

POLICE AND FIRE PENSION FUND

Analysis of Estimated Values of DROP Accounts at the End of
Annual Periods Based upon Various Bi-Weekly DROP Benefit Accounts

Bi-Weekly DROP Benefit	<u>Value of DROP Account after</u>				
	1 Yr.@27.02	2 Yrs. @56.31	3 Yrs.@ 88.11	4 Yrs.@ 122.65	5 Yrs. @160.16
1,250.00	33,775	70,388	110,138	153,313	200,200
1,300.00	35,126	73,203	114,543	159,445	208,208
1,350.00	36,477	76,019	118,949	165,578	216,216
1,400.00	37,828	78,834	123,354	171,710	224,224
1,450.00	39,179	81,650	127,760	177,843	232,232
1,500.00	40,530	84,465	132,165	183,975	240,240
1,550.00	41,881	87,281	136,571	190,108	248,248
1,600.00	43,232	90,096	140,976	196,240	256,256
1,650.00	44,583	92,912	145,382	202,373	264,264
1,700.00	45,934	95,727	149,787	208,505	272,272
1,750.00	47,285	98,543	154,193	214,638	280,280
1,800.00	48,636	101,358	158,598	220,770	288,288
1,850.00	49,987	104,174	163,004	226,903	296,296
1,900.00	51,338	106,989	167,409	233,035	304,304
1,950.00	52,689	109,805	171,815	239,168	312,312
2,000.00	54,040	112,620	176,220	245,300	320,320
2,050.00	55,391	115,436	180,626	251,433	328,328
2,100.00	56,742	118,251	185,031	257,565	336,336
2,150.00	58,093	121,067	189,437	263,698	344,344
2,200.00	59,444	123,882	193,842	269,830	352,352
2,250.00	60,795	126,698	198,248	275,963	360,360
2,300.00	62,146	129,513	202,653	282,095	368,368

NOTE: The estimated values shown above do not include the impact of COLA enhancements that would be extended to the Bi-Weekly DROP benefit amount during the period of DROP participation.

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	1 Yr. @ 27.02	2 Yrs. @ 56.31	3 Yrs. @ 88.11	4 Yrs. @122.65	5 Yrs. @160.16
2,350.00	63,497	132,329	207,059	288,228	376,376
2,400.00	64,848	135,144	211,464	294,360	384,384
2,450.00	66,199	137,960	215,870	300,493	392,392
2,500.00	67,550	140,775	220,275	306,625	400,400
2,550.00	68,901	143,591	224,681	312,758	408,408
2,600.00	70,252	146,406	229,086	318,890	416,416
2,650.00	71,603	149,222	233,492	325,023	424,424
2,700.00	72,954	152,037	237,897	331,155	432,432
2,750.00	74,305	154,853	242,303	337,288	440,440
2,800.00	75,656	157,668	246,708	343,420	448,448
2,850.00	77,007	160,484	251,114	349,553	456,456
2,900.00	78,358	163,299	255,519	355,685	464,464
2,950.00	79,709	166,115	259,925	361,818	472,472
3,000.00	81,060	168,930	264,330	367,950	480,480
3,050.00	82,411	171,746	268,736	374,083	488,488
3,100.00	83,762	174,561	273,141	380,215	496,496
3,150.00	85,113	177,377	277,547	386,348	504,504
3,200.00	86,464	180,192	281,952	392,480	512,512
3,250.00	87,815	183,008	286,358	398,613	520,520
3,300.00	89,166	185,823	290,763	404,745	528,528
3,350.00	90,517	188,639	295,169	410,878	536,536
3,400.00	91,868	191,454	299,574	417,010	544,544
3,450.00	93,219	194,270	303,980	423,143	552,552

NOTE: The estimated values shown above do not include the impact of COLA enhancements that would be extended to the Bi-Weekly DROP benefit amount during the period of DROP participation.

POLICE & FIRE PENSION FUND
 Amortization of DROP Balances at 8.40% Over Various
 Optional Distribution Periods Under the Bi-Weekly Payment Election

Distribution Period Elected	Principal Value of DROP at the End of DROP Period						
	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
1 Year	\$4,016.16	\$6,024.24	\$8,032.32	\$10,040.40	\$12,048.48	\$14,056.56	\$16,064.64
2 Years	\$2,092.23	\$3,138.35	\$4,184.47	\$5,230.59	\$6,276.70	\$7,322.83	\$8,368.94
3 Years	\$1,452.43	\$2,178.64	\$2,904.85	\$3,631.07	\$4,357.28	\$5,083.50	\$5,809.71
4 Years	\$1,133.64	\$1,700.47	\$2,267.29	\$2,834.11	\$3,400.93	\$3,967.75	\$4,534.58
5 Years	\$943.27	\$1,414.91	\$1,886.54	\$2,358.17	\$2,829.80	\$3,301.44	\$3,773.07
6 Years	\$817.09	\$1,225.64	\$1,634.18	\$2,042.73	\$2,451.27	\$2,859.82	\$3,268.37
7 Years	\$727.59	\$1,091.39	\$1,455.18	\$1,818.98	\$2,182.77	\$2,546.57	\$2,910.37
8 Years	\$661.01	\$991.52	\$1,322.03	\$1,652.54	\$1,983.04	\$2,313.56	\$2,644.06
9 Years	\$609.71	\$914.57	\$1,219.42	\$1,524.28	\$1,829.13	\$2,133.99	\$2,438.85
10 Years	\$569.09	\$853.64	\$1,138.19	\$1,422.74	\$1,707.28	\$1,991.84	\$2,276.38
11 Years	\$536.24	\$804.37	\$1,072.49	\$1,340.61	\$1,608.73	\$1,876.85	\$2,144.98
12 Years	\$509.22	\$763.83	\$1,018.43	\$1,273.04	\$1,527.65	\$1,782.26	\$2,036.86
13 Years	\$486.66	\$729.99	\$973.32	\$1,216.65	\$1,459.98	\$1,703.31	\$1,946.64
14 Years	\$467.61	\$701.42	\$935.23	\$1,169.04	\$1,402.84	\$1,636.66	\$1,870.46
15 Years	\$451.37	\$677.06	\$902.74	\$1,128.43	\$1,354.11	\$1,579.80	\$1,805.49
16 Years	\$437.40	\$656.10	\$874.80	\$1,093.50	\$1,312.19	\$1,530.90	\$1,749.60
17 Years	\$425.29	\$637.94	\$850.58	\$1,063.23	\$1,275.88	\$1,488.52	\$1,701.17
18 Years	\$414.74	\$622.11	\$829.47	\$1,036.84	\$1,244.21	\$1,451.58	\$1,658.94
19 Years	\$405.48	\$608.22	\$810.96	\$1,013.71	\$1,216.45	\$1,419.19	\$1,621.94
20 Years	\$397.33	\$596.00	\$794.66	\$993.33	\$1,191.99	\$1,390.66	\$1,589.33
25 Years	\$368.33	\$552.50	\$736.67	\$920.84	\$1,105.00	\$1,289.17	\$1,473.34
30 Years	\$351.47	\$527.21	\$702.94	\$878.68	\$1,054.41	\$1,230.15	\$1,405.89