84		
Red Wing Fire	5.93878 AUTO	Yes	\$23,786.16	\$28,543.39	\$23,845.68
Red Wing Fire	7.40874 AUTO	Yes	\$26,044.68	\$31,253.62	\$31,031.45
Red Wing Fire	9.1255 AUTO	Yes	\$42,186.24		
Red Wing Police	14.01943 AUTO	No	\$35,701.80	\$38,000.00	\$21,067.64
Red Wing Police	14.01943 100P	No	\$64,773.24		
Red Wing Police	14.01943 100P	No	\$73,589.52		
Red Wing Police	14.01943 SNGL	No	\$75,783.60		
Red Wing Police	14.78948 AUTO	Yes	\$30,950.88	\$37,141.06	\$58,505.98
Red Wing Police	11.79862 AUTO	Yes	\$31,044.96	\$37,253.95	\$51,244.17
Red Wing Police	9.1255 AUTO	Yes	\$33,682.92	\$38,000.00	\$29,969.03
Red Wing Police	8.522 AUTO	Yes	\$35,750.40	\$38,000.00	\$14,868.85
Red Wing Police	7.94932 AUTO	Yes	\$36,434.76	\$38,000.00	\$9,830.56
Red Wing Police	9.75569 AUTO	Yes	\$42,911.64		
Richfield Fire	9.1255 AUTO	Yes	\$51,520.92		
Richfield Fire	6.88939 AUTO	Yes	\$52,066.92		
Richfield Fire	7.40874 AUTO	Yes	\$52,190.04		
Richfield Fire	7.94932 AUTO	Yes	\$52,312.08		
Richfield Fire	9.1255 AUTO	Yes	\$52,539.60		
Richfield Fire	9.75569 AUTO	Yes	\$52,605.72		
Richfield Fire	4.72593 AUTO	Yes	\$50,615.64		
Richfield Fire	7.94932 SNGL	Yes	\$51,361.20		

Richfield Fire	5.09179 SNGL	Yes	\$51,589.80		
Richfield Fire	12.52003 SNGL	Yes	\$53,062.80		
Richfield Police	25.72262 SNGL	No	\$6,224.28	\$7,469.14	\$15,155.94
Richfield Police	25.72262 SNGL	No	\$6,324.60	\$7,589.52	\$15,400.21
Richfield Police	25.72262 SNGL	No	\$15,554.28	\$18,665.14	\$37,874.21
Richfield Police	23.04456 AUTO	No	\$25,031.28	\$30,037.54	\$58,524.22
Richfield Police	17.97491 AUTO	No	\$37,602.60	\$38,000.00	\$4,162.60
Richfield Police	11.0931 AS25	No	\$40,899.96		
Richfield Police	13.26248 AUTO	No	\$41,780.52		
Richfield Police	14.01943 AUTO	No	\$51,610.44		
Richfield Police	14.01943 SNGL	No	\$57,921.48		
Richfield Police	15.5724 50PR	No	\$79,510.68		
Richfield Police	3.81017 AUTO	Yes	\$36,558.00	\$38,000.00	\$4,982.58
Richfield Police	6.40308 AS25	Yes	\$48,943.92		
Richfield Police	23.04456 AUTO	Yes	\$53,296.08		
Richfield Police	7.94932 AUTO	Yes	\$53,447.40		
Richfield Police	14.01943 AUTO	Yes	\$53,711.16		
Richfield Police	15.5724 AUTO	Yes	\$54,692.64		
Richfield Police	9.1255 AS25	Yes	\$54,743.40		
Rochester Fire	13.26248 AUTO	No	\$39,221.76		
Rochester Fire	11.79862 AUTO	No	\$39,221.76		
Rochester Fire	14.78948 AUTO	No	\$41,288.76		
Rochester Fire	17.97491 50PR	No	\$49,242.84		
Rochester Fire	14.01943 75PR	No	\$54,935.88		
Rochester Fire	11.0931 50PR	No	\$57,230.16		
Rochester Fire	16.36611 SNGL	No	\$57,866.88		
Rochester Fire	14.01943 50PR	No	\$58,719.12		
Rochester Fire	13.26248 SNGL	No	\$59,547.36		
Rochester Fire	12.52003 75PR	No	\$60,960.84		
Rochester Fire	17.16556 50PR	No	\$61,854.72		
Rochester Fire	12.52003 75PR	No	\$64,288.20		
Rochester Fire	14.01943 50PR	No	\$67,589.16		
Rochester Fire	17.16556 SNGL	No	\$68,794.80		

Rochester Fire	13.26248	100P	No	\$71,840.40		
Rochester Fire	11.79862	75PR	No	\$74,311.20		
Rochester Fire	6.88939	SNGL	No	\$75,192.48		
Rochester Fire	13.26248	75PR	No	\$76,110.96		
Rochester Fire	11.79862	50PR	No	\$77,100.12		
Rochester Fire	12.52003	50PR	No	\$77,146.08		
Rochester Fire	12.52003	SNGL	No	\$81,293.04		
Rochester Fire	12.52003	SNGL	No	\$85,770.48		
Rochester Fire	5.4964	SNGL	No	\$98,280.84		
Rochester Fire	9.75569	SNGL	No	\$103,870.92		
Rochester Fire	6.88939	AUTO	Yes	\$36,026.16	\$38,000.00	\$11,122.26
Rochester Fire	4.38622	AUTO	Yes	\$36,130.68	\$38,000.00	\$7,291.15
Rochester Fire	17.16556	AUTO	Yes	\$37,162.44	\$38,000.00	\$8,573.53
Rochester Fire	15.5724	AUTO	Yes	\$39,224.16		
Rochester Fire	7.40874	AUTO	Yes	\$39,227.40		
Rochester Fire	7.94932	AUTO	Yes	\$39,227.40		
Rochester Fire	6.88939	AS25	Yes	\$39,280.08		
Rochester Fire	11.79862	AS25	Yes	\$40,044.36		
Rochester Fire	4.72593	AUTO	Yes	\$40,259.64		
Rochester Fire	4.72593	AS15	Yes	\$42,066.72		
Rochester Fire	4.38622	AS15	Yes	\$42,087.00		
Rochester Fire	5.4964	AS15	Yes	\$42,164.04		
Rochester Fire	3.81017	AS15	Yes	\$42,838.20		
Rochester Fire	5.4964	AUTO	Yes	\$43,684.44		
Rochester Fire	5.93878	AUTO	Yes	\$43,761.72		
Rochester Fire	4.38622	AUTO	Yes	\$47,895.24		
Rochester Police	18.78959	AUTO	No	\$15,007.44	\$18,008.93	\$32,118.58
Rochester Police	16.36611	AUTO	No	\$36,129.72	\$38,000.00	\$18,678.49
Rochester Police	14.78948	AUTO	No	\$36,129.72	\$38,000.00	\$17,676.81
Rochester Police	13.26248	AUTO	No	\$39,227.16		
Rochester Police	17.97491	AUTO	No	\$40,254.96		
Rochester Police	12.52003	AUTO	No	\$41,285.40		
Rochester Police	17.97491	100P	No	\$39,371.04		

Rochester Police	15.5724 75PR	No	\$59,001.12		
Rochester Police	15.5724 50PR	No	\$59,124.36		
Rochester Police	9.1255 25PR	No	\$59,365.92		
Rochester Police	17.97491 100P	No	\$59,642.16		
Rochester Police	6.88939 50PR	No	\$59,715.36		
Rochester Police	14.78948 50PR	No	\$61,780.68		
Rochester Police	15.5724 50PR	No	\$64,527.84		
Rochester Police	12.52003 50PR	No	\$67,650.96		
Rochester Police	14.01943 50PR	No	\$68,011.68		
Rochester Police	13.26248 75PR	No	\$68,717.52		
Rochester Police	9.75569 50PR	No	\$69,230.76		
Rochester Police	13.26248 50PR	No	\$70,386.96		
Rochester Police	8.522 50PR	No	\$71,543.64		
Rochester Police	11.79862 SNGL	No	\$72,461.16		
Rochester Police	14.01943 SNGL	No	\$72,528.12		
Rochester Police	15.5724 50PR	No	\$72,738.48		
Rochester Police	11.79862 50PR	No	\$80,613.84		
Rochester Police	14.01943 SNGL	No	\$81,308.76		
Rochester Police	14.01943 25PR	No	\$81,695.16		
Rochester Police	9.75569 50PR	No	\$83,035.44		
Rochester Police	16.36611 100P	No	\$84,949.20		
Rochester Police	11.79862 50PR	No	\$87,581.40		
Rochester Police	13.26248 50PR	No	\$89,611.68		
Rochester Police	13.26248 100P	No	\$94,197.24		
Rochester Police	11.79862 75PR	No	\$96,781.44		
Rochester Police	15.5724 SNGL	No	\$103,014.00		
Rochester Police	10.41193 AS25	Yes	\$34,302.96	\$38,000.00	\$28,113.61
Rochester Police	4.72593 AUTO	Yes	\$39,216.36		
Rochester Police	7.40874 AUTO	Yes	\$41,280.48		
Rochester Police	8.522 AS25	Yes	\$42,417.96		
Rochester Police	3.81017 AUTO	Yes	\$43,344.24		
Rochester Police	4.72593 AUTO	Yes	\$43,345.92		
Rochester Police	5.4964 AUTO	Yes	\$43,814.64		

Rochester Police	10.41193	AUTO	Yes	\$43,834.68		
Rochester Police	7.94932	AUTO	Yes	\$43,854.00		
Rochester Police	5.4964	AUTO	Yes	\$44,411.28		
Rochester Police	5.4964	AS25	Yes	\$54,071.28		
Rochester Police	5.93878	AUTO	Yes	\$54,725.76		
Rochester Police	6.40308	AUTO	Yes	\$54,854.52		
Rochester Police	2.95323	AUTO	Yes	\$54,889.92		
Rochester Police	5.93878	AS25	Yes	\$54,953.04		
Rochester Police	5.09179	AUTO	Yes	\$56,567.64		
Rochester Police	5.4964	AUTO	Yes	\$60,504.72		
So. St. Paul Fire	14.78948	SNGL	No	\$76,338.00		
So. St. Paul Fire	10.41193	50PR	No	\$81,297.72		
So. St. Paul Fire	7.40874	AS25	Yes	\$47,567.76		
So. St. Paul Fire	6.40308	AS15	Yes	\$48,816.24		
So. St. Paul Fire	7.40874	AS15	Yes	\$49,193.88		
So. St. Paul Fire	14.01943	AS25	Yes	\$50,250.36		
So. St. Paul Fire	6.88939	AUTO	Yes	\$51,390.24		
So. St. Paul Fire	8.522	AUTO	Yes	\$51,688.68		
So. St. Paul Fire	11.0931	AUTO	Yes	\$52,171.68		
So. St. Paul Fire	17.97491	AUTO	Yes	\$53,072.88		
South St. Paul Police	4.72593	AUTO	Yes	\$46,650.48		
South St. Paul Police	12.52003	AUTO	Yes	\$47,671.68		
South St. Paul Police	16.36611	AUTO	Yes	\$48,509.04		
South St. Paul Police	18.78959	AS25	Yes	\$52,097.76		
South St. Paul Police	6.40308	SNGL	Yes	\$46,693.80		
South St. Paul Police	14.78948	SNGL	Yes	\$47,997.72		
South St. Paul Police	7.94932	SNGL	Yes	\$52,890.96		
South St. Paul Police	7.94932	SNGL	Yes	\$54,735.36		
St Paul Police	18.78959	AUTO	No	\$35,341.32	\$38,000.00	\$28,450.23
St Paul Police	17.97491	AUTO	No	\$36,621.00	\$38,000.00	\$14,444.47
St Paul Police	17.97491	AUTO	No	\$39,637.08		
St Paul Police	17.16556	AUTO	No	\$40,243.44		
St Paul Police	16.36611	AUTO	No	\$43,743.84		

St Paul Police	16.36611 AUTO	No	\$43,899.72		
St Paul Police	19.61492 100P	No	\$35,052.36	\$38,000.00	\$32,179.56
St Paul Police	16.36611 SNGL	No	\$41,599.08		
St Paul Police	16.36611 SNGL	No	\$44,238.96		
St Paul Police	19.61492 100P	No	\$44,471.64		
St Paul Police	15.5724 SNGL	No	\$46,679.52		
St Paul Police	16.36611 25PR	No	\$48,551.40		
St Paul Police	18.78959 50PR	No	\$50,756.64		
St Paul Police	16.36611 75PR	No	\$50,772.72		
St Paul Police	15.5724 SNGL	No	\$51,119.64		
St Paul Police	14.01943 SNGL	No	\$51,288.60		
St Paul Police	17.97491 75PR	No	\$52,017.60		
St Paul Police	14.01943 100P	No	\$52,514.40		
St Paul Police	19.61492 SNGL	No	\$53,255.64		
St Paul Police	17.97491 75PR	No	\$53,655.84		
St Paul Police	17.16556 100P	No	\$54,415.92		
St Paul Police	18.78959 75PR	No	\$54,838.44		
St Paul Police	17.16556 50PR	No	\$55,039.20		
St Paul Police	16.36611 50PR	No	\$55,726.56		
St Paul Police	17.97491 75PR	No	\$57,336.84		
St Paul Police	14.01943 50PR	No	\$57,872.88		
St Paul Police	15.5724 SNGL	No	\$58,282.44		
St Paul Police	14.78948 25PR	No	\$58,409.88		
St Paul Police	14.78948 SNGL	No	\$58,433.76		
St Paul Police	11.79862 50PR	No	\$58,839.00		
St Paul Police	14.78948 75PR	No	\$59,971.44		
St Paul Police	12.52003 50PR	No	\$60,405.84		
St Paul Police	16.36611 SNGL	No	\$61,294.44		
St Paul Police	17.97491 75PR	No	\$63,235.44		
St Paul Police	16.36611 50PR	No	\$63,582.84		
St Paul Police	15.5724 25PR	No	\$63,614.76		
St Paul Police	17.97491 75PR	No	\$64,127.40		
St Paul Police	12.52003 SNGL	No	\$64,650.00		

St Paul Police	18.78959	SNGL	No	\$65,309.76
St Paul Police	17.97491	50PR	No	\$65,941.20
St Paul Police	15.5724	50PR	No	\$66,296.40
St Paul Police	18.78959	50PR	No	\$67,792.20
St Paul Police	11.79862	25PR	No	\$67,956.00
St Paul Police	17.16556	75PR	No	\$68,328.12
St Paul Police	13.26248	SNGL	No	\$69,014.76
St Paul Police	14.78948	25PR	No	\$69,416.88
St Paul Police	15.5724	50PR	No	\$69,509.52
St Paul Police	15.5724	75PR	No	\$70,017.12
St Paul Police	12.52003	75PR	No	\$70,314.36
St Paul Police	17.16556	SNGL	No	\$70,598.40
St Paul Police	14.01943	SNGL	No	\$70,788.12
St Paul Police	17.16556	25PR	No	\$71,580.12
St Paul Police	10.41193	100P	No	\$71,686.68
St Paul Police	13.26248	50PR	No	\$72,086.64
St Paul Police	13.26248	100P	No	\$72,334.44
St Paul Police	11.79862	75PR	No	\$72,642.60
St Paul Police	17.97491	25PR	No	\$74,023.92
St Paul Police	14.78948	75PR	No	\$74,340.60
St Paul Police	14.78948	25PR	No	\$74,421.96
St Paul Police	12.52003	SNGL	No	\$75,125.16
St Paul Police	16.36611	100P	No	\$75,888.84
St Paul Police	13.26248	75PR	No	\$75,899.28
St Paul Police	9.1255	50PR	No	\$77,511.84
St Paul Police	13.26248	100P	No	\$79,536.96
St Paul Police	7.94932	75PR	No	\$79,955.76
St Paul Police	11.79862	50PR	No	\$80,922.48
St Paul Police	15.5724	50PR	No	\$83,195.88
St Paul Police	11.0931	75PR	No	\$84,257.76
St Paul Police	11.0931	75PR	No	\$84,344.52
St Paul Police	11.79862	25PR	No	\$84,694.92
St Paul Police	9.1255	75PR	No	\$85,250.04

St Paul Police	8.522	50PR	No	\$86,501.04		
St Paul Police	14.01943	SNGL	No	\$87,579.36		
St Paul Police	13.26248	100P	No	\$88,932.84		
St Paul Police	11.79862	25PR	No	\$89,159.76		
St Paul Police	7.40874	SNGL	No	\$90,518.76		
St Paul Police	14.01943	SNGL	No	\$91,323.60		
St Paul Police	12.52003	50PR	No	\$91,564.56		
St Paul Police	6.88939	50PR	No	\$101,001.48		
St Paul Police	14.01943	50PR	No	\$105,929.52		
St Paul Police	7.94932	50PR	No	\$109,870.68		
St Paul Police	19.61492	SNGL	No	\$133,127.88		
St Paul Police	5.09179	75PR	No	\$144,807.48		
St Paul Police	6.88939	AUTO	Yes	\$23,264.16	\$27,916.99	\$26,217.94
St Paul Police	14.01943	AS25	Yes	\$44,543.16		
St Paul Police	2.64971	AUTO	Yes	\$45,129.84		
St Paul Police	3.56889	AUTO	Yes	\$45,610.20		
St Paul Police	5.09179	AUTO	Yes	\$46,068.72		
St Paul Police	11.79862	AS25	Yes	\$46,627.44		
St Paul Police	7.94932	AUTO	Yes	\$46,629.12		
St Paul Police	14.78948	AUTO	Yes	\$47,705.64		
St Paul Police	11.79862	AS15	Yes	\$47,790.60		
St Paul Police	4.72593	AUTO	Yes	\$48,380.76		
St Paul Police	5.93878	AS25	Yes	\$48,675.72		
St Paul Police	12.52003	AS15	Yes	\$50,448.12		
St Paul Police	9.1255	AS25	Yes	\$50,471.52		
St Paul Police	4.08873	AS25	Yes	\$51,869.16		
St Paul Police	5.4964	AS25	Yes	\$52,098.84		
St Paul Police	12.52003	AUTO	Yes	\$52,166.04		
St Paul Police	14.78948	AS25	Yes	\$53,494.92		
St Paul Police	12.52003	AS25	Yes	\$53,878.44		
St Paul Police	14.01943	AS25	Yes	\$54,045.60		
St Paul Police	3.56889	AS15	Yes	\$55,312.56		
St Paul Police	8.522	AS25	Yes	\$55,368.48		

St Paul Police	7.94932 AS25	Yes	\$55,487.16
St Paul Police	5.93878 AUTO	Yes	\$55,501.08
St Paul Police	6.40308 AUTO	Yes	\$55,662.12
St Paul Police	11.0931 AS25	Yes	\$55,681.44
St Paul Police	10.41193 AS25	Yes	\$55,814.04
St Paul Police	7.40874 AUTO	Yes	\$55,833.12
St Paul Police	12.52003 AS25	Yes	\$55,895.88
St Paul Police	8.522 AS15	Yes	\$55,948.68
St Paul Police	7.94932 AS25	Yes	\$56,200.56
St Paul Police	11.0931 AUTO	Yes	\$56,581.44
St Paul Police	13.26248 AS15	Yes	\$56,688.60
St Paul Police	13.26248 AS25	Yes	\$56,724.36
St Paul Police	14.01943 AS25	Yes	\$57,054.72
St Paul Police	4.72593 AUTO	Yes	\$57,410.76
St Paul Police	10.41193 AS15	Yes	\$57,417.24
St Paul Police	10.41193 AS25	Yes	\$57,609.60
St Paul Police	5.09179 AUTO	Yes	\$57,616.68
St Paul Police	5.09179 AUTO	Yes	\$57,647.04
St Paul Police	5.93878 AUTO	Yes	\$57,855.96
St Paul Police	13.26248 AS15	Yes	\$58,050.24
St Paul Police	5.93878 AUTO	Yes	\$58,295.52
St Paul Police	14.78948 AUTO	Yes	\$58,689.60
St Paul Police	5.93878 AUTO	Yes	\$58,814.64
St Paul Police	5.4964 AS15	Yes	\$58,833.24
St Paul Police	7.40874 AUTO	Yes	\$58,938.84
St Paul Police	5.93878 AS25	Yes	\$58,976.76
St Paul Police	8.522 AS15	Yes	\$59,060.16
St Paul Police	7.94932 AUTO	Yes	\$59,068.08
St Paul Police	3.34624 AUTO	Yes	\$59,132.40
St Paul Police	7.94932 AS15	Yes	\$59,205.00
St Paul Police	9.75569 AUTO	Yes	\$59,237.28
St Paul Police	4.72593 AUTO	Yes	\$59,243.40
St Paul Police	13.26248 AUTO	Yes	\$59,341.08

St Paul Police	8.522 AS15	Yes	\$59,645.40
St Paul Police	13.26248 AUTO	Yes	\$59,899.56
St Paul Police	14.01943 AUTO	Yes	\$59,991.36
St Paul Police	4.38622 AS25	Yes	\$60,477.60
St Paul Police	14.01943 AUTO	Yes	\$60,659.28
St Paul Police	14.78948 AUTO	Yes	\$60,718.92
St Paul Police	14.01943 AUTO	Yes	\$60,863.16
St Paul Police	13.26248 AUTO	Yes	\$60,904.68
St Paul Police	11.0931 AUTO	Yes	\$60,990.36
St Paul Police	8.522 AUTO	Yes	\$61,103.52
St Paul Police	10.41193 AUTO	Yes	\$61,533.72
St Paul Police	4.72593 AUTO	Yes	\$62,295.84
St Paul Police	4.38622 AUTO	Yes	\$62,958.96
St Paul Police	5.09179 AUTO	Yes	\$64,844.40
St Paul Police	6.88939 SNGL	Yes	\$46,494.36
St Paul Police	2.31219 SNGL	Yes	\$47,138.28
St Paul Police	14.01943 SNGL	Yes	\$47,586.00
St Paul Police	15.5724 SNGL	Yes	\$47,721.48
St Paul Police	7.94932 SNGL	Yes	\$51,329.52
St Paul Police	14.01943 SNGL	Yes	\$51,592.56
St Paul Police	13.26248 SNGL	Yes	\$52,202.52
St Paul Police	2.79732 SNGL	Yes	\$56,499.24
St Paul Police	12.52003 AS15	Yes	\$57,029.40
St Paul Police	14.01943 SNGL	Yes	\$57,131.64
St Paul Police	4.08873 SNGL	Yes	\$57,240.00
St Paul Police	4.38622 AUTO	Yes	\$57,351.00
St Paul Police	5.4964 SNGL	Yes	\$57,762.00
St Paul Police	4.38622 SNGL	Yes	\$58,322.64
St Paul Police	7.40874 SNGL	Yes	\$58,520.52
St Paul Police	9.75569 SNGL	Yes	\$58,719.48
St Paul Police	11.0931 SNGL	Yes	\$59,012.52
St Paul Police	10.41193 AUTO	Yes	\$59,252.16
St Paul Police	8.522 SNGL	Yes	\$60,647.28

St. Cloud Fire	12.52003	AUTO	No	\$37,523.64	\$38,000.00	\$4,080.57
St. Cloud Fire	16.36611	50PR	No	\$45,261.12		
St. Cloud Fire	14.78948	100P	No	\$48,639.12		
St. Cloud Fire	13.26248	50PR	No	\$49,394.64		
St. Cloud Fire	9.75569	25PR	No	\$60,789.48		
St. Cloud Fire	11.0931	50PR	No	\$83,622.60		
St. Cloud Fire	4.72593	50PR	No	\$87,697.80		
St. Cloud Fire	11.0931	50PR	No	\$88,113.12		
St. Cloud Fire	4.38622	SNGL	No	\$89,185.68		
St. Cloud Fire	11.0931	50PR	No	\$93,919.56		
St. Cloud Fire	9.75569	100P	No	\$99,195.96		
St. Cloud Fire	9.1255	AS15	Yes	\$36,749.28	\$38,000.00	\$8,682.46
St. Cloud Fire	6.88939	AS15	Yes	\$43,677.36		
St. Cloud Fire	3.81017	AUTO	Yes	\$53,601.60		
St. Cloud Fire	3.81017	AUTO	Yes	\$53,619.12		
St. Cloud Fire	5.93878	AUTO	Yes	\$54,262.32		
St. Cloud Fire	6.40308	AUTO	Yes	\$54,330.36		
St. Cloud Police	19.61492	SNGL	No	\$45,891.00		
St. Cloud Police	3.34624	AUTO	Yes	\$38,756.88		
St. Cloud Police	10.41193	AS25	Yes	\$40,536.72		
St. Cloud Police	16.36611	AS15	Yes	\$40,635.84		
St. Cloud Police	8.522	AUTO	Yes	\$40,908.00		
St. Cloud Police	8.522	AS25	Yes	\$41,208.48		
St. Cloud Police	11.0931	AS15	Yes	\$42,803.52		
St. Cloud Police	9.1255	AS15	Yes	\$43,405.08		
St. Cloud Police	12.52003	AS25	Yes	\$43,455.96		
St. Cloud Police	13.26248	AUTO	Yes	\$43,684.20		
St. Cloud Police	17.16556	AS25	Yes	\$44,208.00		
St. Cloud Police	13.26248	AS15	Yes	\$44,475.36		
St. Cloud Police	14.01943	AUTO	Yes	\$44,943.72		
St. Cloud Police	10.41193	AUTO	Yes	\$45,540.36		
St. Cloud Police	12.52003	AUTO	Yes	\$45,796.56		
St. Cloud Police	15.5724	AUTO	Yes	\$46,185.36		

St. Cloud Police	13.26248 SNGL	Yes	\$41,514.60		
St. Louis Park Fire	14.78948 AUTO	No	\$37,527.48	\$38,000.00	\$4,465.99
St. Louis Park Fire	17.16556 AUTO	No	\$39,028.92		
St. Louis Park Fire	11.0931 AUTO	No	\$39,028.92		
St. Louis Park Fire	23.04456 AUTO	No	\$40,184.16		
St. Louis Park Fire	17.16556 75PR	No	\$54,017.64		
St. Louis Park Fire	9.1255 100P	No	\$62,222.16		
St. Louis Park Fire	13.26248 25PR	No	\$68,038.44		
St. Louis Park Fire	12.52003 50PR	No	\$73,021.56		
St. Louis Park Fire	9.1255 SNGL	No	\$85,120.20		
St. Louis Park Fire	7.40874 AS15	Yes	\$35,865.24	\$38,000.00	\$12,717.51
St. Louis Park Fire	20.45527 AUTO	Yes	\$37,527.48	\$38,000.00	\$5,256.51
St. Louis Park Fire	14.78948 AUTO	Yes	\$37,527.48	\$38,000.00	\$4,465.99
St. Louis Park Fire	5.93878 AUTO	Yes	\$42,293.76		
St. Louis Park Police	23.92898 AUTO	No	\$17,591.88	\$21,110.26	\$41,730.23
St. Louis Park Police	17.16556 AUTO	No	\$18,577.44	\$22,292.93	\$38,032.92
St. Louis Park Police	17.97491 AUTO	No	\$40,343.16		
St. Louis Park Police	17.97491 AUTO	No	\$42,460.44		
St. Louis Park Police	24.82312 AUTO	No	\$57,392.04		
St. Louis Park Police	14.01943 25PR	No	\$65,625.72		
St. Louis Park Police	16.36611 25PR	No	\$67,015.32		
St. Louis Park Police	16.36611 25PR	No	\$70,501.20		
St. Louis Park Police	9.75569 SNGL	No	\$71,053.68		
St. Louis Park Police	15.5724 50PR	No	\$78,530.88		
St. Louis Park Police	15.5724 25PR	No	\$91,880.64		
St. Louis Park Police	8.522 75PR	No	\$110,796.00		
St. Louis Park Police	6.40308 AUTO	Yes	\$42,544.92		
St. Louis Park Police	11.0931 AUTO	Yes	\$43,270.56		
St. Louis Park Police	5.09179 AS25	Yes	\$48,779.64		
St. Louis Park Police	5.93878 AS15	Yes	\$50,410.68		
St. Louis Park Police	7.40874 AS25	Yes	\$50,705.64		
St. Louis Park Police	7.40874 AS15	Yes	\$52,547.52		
St. Louis Park Police	11.0931 AUTO	Yes	\$57,128.76		

St. Louis Park Police	6.40308 AUTO	Yes	\$60,713.64
St. Paul Fire	12.52003 50PR	No	\$46,916.40
St. Paul Fire	18.78959 SNGL	No	\$49,143.48
St. Paul Fire	14.78948 100P	No	\$49,183.44
St. Paul Fire	19.61492 100P	No	\$50,498.64
St. Paul Fire	18.78959 SNGL	No	\$50,591.40
St. Paul Fire	15.5724 SNGL	No	\$52,155.00
St. Paul Fire	19.61492 SNGL	No	\$53,487.96
St. Paul Fire	17.97491 50PR	No	\$53,944.80
St. Paul Fire	17.97491 50PR	No	\$55,760.04
St. Paul Fire	10.41193 50PR	No	\$56,300.64
St. Paul Fire	18.78959 75PR	No	\$57,331.32
St. Paul Fire	16.36611 SNGL	No	\$58,125.24
St. Paul Fire	14.78948 50PR	No	\$58,645.08
St. Paul Fire	18.78959 SNGL	No	\$59,241.12
St. Paul Fire	15.5724 75PR	No	\$60,057.00
St. Paul Fire	14.78948 75PR	No	\$60,337.08
St. Paul Fire	17.97491 50PR	No	\$60,467.76
St. Paul Fire	14.01943 75PR	No	\$60,902.28
St. Paul Fire	14.01943 100P	No	\$61,238.40
St. Paul Fire	9.1255 50PR	No	\$61,931.16
St. Paul Fire	17.97491 25PR	No	\$62,171.28
St. Paul Fire	12.52003 50PR	No	\$62,381.40
St. Paul Fire	18.78959 25PR	No	\$63,493.92
St. Paul Fire	17.16556 50PR	No	\$63,990.72
St. Paul Fire	14.78948 50PR	No	\$64,605.96
St. Paul Fire	18.78959 25PR	No	\$64,897.68
St. Paul Fire	14.78948 25PR	No	\$64,932.24
St. Paul Fire	17.16556 SNGL	No	\$66,086.88
St. Paul Fire	14.01943 SNGL	No	\$66,599.76
St. Paul Fire	11.0931 75PR	No	\$66,687.00
St. Paul Fire	18.78959 75PR	No	\$66,990.12
St. Paul Fire	17.16556 SNGL	No	\$66,996.00

St. Paul Fire	18.78959	SNGL	No	\$67,218.00
St. Paul Fire	15.5724	SNGL	No	\$69,778.08
St. Paul Fire	14.01943	SNGL	No	\$69,801.84
St. Paul Fire	10.41193	50PR	No	\$70,222.80
St. Paul Fire	11.0931	50PR	No	\$70,810.44
St. Paul Fire	11.0931	75PR	No	\$74,769.12
St. Paul Fire	10.41193	75PR	No	\$75,001.32
St. Paul Fire	8.522	50PR	No	\$78,537.48
St. Paul Fire	5.4964	SNGL	No	\$78,665.64
St. Paul Fire	9.1255	75PR	No	\$78,795.24
St. Paul Fire	14.01943	SNGL	No	\$78,891.60
St. Paul Fire	8.522	50PR	No	\$79,527.00
St. Paul Fire	11.79862	SNGL	No	\$79,659.24
St. Paul Fire	8.522	50PR	No	\$80,820.96
St. Paul Fire	10.41193	50PR	No	\$81,102.12
St. Paul Fire	12.52003	50PR	No	\$81,882.72
St. Paul Fire	12.52003	50PR	No	\$82,198.92
St. Paul Fire	11.0931	SNGL	No	\$83,338.80
St. Paul Fire	11.0931	SNGL	No	\$84,323.64
St. Paul Fire	8.522	50PR	No	\$86,548.92
St. Paul Fire	7.40874	50PR	No	\$86,868.84
St. Paul Fire	13.26248	SNGL	No	\$86,966.40
St. Paul Fire	13.26248	SNGL	No	\$87,720.96
St. Paul Fire	5.4964	75PR	No	\$89,013.60
St. Paul Fire	9.1255	75PR	No	\$89,269.80
St. Paul Fire	12.52003	SNGL	No	\$89,849.40
St. Paul Fire	9.75569	50PR	No	\$90,144.36
St. Paul Fire	6.88939	50PR	No	\$92,244.12
St. Paul Fire	8.522	75PR	No	\$92,767.92
St. Paul Fire	10.41193	SNGL	No	\$93,022.44
St. Paul Fire	9.1255	50PR	No	\$93,258.12
St. Paul Fire	11.79862	SNGL	No	\$94,284.36
St. Paul Fire	7.94932	50PR	No	\$94,677.72

St. Paul Fire	7.40874	50PR	No	\$96,985.92
St. Paul Fire	9.75569	50PR	No	\$99,015.72
St. Paul Fire	6.88939	50PR	No	\$100,359.48
St. Paul Fire	16.36611	SNGL	No	\$100,640.28
St. Paul Fire	9.1255	25PR	No	\$100,863.36
St. Paul Fire	10.41193	50PR	No	\$101,634.48
St. Paul Fire	14.01943	50PR	No	\$102,386.52
St. Paul Fire	6.40308	50PR	No	\$104,228.88
St. Paul Fire	12.52003	SNGL	No	\$105,683.76
St. Paul Fire	9.75569	50PR	No	\$108,743.28
St. Paul Fire	6.40308	SNGL	No	\$109,549.56
St. Paul Fire	13.26248	50PR	No	\$110,324.88
St. Paul Fire	7.94932	SNGL	No	\$110,891.28
St. Paul Fire	5.4964	75PR	No	\$111,716.76
St. Paul Fire	7.94932	50PR	No	\$122,685.36
St. Paul Fire	6.88939	50PR	No	\$126,563.28
St. Paul Fire	2.31219	AUTO	Yes	\$44,787.96
St. Paul Fire	3.81017	AUTO	Yes	\$45,554.52
St. Paul Fire	4.38622	AUTO	Yes	\$45,705.60
St. Paul Fire	11.79862	AUTO	Yes	\$47,170.32
St. Paul Fire	12.52003	AUTO	Yes	\$47,284.80
St. Paul Fire	8.522	AUTO	Yes	\$49,397.28
St. Paul Fire	4.08873	AS25	Yes	\$51,330.48
St. Paul Fire	6.88939	AS15	Yes	\$51,783.24
St. Paul Fire	9.75569	AUTO	Yes	\$52,305.60
St. Paul Fire	2.31219	AS15	Yes	\$52,738.08
St. Paul Fire	6.40308	AS25	Yes	\$53,963.04
St. Paul Fire	7.94932	AS15	Yes	\$54,594.12
St. Paul Fire	6.40308	AS25	Yes	\$55,131.48
St. Paul Fire	6.88939	AS25	Yes	\$55,526.88
St. Paul Fire	5.09179	AS25	Yes	\$56,597.16
St. Paul Fire	4.72593	AS15	Yes	\$56,790.60
St. Paul Fire	6.88939	AS15	Yes	\$56,843.40

St. Paul Fire	12.52003 AS25	Yes	\$58,114.80
St. Paul Fire	3.13441 AUTO	Yes	\$58,472.52
St. Paul Fire	3.34624 AUTO	Yes	\$58,491.96
St. Paul Fire	5.93878 AS15	Yes	\$58,512.12
St. Paul Fire	3.56889 AS15	Yes	\$58,570.80
St. Paul Fire	4.72593 AUTO	Yes	\$59,122.44
St. Paul Fire	5.09179 AUTO	Yes	\$59,249.16
St. Paul Fire	5.09179 AUTO	Yes	\$59,291.88
St. Paul Fire	5.09179 AUTO	Yes	\$59,322.96
St. Paul Fire	4.38622 AUTO	Yes	\$59,337.96
St. Paul Fire	11.0931 AS15	Yes	\$59,341.80
St. Paul Fire	6.40308 AS15	Yes	\$59,355.48
St. Paul Fire	5.93878 AUTO	Yes	\$59,505.24
St. Paul Fire	5.93878 AUTO	Yes	\$59,838.72
St. Paul Fire	5.09179 AUTO	Yes	\$59,848.08
St. Paul Fire	5.93878 AUTO	Yes	\$59,922.60
St. Paul Fire	5.09179 AUTO	Yes	\$60,009.96
St. Paul Fire	7.94932 AS15	Yes	\$60,076.80
St. Paul Fire	4.72593 AS25	Yes	\$60,087.48
St. Paul Fire	9.1255 AS15	Yes	\$60,087.96
St. Paul Fire	3.56889 AUTO	Yes	\$60,102.00
St. Paul Fire	8.522 AUTO	Yes	\$60,165.84
St. Paul Fire	6.88939 AUTO	Yes	\$60,317.52
St. Paul Fire	5.4964 AUTO	Yes	\$60,346.44
St. Paul Fire	4.38622 AS15	Yes	\$60,361.32
St. Paul Fire	7.40874 AUTO	Yes	\$60,372.96
St. Paul Fire	6.88939 AUTO	Yes	\$60,434.28
St. Paul Fire	3.34624 AUTO	Yes	\$60,496.68
St. Paul Fire	4.72593 AUTO	Yes	\$60,580.56
St. Paul Fire	9.1255 AUTO	Yes	\$60,638.76
St. Paul Fire	11.0931 AUTO	Yes	\$60,717.00
St. Paul Fire	5.09179 AUTO	Yes	\$60,878.16
St. Paul Fire	4.72593 AS15	Yes	\$60,995.16

St. Paul Fire	4.72593	AUTO	Yes	\$61,120.56		
St. Paul Fire	7.94932	AUTO	Yes	\$61,290.36		
St. Paul Fire	3.56889	AUTO	Yes	\$61,324.32		
St. Paul Fire	12.52003	AUTO	Yes	\$61,511.76		
St. Paul Fire	6.88939	AS15	Yes	\$61,681.08		
St. Paul Fire	5.09179	AUTO	Yes	\$61,918.68		
St. Paul Fire	7.94932	AS15	Yes	\$61,960.68		
St. Paul Fire	11.79862	AUTO	Yes	\$62,352.96		
St. Paul Fire	9.1255	AUTO	Yes	\$62,472.24		
St. Paul Fire	3.81017	AUTO	Yes	\$62,501.04		
St. Paul Fire	5.09179	AUTO	Yes	\$62,524.56		
St. Paul Fire	12.52003	AUTO	Yes	\$62,755.20		
St. Paul Fire	11.79862	AUTO	Yes	\$62,850.12		
St. Paul Fire	4.38622	AS15	Yes	\$62,865.00		
St. Paul Fire	5.09179	AUTO	Yes	\$63,030.84		
St. Paul Fire	5.09179	AS25	Yes	\$63,076.20		
St. Paul Fire	10.41193	AUTO	Yes	\$63,490.08		
St. Paul Fire	3.56889	AUTO	Yes	\$63,630.96		
St. Paul Fire	5.09179	AS15	Yes	\$64,703.88		
St. Paul Fire	2.95323	AUTO	Yes	\$64,772.64		
St. Paul Fire	3.56889	AUTO	Yes	\$64,975.68		
St. Paul Fire	9.1255	AUTO	Yes	\$65,018.40		
St. Paul Fire	3.81017	AUTO	Yes	\$65,840.76		
St. Paul Fire	5.93878	AUTO	Yes	\$66,389.16		
St. Paul Fire	5.4964	AUTO	Yes	\$68,046.24		
Virginia Fire Dept Relief	5.09179	AUTO	Yes	\$22,301.64	\$26,761.97	\$19,719.89
Virginia Fire Dept Relief	9.75569	AUTO	Yes	\$22,965.96	\$27,559.15	\$33,411.26
Virginia Fire Dept Relief	7.40874	AUTO	Yes	\$24,368.52	\$29,242.22	\$29,034.36
Virginia Fire Dept Relief	7.40874	SNGL	Yes	\$26,621.76	\$31,946.11	\$31,719.03
Virginia Fire Dept Relief	5.93878	AUTO	Yes	\$29,380.08	\$35,256.10	\$29,453.60
Virginia Fire Dept Relief	14.01943	AUTO	Yes	\$29,569.20	\$35,483.04	\$54,212.29
Virginia Fire Dept Relief	8.522	SNGL	Yes	\$30,816.60	\$36,979.92	\$40,736.79
Virginia Police	14.78948	AUTO	Yes	\$48,295.68		

Virginia Police	6.88939	AUTO	Yes	\$48,778.56		
Virginia Police	9.75569	AUTO	Yes	\$67,902.00		
Virginia Police	5.09179	SNGL	Yes	\$38,146.44		
Virginia Police	4.38622	SNGL	Yes	\$41,475.48		
Virginia Police	5.4964	SNGL	Yes	\$41,691.36		
Virginia Police	7.40874	SNGL	Yes	\$47,219.28		
West St. Paul Fire	15.5724	75PR	No	\$58,261.68		
West St. Paul Fire	14.78948	50PR	No	\$65,097.96		
West St. Paul Fire	9.1255	50PR	No	\$71,910.84		
West St. Paul Fire	12.52003	50PR	No	\$73,192.44		
West St. Paul Fire	14.78948	SNGL	No	\$78,210.48		
West St. Paul Fire	12.52003	AS25	Yes	\$26,502.60	\$31,803.12	\$45,404.99
West St. Paul Fire	9.75569	AUTO	Yes	\$44,214.24		
West St. Paul Fire	5.93878	AS15	Yes	\$50,904.00		
West St. Paul Police	17.16556	SNGL	No	\$52,435.44		
West St. Paul Police	15.5724	100P	No	\$61,740.84		
West St. Paul Police	16.36611	50PR	No	\$70,665.72		
West St. Paul Police	14.78948	SNGL	No	\$88,997.64		
West St. Paul Police	7.94932	SNGL	No	\$91,760.04		
West St. Paul Police	4.38622	AUTO	Yes	\$42,110.76		
West St. Paul Police	9.1255	AS15	Yes	\$48,182.28		
West St. Paul Police	4.38622	AUTO	Yes	\$53,745.60		
West St. Paul Police	11.79862	AUTO	Yes	\$54,183.84		
West St. Paul Police	11.79862	AUTO	Yes	\$55,808.88		
Winona Fire	17.16556	100P	No	\$43,331.40		
Winona Fire	9.1255	75PR	No	\$48,260.52		
Winona Fire	10.41193	50PR	No	\$53,414.40		
Winona Fire	9.75569	50PR	No	\$56,203.44		
Winona Fire	7.40874	75PR	No	\$56,744.04		
Winona Fire	9.75569	75PR	No	\$58,917.60		
Winona Fire	8.522	50PR	No	\$76,042.32		
Winona Fire	7.40874	100P	No	\$88,021.92		
Winona Fire	24.82312	AS25	Yes	\$25,451.04	\$30,541.25	\$61,196.14

Winona Fire	3.81017 AS15	Yes	\$44,846.40		
Winona Fire	5.4964 AUTO	Yes	\$46,413.00		
Winona Fire	5.4964 AUTO	Yes	\$47,343.36		
Winona Police	19.61492 AUTO	No	\$21,225.12	\$25,470.14	\$46,343.18
Winona Police	16.36611 100P	No	\$46,931.88		
Winona Police	16.36611 SNGL	No	\$49,168.08		
Winona Police	13.26248 50PR	No	\$53,770.20		
Winona Police	12.52003 100P	No	\$59,459.76		
Winona Police	14.01943 SNGL	No	\$60,453.84		
Winona Police	7.94932 50PR	No	\$68,126.76		
Winona Police	6.88939 AUTO	Yes	\$42,837.00		
Winona Police	9.1255 AUTO	Yes	\$43,241.52		
Winona Police	11.79862 AS25	Yes	\$45,290.52		
Winona Police	7.94932 AUTO	Yes	\$49,142.16		
Winona Police	7.94932 AUTO	Yes	\$50,722.80		
Winona Police	4.72593 AUTO	Yes	\$53,691.48		
Winona Police	5.93878 AUTO	Yes	\$54,522.36		

Key to color

Not retired when consolidated and choose PERA benefits

Retired When Consolidated, given option of additional 15% or 25% survivor benefit

Not Retired when consolidated and choose relief benefits

Local Police and Fire Benefit Plans

Appendix F

Plan	Life Expectancy	Option Selection	Annual Benefit	20% or \$38,000	Present Value of
					Increase as of 12/31/2014
Albert Lea Police	21.3067	AUTO	\$14,114.64	\$16,937.57	\$31,961.66
Albert Lea Police	26.62516	AUTO	\$15,873.00	\$19,047.60	\$39,105.76
Albert Lea Police	5.4964	AS25	\$29,959.32	\$35,951.18	\$28,210.51
Albert Lea Police	16.36611	AUTO	\$32,394.12	\$38,000.00	\$55,985.93
Albert Lea Police	11.79862	AUTO	\$32,717.40	\$38,000.00	\$43,598.45
Austin Fire	5.09179	AS15	\$30,918.60	\$37,102.32	\$27,339.31
Austin Fire	10.41193	AS25	\$32,299.56	\$38,000.00	\$43,348.18
Austin Fire	11.0931	AS25	\$32,808.84	\$38,000.00	\$41,171.84
Austin Fire	9.75569	AS15	\$33,485.40	\$38,000.00	\$32,839.58
Austin Fire	11.0931	AS25	\$33,874.68	\$38,000.00	\$32,718.51
Austin Fire	4.72593	AUTO	\$34,877.28	\$38,000.00	\$12,973.15
Austin Fire	7.94932	AUTO	\$34,877.28	\$38,000.00	\$19,612.39
Austin Fire	9.1255	AUTO	\$34,877.28	\$38,000.00	\$21,677.82
Austin Fire	14.78948	AUTO	\$34,877.28	\$38,000.00	\$29,514.15
Austin Fire	15.5724	AUTO	\$34,877.28	\$38,000.00	\$30,368.26
Austin Fire	15.5724	AUTO	\$34,877.28	\$38,000.00	\$30,368.26
Austin Fire	14.78948	AUTO	\$34,877.28	\$38,000.00	\$29,514.15
Austin Fire	4.38622	SNGL	\$34,877.28	\$38,000.00	\$12,179.95
Austin Fire	14.78948	SNGL	\$34,877.28	\$38,000.00	\$29,514.15
Austin Fire	16.36611	AUTO	\$35,205.96	\$38,000.00	\$27,904.08
Austin Fire	8.522	SNGL	\$35,697.60	\$38,000.00	\$15,217.84
Austin Fire	9.75569	AUTO	\$36,117.72	\$38,000.00	\$13,691.86
Austin Fire	4.38622	AUTO	\$37,248.36	\$38,000.00	\$2,931.72
Brainerd Police	11.0931	AS25	\$28,828.32	\$34,593.98	\$45,728.32
Chisholm Police	9.75569	AS25	\$36,013.44	\$38,000.00	\$14,450.40
Crookston Police	11.0931	AUTO	\$15,662.52	\$18,795.02	\$24,844.34
Crookston Police	19.61492	AUTO	\$18,468.72	\$22,162.46	\$40,324.82
Crookston Police	17.16556	AUTO	\$30,643.92	\$36,772.70	\$62,736.19
Crookston Police	11.79862	AUTO	\$31,667.16	\$38,000.00	\$52,266.31
Duluth Fire	14.78948	AUTO	\$24,697.44	\$29,636.93	\$46,685.20
Duluth Police	10.41193	AUTO	\$23,714.76	\$28,457.71	\$36,067.10
Duluth Police	17.16556	AUTO	\$36,163.68	\$38,000.00	\$18,797.16
Fairbault Police	16.36611	AUTO	\$33,292.92	\$38,000.00	\$47,009.61
Faribault Fire	19.61492	AUTO	\$29,899.68	\$35,879.62	\$65,283.31
Faribault Fire	15.5724	AUTO	\$31,911.48	\$38,000.00	\$59,210.49
Fridley Police	17.97491	AUTO	\$33,755.76	\$38,000.00	\$44,456.69
Hibbing Fire	8.522	AUTO	\$35,440.80	\$38,000.00	\$16,915.17
Mankato Police	9.1255	SNGL	\$36,202.56	\$38,000.00	\$12,477.77
New Ulm Police	16.36611	AUTO	\$34,199.52	\$38,000.00	\$37,955.40
New Ulm Police	17.16556	AUTO	\$35,480.64	\$38,000.00	\$25,788.97
New Ulm Police	13.26248	AUTO	\$37,519.80	\$38,000.00	\$4,260.21
Red Wing Fire	5.93878	AUTO	\$23,786.16	\$28,543.39	\$23,845.68
Red Wing Fire	7.40874	AUTO	\$26,044.68	\$31,253.62	\$31,031.45
Red Wing Police	14.78948	AUTO	\$30,950.88	\$37,141.06	\$58,505.98
Red Wing Police	11.79862	AUTO	\$31,044.96	\$37,253.95	\$51,244.17
Red Wing Police	9.1255	AUTO	\$33,682.92	\$38,000.00	\$29,969.03
Red Wing Police	14.01943	AUTO	\$35,701.80	\$38,000.00	\$21,067.64
Red Wing Police	8.522	AUTO	\$35,750.40	\$38,000.00	\$14,868.85
Red Wing Police	7.94932	AUTO	\$36,434.76	\$38,000.00	\$9,830.56
Richfield Police	25.72262	SNGL	\$6,224.28	\$7,469.14	\$15,155.94
Richfield Police	25.72262	SNGL	\$6,324.60	\$7,589.52	\$15,400.21
Richfield Police	25.72262	SNGL	\$15,554.28	\$18,665.14	\$37,874.21
Richfield Police	23.04456	AUTO	\$25,031.28	\$30,037.54	\$58,524.22
Richfield Police	3.81017	AUTO	\$36,558.00	\$38,000.00	\$4,982.58
Richfield Police	17.97491	AUTO	\$37,602.60	\$38,000.00	\$4,162.60
Rochester Fire	6.88939	AUTO	\$36,026.16	\$38,000.00	\$11,122.26
Rochester Fire	4.38622	AUTO	\$36,130.68	\$38,000.00	\$7,291.15
Rochester Fire	17.16556	AUTO	\$37,162.44	\$38,000.00	\$8,573.53
Rochester Police	18.78959	AUTO	\$15,007.44	\$18,008.93	\$32,118.58

Rochester Police	10.41193	AS25	\$34,302.96	\$38,000.00	\$28,113.61
Rochester Police	14.78948	AUTO	\$36,129.72	\$38,000.00	\$17,676.81
Rochester Police	16.36611	AUTO	\$36,129.72	\$38,000.00	\$18,678.49
St Paul Police	6.88939	AUTO	\$23,264.16	\$27,916.99	\$26,217.94
St Paul Police	18.78959	AUTO	\$35,341.32	\$38,000.00	\$28,450.23
St Paul Police	17.97491	AUTO	\$36,621.00	\$38,000.00	\$14,444.47
St. Cloud Fire	9.1255	AS15	\$36,749.28	\$38,000.00	\$8,682.46
St. Cloud Fire	12.52003	AUTO	\$37,523.64	\$38,000.00	\$4,080.57
St. Louis Park Fire	7.40874	AS15	\$35,865.24	\$38,000.00	\$12,717.51
St. Louis Park Fire	14.78948	AUTO	\$37,527.48	\$38,000.00	\$4,465.99
St. Louis Park Fire	14.78948	AUTO	\$37,527.48	\$38,000.00	\$4,465.99
St. Louis Park Fire	20.45527	AUTO	\$37,527.48	\$38,000.00	\$5,256.51
St. Louis Park Police	23.92898	AUTO	\$17,591.88	\$21,110.26	\$41,730.23
St. Louis Park Police	17.16556	AUTO	\$18,577.44	\$22,292.93	\$38,032.92
Virginia Fire Dept Relief	5.09179	AUTO	\$22,301.64	\$26,761.97	\$19,719.89
Virginia Fire Dept Relief	9.75569	AUTO	\$22,965.96	\$27,559.15	\$33,411.26
Virginia Fire Dept Relief	7.40874	AUTO	\$24,368.52	\$29,242.22	\$29,034.36
Virginia Fire Dept Relief	7.40874	SNGL	\$26,621.76	\$31,946.11	\$31,719.03
Virginia Fire Dept Relief	5.93878	AUTO	\$29,380.08	\$35,256.10	\$29,453.60
Virginia Fire Dept Relief	14.01943	AUTO	\$29,569.20	\$35,483.04	\$54,212.29
Virginia Fire Dept Relief	8.522	SNGL	\$30,816.60	\$36,979.92	\$40,736.79
West St. Paul Fire	12.52003	AS25	\$26,502.60	\$31,803.12	\$45,404.99
Winona Fire	24.82312	AS25	\$25,451.04	\$30,541.25	\$61,196.14
Winona Police	19.61492	AUTO	\$21,225.12	\$25,470.14	\$46,343.18

\$2,386,818.84

Local Police and Fire Benefit Plans

Appendix G

Plan	Life Expectancy Option	Annual Benefit	Present Value Of Increase	
			20% or \$24,000	As of 12/31/2014
Albert Lea Fire	6.88939 AUTO	\$17,540.52	\$21,048.62	\$19,767.58
Albert Lea Police	3.34624 AUTO	\$9,793.56	\$11,752.27	\$6,039.21
Albert Lea Police	5.93878 AUTO	\$17,488.56	\$20,986.27	\$17,532.32
Albert Lea Police	5.93878 AUTO	\$17,544.24	\$21,053.09	\$17,588.14
Albert Lea Police	17.16556 AUTO	\$17,571.60	\$21,085.92	\$35,973.70
Albert Lea Police	11.0931 AUTO	\$18,631.68	\$22,358.02	\$29,554.11
Albert Lea Police	14.01943 AUTO	\$21,354.24	\$24,000.00	\$24,253.73
Anoka Police	14.01943 AUTO	\$21,861.72	\$24,000.00	\$19,601.65
Austin Fire	7.94932 AUTO	\$16,490.28	\$19,788.34	\$20,713.59
Austin Fire	10.41193 AUTO	\$17,405.40	\$20,886.48	\$26,471.37
Austin Fire	12.52003 AUTO	\$20,926.56	\$24,000.00	\$26,327.52
Austin Fire	13.26248 AUTO	\$20,926.56	\$24,000.00	\$27,266.76
Austin Fire	9.1255 AS25	\$23,611.32	\$24,000.00	\$2,698.20
Austin Police	11.79862 AUTO	\$18,999.60	\$22,799.52	\$31,361.57
Austin Police	7.40874 AUTO	\$20,697.00	\$24,000.00	\$19,677.13
Bloomington Police	21.3067 AUTO	\$23,406.72	\$24,000.00	\$6,717.21
Brainerd Police	3.56889 AUTO	\$21,107.16	\$24,000.00	\$9,440.38
Brainerd Police	3.56889 AUTO	\$23,039.28	\$24,000.00	\$3,135.18
Brainerd Police	4.08873 AUTO	\$23,150.64	\$24,000.00	\$3,119.58
Brainerd Police	9.75569 AUTO	\$23,733.00	\$24,000.00	\$1,942.18
Chisholm Police	3.13441 AUTO	\$6,200.64	\$7,440.77	\$3,607.80
Crookston Police	5.09179 AUTO	\$6,032.76	\$7,239.31	\$5,334.38
Crookston Police	11.0931 AS15	\$14,671.56	\$17,605.87	\$23,272.45
Crystal Police	9.75569 AUTO	\$17,825.76	\$21,390.91	\$25,933.21
Crystal Police	5.4964 AS15	\$22,038.72	\$24,000.00	\$9,233.97
Duluth Fire	17.16556 AUTO	\$16,299.48	\$19,559.38	\$33,369.34
Duluth Fire	4.08873 AUTO	\$16,717.08	\$20,060.50	\$12,279.89
Duluth Fire	11.79862 AUTO	\$17,267.88	\$20,721.46	\$28,503.12
Duluth Fire	5.09179 AUTO	\$17,274.84	\$20,729.81	\$15,275.02
Duluth Fire	17.16556 AUTO	\$17,928.84	\$21,514.61	\$36,705.07
Duluth Fire	8.522 AUTO	\$22,076.40	\$24,000.00	\$12,714.14
Duluth Fire	2.53244 AUTO	\$22,231.92	\$24,000.00	\$4,243.34
Duluth Fire	8.522 AUTO	\$23,135.40	\$24,000.00	\$5,714.62
Duluth Police	17.97491 AUTO	\$16,393.68	\$19,672.42	\$34,343.43
Duluth Police	5.93878 AUTO	\$16,603.80	\$19,924.56	\$16,645.35
Duluth Police	4.08873 AUTO	\$16,652.64	\$19,983.17	\$12,232.55
Duluth Police	2.53244 AUTO	\$16,816.92	\$20,180.30	\$8,072.02
Duluth Police	22.16902 AUTO	\$17,390.28	\$20,868.34	\$40,034.22
Duluth Police	18.78959 AUTO	\$18,643.92	\$22,372.70	\$39,901.29
Duluth Police	16.36611 AUTO	\$18,643.92	\$22,372.70	\$37,239.37
Duluth Police	4.38622 AUTO	\$18,644.76	\$22,373.71	\$14,544.52
Duluth Police	3.81017 AUTO	\$19,679.88	\$23,615.86	\$13,600.07
Duluth Police	5.4964 AS15	\$23,702.64	\$24,000.00	\$1,400.01
Fairbault Police	14.78948 AUTO	\$1,884.00	\$2,260.80	\$3,561.30
Fairbault Police	6.40308 AUTO	\$2,247.72	\$2,697.26	\$2,392.37
Fairbault Police	11.0931 AUTO	\$2,538.48	\$3,046.18	\$4,026.61
Fairbault Police	5.4964 AS25	\$10,050.84	\$12,061.01	\$9,464.14
Faribault Fire	3.34624 AUTO	\$2,180.52	\$2,616.62	\$1,344.62
Fridley Police	7.40874 AUTO	\$17,409.96	\$20,891.95	\$20,743.44
Fridley Police	10.41193 AUTO	\$19,379.88	\$23,255.86	\$29,474.30
Hibbing Fire	8.522 AUTO	\$9,519.24	\$11,423.09	\$12,583.59

Hibbing Fire	7.40874 AUTO	\$10,098.00	\$12,117.60	\$12,031.46
Hibbing Fire	8.522 AS25	\$12,382.32	\$14,858.78	\$16,368.32
Hibbing Fire	6.40308 AUTO	\$17,592.24	\$21,110.69	\$18,724.35
Hibbing Fire	6.40308 AUTO	\$20,003.76	\$24,000.00	\$21,267.04
Hibbing Police	2.31219 AUTO	\$8,664.36	\$10,397.23	\$3,826.34
Hibbing Police	7.40874 AUTO	\$9,155.64	\$10,986.77	\$10,908.67
Mankato Police	3.13441 AUTO	\$4,246.56	\$5,095.87	\$2,470.83
Mankato Police	4.08873 AUTO	\$4,279.08	\$5,134.90	\$3,143.29
Mankato Police	9.1255 AUTO	\$4,378.44	\$5,254.13	\$6,079.00
Mankato Police	13.26248 AUTO	\$4,435.68	\$5,322.82	\$7,870.44
Mankato Police	14.78948 AS25	\$12,626.76	\$15,152.11	\$23,868.17
Mankato Police	7.94932 AS25	\$15,224.04	\$18,268.85	\$19,123.06
Mankato Police	15.5724 AS25	\$15,388.32	\$18,465.98	\$29,930.10
Red Wing Fire	2.79732 AUTO	\$12,882.24	\$15,458.69	\$6,767.70
Red Wing Fire	7.40874 AUTO	\$13,212.72	\$15,855.26	\$15,742.56
Red Wing Fire	8.522 AUTO	\$13,404.60	\$16,085.52	\$17,719.68
Red Wing Fire	9.1255 AUTO	\$14,994.24	\$17,993.09	\$20,817.91
Red Wing Fire	5.93878 AUTO	\$18,322.08	\$21,986.50	\$18,367.93
Red Wing Fire	4.72593 AUTO	\$23,450.40	\$24,000.00	\$2,283.28
Red Wing Police	6.88939 AUTO	\$14,941.68	\$17,930.02	\$16,838.78
Red Wing Police	4.38622 AUTO	\$18,604.08	\$22,324.90	\$14,512.78
Richfield Police	4.38622 AUTO	\$18,801.36	\$22,561.63	\$14,666.68
Richfield Police	15.5724 AUTO	\$19,366.80	\$23,240.16	\$37,668.19
Rochester Fire	14.78948 AUTO	\$15,864.24	\$19,037.09	\$29,987.93
Rochester Fire	5.93878 AUTO	\$16,741.68	\$20,090.02	\$16,783.57
Rochester Fire	8.522 AUTO	\$16,900.56	\$20,280.67	\$22,341.03
Rochester Fire	15.5724 AUTO	\$17,745.72	\$21,294.86	\$34,515.21
Rochester Fire	16.36611 AUTO	\$17,996.88	\$21,596.26	\$35,946.97
Rochester Fire	6.40308 AUTO	\$18,581.04	\$22,297.25	\$19,776.78
Rochester Fire	5.4964 AUTO	\$18,581.04	\$22,297.25	\$17,496.41
Rochester Fire	7.40874 AUTO	\$18,581.04	\$22,297.25	\$22,138.75
Rochester Fire	4.08873 AUTO	\$18,581.04	\$22,297.25	\$13,649.10
Rochester Fire	6.40308 AUTO	\$18,581.04	\$22,297.25	\$19,776.78
Rochester Fire	3.34624 AUTO	\$19,532.16	\$23,438.59	\$12,044.53
Rochester Fire	7.40874 AS15	\$21,929.52	\$24,000.00	\$12,334.57
Rochester Fire	5.4964 AS15	\$22,065.24	\$24,000.00	\$9,109.11
Rochester Fire	4.72593 AS15	\$22,503.84	\$24,000.00	\$6,215.70
Rochester Fire	9.1255 AS15	\$22,765.92	\$24,000.00	\$8,566.94
Rochester Fire	7.94932 AS15	\$22,788.24	\$24,000.00	\$7,610.51
Rochester Police	11.0931 AUTO	\$17,557.56	\$21,069.07	\$27,850.31
Rochester Police	11.0931 AUTO	\$17,603.76	\$21,124.51	\$27,923.59
Rochester Police	3.56889 AUTO	\$18,578.52	\$22,294.22	\$12,125.69
Rochester Police	11.0931 AUTO	\$18,581.04	\$22,297.25	\$29,473.78
Rochester Police	3.56889 AUTO	\$20,940.60	\$24,000.00	\$9,983.93
Rochester Police	8.522 AS15	\$23,243.76	\$24,000.00	\$4,998.41
South St. Paul Police	3.34624 AUTO	\$17,901.96	\$21,482.35	\$11,039.26
South St. Paul Police	5.93878 AUTO	\$17,921.16	\$21,505.39	\$17,966.00
South St. Paul Police	5.4964 AUTO	\$18,083.16	\$21,699.79	\$17,027.59
South St. Paul Police	9.75569 AUTO	\$18,215.88	\$21,859.06	\$26,500.77
South St. Paul Police	14.78948 AUTO	\$18,725.40	\$22,470.48	\$35,396.34
South St. Paul Police	4.08873 AUTO	\$23,020.44	\$24,000.00	\$3,597.78
South St. Paul Police	4.38622 AUTO	\$23,076.48	\$24,000.00	\$3,602.12
South St. Paul Police	4.72593 AUTO	\$23,153.52	\$24,000.00	\$3,516.65
South St. Paul Police	6.40308 AUTO	\$23,351.28	\$24,000.00	\$3,452.33
South St. Paul Police	12.52003 AUTO	\$23,844.24	\$24,000.00	\$1,334.26

St Paul Police	9.1255 AUTO	\$19,550.28	\$23,460.34	\$27,143.48
St Paul Police	3.56889 AUTO	\$20,219.28	\$24,000.00	\$12,337.86
St Paul Police	5.09179 AUTO	\$20,396.52	\$24,000.00	\$15,931.61
St Paul Police	5.93878 AUTO	\$20,466.96	\$24,000.00	\$17,709.40
St Paul Police	3.81017 AUTO	\$20,641.56	\$24,000.00	\$11,604.49
St Paul Police	3.81017 AUTO	\$20,751.84	\$24,000.00	\$11,223.44
St Paul Police	5.93878 AUTO	\$20,785.56	\$24,000.00	\$16,112.42
St Paul Police	5.4964 AUTO	\$20,954.16	\$24,000.00	\$14,340.23
St Paul Police	3.56889 AUTO	\$21,445.08	\$24,000.00	\$8,337.63
St Paul Police	5.09179 AUTO	\$21,625.68	\$24,000.00	\$10,497.28
St Paul Police	5.4964 AUTO	\$21,881.04	\$24,000.00	\$9,976.35
St Paul Police	5.09179 AUTO	\$22,293.36	\$24,000.00	\$7,545.35
St Paul Police	6.40308 AUTO	\$22,357.08	\$24,000.00	\$8,743.23
St Paul Police	6.88939 AUTO	\$22,377.36	\$24,000.00	\$9,143.31
St Paul Police	6.40308 AUTO	\$22,400.16	\$24,000.00	\$8,513.97
St Paul Police	3.81017 AUTO	\$22,521.00	\$24,000.00	\$5,110.42
St Paul Police	7.94932 AUTO	\$22,538.64	\$24,000.00	\$9,178.14
St Paul Police	9.1255 AUTO	\$22,546.56	\$24,000.00	\$10,089.73
St Paul Police	5.93878 AUTO	\$22,548.12	\$24,000.00	\$7,277.56
St Paul Police	6.40308 AUTO	\$22,604.52	\$24,000.00	\$7,426.41
St Paul Police	4.72593 AUTO	\$22,643.52	\$24,000.00	\$5,635.41
St Paul Police	4.72593 AUTO	\$22,650.48	\$24,000.00	\$5,606.50
St Paul Police	5.09179 AUTO	\$22,749.84	\$24,000.00	\$5,527.18
St Paul Police	23.92898 AUTO	\$22,809.96	\$24,000.00	\$14,114.65
St Paul Police	13.26248 AUTO	\$22,900.08	\$24,000.00	\$9,758.20
St Paul Police	8.522 AUTO	\$23,036.40	\$24,000.00	\$6,368.97
St Paul Police	9.75569 AUTO	\$23,082.60	\$24,000.00	\$6,673.24
St Paul Police	4.72593 AUTO	\$23,496.96	\$24,000.00	\$2,089.85
St Paul Police	5.4964 AUTO	\$23,564.16	\$24,000.00	\$2,051.99
St Paul Police	29.34619 AUTO	\$23,731.20	\$24,000.00	\$3,413.43
St Paul Police	27.53101 AUTO	\$23,964.00	\$24,000.00	\$448.32
St Paul Police	9.75569 AUTO	\$23,988.12	\$24,000.00	\$86.42
St. Cloud Fire	11.0931 AUTO	\$17,422.08	\$20,906.50	\$27,635.41
St. Cloud Fire	4.72593 AUTO	\$18,742.20	\$22,490.64	\$15,572.66
St. Cloud Fire	16.36611 SURV	\$21,195.72	\$24,000.00	\$28,006.35
St. Cloud Police	9.1255 AUTO	\$20,807.28	\$24,000.00	\$22,163.76
St. Cloud Police	12.52003 AUTO	\$21,269.28	\$24,000.00	\$23,391.73
St. Cloud Police	25.72262 AUTO	\$22,170.48	\$24,000.00	\$22,274.13
St. Cloud Police	11.79862 AUTO	\$22,753.20	\$24,000.00	\$10,290.11
St. Louis Park Police	7.94932 AUTO	\$19,632.24	\$23,558.69	\$24,660.24
St. Louis Park Police	6.88939 AUTO	\$21,234.24	\$24,000.00	\$15,584.60
St. Paul Fire	7.40874 AUTO	\$18,598.68	\$22,318.42	\$22,159.77
St. Paul Fire	12.52003 AUTO	\$18,962.64	\$22,755.17	\$32,487.32
St. Paul Fire	6.88939 AUTO	\$19,070.16	\$22,884.19	\$21,491.44
St. Paul Fire	4.08873 AUTO	\$19,317.00	\$23,180.40	\$14,189.71
St. Paul Fire	5.93878 AUTO	\$19,591.80	\$23,510.16	\$19,640.82
St. Paul Fire	4.38622 AUTO	\$19,748.76	\$23,698.51	\$15,405.73
St. Paul Fire	5.93878 AUTO	\$19,878.36	\$23,854.03	\$19,928.10
St. Paul Fire	4.08873 AUTO	\$19,974.96	\$23,969.95	\$14,673.03
St. Paul Fire	4.38622 AUTO	\$20,009.28	\$24,000.00	\$15,565.52
St. Paul Fire	14.78948 AUTO	\$20,129.04	\$24,000.00	\$36,586.08
St. Paul Fire	3.56889 AUTO	\$20,138.28	\$24,000.00	\$12,602.19
St. Paul Fire	11.0931 AUTO	\$20,178.24	\$24,000.00	\$30,310.93
St. Paul Fire	3.34624 AUTO	\$20,241.48	\$24,000.00	\$11,588.48
St. Paul Fire	11.0931 AUTO	\$20,324.16	\$24,000.00	\$29,153.62

St. Paul Fire	11.0931	AUTO	\$20,473.68	\$24,000.00	\$27,967.75
St. Paul Fire	6.88939	AUTO	\$20,572.44	\$24,000.00	\$19,313.73
St. Paul Fire	7.94932	AUTO	\$20,640.72	\$24,000.00	\$21,098.11
St. Paul Fire	14.01943	AUTO	\$21,075.00	\$24,000.00	\$26,813.53
St. Paul Fire	6.40308	AUTO	\$22,033.20	\$24,000.00	\$10,466.84
St. Paul Fire	2.64971	AUTO	\$22,192.44	\$24,000.00	\$4,520.54
St. Paul Fire	16.36611	AUTO	\$22,664.88	\$24,000.00	\$13,333.85
Virginia Fire Dept Relief	7.40874	SNGL	\$14,764.44	\$17,717.33	\$17,591.39
Virginia Fire Dept Relief	7.40874	SNGL	\$14,945.76	\$17,934.91	\$17,807.42
Virginia Fire Dept Relief	7.40874	SNGL	\$15,591.12	\$18,709.34	\$18,576.35
Virginia Fire Dept Relief	3.56889	SNGL	\$17,157.60	\$20,589.12	\$11,198.29
Virginia Police	7.94932	AUTO	\$18,935.28	\$22,722.34	\$23,784.78
Virginia Police	6.88939	AUTO	\$22,673.28	\$24,000.00	\$7,475.85
West St. Paul Police	18.78959	AUTO	\$18,234.36	\$21,881.23	\$39,024.76
Winona Fire	15.5724	AUTO	\$12,444.84	\$14,933.81	\$24,205.06
Winona Fire	4.08873	AS15	\$19,043.16	\$22,851.79	\$13,988.56
Winona Fire	16.36611	AUTO	\$21,634.56	\$24,000.00	\$23,623.65
Winona Fire	3.56889	AUTO	\$21,723.72	\$24,000.00	\$7,428.33
Winona Fire	4.72593	AUTO	\$21,748.92	\$24,000.00	\$9,351.97
Winona Fire	12.52003	AUTO	\$22,610.28	\$24,000.00	\$11,904.54
Winona Fire	17.16556	AUTO	\$22,888.80	\$24,000.00	\$11,374.60
Winona Fire	4.72593	AS25	\$22,898.04	\$24,000.00	\$4,578.02
Winona Fire	24.82312	SURV	\$23,817.72	\$24,000.00	\$2,191.43
Winona Police	5.09179	AUTO	\$21,434.04	\$24,000.00	\$11,344.56
Winona Police	3.34624	AUTO	\$21,579.48	\$24,000.00	\$7,463.08
Winona Police	5.09179	AUTO	\$21,750.36	\$24,000.00	\$9,946.05

Present Value to Bring Benefits up
for all consolidated survivors under \$24,000
\$2,903,801.25

Local Police and Fire Benefit Plans

Appendix H

Plan	Life Expectancy Option	Annual Benefit	20% or \$30,000	Present Value of Increase as of 12/31/2014
Albert Lea Fire	6.88939 AUTO	\$17,540.52	\$21,048.62	\$19,767.58
Albert Lea Fire	8.522 AUTO	\$26,834.76	\$30,000.00	\$20,920.82
Albert Lea Fire	11.0931 AS25	\$29,354.88	\$30,000.00	\$5,116.54
Albert Lea Police	3.34624 AUTO	\$9,793.56	\$11,752.27	\$6,039.21
Albert Lea Police	5.93878 AUTO	\$17,488.56	\$20,986.27	\$17,532.32
Albert Lea Police	5.93878 AUTO	\$17,544.24	\$21,053.09	\$17,588.14
Albert Lea Police	17.16556 AUTO	\$17,571.60	\$21,085.92	\$35,973.70
Albert Lea Police	11.0931 AUTO	\$18,631.68	\$22,358.02	\$29,554.11
Albert Lea Police	14.01943 AUTO	\$21,354.24	\$25,625.09	\$39,150.95
Albert Lea Police	11.79862 AUTO	\$28,801.92	\$30,000.00	\$9,888.02
Anoka Police	14.01943 AUTO	\$21,861.72	\$26,234.06	\$40,081.36
Austin Fire	7.94932 AUTO	\$16,490.28	\$19,788.34	\$20,713.59
Austin Fire	10.41193 AUTO	\$17,405.40	\$20,886.48	\$26,471.37
Austin Fire	12.52003 AUTO	\$20,926.56	\$25,111.87	\$35,851.97
Austin Fire	13.26248 AUTO	\$20,926.56	\$25,111.87	\$37,131.00
Austin Fire	9.1255 AS25	\$23,611.32	\$28,333.58	\$32,781.81
Austin Fire	14.78948 AS25	\$24,324.12	\$29,188.94	\$45,979.51
Austin Police	11.79862 AUTO	\$18,999.60	\$22,799.52	\$31,361.57
Austin Police	7.40874 AUTO	\$20,697.00	\$24,836.40	\$24,659.85
Austin Police	16.36611 AUTO	\$25,351.44	\$30,000.00	\$46,425.18
Austin Police	6.88939 AUTO	\$28,450.68	\$30,000.00	\$8,730.16
Austin Police	8.522 AUTO	\$28,910.64	\$30,000.00	\$7,200.18
Bloomington Police	21.3067 AUTO	\$23,406.72	\$28,088.06	\$53,002.95
Bloomington Police	14.78948 AUTO	\$27,384.60	\$30,000.00	\$24,719.25
Bloomington Police	5.93878 AUTO	\$28,452.12	\$30,000.00	\$7,758.77
Bloomington Police	7.94932 AS15	\$29,023.44	\$30,000.00	\$6,133.33
Bloomington Police	14.78948 AUTO	\$29,110.80	\$30,000.00	\$8,404.21
Brainerd Police	3.56889 AUTO	\$21,107.16	\$25,328.59	\$13,776.06
Brainerd Police	3.56889 AUTO	\$23,039.28	\$27,647.14	\$15,037.10
Brainerd Police	4.08873 AUTO	\$23,150.64	\$27,780.77	\$17,005.80
Brainerd Police	9.75569 AUTO	\$23,733.00	\$28,479.60	\$34,527.16
Brainerd Police	3.81017 AS25	\$24,094.44	\$28,913.33	\$16,650.81
Chisholm Police	3.13441 AUTO	\$6,200.64	\$7,440.77	\$3,607.80
Columbia Heights Fire	7.94932 AUTO	\$25,206.72	\$30,000.00	\$30,104.42
Columbia Heights Fire	17.97491 AUTO	\$28,318.20	\$30,000.00	\$17,616.17
Crookston Fire	16.36611 AUTO	\$28,472.76	\$30,000.00	\$15,252.55
Crookston Police	5.09179 AUTO	\$6,032.76	\$7,239.31	\$5,334.38
Crookston Police	11.0931 AS15	\$14,671.56	\$17,605.87	\$23,272.45
Crystal Police	9.75569 AUTO	\$17,825.76	\$21,390.91	\$25,933.21
Crystal Police	5.4964 AS15	\$22,038.72	\$26,446.46	\$20,752.26
Crystal Police	12.52003 AS15	\$25,453.20	\$30,000.00	\$38,948.52
Duluth Fire	17.16556 AUTO	\$16,299.48	\$19,559.38	\$33,369.34
Duluth Fire	4.08873 AUTO	\$16,717.08	\$20,060.50	\$12,279.89
Duluth Fire	11.79862 AUTO	\$17,267.88	\$20,721.46	\$28,503.12
Duluth Fire	5.09179 AUTO	\$17,274.84	\$20,729.81	\$15,275.02
Duluth Fire	17.16556 AUTO	\$17,928.84	\$21,514.61	\$36,705.07
Duluth Fire	8.522 AUTO	\$22,076.40	\$26,491.68	\$29,183.03
Duluth Fire	2.53244 AUTO	\$22,231.92	\$26,678.30	\$10,671.19
Duluth Fire	8.522 AUTO	\$23,135.40	\$27,762.48	\$30,582.93
Duluth Fire	4.08873 AUTO	\$24,426.60	\$29,311.92	\$17,943.08
Duluth Fire	3.56889 AS15	\$24,672.60	\$29,607.12	\$16,103.13

Duluth Fire	6.88939	AUTO	\$25,716.12	\$30,000.00	\$24,138.95
Duluth Fire	5.93878	AUTO	\$26,128.08	\$30,000.00	\$19,408.04
Duluth Fire	17.16556	AUTO	\$27,094.32	\$30,000.00	\$29,743.47
Duluth Fire	17.16556	AUTO	\$27,323.40	\$30,000.00	\$27,398.53
Duluth Fire	9.75569	AS25	\$28,574.04	\$30,000.00	\$10,372.55
Duluth Fire	9.75569	AS25	\$28,881.12	\$30,000.00	\$8,138.83
Duluth Fire	9.1255	AS25	\$29,145.00	\$30,000.00	\$5,935.38
Duluth Police	17.97491	AUTO	\$16,393.68	\$19,672.42	\$34,343.43
Duluth Police	5.93878	AUTO	\$16,603.80	\$19,924.56	\$16,645.35
Duluth Police	4.08873	AUTO	\$16,652.64	\$19,983.17	\$12,232.55
Duluth Police	2.53244	AUTO	\$16,816.92	\$20,180.30	\$8,072.02
Duluth Police	22.16902	AUTO	\$17,390.28	\$20,868.34	\$40,034.22
Duluth Police	18.78959	AUTO	\$18,643.92	\$22,372.70	\$39,901.29
Duluth Police	16.36611	AUTO	\$18,643.92	\$22,372.70	\$37,239.37
Duluth Police	4.38622	AUTO	\$18,644.76	\$22,373.71	\$14,544.52
Duluth Police	3.81017	AUTO	\$19,679.88	\$23,615.86	\$13,600.07
Duluth Police	5.4964	AS15	\$23,702.64	\$28,443.17	\$22,319.05
Duluth Police	13.26248	AS25	\$24,168.60	\$29,002.32	\$42,883.51
Duluth Police	2.79732	AUTO	\$26,415.84	\$30,000.00	\$9,414.71
Duluth Police	4.72593	AS25	\$26,732.76	\$30,000.00	\$13,573.55
Duluth Police	4.38622	AUTO	\$26,792.28	\$30,000.00	\$12,511.49
Duluth Police	12.52003	AS25	\$27,316.80	\$30,000.00	\$22,984.67
Duluth Police	9.75569	AUTO	\$27,455.40	\$30,000.00	\$18,509.63
Duluth Police	13.26248	AUTO	\$27,697.68	\$30,000.00	\$20,425.58
Fairbault Police	14.78948	AUTO	\$1,884.00	\$2,260.80	\$3,561.30
Fairbault Police	6.40308	AUTO	\$2,247.72	\$2,697.26	\$2,392.37
Fairbault Police	11.0931	AUTO	\$2,538.48	\$3,046.18	\$4,026.61
Fairbault Police	5.4964	AS25	\$10,050.84	\$12,061.01	\$9,464.14
Faribault Fire	3.34624	AUTO	\$2,180.52	\$2,616.62	\$1,344.62
Fridley Police	7.40874	AUTO	\$17,409.96	\$20,891.95	\$20,743.44
Fridley Police	10.41193	AUTO	\$19,379.88	\$23,255.86	\$29,474.30
Fridley Police	8.522	AS15	\$24,262.08	\$29,114.50	\$32,072.30
Hibbing Fire	8.522	AUTO	\$9,519.24	\$11,423.09	\$12,583.59
Hibbing Fire	7.40874	AUTO	\$10,098.00	\$12,117.60	\$12,031.46
Hibbing Fire	8.522	AS25	\$12,382.32	\$14,858.78	\$16,368.32
Hibbing Fire	6.40308	AUTO	\$17,592.24	\$21,110.69	\$18,724.35
Hibbing Fire	6.40308	AUTO	\$20,003.76	\$24,004.51	\$21,291.05
Hibbing Police	2.31219	AUTO	\$8,664.36	\$10,397.23	\$3,826.34
Hibbing Police	7.40874	AUTO	\$9,155.64	\$10,986.77	\$10,908.67
Hibbing Police	11.79862	AUTO	\$26,929.92	\$30,000.00	\$25,338.04
Mankato Fire	9.75569	AUTO	\$27,295.92	\$30,000.00	\$19,669.70
Mankato Fire	9.75569	AUTO	\$27,301.68	\$30,000.00	\$19,627.80
Mankato Fire	9.1255	AUTO	\$27,321.96	\$30,000.00	\$18,590.87
Mankato Fire	12.52003	AUTO	\$27,403.80	\$30,000.00	\$22,239.41
Mankato Fire	11.79862	AUTO	\$27,519.84	\$30,000.00	\$20,469.30
Mankato Fire	9.75569	AUTO	\$27,588.00	\$30,000.00	\$17,545.09
Mankato Police	3.13441	AUTO	\$4,246.56	\$5,095.87	\$2,470.83
Mankato Police	4.08873	AUTO	\$4,279.08	\$5,134.90	\$3,143.29
Mankato Police	9.1255	AUTO	\$4,378.44	\$5,254.13	\$6,079.00
Mankato Police	13.26248	AUTO	\$4,435.68	\$5,322.82	\$7,870.44
Mankato Police	14.78948	AS25	\$12,626.76	\$15,152.11	\$23,868.17
Mankato Police	7.94932	AS25	\$15,224.04	\$18,268.85	\$19,123.06
Mankato Police	15.5724	AS25	\$15,388.32	\$18,465.98	\$29,930.10
Red Wing Fire	2.79732	AUTO	\$12,882.24	\$15,458.69	\$6,767.70
Red Wing Fire	7.40874	AUTO	\$13,212.72	\$15,855.26	\$15,742.56

Red Wing Fire	8.522 AUTO	\$13,404.60	\$16,085.52	\$17,719.68
Red Wing Fire	9.1255 AUTO	\$14,994.24	\$17,993.09	\$20,817.91
Red Wing Fire	5.93878 AUTO	\$18,322.08	\$21,986.50	\$18,367.93
Red Wing Fire	4.72593 AUTO	\$23,450.40	\$28,140.48	\$19,484.65
Red Wing Police	6.88939 AUTO	\$14,941.68	\$17,930.02	\$16,838.78
Red Wing Police	4.38622 AUTO	\$18,604.08	\$22,324.90	\$14,512.78
Richfield Police	4.38622 AUTO	\$18,801.36	\$22,561.63	\$14,666.68
Richfield Police	15.5724 AUTO	\$19,366.80	\$23,240.16	\$37,668.19
Richfield Police	8.522 AUTO	\$26,767.32	\$30,000.00	\$21,366.57
Richfield Police	8.522 AUTO	\$26,786.28	\$30,000.00	\$21,241.26
Rochester Fire	14.78948 AUTO	\$15,864.24	\$19,037.09	\$29,987.93
Rochester Fire	5.93878 AUTO	\$16,741.68	\$20,090.02	\$16,783.57
Rochester Fire	8.522 AUTO	\$16,900.56	\$20,280.67	\$22,341.03
Rochester Fire	15.5724 AUTO	\$17,745.72	\$21,294.86	\$34,515.21
Rochester Fire	16.36611 AUTO	\$17,996.88	\$21,596.26	\$35,946.97
Rochester Fire	6.40308 AUTO	\$18,581.04	\$22,297.25	\$19,776.78
Rochester Fire	5.4964 AUTO	\$18,581.04	\$22,297.25	\$17,496.41
Rochester Fire	7.40874 AUTO	\$18,581.04	\$22,297.25	\$22,138.75
Rochester Fire	4.08873 AUTO	\$18,581.04	\$22,297.25	\$13,649.10
Rochester Fire	6.40308 AUTO	\$18,581.04	\$22,297.25	\$19,776.78
Rochester Fire	3.34624 AUTO	\$19,532.16	\$23,438.59	\$12,044.53
Rochester Fire	7.40874 AS15	\$21,929.52	\$26,315.42	\$26,128.36
Rochester Fire	5.4964 AS15	\$22,065.24	\$26,478.29	\$20,777.23
Rochester Fire	4.72593 AS15	\$22,503.84	\$27,004.61	\$18,698.16
Rochester Fire	9.1255 AS15	\$22,765.92	\$27,319.10	\$31,608.06
Rochester Fire	7.94932 AS15	\$22,788.24	\$27,345.89	\$28,624.52
Rochester Fire	7.94932 AUTO	\$24,586.20	\$29,503.44	\$30,882.95
Rochester Fire	5.09179 AUTO	\$24,887.76	\$29,865.31	\$22,006.63
Rochester Fire	7.94932 AUTO	\$27,438.84	\$30,000.00	\$16,085.48
Rochester Fire	14.01943 AS25	\$28,281.36	\$30,000.00	\$15,754.81
Rochester Police	11.0931 AUTO	\$17,557.56	\$21,069.07	\$27,850.31
Rochester Police	11.0931 AUTO	\$17,603.76	\$21,124.51	\$27,923.59
Rochester Police	3.56889 AUTO	\$18,578.52	\$22,294.22	\$12,125.69
Rochester Police	11.0931 AUTO	\$18,581.04	\$22,297.25	\$29,473.78
Rochester Police	3.56889 AUTO	\$20,940.60	\$25,128.72	\$13,667.35
Rochester Police	8.522 AS15	\$23,243.76	\$27,892.51	\$30,726.18
Rochester Police	5.93878 AUTO	\$24,091.68	\$28,910.02	\$24,151.96
Rochester Police	6.40308 AS15	\$25,125.00	\$30,000.00	\$25,943.60
Rochester Police	13.26248 AS15	\$25,641.96	\$30,000.00	\$38,663.40
So. St. Paul Fire	7.40874 AS15	\$26,864.64	\$30,000.00	\$18,678.44
So. St. Paul Fire	5.93878 AUTO	\$27,094.56	\$30,000.00	\$14,563.55
So. St. Paul Fire	4.08873 AUTO	\$27,238.08	\$30,000.00	\$10,144.14
So. St. Paul Fire	4.08873 AUTO	\$27,336.12	\$30,000.00	\$9,784.05
South St. Paul Police	3.34624 AUTO	\$17,901.96	\$21,482.35	\$11,039.26
South St. Paul Police	5.93878 AUTO	\$17,921.16	\$21,505.39	\$17,966.00
South St. Paul Police	5.4964 AUTO	\$18,083.16	\$21,699.79	\$17,027.59
South St. Paul Police	9.75569 AUTO	\$18,215.88	\$21,859.06	\$26,500.77
South St. Paul Police	14.78948 AUTO	\$18,725.40	\$22,470.48	\$35,396.34
South St. Paul Police	4.08873 AUTO	\$23,020.44	\$27,624.53	\$16,910.15
South St. Paul Police	4.38622 AUTO	\$23,076.48	\$27,691.78	\$18,001.64
South St. Paul Police	4.72593 AUTO	\$23,153.52	\$27,784.22	\$19,237.97
South St. Paul Police	6.40308 AUTO	\$23,351.28	\$28,021.54	\$24,854.00
South St. Paul Police	12.52003 AUTO	\$23,844.24	\$28,613.09	\$40,850.62
South St. Paul Police	6.40308 AS15	\$24,556.80	\$29,468.16	\$26,137.09
South St. Paul Police	13.26248 AS15	\$25,527.12	\$30,000.00	\$39,682.23

St Paul Police	9.1255 AUTO	\$19,550.28	\$23,460.34	\$27,143.48
St Paul Police	3.56889 AUTO	\$20,219.28	\$24,263.14	\$13,196.57
St Paul Police	5.09179 AUTO	\$20,396.52	\$24,475.82	\$18,035.32
St Paul Police	5.93878 AUTO	\$20,466.96	\$24,560.35	\$20,518.17
St Paul Police	3.81017 AUTO	\$20,641.56	\$24,769.87	\$14,264.65
St Paul Police	3.81017 AUTO	\$20,751.84	\$24,902.21	\$14,340.86
St Paul Police	5.93878 AUTO	\$20,785.56	\$24,942.67	\$20,837.57
St Paul Police	5.4964 AUTO	\$20,954.16	\$25,144.99	\$19,731.00
St Paul Police	3.56889 AUTO	\$21,445.08	\$25,734.10	\$13,996.61
St Paul Police	5.09179 AUTO	\$21,625.68	\$25,950.82	\$19,122.18
St Paul Police	5.4964 AUTO	\$21,881.04	\$26,257.25	\$20,603.78
St Paul Police	5.09179 AUTO	\$22,293.36	\$26,752.03	\$19,712.57
St Paul Police	6.40308 AUTO	\$22,357.08	\$26,828.50	\$23,795.82
St Paul Police	6.88939 AUTO	\$22,377.36	\$26,852.83	\$25,218.54
St Paul Police	6.40308 AUTO	\$22,400.16	\$26,880.19	\$23,841.67
St Paul Police	3.81017 AUTO	\$22,521.00	\$27,025.20	\$15,563.47
St Paul Police	7.94932 AUTO	\$22,538.64	\$27,046.37	\$28,310.99
St Paul Police	9.1255 AUTO	\$22,546.56	\$27,055.87	\$31,303.50
St Paul Police	5.93878 AUTO	\$22,548.12	\$27,057.74	\$22,604.54
St Paul Police	6.40308 AUTO	\$22,604.52	\$27,125.42	\$24,059.18
St Paul Police	4.72593 AUTO	\$22,643.52	\$27,172.22	\$18,814.22
St Paul Police	4.72593 AUTO	\$22,650.48	\$27,180.58	\$18,820.00
St Paul Police	5.09179 AUTO	\$22,749.84	\$27,299.81	\$20,116.20
St Paul Police	23.92898 AUTO	\$22,809.96	\$27,371.95	\$54,108.19
St Paul Police	13.26248 AUTO	\$22,900.08	\$27,480.10	\$40,632.71
St Paul Police	8.522 AUTO	\$23,036.40	\$27,643.68	\$30,452.06
St Paul Police	9.75569 AUTO	\$23,082.60	\$27,699.12	\$33,580.95
St Paul Police	4.72593 AUTO	\$23,496.96	\$28,196.35	\$19,523.33
St Paul Police	5.4964 AUTO	\$23,564.16	\$28,276.99	\$22,188.65
St Paul Police	29.34619 AUTO	\$23,731.20	\$28,477.44	\$60,271.42
St Paul Police	27.53101 AUTO	\$23,964.00	\$28,756.80	\$59,686.16
St Paul Police	9.75569 AUTO	\$23,988.12	\$28,785.74	\$34,898.32
St Paul Police	7.40874 AUTO	\$25,623.60	\$30,000.00	\$26,071.75
St Paul Police	7.94932 AUTO	\$25,667.88	\$30,000.00	\$27,208.08
St Paul Police	3.34624 AUTO	\$26,904.36	\$30,000.00	\$9,544.65
St Paul Police	4.72593 AUTO	\$27,181.44	\$30,000.00	\$11,709.53
St Paul Police	4.72593 AUTO	\$27,224.76	\$30,000.00	\$11,529.56
St Paul Police	5.4964 AUTO	\$27,263.64	\$30,000.00	\$12,883.15
St Paul Police	13.26248 AS15	\$27,479.88	\$30,000.00	\$22,357.85
St Paul Police	7.40874 AUTO	\$29,229.12	\$30,000.00	\$4,592.40
St Paul Police	6.40308 AUTO	\$29,368.32	\$30,000.00	\$3,361.65
St Paul Police	6.88939 AUTO	\$29,745.00	\$30,000.00	\$1,436.88
St. Cloud Fire	11.0931 AUTO	\$17,422.08	\$20,906.50	\$27,635.41
St. Cloud Fire	4.72593 AUTO	\$18,742.20	\$22,490.64	\$15,572.66
St. Cloud Fire	16.36611 SURV	\$21,195.72	\$25,434.86	\$42,336.34
St. Cloud Police	9.1255 AUTO	\$20,807.28	\$24,968.74	\$28,888.70
St. Cloud Police	12.52003 AUTO	\$21,269.28	\$25,523.14	\$36,439.12
St. Cloud Police	25.72262 AUTO	\$22,170.48	\$26,604.58	\$53,984.45
St. Cloud Police	11.79862 AUTO	\$22,753.20	\$27,303.84	\$37,557.42
St. Cloud Police	3.81017 AUTO	\$25,247.64	\$30,000.00	\$16,420.94
St. Cloud Police	8.522 AUTO	\$25,822.80	\$30,000.00	\$27,609.43
St. Cloud Police	18.78959 AUTO	\$26,578.56	\$30,000.00	\$36,612.44
St. Cloud Police	12.52003 AS15	\$27,555.48	\$30,000.00	\$20,940.10
St. Cloud Police	19.61492 AS15	\$28,227.60	\$30,000.00	\$19,349.39
St. Cloud Police	5.4964 AS25	\$29,242.92	\$30,000.00	\$3,564.44

St. Louis Park Fire	4.38622 AUTO	\$29,624.16	\$30,000.00	\$1,465.94
St. Louis Park Police	7.94932 AUTO	\$19,632.24	\$23,558.69	\$24,660.24
St. Louis Park Police	6.88939 AUTO	\$21,234.24	\$25,481.09	\$23,930.28
St. Louis Park Police	5.4964 AUTO	\$29,182.20	\$30,000.00	\$3,850.31
St. Louis Park Police	9.1255 AUTO	\$29,592.00	\$30,000.00	\$2,832.32
St. Paul Fire	7.40874 AUTO	\$18,598.68	\$22,318.42	\$22,159.77
St. Paul Fire	12.52003 AUTO	\$18,962.64	\$22,755.17	\$32,487.32
St. Paul Fire	6.88939 AUTO	\$19,070.16	\$22,884.19	\$21,491.44
St. Paul Fire	4.08873 AUTO	\$19,317.00	\$23,180.40	\$14,189.71
St. Paul Fire	5.93878 AUTO	\$19,591.80	\$23,510.16	\$19,640.82
St. Paul Fire	4.38622 AUTO	\$19,748.76	\$23,698.51	\$15,405.73
St. Paul Fire	5.93878 AUTO	\$19,878.36	\$23,854.03	\$19,928.10
St. Paul Fire	4.08873 AUTO	\$19,974.96	\$23,969.95	\$14,673.03
St. Paul Fire	4.38622 AUTO	\$20,009.28	\$24,011.14	\$15,608.96
St. Paul Fire	14.78948 AUTO	\$20,129.04	\$24,154.85	\$38,049.62
St. Paul Fire	3.56889 AUTO	\$20,138.28	\$24,165.94	\$13,143.70
St. Paul Fire	11.0931 AUTO	\$20,178.24	\$24,213.89	\$32,007.31
St. Paul Fire	3.34624 AUTO	\$20,241.48	\$24,289.78	\$12,481.93
St. Paul Fire	11.0931 AUTO	\$20,324.16	\$24,388.99	\$32,238.77
St. Paul Fire	11.0931 AUTO	\$20,473.68	\$24,568.42	\$32,475.94
St. Paul Fire	6.88939 AUTO	\$20,572.44	\$24,686.93	\$23,184.46
St. Paul Fire	7.94932 AUTO	\$20,640.72	\$24,768.86	\$25,927.00
St. Paul Fire	14.01943 AUTO	\$21,075.00	\$25,290.00	\$38,638.99
St. Paul Fire	6.40308 AUTO	\$22,033.20	\$26,439.84	\$23,451.09
St. Paul Fire	2.64971 AUTO	\$22,192.44	\$26,630.93	\$11,100.24
St. Paul Fire	16.36611 AUTO	\$22,664.88	\$27,197.86	\$45,270.84
St. Paul Fire	4.72593 AUTO	\$24,293.40	\$29,152.08	\$20,185.09
St. Paul Fire	23.92898 AUTO	\$25,781.76	\$30,000.00	\$50,031.07
St. Paul Fire	3.81017 AUTO	\$25,820.28	\$30,000.00	\$14,442.28
St. Paul Fire	9.1255 AS15	\$26,125.20	\$30,000.00	\$26,898.74
St. Paul Fire	6.88939 AS15	\$26,301.12	\$30,000.00	\$20,842.58
St. Paul Fire	6.40308 AUTO	\$26,420.76	\$30,000.00	\$19,047.87
St. Paul Fire	6.88939 AUTO	\$26,424.12	\$30,000.00	\$20,149.49
St. Paul Fire	6.88939 AUTO	\$26,505.36	\$30,000.00	\$19,691.72
St. Paul Fire	5.93878 AS15	\$27,239.04	\$30,000.00	\$13,839.34
St. Paul Fire	4.08873 AS15	\$27,327.48	\$30,000.00	\$9,815.78
St. Paul Fire	5.4964 AS15	\$27,443.64	\$30,000.00	\$12,035.69
St. Paul Fire	4.72593 AUTO	\$27,731.16	\$30,000.00	\$9,425.76
St. Paul Fire	4.72593 AUTO	\$27,731.16	\$30,000.00	\$9,425.76
St. Paul Fire	5.93878 AS15	\$27,815.52	\$30,000.00	\$10,949.73
St. Paul Fire	5.09179 AS15	\$28,242.12	\$30,000.00	\$7,771.89
St. Paul Fire	7.40874 AUTO	\$28,258.68	\$30,000.00	\$10,373.65
St. Paul Fire	4.38622 AUTO	\$28,287.12	\$30,000.00	\$6,680.97
St. Paul Fire	7.40874 AUTO	\$28,650.36	\$30,000.00	\$8,040.28
St. Paul Fire	7.94932 AS15	\$28,862.76	\$30,000.00	\$7,142.49
St. Paul Fire	5.4964 AS15	\$29,149.20	\$30,000.00	\$4,005.68
St. Paul Fire	7.40874 AS15	\$29,267.16	\$30,000.00	\$4,365.78
St. Paul Fire	11.0931 AS15	\$29,279.64	\$30,000.00	\$5,713.28
St. Paul Fire	5.4964 AUTO	\$29,329.56	\$30,000.00	\$3,156.52
St. Paul Fire	7.40874 AS15	\$29,428.68	\$30,000.00	\$3,403.55
St. Paul Fire	9.75569 AUTO	\$29,867.16	\$30,000.00	\$966.29
Virginia Fire Dept Relief	7.40874 SNGL	\$14,764.44	\$17,717.33	\$17,591.39
Virginia Fire Dept Relief	7.40874 SNGL	\$14,945.76	\$17,934.91	\$17,807.42
Virginia Fire Dept Relief	7.40874 SNGL	\$15,591.12	\$18,709.34	\$18,576.35
Virginia Fire Dept Relief	3.56889 SNGL	\$17,157.60	\$20,589.12	\$11,198.29

Virginia Police	7.94932	AUTO	\$18,935.28	\$22,722.34	\$23,784.78
Virginia Police	6.88939	AUTO	\$22,673.28	\$27,207.94	\$25,552.03
West St. Paul Police	18.78959	AUTO	\$18,234.36	\$21,881.23	\$39,024.76
West St. Paul Police	17.16556	AUTO	\$27,575.76	\$30,000.00	\$24,815.30
West St. Paul Police	5.93878	AUTO	\$28,356.00	\$30,000.00	\$8,240.57
Winona Fire	15.5724	AUTO	\$12,444.84	\$14,933.81	\$24,205.06
Winona Fire	4.08873	AS15	\$19,043.16	\$22,851.79	\$13,988.56
Winona Fire	16.36611	AUTO	\$21,634.56	\$25,961.47	\$43,212.88
Winona Fire	3.56889	AUTO	\$21,723.72	\$26,068.46	\$14,178.47
Winona Fire	4.72593	AUTO	\$21,748.92	\$26,098.70	\$18,070.91
Winona Fire	12.52003	AUTO	\$22,610.28	\$27,132.34	\$38,736.56
Winona Fire	17.16556	AUTO	\$22,888.80	\$27,466.56	\$46,859.42
Winona Fire	4.72593	AS25	\$22,898.04	\$27,477.65	\$19,025.70
Winona Fire	24.82312	SURV	\$23,817.72	\$28,581.26	\$57,268.88
Winona Police	5.09179	AUTO	\$21,434.04	\$25,720.85	\$18,952.73
Winona Police	3.34624	AUTO	\$21,579.48	\$25,895.38	\$13,307.01
Winona Police	5.09179	AUTO	\$21,750.36	\$26,100.43	\$19,232.43

Present Value to Bring Benefits up
for all consolidated survivors under \$30,000
\$6,083,262.00

Local Police and Fire Benefit Plans

Appendix I

Plan	Life Expectancy	Option	Annual Benefit	20% or \$24,000	Present Value of increase as of 12/31/2014
Police and Fire	14.01943	SURV	\$235.56	\$282.67	\$431.88
Police and Fire	23.92898	50PR	\$293.28	\$351.94	\$695.70
Police and Fire	5.93878	100P	\$366.72	\$440.06	\$367.64
Police and Fire	14.01943	25PR	\$516.12	\$619.34	\$946.26
Police and Fire	7.40874	50PR	\$759.48	\$911.38	\$904.90
Police and Fire	8.522	100P	\$816.72	\$980.06	\$1,079.63
Police and Fire	6.40308	100P	\$981.96	\$1,178.35	\$1,045.15
Police and Fire	6.40308	SURV	\$1,170.12	\$1,404.14	\$1,245.42
Police and Fire	8.522	50PR	\$1,385.64	\$1,662.77	\$1,831.69
Police and Fire	21.3067	25PR	\$1,405.08	\$1,686.10	\$3,181.71
Police and Fire	50.31159	AUTO	\$1,408.44	\$1,690.13	\$3,964.16
Police and Fire	4.72593	50PR	\$1,431.36	\$1,717.63	\$1,189.30
Police and Fire	14.01943	100P	\$1,440.60	\$1,728.72	\$2,641.20
Police and Fire	20.45527	AUTO	\$1,649.64	\$1,979.57	\$3,670.26
Police and Fire	11.0931	25PR	\$1,819.68	\$2,183.62	\$2,886.43
Police and Fire	16.36611	100P	\$1,965.00	\$2,358.00	\$3,924.89
Police and Fire	13.26248	100P	\$2,039.64	\$2,447.57	\$3,619.03
Police and Fire	41.54722	100P	\$2,104.44	\$2,525.33	\$5,778.34
Police and Fire	4.08873	50PR	\$2,197.32	\$2,636.78	\$1,614.09
Police and Fire	16.36611	50PR	\$2,258.28	\$2,709.94	\$4,510.69
Police and Fire	8.522	100P	\$2,449.44	\$2,939.33	\$3,237.94
Police and Fire	9.1255	100P	\$2,504.64	\$3,005.57	\$3,477.43
Police and Fire	26.62516	100P	\$2,785.80	\$3,342.96	\$6,863.28
Police and Fire	4.38622	50PR	\$2,825.52	\$3,390.62	\$2,204.15
Police and Fire	9.75569	50PR	\$2,967.96	\$3,561.55	\$4,317.84
Police and Fire	6.40308	50PR	\$3,058.32	\$3,669.98	\$3,255.13
Police and Fire	6.88939	50PR	\$3,114.12	\$3,736.94	\$3,509.51
Police and Fire	15.5724	50PR	\$3,352.80	\$4,023.36	\$6,521.16
Police and Fire	7.94932	50PR	\$3,358.32	\$4,029.98	\$4,218.42
Police and Fire	26.62516	AUTO	\$3,382.80	\$4,059.36	\$8,334.09
Police and Fire	14.78948	100P	\$3,665.88	\$4,399.06	\$6,929.56
Police and Fire	16.36611	100P	\$3,816.12	\$4,579.34	\$7,622.32
Police and Fire	14.01943	100P	\$4,462.44	\$5,354.93	\$8,181.46
Police and Fire	19.61492	25PR	\$4,463.28	\$5,355.94	\$9,745.18
Police and Fire	17.97491	50PR	\$4,545.00	\$5,454.00	\$9,521.41
Police and Fire	41.54722	100P	\$4,698.72	\$5,638.46	\$12,901.68
Police and Fire	5.09179	SURV	\$4,825.80	\$5,790.96	\$4,267.14
Police and Fire	22.16902	AUTO	\$4,873.44	\$5,848.13	\$11,219.16
Police and Fire	4.08873	100P	\$4,943.88	\$5,932.66	\$3,631.63
Police and Fire	7.94932	100P	\$5,221.68	\$6,266.02	\$6,559.00
Police and Fire	13.26248	100P	\$5,306.40	\$6,367.68	\$9,415.40
Police and Fire	23.04456	100P	\$5,356.08	\$6,427.30	\$12,522.75
Police and Fire	21.3067	SURV	\$5,624.76	\$6,749.71	\$12,736.89
Police and Fire	3.13441	100P	\$5,652.96	\$6,783.55	\$3,289.13
Police and Fire	2.64971	100P	\$5,685.60	\$6,822.72	\$2,843.83

Police and Fire	25.72262	25PR	\$5,718.96	\$6,862.75	\$13,925.50
Police and Fire	4.38622	SURV	\$6,151.56	\$7,381.87	\$4,798.75
Police and Fire	4.08873	SURV	\$6,153.96	\$7,384.75	\$4,520.52
Police and Fire	5.4964	SURV	\$6,195.84	\$7,435.01	\$5,834.17
Police and Fire	7.40874	SURV	\$6,210.12	\$7,452.14	\$7,399.17
Police and Fire	9.1255	SURV	\$6,255.96	\$7,507.15	\$8,685.74
Police and Fire	7.94932	AUTO	\$6,306.36	\$7,567.63	\$7,921.48
Police and Fire	17.16556	100P	\$6,310.56	\$7,572.67	\$12,919.38
Police and Fire	11.79862	75PR	\$6,314.88	\$7,577.86	\$10,423.62
Police and Fire	6.40308	SURV	\$6,326.76	\$7,592.11	\$6,733.90
Police and Fire	5.4964	SURV	\$6,342.00	\$7,610.40	\$5,971.80
Police and Fire	2.79732	SURV	\$6,360.60	\$7,632.72	\$3,341.55
Police and Fire	10.41193	100P	\$6,420.24	\$7,704.29	\$9,764.36
Police and Fire	5.09179	SURV	\$6,448.68	\$7,738.42	\$5,702.15
Police and Fire	18.78959	50PR	\$6,702.36	\$8,042.83	\$14,344.24
Police and Fire	12.52003	50PR	\$6,761.40	\$8,113.68	\$11,583.82
Police and Fire	15.5724	100P	\$6,953.40	\$8,344.08	\$13,524.28
Police and Fire	10.41193	25PR	\$7,033.08	\$8,439.70	\$10,696.41
Police and Fire	3.81017	50PR	\$7,653.12	\$9,183.74	\$5,288.80
Police and Fire	9.1255	25PR	\$7,728.60	\$9,274.32	\$10,730.34
Police and Fire	4.38622	50PR	\$7,825.56	\$9,390.67	\$6,104.61
Police and Fire	77	25PR	\$7,835.28	\$9,402.34	\$22,578.85
Police and Fire	5.09179	50PR	\$7,856.52	\$9,427.82	\$6,947.01
Police and Fire	3.34624	AUTO	\$7,944.36	\$9,533.23	\$4,898.90
Police and Fire	5.93878	100P	\$7,966.32	\$9,559.58	\$7,986.25
Police and Fire	27.53101	50PR	\$8,529.36	\$10,235.23	\$21,243.73
Police and Fire	3.34624	50PR	\$8,739.60	\$10,487.52	\$5,389.28
Police and Fire	18.78959	50PR	\$8,846.04	\$10,615.25	\$18,932.09
Police and Fire	11.79862	100P	\$8,884.32	\$10,661.18	\$14,664.85
Police and Fire	16.36611	25PR	\$8,912.04	\$10,694.45	\$17,800.91
Police and Fire	3.81017	100P	\$8,929.68	\$10,715.62	\$6,170.99
Police and Fire	18.78959	100P	\$8,934.84	\$10,721.81	\$19,122.14
Police and Fire	22.16902	75PR	\$9,130.80	\$10,956.96	\$21,020.04
Police and Fire	6.40308	25PR	\$9,219.84	\$11,063.81	\$9,813.16
Police and Fire	10.41193	50PR	\$9,380.16	\$11,256.19	\$14,266.02
Police and Fire	19.61492	50PR	\$9,394.80	\$11,273.76	\$20,512.72
Police and Fire	5.93878	100P	\$9,435.96	\$11,323.15	\$9,459.57
Police and Fire	11.79862	100P	\$9,545.28	\$11,454.34	\$15,755.86
Police and Fire	13.26248	100P	\$9,650.52	\$11,580.62	\$17,123.38
Police and Fire	4.72593	50PR	\$9,845.28	\$11,814.34	\$8,180.32
Police and Fire	7.40874	100P	\$9,956.88	\$11,948.26	\$11,863.32
Police and Fire	4.38622	50PR	\$10,424.28	\$12,509.14	\$8,131.83
Police and Fire	7.40874	50PR	\$10,600.32	\$12,720.38	\$12,629.96
Police and Fire	18.78959	100P	\$10,614.96	\$12,737.95	\$22,717.89
Police and Fire	11.79862	SURV	\$10,717.56	\$12,861.07	\$17,690.87
Police and Fire	20.45527	50PR	\$10,718.52	\$12,862.22	\$23,847.46
Police and Fire	3.81017	AUTO	\$10,773.48	\$12,928.18	\$7,445.17
Police and Fire	7.94932	50PR	\$10,885.32	\$13,062.38	\$13,673.15
Police and Fire	11.79862	25PR	\$10,924.56	\$13,109.47	\$18,032.56

Police and Fire	4.08873	100P	\$11,001.72	\$13,202.06	\$8,081.55
Police and Fire	5.09179	50PR	\$11,173.08	\$13,407.70	\$9,879.63
Police and Fire	14.78948	25PR	\$11,230.44	\$13,476.53	\$21,228.73
Police and Fire	5.93878	100P	\$11,345.40	\$13,614.48	\$11,373.79
Police and Fire	9.1255	25PR	\$11,783.40	\$14,140.08	\$16,360.00
Police and Fire	6.40308	100P	\$11,860.32	\$14,232.38	\$12,623.56
Police and Fire	5.09179	100P	\$11,868.36	\$14,242.03	\$10,494.42
Police and Fire	38.6441	25PR	\$11,947.08	\$14,336.50	\$32,396.66
Police and Fire	6.88939	100P	\$12,018.72	\$14,422.46	\$13,544.70
Police and Fire	19.61492	50PR	\$12,041.40	\$14,449.68	\$26,291.33
Police and Fire	17.16556	25PR	\$12,146.16	\$14,575.39	\$24,866.40
Police and Fire	24.82312	25PR	\$12,330.36	\$14,796.43	\$29,647.92
Police and Fire	21.3067	25PR	\$12,408.84	\$14,890.61	\$28,098.99
Police and Fire	15.5724	50PR	\$12,545.88	\$15,055.06	\$24,401.58
Police and Fire	14.78948	50PR	\$12,586.20	\$15,103.44	\$23,791.50
Police and Fire	14.78948	100P	\$12,783.24	\$15,339.89	\$24,163.96
Police and Fire	4.72593	AUTO	\$12,895.32	\$15,474.38	\$10,714.56
Police and Fire	14.01943	25PR	\$13,014.60	\$15,617.52	\$23,861.02
Police and Fire	23.92898	50PR	\$13,135.92	\$15,763.10	\$31,160.11
Police and Fire	23.92898	25PR	\$13,183.08	\$15,819.70	\$31,271.98
Police and Fire	12.52003	AUTO	\$13,206.12	\$15,847.34	\$22,625.09
Police and Fire	16.36611	100P	\$13,220.64	\$15,864.77	\$26,406.91
Police and Fire	12.52003	50PR	\$13,238.04	\$15,885.65	\$22,679.78
Police and Fire	7.40874	AUTO	\$13,273.80	\$15,928.56	\$15,815.33
Police and Fire	6.40308	50PR	\$13,325.04	\$15,990.05	\$14,182.54
Police and Fire	17.16556	100P	\$13,338.48	\$16,006.18	\$27,307.39
Police and Fire	11.79862	100P	\$13,387.92	\$16,065.50	\$22,098.68
Police and Fire	4.72593	50PR	\$13,434.36	\$16,121.23	\$11,162.44
Police and Fire	18.78959	SURV	\$13,435.08	\$16,122.10	\$28,753.45
Police and Fire	23.04456	50PR	\$13,451.04	\$16,141.25	\$31,449.11
Police and Fire	22.16902	50PR	\$13,656.96	\$16,388.35	\$31,439.73
Police and Fire	16.36611	25PR	\$13,666.56	\$16,399.87	\$27,297.59
Police and Fire	18.78959	100P	\$13,767.24	\$16,520.69	\$29,464.33
Police and Fire	36.71485	100P	\$13,823.88	\$16,588.66	\$37,113.80
Police and Fire	28.43845	100P	\$13,917.60	\$16,701.12	\$35,016.69
Police and Fire	10.41193	50PR	\$14,013.72	\$16,816.46	\$21,313.06
Police and Fire	18.78959	25PR	\$14,053.68	\$16,864.42	\$30,077.36
Police and Fire	17.16556	25PR	\$14,146.56	\$16,975.87	\$28,961.74
Police and Fire	25.72262	25PR	\$14,178.12	\$17,013.74	\$34,523.30
Police and Fire	22.16902	75PR	\$14,393.04	\$17,271.65	\$33,134.26
Police and Fire	14.78948	75PR	\$14,506.44	\$17,407.73	\$27,421.30
Police and Fire	9.1255	TERM	\$14,625.12	\$17,550.14	\$20,305.42
Police and Fire	12.52003	SURV	\$14,685.72	\$17,622.86	\$25,159.99
Police and Fire	17.97491	50PR	\$14,699.28	\$17,639.14	\$30,793.80
Police and Fire	4.38622	AUTO	\$14,821.80	\$17,786.16	\$11,562.28
Police and Fire	23.92898	25PR	\$14,878.44	\$17,854.13	\$35,293.60
Police and Fire	5.4964	100P	\$14,914.80	\$17,897.76	\$14,044.18
Police and Fire	5.93878	50PR	\$15,071.04	\$18,085.25	\$15,108.75
Police and Fire	3.81017	50PR	\$15,106.56	\$18,127.87	\$10,439.61

Police and Fire	3.56889	AUTO	\$15,151.32	\$18,181.58	\$9,888.85
Police and Fire	11.79862	100P	\$15,176.64	\$18,211.97	\$25,051.22
Police and Fire	24.82312	AUTO	\$15,303.24	\$18,363.89	\$36,796.11
Police and Fire	17.97491	SURV	\$15,324.60	\$18,389.52	\$32,103.79
Police and Fire	15.5724	100P	\$15,361.44	\$18,433.73	\$29,877.81
Police and Fire	3.34624	50PR	\$15,466.08	\$18,559.30	\$9,537.18
Police and Fire	19.61492	25PR	\$15,475.80	\$18,570.96	\$33,790.04
Police and Fire	3.81017	AUTO	\$15,535.92	\$18,643.10	\$10,736.32
Police and Fire	18.78959	50PR	\$15,643.20	\$18,771.84	\$33,479.22
Police and Fire	5.09179	100P	\$15,677.40	\$18,812.88	\$13,862.50
Police and Fire	3.34624	50PR	\$15,727.44	\$18,872.93	\$9,698.34
Police and Fire	7.40874	100P	\$15,770.40	\$18,924.48	\$18,789.96
Police and Fire	13.26248	75PR	\$15,776.28	\$18,931.54	\$27,992.61
Police and Fire	20.45527	25PR	\$15,804.84	\$18,965.81	\$35,163.94
Police and Fire	6.40308	SURV	\$15,855.12	\$19,026.14	\$16,875.44
Police and Fire	7.94932	SURV	\$15,882.24	\$19,058.69	\$19,949.83
Police and Fire	6.40308	50PR	\$15,985.32	\$19,182.38	\$17,014.02
Police and Fire	6.40308	50PR	\$15,990.36	\$19,188.43	\$17,019.38
Police and Fire	4.08873	50PR	\$15,995.52	\$19,194.62	\$11,749.85
Police and Fire	6.40308	100P	\$16,038.48	\$19,246.18	\$17,070.60
Police and Fire	15.5724	25PR	\$16,094.04	\$19,312.85	\$31,302.71
Police and Fire	14.78948	75PR	\$16,118.40	\$19,342.08	\$30,468.37
Police and Fire	25.72262	50PR	\$16,222.32	\$19,466.78	\$39,500.86
Police and Fire	18.78959	100P	\$16,263.36	\$19,516.03	\$34,806.47
Police and Fire	6.40308	AUTO	\$16,268.76	\$19,522.51	\$17,315.70
Police and Fire	22.16902	SURV	\$16,427.04	\$19,712.45	\$37,816.74
Police and Fire	9.75569	AUTO	\$16,618.44	\$19,942.13	\$24,176.78
Police and Fire	3.81017	50PR	\$16,697.28	\$20,036.74	\$11,538.90
Police and Fire	6.40308	50PR	\$16,724.04	\$20,068.85	\$17,800.28
Police and Fire	7.40874	75PR	\$16,732.20	\$20,078.64	\$19,935.91
Police and Fire	7.94932	SURV	\$16,747.68	\$20,097.22	\$21,036.92
Police and Fire	24.82312	50PR	\$16,748.76	\$20,098.51	\$40,271.81
Police and Fire	16.36611	50PR	\$16,748.76	\$20,098.51	\$33,453.98
Police and Fire	7.94932	100P	\$16,837.56	\$20,205.07	\$21,149.81
Police and Fire	4.38622	100P	\$16,872.48	\$20,246.98	\$13,161.98
Police and Fire	9.75569	25PR	\$16,942.08	\$20,330.50	\$24,647.62
Police and Fire	6.40308	50PR	\$16,943.04	\$20,331.65	\$18,033.37
Police and Fire	16.36611	25PR	\$17,017.20	\$20,420.64	\$33,990.16
Police and Fire	17.97491	100P	\$17,050.56	\$20,460.67	\$35,719.54
Police and Fire	17.97491	50PR	\$17,096.88	\$20,516.26	\$35,816.58
Police and Fire	20.45527	AUTO	\$17,126.16	\$20,551.39	\$38,103.72
Police and Fire	4.38622	AUTO	\$17,157.24	\$20,588.69	\$13,384.12
Police and Fire	3.81017	100P	\$17,181.96	\$20,618.35	\$11,873.84
Police and Fire	22.16902	AUTO	\$17,205.84	\$20,647.01	\$39,609.62
Police and Fire	33.82859	25PR	\$17,292.36	\$20,750.83	\$45,597.49
Police and Fire	11.0931	25PR	\$17,353.20	\$20,823.84	\$27,526.15
Police and Fire	4.08873	50PR	\$17,358.48	\$20,830.18	\$12,751.04
Police and Fire	16.36611	25PR	\$17,389.08	\$20,866.90	\$34,732.95
Police and Fire	13.26248	25PR	\$17,476.92	\$20,972.30	\$31,010.14

Police and Fire	5.93878 SURV	\$17,477.28	\$20,972.74	\$17,521.01
Police and Fire	8.522 50PR	\$17,481.00	\$20,977.20	\$23,108.32
Police and Fire	14.01943 25PR	\$17,488.32	\$20,985.98	\$32,063.15
Police and Fire	6.40308 50PR	\$17,528.76	\$21,034.51	\$18,656.78
Police and Fire	5.09179 100P	\$17,784.36	\$21,341.23	\$15,725.55
Police and Fire	11.0931 100P	\$17,902.92	\$21,483.50	\$28,398.13
Police and Fire	17.16556 AUTO	\$17,919.00	\$21,502.80	\$36,684.92
Police and Fire	4.38622 AUTO	\$18,085.80	\$21,702.96	\$14,108.48
Police and Fire	3.34624 AUTO	\$18,098.52	\$21,718.22	\$11,160.47
Police and Fire	3.34624 SURV	\$18,229.08	\$21,874.90	\$11,240.98
Police and Fire	11.0931 AUTO	\$18,234.84	\$21,881.81	\$28,924.63
Police and Fire	5.4964 100P	\$18,280.08	\$21,936.10	\$17,213.02
Police and Fire	23.92898 50PR	\$18,329.28	\$21,995.14	\$43,479.44
Police and Fire	9.1255 25PR	\$18,487.08	\$22,184.50	\$25,667.34
Police and Fire	11.79862 100P	\$18,533.64	\$22,240.37	\$30,592.43
Police and Fire	11.0931 100P	\$18,537.00	\$22,244.40	\$29,403.93
Police and Fire	2.53244 100P	\$18,600.96	\$22,321.15	\$8,928.35
Police and Fire	14.78948 100P	\$18,688.20	\$22,425.84	\$35,326.02
Police and Fire	10.41193 100P	\$18,725.16	\$22,470.19	\$28,478.56
Police and Fire	9.1255 50PR	\$18,852.48	\$22,622.98	\$26,174.66
Police and Fire	2.42125 AUTO	\$18,947.88	\$22,737.46	\$8,729.22
Police and Fire	9.1255 50PR	\$18,995.40	\$22,794.48	\$26,373.09
Police and Fire	23.04456 75PR	\$19,075.68	\$22,890.82	\$44,599.77
Police and Fire	13.26248 AUTO	\$19,086.48	\$22,903.78	\$33,866.06
Police and Fire	22.16902 AUTO	\$19,106.88	\$22,928.26	\$43,986.01
Police and Fire	27.53101 50PR	\$19,245.72	\$23,094.86	\$47,934.53
Police and Fire	17.97491 50PR	\$19,259.64	\$23,111.57	\$40,347.38
Police and Fire	9.1255 50PR	\$19,273.44	\$23,128.13	\$26,759.12
Police and Fire	28.43845 SURV	\$19,320.36	\$23,184.43	\$48,610.03
Police and Fire	22.16902 75PR	\$19,356.00	\$23,227.20	\$44,559.51
Police and Fire	4.72593 50PR	\$19,494.72	\$23,393.66	\$16,197.92
Police and Fire	26.62516 75PR	\$19,523.28	\$23,427.94	\$48,098.82
Police and Fire	10.41193 100P	\$19,604.52	\$23,525.42	\$29,815.95
Police and Fire	14.01943 SURV	\$19,634.88	\$23,561.86	\$35,998.67
Police and Fire	4.72593 AUTO	\$19,643.88	\$23,572.66	\$16,321.86
Police and Fire	29.34619 50PR	\$19,680.96	\$23,617.15	\$49,984.80
Police and Fire	5.09179 AUTO	\$19,698.48	\$23,638.18	\$17,418.08
Police and Fire	16.36611 75PR	\$19,772.76	\$23,727.31	\$39,494.12
Police and Fire	3.56889 50PR	\$19,862.40	\$23,834.88	\$12,963.64
Police and Fire	2.95323 50PR	\$19,909.44	\$23,891.33	\$10,983.03
Police and Fire	43.48739 50PR	\$19,934.64	\$23,921.57	\$55,117.88
Police and Fire	3.34624 AS15	\$19,987.44	\$23,984.93	\$12,325.28
Police and Fire	6.40308 50PR	\$19,991.16	\$23,989.39	\$21,277.64
Police and Fire	16.36611 100P	\$20,021.16	\$24,000.00	\$39,736.68
Police and Fire	5.93878 AS15	\$20,059.44	\$24,000.00	\$19,752.10
Police and Fire	44.45867 AUTO	\$20,118.12	\$24,000.00	\$53,833.13
Police and Fire	5.09179 AUTO	\$20,130.84	\$24,000.00	\$17,106.23
Police and Fire	2.95323 100P	\$20,151.36	\$24,000.00	\$10,615.50
Police and Fire	19.61492 50PR	\$20,253.24	\$24,000.00	\$40,903.60

Police and Fire	5.4964	AUTO	\$20,390.04	\$24,000.00	\$16,996.18
Police and Fire	4.38622	100P	\$20,402.40	\$24,000.00	\$14,032.19
Police and Fire	21.3067	AUTO	\$20,425.68	\$24,000.00	\$40,469.04
Police and Fire	20.45527	50PR	\$20,594.52	\$24,000.00	\$37,883.99
Police and Fire	19.61492	AUTO	\$20,742.96	\$24,000.00	\$35,557.30
Police and Fire	5.09179	50PR	\$20,756.76	\$24,000.00	\$14,338.93
Police and Fire	5.4964	50PR	\$20,861.88	\$24,000.00	\$14,774.69
Police and Fire	9.1255	50PR	\$20,870.76	\$24,000.00	\$21,723.08
Police and Fire	4.38622	50PR	\$20,952.60	\$24,000.00	\$11,886.17
Police and Fire	9.1255	50PR	\$20,971.56	\$24,000.00	\$21,023.33
Police and Fire	7.94932	AUTO	\$20,987.16	\$24,000.00	\$18,922.28
Police and Fire	7.94932	100P	\$20,988.60	\$24,000.00	\$18,913.24
Police and Fire	6.88939	50PR	\$21,113.52	\$24,000.00	\$16,264.84
Police and Fire	2.23971	AUTO	\$21,226.80	\$24,000.00	\$5,946.52
Police and Fire	27.53101	50PR	\$21,280.44	\$24,000.00	\$33,867.49
Police and Fire	7.94932	100P	\$21,351.60	\$24,000.00	\$16,633.40
Police and Fire	4.72593	50PR	\$21,411.72	\$24,000.00	\$10,752.85
Police and Fire	6.88939	AUTO	\$21,425.28	\$24,000.00	\$14,508.12
Police and Fire	4.38622	50PR	\$21,483.48	\$24,000.00	\$9,815.51
Police and Fire	9.1255	50PR	\$21,483.84	\$24,000.00	\$17,467.10
Police and Fire	14.78948	50PR	\$21,570.00	\$24,000.00	\$22,966.96
Police and Fire	6.40308	SURV	\$21,651.60	\$24,000.00	\$12,497.63
Police and Fire	17.97491	100P	\$21,697.56	\$24,000.00	\$24,117.12
Police and Fire	8.522	AUTO	\$21,798.96	\$24,000.00	\$14,547.89
Police and Fire	18.78959	SURV	\$21,827.16	\$24,000.00	\$23,251.31
Police and Fire	7.94932	SURV	\$21,854.64	\$24,000.00	\$13,474.03
Police and Fire	15.5724	50PR	\$21,889.92	\$24,000.00	\$20,520.40
Police and Fire	14.01943	50PR	\$21,958.20	\$24,000.00	\$18,717.22
Police and Fire	5.4964	50PR	\$22,002.84	\$24,000.00	\$9,402.90
Police and Fire	25.72262	25PR	\$22,032.24	\$24,000.00	\$23,957.18
Police and Fire	27.53101	AUTO	\$22,057.92	\$24,000.00	\$24,185.30
Police and Fire	4.38622	50PR	\$22,182.84	\$24,000.00	\$7,087.70
Police and Fire	33.82859	100P	\$22,206.72	\$24,000.00	\$23,643.12
Police and Fire	7.40874	50PR	\$22,208.28	\$24,000.00	\$10,673.90
Police and Fire	23.92898	50PR	\$22,239.60	\$24,000.00	\$20,879.49
Police and Fire	4.08873	AS15	\$22,244.40	\$24,000.00	\$6,448.07
Police and Fire	22.16902	50PR	\$22,248.36	\$24,000.00	\$20,162.28
Police and Fire	14.78948	50PR	\$22,264.92	\$24,000.00	\$16,398.98
Police and Fire	14.78948	50PR	\$22,335.12	\$24,000.00	\$15,735.49
Police and Fire	9.75569	AUTO	\$22,406.40	\$24,000.00	\$11,591.98
Police and Fire	17.97491	100P	\$22,419.36	\$24,000.00	\$16,556.56
Police and Fire	5.09179	SURV	\$22,425.24	\$24,000.00	\$6,962.29
Police and Fire	4.72593	50PR	\$22,510.80	\$24,000.00	\$6,186.79
Police and Fire	58.18984	50PR	\$22,626.48	\$24,000.00	\$19,562.64
Police and Fire	9.75569	50PR	\$22,641.84	\$24,000.00	\$9,879.37
Police and Fire	15.5724	50PR	\$22,727.88	\$24,000.00	\$12,371.29
Police and Fire	15.5724	AUTO	\$22,753.32	\$24,000.00	\$12,123.89
Police and Fire	15.5724	AUTO	\$22,812.96	\$24,000.00	\$11,543.89
Police and Fire	5.93878	AUTO	\$22,831.32	\$24,000.00	\$5,858.02

Police and Fire	5.09179	AUTO	\$22,875.36	\$24,000.00	\$4,972.23
Police and Fire	23.92898	50PR	\$22,912.20	\$24,000.00	\$12,902.02
Police and Fire	5.4964	50PR	\$22,992.24	\$24,000.00	\$4,744.67
Police and Fire	6.40308	50PR	\$23,199.12	\$24,000.00	\$4,262.09
Police and Fire	16.36611	50PR	\$23,319.36	\$24,000.00	\$6,797.55
Police and Fire	5.93878	SURV	\$23,362.20	\$24,000.00	\$3,196.98
Police and Fire	20.45527	SURV	\$23,558.64	\$24,000.00	\$4,909.87
Police and Fire	19.61492	50PR	\$23,586.36	\$24,000.00	\$4,515.73
Police and Fire	10.41193	SURV	\$23,606.40	\$24,000.00	\$2,993.07
Police and Fire	19.61492	50PR	\$23,615.16	\$24,000.00	\$4,201.32
Police and Fire	5.4964	AUTO	\$23,686.32	\$24,000.00	\$1,476.85
Police and Fire	19.61492	50PR	\$23,761.80	\$24,000.00	\$2,600.44
Police and Fire	6.88939	AUTO	\$23,808.12	\$24,000.00	\$1,081.21
Police and Fire	11.0931	50PR	\$23,833.32	\$24,000.00	\$1,321.96
Police and Fire	6.88939	AUTO	\$23,848.08	\$24,000.00	\$856.04
Police and Fire	37.67892	100P	\$23,918.40	\$24,000.00	\$1,101.06
Police and Fire	5.166667	SURV	\$23,946.72	\$24,000.00	\$238.42
Police and Fire	7.40874	SURV	\$23,993.64	\$24,000.00	\$37.89
Police and Fire	11.0931	50PR	\$23,999.28	\$24,000.00	\$5.71

Present Value to bring P&F Survivors Up
\$5,441,012.11

Local Police and Fire Benefit Plans

Appendix J

Plan	Life Expectancy	Option	Annual Benefit	20% or \$30,000	Present Value of	
					increase as of 12/31/2014	
Police and Fire	14.01943	SURV	\$235.56	\$282.67	\$431.88	
Police and Fire	23.92898	50PR	\$293.28	\$351.94	\$695.70	
Police and Fire	5.93878	100P	\$366.72	\$440.06	\$367.64	
Police and Fire	14.01943	25PR	\$516.12	\$619.34	\$946.26	
Police and Fire	7.40874	50PR	\$759.48	\$911.38	\$904.90	
Police and Fire	8.522	100P	\$816.72	\$980.06	\$1,079.63	
Police and Fire	6.40308	100P	\$981.96	\$1,178.35	\$1,045.15	
Police and Fire	6.40308	SURV	\$1,170.12	\$1,404.14	\$1,245.42	
Police and Fire	8.522	50PR	\$1,385.64	\$1,662.77	\$1,831.69	
Police and Fire	21.3067	25PR	\$1,405.08	\$1,686.10	\$3,181.71	
Police and Fire	50.31159	AUTO	\$1,408.44	\$1,690.13	\$3,964.16	
Police and Fire	4.72593	50PR	\$1,431.36	\$1,717.63	\$1,189.30	
Police and Fire	14.01943	100P	\$1,440.60	\$1,728.72	\$2,641.20	
Police and Fire	20.45527	AUTO	\$1,649.64	\$1,979.57	\$3,670.26	
Police and Fire	11.0931	25PR	\$1,819.68	\$2,183.62	\$2,886.43	
Police and Fire	16.36611	100P	\$1,965.00	\$2,358.00	\$3,924.89	
Police and Fire	13.26248	100P	\$2,039.64	\$2,447.57	\$3,619.03	
Police and Fire	41.54722	100P	\$2,104.44	\$2,525.33	\$5,778.34	
Police and Fire	4.08873	50PR	\$2,197.32	\$2,636.78	\$1,614.09	
Police and Fire	16.36611	50PR	\$2,258.28	\$2,709.94	\$4,510.69	
Police and Fire	8.522	100P	\$2,449.44	\$2,939.33	\$3,237.94	
Police and Fire	9.1255	100P	\$2,504.64	\$3,005.57	\$3,477.43	
Police and Fire	26.62516	100P	\$2,785.80	\$3,342.96	\$6,863.28	
Police and Fire	4.38622	50PR	\$2,825.52	\$3,390.62	\$2,204.15	
Police and Fire	9.75569	50PR	\$2,967.96	\$3,561.55	\$4,317.84	
Police and Fire	6.40308	50PR	\$3,058.32	\$3,669.98	\$3,255.13	
Police and Fire	6.88939	50PR	\$3,114.12	\$3,736.94	\$3,509.51	
Police and Fire	15.5724	50PR	\$3,352.80	\$4,023.36	\$6,521.16	
Police and Fire	7.94932	50PR	\$3,358.32	\$4,029.98	\$4,218.42	
Police and Fire	26.62516	AUTO	\$3,382.80	\$4,059.36	\$8,334.09	
Police and Fire	14.78948	100P	\$3,665.88	\$4,399.06	\$6,929.56	
Police and Fire	16.36611	100P	\$3,816.12	\$4,579.34	\$7,622.32	
Police and Fire	14.01943	100P	\$4,462.44	\$5,354.93	\$8,181.46	
Police and Fire	19.61492	25PR	\$4,463.28	\$5,355.94	\$9,745.18	
Police and Fire	17.97491	50PR	\$4,545.00	\$5,454.00	\$9,521.41	
Police and Fire	41.54722	100P	\$4,698.72	\$5,638.46	\$12,901.68	
Police and Fire	5.09179	SURV	\$4,825.80	\$5,790.96	\$4,267.14	
Police and Fire	22.16902	AUTO	\$4,873.44	\$5,848.13	\$11,219.16	
Police and Fire	4.08873	100P	\$4,943.88	\$5,932.66	\$3,631.63	
Police and Fire	7.94932	100P	\$5,221.68	\$6,266.02	\$6,559.00	
Police and Fire	13.26248	100P	\$5,306.40	\$6,367.68	\$9,415.40	
Police and Fire	23.04456	100P	\$5,356.08	\$6,427.30	\$12,522.75	
Police and Fire	21.3067	SURV	\$5,624.76	\$6,749.71	\$12,736.89	
Police and Fire	3.13441	100P	\$5,652.96	\$6,783.55	\$3,289.13	

Police and Fire	2.64971	100P	\$5,685.60	\$6,822.72	\$2,843.83
Police and Fire	25.72262	25PR	\$5,718.96	\$6,862.75	\$13,925.50
Police and Fire	4.38622	SURV	\$6,151.56	\$7,381.87	\$4,798.75
Police and Fire	4.08873	SURV	\$6,153.96	\$7,384.75	\$4,520.52
Police and Fire	5.4964	SURV	\$6,195.84	\$7,435.01	\$5,834.17
Police and Fire	7.40874	SURV	\$6,210.12	\$7,452.14	\$7,399.17
Police and Fire	9.1255	SURV	\$6,255.96	\$7,507.15	\$8,685.74
Police and Fire	7.94932	AUTO	\$6,306.36	\$7,567.63	\$7,921.48
Police and Fire	17.16556	100P	\$6,310.56	\$7,572.67	\$12,919.38
Police and Fire	11.79862	75PR	\$6,314.88	\$7,577.86	\$10,423.62
Police and Fire	6.40308	SURV	\$6,326.76	\$7,592.11	\$6,733.90
Police and Fire	5.4964	SURV	\$6,342.00	\$7,610.40	\$5,971.80
Police and Fire	2.79732	SURV	\$6,360.60	\$7,632.72	\$3,341.55
Police and Fire	10.41193	100P	\$6,420.24	\$7,704.29	\$9,764.36
Police and Fire	5.09179	SURV	\$6,448.68	\$7,738.42	\$5,702.15
Police and Fire	18.78959	50PR	\$6,702.36	\$8,042.83	\$14,344.24
Police and Fire	12.52003	50PR	\$6,761.40	\$8,113.68	\$11,583.82
Police and Fire	15.5724	100P	\$6,953.40	\$8,344.08	\$13,524.28
Police and Fire	10.41193	25PR	\$7,033.08	\$8,439.70	\$10,696.41
Police and Fire	3.81017	50PR	\$7,653.12	\$9,183.74	\$5,288.80
Police and Fire	9.1255	25PR	\$7,728.60	\$9,274.32	\$10,730.34
Police and Fire	4.38622	50PR	\$7,825.56	\$9,390.67	\$6,104.61
Police and Fire	77	25PR	\$7,835.28	\$9,402.34	\$22,578.85
Police and Fire	5.09179	50PR	\$7,856.52	\$9,427.82	\$6,947.01
Police and Fire	3.34624	AUTO	\$7,944.36	\$9,533.23	\$4,898.90
Police and Fire	5.93878	100P	\$7,966.32	\$9,559.58	\$7,986.25
Police and Fire	27.53101	50PR	\$8,529.36	\$10,235.23	\$21,243.73
Police and Fire	3.34624	50PR	\$8,739.60	\$10,487.52	\$5,389.28
Police and Fire	18.78959	50PR	\$8,846.04	\$10,615.25	\$18,932.09
Police and Fire	11.79862	100P	\$8,884.32	\$10,661.18	\$14,664.85
Police and Fire	16.36611	25PR	\$8,912.04	\$10,694.45	\$17,800.91
Police and Fire	3.81017	100P	\$8,929.68	\$10,715.62	\$6,170.99
Police and Fire	18.78959	100P	\$8,934.84	\$10,721.81	\$19,122.14
Police and Fire	22.16902	75PR	\$9,130.80	\$10,956.96	\$21,020.04
Police and Fire	6.40308	25PR	\$9,219.84	\$11,063.81	\$9,813.16
Police and Fire	10.41193	50PR	\$9,380.16	\$11,256.19	\$14,266.02
Police and Fire	19.61492	50PR	\$9,394.80	\$11,273.76	\$20,512.72
Police and Fire	5.93878	100P	\$9,435.96	\$11,323.15	\$9,459.57
Police and Fire	11.79862	100P	\$9,545.28	\$11,454.34	\$15,755.86
Police and Fire	13.26248	100P	\$9,650.52	\$11,580.62	\$17,123.38
Police and Fire	4.72593	50PR	\$9,845.28	\$11,814.34	\$8,180.32
Police and Fire	7.40874	100P	\$9,956.88	\$11,948.26	\$11,863.32
Police and Fire	4.38622	50PR	\$10,424.28	\$12,509.14	\$8,131.83
Police and Fire	7.40874	50PR	\$10,600.32	\$12,720.38	\$12,629.96
Police and Fire	18.78959	100P	\$10,614.96	\$12,737.95	\$22,717.89
Police and Fire	11.79862	SURV	\$10,717.56	\$12,861.07	\$17,690.87
Police and Fire	20.45527	50PR	\$10,718.52	\$12,862.22	\$23,847.46
Police and Fire	3.81017	AUTO	\$10,773.48	\$12,928.18	\$7,445.17

Police and Fire	7.94932	50PR	\$10,885.32	\$13,062.38	\$13,673.15
Police and Fire	11.79862	25PR	\$10,924.56	\$13,109.47	\$18,032.56
Police and Fire	4.08873	100P	\$11,001.72	\$13,202.06	\$8,081.55
Police and Fire	5.09179	50PR	\$11,173.08	\$13,407.70	\$9,879.63
Police and Fire	14.78948	25PR	\$11,230.44	\$13,476.53	\$21,228.73
Police and Fire	5.93878	100P	\$11,345.40	\$13,614.48	\$11,373.79
Police and Fire	9.1255	25PR	\$11,783.40	\$14,140.08	\$16,360.00
Police and Fire	6.40308	100P	\$11,860.32	\$14,232.38	\$12,623.56
Police and Fire	5.09179	100P	\$11,868.36	\$14,242.03	\$10,494.42
Police and Fire	38.6441	25PR	\$11,947.08	\$14,336.50	\$32,396.66
Police and Fire	6.88939	100P	\$12,018.72	\$14,422.46	\$13,544.70
Police and Fire	19.61492	50PR	\$12,041.40	\$14,449.68	\$26,291.33
Police and Fire	17.16556	25PR	\$12,146.16	\$14,575.39	\$24,866.40
Police and Fire	24.82312	25PR	\$12,330.36	\$14,796.43	\$29,647.92
Police and Fire	21.3067	25PR	\$12,408.84	\$14,890.61	\$28,098.99
Police and Fire	15.5724	50PR	\$12,545.88	\$15,055.06	\$24,401.58
Police and Fire	14.78948	50PR	\$12,586.20	\$15,103.44	\$23,791.50
Police and Fire	14.78948	100P	\$12,783.24	\$15,339.89	\$24,163.96
Police and Fire	4.72593	AUTO	\$12,895.32	\$15,474.38	\$10,714.56
Police and Fire	14.01943	25PR	\$13,014.60	\$15,617.52	\$23,861.02
Police and Fire	23.92898	50PR	\$13,135.92	\$15,763.10	\$31,160.11
Police and Fire	23.92898	25PR	\$13,183.08	\$15,819.70	\$31,271.98
Police and Fire	12.52003	AUTO	\$13,206.12	\$15,847.34	\$22,625.09
Police and Fire	16.36611	100P	\$13,220.64	\$15,864.77	\$26,406.91
Police and Fire	12.52003	50PR	\$13,238.04	\$15,885.65	\$22,679.78
Police and Fire	7.40874	AUTO	\$13,273.80	\$15,928.56	\$15,815.33
Police and Fire	6.40308	50PR	\$13,325.04	\$15,990.05	\$14,182.54
Police and Fire	17.16556	100P	\$13,338.48	\$16,006.18	\$27,307.39
Police and Fire	11.79862	100P	\$13,387.92	\$16,065.50	\$22,098.68
Police and Fire	4.72593	50PR	\$13,434.36	\$16,121.23	\$11,162.44
Police and Fire	18.78959	SURV	\$13,435.08	\$16,122.10	\$28,753.45
Police and Fire	23.04456	50PR	\$13,451.04	\$16,141.25	\$31,449.11
Police and Fire	22.16902	50PR	\$13,656.96	\$16,388.35	\$31,439.73
Police and Fire	16.36611	25PR	\$13,666.56	\$16,399.87	\$27,297.59
Police and Fire	18.78959	100P	\$13,767.24	\$16,520.69	\$29,464.33
Police and Fire	36.71485	100P	\$13,823.88	\$16,588.66	\$37,113.80
Police and Fire	28.43845	100P	\$13,917.60	\$16,701.12	\$35,016.69
Police and Fire	10.41193	50PR	\$14,013.72	\$16,816.46	\$21,313.06
Police and Fire	18.78959	25PR	\$14,053.68	\$16,864.42	\$30,077.36
Police and Fire	17.16556	25PR	\$14,146.56	\$16,975.87	\$28,961.74
Police and Fire	25.72262	25PR	\$14,178.12	\$17,013.74	\$34,523.30
Police and Fire	22.16902	75PR	\$14,393.04	\$17,271.65	\$33,134.26
Police and Fire	14.78948	75PR	\$14,506.44	\$17,407.73	\$27,421.30
Police and Fire	9.1255	TERM	\$14,625.12	\$17,550.14	\$20,305.42
Police and Fire	12.52003	SURV	\$14,685.72	\$17,622.86	\$25,159.99
Police and Fire	17.97491	50PR	\$14,699.28	\$17,639.14	\$30,793.80
Police and Fire	4.38622	AUTO	\$14,821.80	\$17,786.16	\$11,562.28
Police and Fire	23.92898	25PR	\$14,878.44	\$17,854.13	\$35,293.60

Police and Fire	5.4964	100P	\$14,914.80	\$17,897.76	\$14,044.18
Police and Fire	5.93878	50PR	\$15,071.04	\$18,085.25	\$15,108.75
Police and Fire	3.81017	50PR	\$15,106.56	\$18,127.87	\$10,439.61
Police and Fire	3.56889	AUTO	\$15,151.32	\$18,181.58	\$9,888.85
Police and Fire	11.79862	100P	\$15,176.64	\$18,211.97	\$25,051.22
Police and Fire	24.82312	AUTO	\$15,303.24	\$18,363.89	\$36,796.11
Police and Fire	17.97491	SURV	\$15,324.60	\$18,389.52	\$32,103.79
Police and Fire	15.5724	100P	\$15,361.44	\$18,433.73	\$29,877.81
Police and Fire	3.34624	50PR	\$15,466.08	\$18,559.30	\$9,537.18
Police and Fire	19.61492	25PR	\$15,475.80	\$18,570.96	\$33,790.04
Police and Fire	3.81017	AUTO	\$15,535.92	\$18,643.10	\$10,736.32
Police and Fire	18.78959	50PR	\$15,643.20	\$18,771.84	\$33,479.22
Police and Fire	5.09179	100P	\$15,677.40	\$18,812.88	\$13,862.50
Police and Fire	3.34624	50PR	\$15,727.44	\$18,872.93	\$9,698.34
Police and Fire	7.40874	100P	\$15,770.40	\$18,924.48	\$18,789.96
Police and Fire	13.26248	75PR	\$15,776.28	\$18,931.54	\$27,992.61
Police and Fire	20.45527	25PR	\$15,804.84	\$18,965.81	\$35,163.94
Police and Fire	6.40308	SURV	\$15,855.12	\$19,026.14	\$16,875.44
Police and Fire	7.94932	SURV	\$15,882.24	\$19,058.69	\$19,949.83
Police and Fire	6.40308	50PR	\$15,985.32	\$19,182.38	\$17,014.02
Police and Fire	6.40308	50PR	\$15,990.36	\$19,188.43	\$17,019.38
Police and Fire	4.08873	50PR	\$15,995.52	\$19,194.62	\$11,749.85
Police and Fire	6.40308	100P	\$16,038.48	\$19,246.18	\$17,070.60
Police and Fire	15.5724	25PR	\$16,094.04	\$19,312.85	\$31,302.71
Police and Fire	14.78948	75PR	\$16,118.40	\$19,342.08	\$30,468.37
Police and Fire	25.72262	50PR	\$16,222.32	\$19,466.78	\$39,500.86
Police and Fire	18.78959	100P	\$16,263.36	\$19,516.03	\$34,806.47
Police and Fire	6.40308	AUTO	\$16,268.76	\$19,522.51	\$17,315.70
Police and Fire	22.16902	SURV	\$16,427.04	\$19,712.45	\$37,816.74
Police and Fire	9.75569	AUTO	\$16,618.44	\$19,942.13	\$24,176.78
Police and Fire	3.81017	50PR	\$16,697.28	\$20,036.74	\$11,538.90
Police and Fire	6.40308	50PR	\$16,724.04	\$20,068.85	\$17,800.28
Police and Fire	7.40874	75PR	\$16,732.20	\$20,078.64	\$19,935.91
Police and Fire	7.94932	SURV	\$16,747.68	\$20,097.22	\$21,036.92
Police and Fire	24.82312	50PR	\$16,748.76	\$20,098.51	\$40,271.81
Police and Fire	16.36611	50PR	\$16,748.76	\$20,098.51	\$33,453.98
Police and Fire	7.94932	100P	\$16,837.56	\$20,205.07	\$21,149.81
Police and Fire	4.38622	100P	\$16,872.48	\$20,246.98	\$13,161.98
Police and Fire	9.75569	25PR	\$16,942.08	\$20,330.50	\$24,647.62
Police and Fire	6.40308	50PR	\$16,943.04	\$20,331.65	\$18,033.37
Police and Fire	16.36611	25PR	\$17,017.20	\$20,420.64	\$33,990.16
Police and Fire	17.97491	100P	\$17,050.56	\$20,460.67	\$35,719.54
Police and Fire	17.97491	50PR	\$17,096.88	\$20,516.26	\$35,816.58
Police and Fire	20.45527	AUTO	\$17,126.16	\$20,551.39	\$38,103.72
Police and Fire	4.38622	AUTO	\$17,157.24	\$20,588.69	\$13,384.12
Police and Fire	3.81017	100P	\$17,181.96	\$20,618.35	\$11,873.84
Police and Fire	22.16902	AUTO	\$17,205.84	\$20,647.01	\$39,609.62
Police and Fire	33.82859	25PR	\$17,292.36	\$20,750.83	\$45,597.49

Police and Fire	11.0931 25PR	\$17,353.20	\$20,823.84	\$27,526.15
Police and Fire	4.08873 50PR	\$17,358.48	\$20,830.18	\$12,751.04
Police and Fire	16.36611 25PR	\$17,389.08	\$20,866.90	\$34,732.95
Police and Fire	13.26248 25PR	\$17,476.92	\$20,972.30	\$31,010.14
Police and Fire	5.93878 SURV	\$17,477.28	\$20,972.74	\$17,521.01
Police and Fire	8.522 50PR	\$17,481.00	\$20,977.20	\$23,108.32
Police and Fire	14.01943 25PR	\$17,488.32	\$20,985.98	\$32,063.15
Police and Fire	6.40308 50PR	\$17,528.76	\$21,034.51	\$18,656.78
Police and Fire	5.09179 100P	\$17,784.36	\$21,341.23	\$15,725.55
Police and Fire	11.0931 100P	\$17,902.92	\$21,483.50	\$28,398.13
Police and Fire	17.16556 AUTO	\$17,919.00	\$21,502.80	\$36,684.92
Police and Fire	4.38622 AUTO	\$18,085.80	\$21,702.96	\$14,108.48
Police and Fire	3.34624 AUTO	\$18,098.52	\$21,718.22	\$11,160.47
Police and Fire	3.34624 SURV	\$18,229.08	\$21,874.90	\$11,240.98
Police and Fire	11.0931 AUTO	\$18,234.84	\$21,881.81	\$28,924.63
Police and Fire	5.4964 100P	\$18,280.08	\$21,936.10	\$17,213.02
Police and Fire	23.92898 50PR	\$18,329.28	\$21,995.14	\$43,479.44
Police and Fire	9.1255 25PR	\$18,487.08	\$22,184.50	\$25,667.34
Police and Fire	11.79862 100P	\$18,533.64	\$22,240.37	\$30,592.43
Police and Fire	11.0931 100P	\$18,537.00	\$22,244.40	\$29,403.93
Police and Fire	2.53244 100P	\$18,600.96	\$22,321.15	\$8,928.35
Police and Fire	14.78948 100P	\$18,688.20	\$22,425.84	\$35,326.02
Police and Fire	10.41193 100P	\$18,725.16	\$22,470.19	\$28,478.56
Police and Fire	9.1255 50PR	\$18,852.48	\$22,622.98	\$26,174.66
Police and Fire	2.42125 AUTO	\$18,947.88	\$22,737.46	\$8,729.22
Police and Fire	9.1255 50PR	\$18,995.40	\$22,794.48	\$26,373.09
Police and Fire	23.04456 75PR	\$19,075.68	\$22,890.82	\$44,599.77
Police and Fire	13.26248 AUTO	\$19,086.48	\$22,903.78	\$33,866.06
Police and Fire	22.16902 AUTO	\$19,106.88	\$22,928.26	\$43,986.01
Police and Fire	27.53101 50PR	\$19,245.72	\$23,094.86	\$47,934.53
Police and Fire	17.97491 50PR	\$19,259.64	\$23,111.57	\$40,347.38
Police and Fire	9.1255 50PR	\$19,273.44	\$23,128.13	\$26,759.12
Police and Fire	28.43845 SURV	\$19,320.36	\$23,184.43	\$48,610.03
Police and Fire	22.16902 75PR	\$19,356.00	\$23,227.20	\$44,559.51
Police and Fire	4.72593 50PR	\$19,494.72	\$23,393.66	\$16,197.92
Police and Fire	26.62516 75PR	\$19,523.28	\$23,427.94	\$48,098.82
Police and Fire	10.41193 100P	\$19,604.52	\$23,525.42	\$29,815.95
Police and Fire	14.01943 SURV	\$19,634.88	\$23,561.86	\$35,998.67
Police and Fire	4.72593 AUTO	\$19,643.88	\$23,572.66	\$16,321.86
Police and Fire	29.34619 50PR	\$19,680.96	\$23,617.15	\$49,984.80
Police and Fire	5.09179 AUTO	\$19,698.48	\$23,638.18	\$17,418.08
Police and Fire	16.36611 75PR	\$19,772.76	\$23,727.31	\$39,494.12
Police and Fire	3.56889 50PR	\$19,862.40	\$23,834.88	\$12,963.64
Police and Fire	2.95323 50PR	\$19,909.44	\$23,891.33	\$10,983.03
Police and Fire	43.48739 50PR	\$19,934.64	\$23,921.57	\$55,117.88
Police and Fire	3.34624 AS15	\$19,987.44	\$23,984.93	\$12,325.28
Police and Fire	6.40308 50PR	\$19,991.16	\$23,989.39	\$21,277.64
Police and Fire	16.36611 100P	\$20,021.16	\$24,025.39	\$39,990.27

Police and Fire	5.93878 AS15	\$20,059.44	\$24,071.33	\$20,109.63
Police and Fire	44.45867 AUTO	\$20,118.12	\$24,141.74	\$55,798.80
Police and Fire	5.09179 AUTO	\$20,130.84	\$24,157.01	\$17,800.39
Police and Fire	2.95323 100P	\$20,151.36	\$24,181.63	\$11,116.48
Police and Fire	19.61492 50PR	\$20,253.24	\$24,303.89	\$44,221.16
Police and Fire	5.4964 AUTO	\$20,390.04	\$24,468.05	\$19,199.81
Police and Fire	4.38622 100P	\$20,402.40	\$24,482.88	\$15,915.63
Police and Fire	21.3067 AUTO	\$20,425.68	\$24,510.82	\$46,252.58
Police and Fire	20.45527 50PR	\$20,594.52	\$24,713.42	\$45,820.42
Police and Fire	19.61492 AUTO	\$20,742.96	\$24,891.55	\$45,290.42
Police and Fire	5.09179 50PR	\$20,756.76	\$24,908.11	\$18,353.85
Police and Fire	5.4964 50PR	\$20,861.88	\$25,034.26	\$19,644.11
Police and Fire	9.1255 50PR	\$20,870.76	\$25,044.91	\$28,976.83
Police and Fire	4.38622 50PR	\$20,952.60	\$25,143.12	\$16,344.83
Police and Fire	9.1255 50PR	\$20,971.56	\$25,165.87	\$29,116.78
Police and Fire	7.94932 AUTO	\$20,987.16	\$25,184.59	\$26,362.17
Police and Fire	7.94932 100P	\$20,988.60	\$25,186.32	\$26,363.97
Police and Fire	6.88939 50PR	\$21,113.52	\$25,336.22	\$23,794.24
Police and Fire	2.23971 AUTO	\$21,226.80	\$25,472.16	\$9,103.25
Police and Fire	27.53101 50PR	\$21,280.44	\$25,536.53	\$53,002.32
Police and Fire	7.94932 100P	\$21,351.60	\$25,621.92	\$26,819.94
Police and Fire	4.72593 50PR	\$21,411.72	\$25,694.06	\$17,790.73
Police and Fire	6.88939 AUTO	\$21,425.28	\$25,710.34	\$24,145.58
Police and Fire	4.38622 50PR	\$21,483.48	\$25,780.18	\$16,758.96
Police and Fire	9.1255 50PR	\$21,483.84	\$25,780.61	\$29,828.03
Police and Fire	14.78948 50PR	\$21,570.00	\$25,884.00	\$40,773.44
Police and Fire	6.40308 SURV	\$21,651.60	\$25,981.92	\$23,044.94
Police and Fire	17.97491 100P	\$21,697.56	\$26,037.07	\$45,454.63
Police and Fire	8.522 AUTO	\$21,798.96	\$26,158.75	\$28,816.28
Police and Fire	18.78959 SURV	\$21,827.16	\$26,192.59	\$46,713.99
Police and Fire	7.94932 SURV	\$21,854.64	\$26,225.57	\$27,451.82
Police and Fire	15.5724 50PR	\$21,889.92	\$26,267.90	\$42,575.63
Police and Fire	14.01943 50PR	\$21,958.20	\$26,349.84	\$40,258.25
Police and Fire	5.4964 50PR	\$22,002.84	\$26,403.41	\$20,718.47
Police and Fire	25.72262 25PR	\$22,032.24	\$26,438.69	\$53,647.84
Police and Fire	27.53101 AUTO	\$22,057.92	\$26,469.50	\$54,938.76
Police and Fire	4.38622 50PR	\$22,182.84	\$26,619.41	\$17,304.52
Police and Fire	33.82859 100P	\$22,206.72	\$26,648.06	\$58,555.96
Police and Fire	7.40874 50PR	\$22,208.28	\$26,649.94	\$26,460.50
Police and Fire	23.92898 50PR	\$22,239.60	\$26,687.52	\$52,755.23
Police and Fire	4.08873 AS15	\$22,244.40	\$26,693.28	\$16,340.10
Police and Fire	22.16902 50PR	\$22,248.36	\$26,698.03	\$51,218.02
Police and Fire	14.78948 50PR	\$22,264.92	\$26,717.90	\$42,087.04
Police and Fire	14.78948 50PR	\$22,335.12	\$26,802.14	\$42,219.74
Police and Fire	9.75569 AUTO	\$22,406.40	\$26,887.68	\$32,597.20
Police and Fire	17.97491 100P	\$22,419.36	\$26,903.23	\$46,966.74
Police and Fire	5.09179 SURV	\$22,425.24	\$26,910.29	\$19,829.18
Police and Fire	4.72593 50PR	\$22,510.80	\$27,012.96	\$18,703.95

Police and Fire	58.18984	50PR	\$22,626.48	\$27,151.78	\$64,452.45
Police and Fire	9.75569	50PR	\$22,641.84	\$27,170.21	\$32,939.73
Police and Fire	15.5724	50PR	\$22,727.88	\$27,273.46	\$44,205.45
Police and Fire	15.5724	AUTO	\$22,753.32	\$27,303.98	\$44,254.93
Police and Fire	15.5724	AUTO	\$22,812.96	\$27,375.55	\$44,370.93
Police and Fire	5.93878	AUTO	\$22,831.32	\$27,397.58	\$22,888.45
Police and Fire	5.09179	AUTO	\$22,875.36	\$27,450.43	\$20,227.19
Police and Fire	23.92898	50PR	\$22,912.20	\$27,494.64	\$54,350.72
Police and Fire	5.4964	50PR	\$22,992.24	\$27,590.69	\$21,650.12
Police and Fire	6.40308	50PR	\$23,199.12	\$27,838.94	\$24,692.04
Police and Fire	16.36611	50PR	\$23,319.36	\$27,983.23	\$46,578.10
Police and Fire	5.93878	SURV	\$23,362.20	\$28,034.64	\$23,420.66
Police and Fire	20.45527	SURV	\$23,558.64	\$28,270.37	\$52,415.24
Police and Fire	19.61492	50PR	\$23,586.36	\$28,303.63	\$51,498.74
Police and Fire	10.41193	SURV	\$23,606.40	\$28,327.68	\$35,902.29
Police and Fire	19.61492	50PR	\$23,615.16	\$28,338.19	\$51,561.62
Police and Fire	5.4964	AUTO	\$23,686.32	\$28,423.58	\$22,303.68
Police and Fire	19.61492	50PR	\$23,761.80	\$28,514.16	\$51,881.79
Police and Fire	6.88939	AUTO	\$23,808.12	\$28,569.74	\$26,830.96
Police and Fire	11.0931	50PR	\$23,833.32	\$28,599.98	\$37,805.10
Police and Fire	6.88939	AUTO	\$23,848.08	\$28,617.70	\$26,876.00
Police and Fire	37.67892	100P	\$23,918.40	\$28,702.08	\$64,548.03
Police and Fire	5.166667	SURV	\$23,946.72	\$28,736.06	\$21,431.88
Police and Fire	7.40874	SURV	\$23,993.64	\$28,792.37	\$28,587.70
Police and Fire	11.0931	50PR	\$23,999.28	\$28,799.14	\$38,068.35
Police and Fire	23.04456	50PR	\$24,212.76	\$29,055.31	\$56,610.48
Police and Fire	17.97491	100P	\$24,244.80	\$29,093.76	\$50,790.89
Police and Fire	3.34624	50PR	\$24,265.44	\$29,118.53	\$14,963.31
Police and Fire	6.40308	50PR	\$24,289.44	\$29,147.33	\$25,852.53
Police and Fire	18.78959	50PR	\$24,339.60	\$29,207.52	\$52,091.06
Police and Fire	3.56889	50PR	\$24,353.52	\$29,224.22	\$15,894.87
Police and Fire	9.1255	SURV	\$24,379.56	\$29,255.47	\$33,848.43
Police and Fire	32.05253	AUTO	\$24,379.92	\$29,255.90	\$63,438.08
Police and Fire	50.31159	AUTO	\$24,395.52	\$29,274.62	\$68,663.06
Police and Fire	24.82312	100P	\$24,428.04	\$29,313.65	\$58,736.37
Police and Fire	7.40874	50PR	\$24,586.56	\$29,503.87	\$29,294.15
Police and Fire	12.52003	50PR	\$24,612.36	\$29,534.83	\$42,166.58
Police and Fire	3.56889	100P	\$24,755.16	\$29,706.19	\$16,157.01
Police and Fire	22.16902	50PR	\$24,807.84	\$29,769.41	\$57,110.21
Police and Fire	4.38622	100P	\$24,851.52	\$29,821.82	\$19,386.32
Police and Fire	9.75569	AUTO	\$24,871.56	\$29,845.87	\$36,183.56
Police and Fire	5.4964	100P	\$24,908.76	\$29,890.51	\$23,454.76
Police and Fire	14.01943	50PR	\$24,969.60	\$29,963.52	\$45,779.36
Police and Fire	24.82312	AUTO	\$24,974.88	\$29,969.86	\$60,051.23
Police and Fire	5.4964	50PR	\$24,992.16	\$29,990.59	\$23,533.29
Police and Fire	14.01943	50PR	\$25,013.88	\$30,000.00	\$45,707.86
Police and Fire	18.78959	50PR	\$25,049.52	\$30,000.00	\$52,974.52
Police and Fire	5.4964	50PR	\$25,074.36	\$30,000.00	\$23,190.58

Police and Fire	18.78959	50PR	\$25,102.80	\$30,000.00	\$52,404.38
Police and Fire	5.09179	50PR	\$25,141.08	\$30,000.00	\$21,482.13
Police and Fire	11.79862	50PR	\$25,186.20	\$30,000.00	\$39,729.34
Police and Fire	12.52003	50PR	\$25,307.16	\$30,000.00	\$40,199.52
Police and Fire	45.43061	AUTO	\$25,401.96	\$30,000.00	\$63,949.87
Police and Fire	20.45527	50PR	\$25,447.44	\$30,000.00	\$50,644.59
Police and Fire	21.3067	100P	\$25,489.20	\$30,000.00	\$51,072.02
Police and Fire	4.72593	50PR	\$25,533.36	\$30,000.00	\$18,556.38
Police and Fire	14.01943	50PR	\$25,545.96	\$30,000.00	\$40,830.27
Police and Fire	24.82312	SURV	\$25,700.04	\$30,000.00	\$51,695.52
Police and Fire	14.01943	AUTO	\$25,895.52	\$30,000.00	\$37,625.85
Police and Fire	11.0931	SURV	\$25,959.00	\$30,000.00	\$32,049.76
Police and Fire	17.97491	50PR	\$26,064.48	\$30,000.00	\$41,222.97
Police and Fire	34.78984	SURV	\$26,125.92	\$30,000.00	\$51,407.54
Police and Fire	6.40308	50PR	\$26,130.36	\$30,000.00	\$20,593.31
Police and Fire	11.79862	50PR	\$26,358.84	\$30,000.00	\$30,051.29
Police and Fire	19.61492	SURV	\$26,395.92	\$30,000.00	\$39,345.95
Police and Fire	16.36611	SURV	\$26,463.36	\$30,000.00	\$35,320.43
Police and Fire	14.78948	AUTO	\$26,507.88	\$30,000.00	\$33,005.51
Police and Fire	4.72593	100P	\$26,615.40	\$30,000.00	\$14,061.11
Police and Fire	14.01943	50PR	\$26,620.68	\$30,000.00	\$30,978.29
Police and Fire	19.61492	50PR	\$26,651.40	\$30,000.00	\$36,556.86
Police and Fire	14.78948	100P	\$26,667.36	\$30,000.00	\$31,498.19
Police and Fire	5.09179	100P	\$26,742.12	\$30,000.00	\$14,403.66
Police and Fire	5.09179	50PR	\$26,755.08	\$30,000.00	\$14,346.36
Police and Fire	21.3067	SURV	\$26,757.12	\$30,000.00	\$36,716.42
Police and Fire	4.08873	50PR	\$26,808.48	\$30,000.00	\$11,722.00
Police and Fire	3.81017	50PR	\$26,842.80	\$30,000.00	\$10,909.15
Police and Fire	24.82312	100P	\$26,869.80	\$30,000.00	\$37,632.28
Police and Fire	57.20253	100P	\$26,889.12	\$30,000.00	\$44,256.28
Police and Fire	22.16902	AUTO	\$26,899.68	\$30,000.00	\$35,686.28
Police and Fire	14.78948	AUTO	\$26,944.32	\$30,000.00	\$28,880.53
Police and Fire	9.1255	100P	\$26,946.48	\$30,000.00	\$21,197.44
Police and Fire	6.40308	100P	\$26,978.76	\$30,000.00	\$16,078.32
Police and Fire	16.36611	100P	\$27,009.12	\$30,000.00	\$29,869.92
Police and Fire	7.40874	100P	\$27,065.52	\$30,000.00	\$17,481.72
Police and Fire	23.92898	SURV	\$27,119.40	\$30,000.00	\$34,165.79
Police and Fire	23.04456	SURV	\$27,255.12	\$30,000.00	\$32,088.24
Police and Fire	21.3067	50PR	\$27,323.28	\$30,000.00	\$30,306.26
Police and Fire	17.97491	SURV	\$27,344.52	\$30,000.00	\$27,815.08
Police and Fire	20.45527	100P	\$27,364.80	\$30,000.00	\$29,315.07
Police and Fire	17.16556	25PR	\$27,398.88	\$30,000.00	\$26,625.90
Police and Fire	4.38622	100P	\$27,406.20	\$30,000.00	\$10,116.93
Police and Fire	20.45527	50PR	\$27,586.32	\$30,000.00	\$26,850.79
Police and Fire	19.61492	75PR	\$27,792.12	\$30,000.00	\$24,103.56
Police and Fire	25.72262	75PR	\$27,904.20	\$30,000.00	\$25,516.05
Police and Fire	11.0931	50PR	\$27,904.32	\$30,000.00	\$16,621.14
Police and Fire	20.45527	50PR	\$28,034.76	\$30,000.00	\$21,862.16

Police and Fire	4.08873	50PR	\$28,132.68	\$30,000.00	\$6,858.40
Police and Fire	17.97491	100P	\$28,147.56	\$30,000.00	\$19,403.56
Police and Fire	14.01943	50PR	\$28,148.40	\$30,000.00	\$16,973.65
Police and Fire	23.04456	50PR	\$28,166.64	\$30,000.00	\$21,432.38
Police and Fire	15.5724	75PR	\$28,299.72	\$30,000.00	\$16,535.12
Police and Fire	8.522	100P	\$28,333.68	\$30,000.00	\$11,013.63
Police and Fire	17.16556	50PR	\$28,367.88	\$30,000.00	\$16,706.90
Police and Fire	4.38622	100P	\$28,383.36	\$30,000.00	\$6,305.59
Police and Fire	28.43845	AUTO	\$28,484.04	\$30,000.00	\$19,070.78
Police and Fire	34.78984	AUTO	\$28,524.84	\$30,000.00	\$19,574.80
Police and Fire	50.31159	AUTO	\$28,531.08	\$30,000.00	\$20,671.94
Police and Fire	14.01943	AUTO	\$28,536.36	\$30,000.00	\$13,417.22
Police and Fire	16.36611	AUTO	\$28,536.60	\$30,000.00	\$14,614.98
Police and Fire	17.16556	SURV	\$28,576.20	\$30,000.00	\$14,574.47
Police and Fire	31.15487	SURV	\$28,789.56	\$30,000.00	\$15,631.13
Police and Fire	17.16556	50PR	\$28,884.60	\$30,000.00	\$11,417.59
Police and Fire	16.36611	100P	\$28,890.84	\$30,000.00	\$11,077.18
Police and Fire	3.81017	100P	\$28,911.00	\$30,000.00	\$3,762.85
Police and Fire	9.1255	50PR	\$28,949.88	\$30,000.00	\$7,289.90
Police and Fire	24.82312	75PR	\$28,981.56	\$30,000.00	\$12,244.02
Police and Fire	9.1255	50PR	\$28,993.32	\$30,000.00	\$6,988.34
Police and Fire	5.09179	AUTO	\$28,997.16	\$30,000.00	\$4,433.73
Police and Fire	41.54722	AUTO	\$29,065.80	\$30,000.00	\$12,825.56
Police and Fire	23.04456	AUTO	\$29,116.08	\$30,000.00	\$10,333.22
Police and Fire	52.27581	AUTO	\$29,116.20	\$30,000.00	\$12,483.29
Police and Fire	21.3067	50PR	\$29,149.20	\$30,000.00	\$9,632.90
Police and Fire	15.5724	50PR	\$29,169.60	\$30,000.00	\$8,075.59
Police and Fire	63.13532	100P	\$29,276.88	\$30,000.00	\$10,347.49
Police and Fire	15.5724	AS15	\$29,344.08	\$30,000.00	\$6,378.78
Police and Fire	12.52003	75PR	\$29,344.68	\$30,000.00	\$5,613.56
Police and Fire	15.5724	75PR	\$29,422.92	\$30,000.00	\$5,612.07
Police and Fire	21.3067	SURV	\$29,495.16	\$30,000.00	\$5,715.88
Police and Fire	28.43845	AUTO	\$29,518.80	\$30,000.00	\$6,053.50
Police and Fire	14.01943	75PR	\$29,544.36	\$30,000.00	\$4,176.86
Police and Fire	8.522	50PR	\$29,555.40	\$30,000.00	\$2,938.61
Police and Fire	29.34619	AUTO	\$29,640.84	\$30,000.00	\$4,560.89
Police and Fire	24.82312	100P	\$29,778.24	\$30,000.00	\$2,666.07
Police and Fire	20.45527	SURV	\$29,934.12	\$30,000.00	\$732.88

Present Value to bring P&F Survivors up

\$9,697,737.61