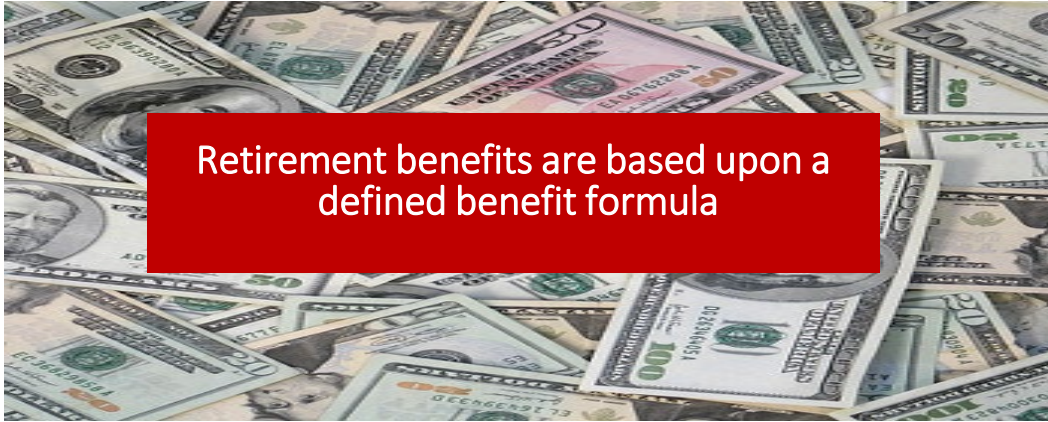


# Defined Benefit Plan



Average Final Compensation (AFC)  
x 3.33%  
x Years of Service

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Maximum Retirement Benefit

AFC is defined in statute (LRS 11:2252) as the average annual earned compensation of an employee for any period of 36 successive or joined months of service as an employee during which the said earned compensation was the highest.

Retirement benefits are exempt from Louisiana state income tax.

## Firefighters' Retirement System

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Years of Service	Age	Percentage
12	55	40% of AFC
20	50	66% of AFC
25	Any	83% of AFC
30	Any	100% of AFC

# Retirement Eligibility

If an employee started in the system at the age of 18 with no break in service or refund, they would be eligible to retire at 100% of their Average Final Compensation (AFC) as a benefit for the remainder of their life at the age of 48.

Assume that the AFC was \$100,000. Their lifetime benefit would be \$100,000 per year. However, this same employee could also enter DROP for three years, and retire at the age of 51 with a lifetime annual benefit of \$100,000 and have \$300,000 in their DROP account.