

CITY OF NORTH PORT
FIREFIGHTERS' PENSION-LOCAL OPTION
TRUST FUND

SUMMARY PLAN DESCRIPTION

Revised October 2020

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INTRODUCTION TO YOUR PENSION PLAN

Your Employer has established a defined benefit pension plan to provide eligible employees with retirement and related benefits. **This pension plan has been closed to new members effective July 1, 2016. No employee hired after that date will be eligible to belong to this pension plan.**

This Summary Plan Description is a brief description of your Pension Plan and your rights, obligations, and benefits under that Pension Plan. This Summary Plan Description is not meant to interpret, extend, or change the provisions of your Pension Plan in any way. The provisions of your Pension Plan may only be determined accurately by reading the actual Pension Plan document.

A copy of your Pension Fund is on file at the City of North Port City Clerk's office and may be read by you, your beneficiaries, or your legal representatives at any reasonable time. If you have any questions regarding either your Pension Plan or this Summary Plan Description, you should ask your Pension Plan Administrator. In the event of any discrepancy between this Summary Plan Description and the actual provisions of the Pension Plan, the Pension Plan shall govern.

GENERAL INFORMATION ABOUT YOUR PENSION PLAN

There is certain general information you may need to know about your Pension Plan. This general information is summarized below.

Name of Pension Plan

City of North Port Firefighters' Pension-Local Option Trust Fund

Sponsor

City of North Port

Pension Plan Administrator

Board of Trustees
City of North Port Firefighters' Pension-Local Option Trust Fund
5700 North Port Boulevard
North Port, Fl. 34287

Third Party Plan Administrator

Dave Carroll
492 River Hills Drive
Max Meadows Virginia, 24360
276-617-8360
dcarrolltpa@gmail.com

Designated Agent for Service of Legal Process

Chairman, Board of Trustees

Type of Administration

The Pension Plan Administrator is responsible for the overall administration of the Pension Plan. It has discretionary authority to construe the terms of the Pension Plan and make determinations on questions which may affect your eligibility for benefits. The Pension Plan Administrator may also retain the services of attorneys, accountants, actuaries, investment advisors and other professionals.

Pension Plan Year

Each 12 month period beginning on October 1st and ending on September 30th. The Pension Plan's fiscal records are maintained on this basis.

Relevant Provisions of Local and State Laws

The Pension Plan is set forth in Part II, Chapter 2, Article V, Division 6 of the City of North Port Code of Ordinances.

The most recent amendment to the Pension Plan which is reflected in this Summary Pension Plan Description is Ordinance No. 2016-02 that was enacted 5/10/2016.

Your Pension Plan is also governed by certain provisions of Part VII, Chapter 112 and Chapter 175, Florida Statutes (F.S.), and various federal laws.

Relevant Provisions of Collective Bargaining Agreements

Certain employees covered by the Retirement Fund are members of the following collective bargaining unit:

IAFF: the current agreement contains Article 19 that addresses the Pension Plan; Florida Statutes provide that pension benefits are a mandatory issue of collective bargaining.

Custodian

The custodian of the Pension Plan is responsible for the safe-keeping of securities owned by the Pension Plan. At the direction of the Pension Plan Administrator, the custodian also pays benefits to eligible persons and pays expenses incurred by the Pension Plan. The custodian is: Salem Trust

Investment Managers

The investment manager is responsible for selecting the securities to be bought and sold by the Pension Plan, in accordance with guidelines established by the Pension Plan Administrator. The investment managers are:

Dodge & Cox – Mutual Fund
Vanguard Eq. Inc
Growth: Prime Cap, MFS,
Real Estate: American Core Realty Fund – Comingled Fund
International: Templeton Global Bond – Mutual Fund
International: American Funds EuroPacific – Mutual Fund
Alternative : Blackrock Multi

Member

All firefighters, as of the ~~effective date~~ July 1, 2016 **who individually elected to continue their participation in this pension plan and/or who individually elected to leave their accumulated / accrued benefits “frozen” in the closed plan shall remain members of this pension plan.** ~~and all future new firefighters shall become members of this system as a condition of employment.~~ **This pension plan has been closed to new members effective July 1, 2016. No firefighter hired after that date will be eligible to belong to this pension plan.**

Beneficiary

Each person designated to the Pension Plan Administrator by you to receive any payments that may become payable by the Pension Plan upon your death. You should designate a beneficiary when you become a member of the Pension Plan. You may change your designation at any time upon written notification to the Pension Plan Administrator.

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YOU SHOULD REVIEW AND UPDATE YOUR BENEFICIARY DESIGNATION AT LEAST ANNUALLY. CHANGES REGARDING NEWBORN CHILDREN, MARRIAGE, DIVORCE, SPOUSAL DEATH, ETC. MUST BE KEPT CURRENT AND LISTED CORRECTLY TO AVOID COSTLY LITIGATION AND/OR DISPUTES.

CONTRIBUTIONS TO THE PENSION PLAN

Benefits of the Pension Plan are financed by contributions that are paid into the Pension Plan and by investment earnings generated by investment of the Pension Plan. Contributions to the fund are made by:

Member

Your contribution rate is 10.6% of your covered salary (see Retirement Benefits section for definition of covered salary). Your contribution will cease upon your retirement, death, employment termination, ~~or~~ entry into the Deferred Retirement Option Pension Plan (DROP) **or your election to join the Florida Retirement System leaving your accrued / accumulated benefits frozen in this plan.** Interest is not credited to your contributions.

State of Florida

Monies are paid each year by the State pursuant to Chapter 175, F.S. Said monies are used for the benefit of Firefighters.

Employer

Your Employer must contribute an amount determined by the Pension Plan's actuary to be sufficient, along with your contribution, to fund systematically the benefits under the Pension Plan. The Employer's contribution will vary depending on the experience of the Pension Plan.

ELIGIBILITY AND CREDITED SERVICE

Eligibility

You are eligible to be a Member of the Pension Plan if you are a firefighter of the City of North Port **hired before July 1, 2016.** Your employment must be full-time, as defined in the Pension Plan.

Credited Service

Credited Service is used to compute the amount of pension benefit when you retire, to determine whether you are eligible for certain benefits and to determine whether you are vested. Your Credited Service is equal to your total length of service with the City from your last date of hire until your date of termination of employment, omitting periods when you were not so employed **or when you were employed but individually elected to join the Florida Retirement System leaving your accumulated / accrued benefits frozen in this plan.** Vacations and other paid leaves of absence are included. Unpaid leaves of absence are not included.

Prior Firefighter Service

Your firefighter service prior to the latest date of hire by the City of North Port is included in Credited Service under the following conditions:

1. You are not already eligible for a pension for that prior service.
2. The cost of the purchase is equal to the full actuarial cost of the additional service.
3. You may not purchase more than five years.

Firefighter service refers to full time employment with a Fire Department as defined in Chapter 175, Florida Statutes. In addition to service as a firefighter in Florida, you may be given credit for federal, other state, or county service if it is recognized by the State of Florida Fire Marshall, or if you provide proof to the Board the service meets the definition of firefighter under Chapter 175, FS.

Break in Service

If you terminate employment and later return to work for the City as a Firefighter, you will again **be barred from** becoming a member of the Pension Plan, **and instead shall become a compulsory member of the Florida Retirement System as a condition of employment.** Credit for **“frozen”** previous service will be given if you had left your contributions in the Fund or if you repay into the Fund the contributions you had withdrawn, plus interest, within 90 days of re-employment.

Military Service

Should you take a leave of absence from the City in order to enter the military; your period of leave will be included in your Credited Service if you return to work for the City within one year after your discharge. In the event you die while performing Uniformed Services Employment and Reemployment Rights

Act (USERRA) Qualified Military Service, your beneficiaries are entitled to benefits as though you returned to work the day before you died.

You may also purchase your military service prior to date of hire by the City, under the following conditions:

1. You are not already eligible for a pension from the military.
2. You were discharged under honorable conditions.
3. The cost of the purchase is equal to the full actuarial cost of the time purchased.
- 4. Purchase was completed by July 1, 2016.**

RETIREMENT DATES

Normal Retirement Date

The Normal Retirement Date is the earliest date when unreduced retirement benefits may be paid. Your Normal Retirement Date is earlier of the date when you reach age 55 and complete 10 years of Credited Service or reach age 52 and complete 25 years of Credited Service. The Normal Retirement Benefit is described later.

Early Retirement Date

Your Early Retirement Date is the earliest date when reduced retirement benefits may be paid. Your Early Retirement Date is the date that you reach age 50 and complete 10 years of Credited Service. You may retire at any time following this date. The benefits will be reduced if you retire before your Normal Retirement Date. The Early Retirement benefit is described later.

Late Retirement Date

You may continue to work past your Normal Retirement Date. The date you actually stop working will be your Late Retirement Date.

Deferred Retirement Option Pension Plan (DROP)

Upon reaching your normal retirement date, or any date thereafter, you may elect to defer your retirement benefits into a tax deferred DROP account within the Retirement Fund and continue to work for the City for up to five years. Upon entering the DROP, you will no longer make contributions to the Pension Plan. The amount of your pension will be frozen as of the date you enter the DROP.

If you were employed on or after October 1, 2012, you are not eligible to participate in the Deferred Retirement Option Plan.

RETIREMENT BENEFITS

Normal Retirement Benefit

The monthly benefit that you will receive if you continue employment until your Normal Retirement Date is called your Normal Retirement Benefit.

The amount of your Normal Retirement Benefit is based on the following factors:

1. **Your Covered Salary:** The total monthly compensation for services rendered to the city as a firefighter reportable on the member's W-2 form, plus all tax-deferred, tax-sheltered or tax-exempt items of income derived from elective employee payroll deductions or salary reductions derived from elective employee payroll deductions or salary reductions. However, effective July 5, 2012 Salary shall include payment for up to three hundred (300) hours of overtime per fiscal year and exclude payments for accrued sick and annual leave accumulated after said date. Additionally, Salary for members who are in active status on July 5, 2012 shall include payment for accrued sick and annual leave at termination of employment up to the dollar value of sick and annual leave accrued as of said date.

2. **Your Average Monthly Salary:** this is the average of your highest Covered Salary **of the five best years of credited service in the plan prior to retirement, or the career average as a full-time firefighter (during the time of participation in the plan) whichever is greater.** ~~during a five year period in your last ten years of firefighter service to the city.~~

3. **Your years of Credited Service** at your Normal Retirement Date.

The calculation of your Normal Retirement Benefit is as follows: 3.5% of your Average Monthly Salary multiplied by your years of Credited Service. As an example, if your Average Monthly Salary at your Normal Retirement Date is equal to \$4,000 and your Credited Service is equal to 22 years, then the calculation would be as follows:

Notwithstanding the preceding sentence, for all members employed on or after October 12, 2012, the monthly benefit shall equal 3 percent of average final compensation for each year of credited service.

$$(3.5\% \times \$4,000 \times 22 \text{ years}) = \$ 3,080.00 \text{ payable each month.}$$

After October 12, 2012

$(3.0\% \times \$4000 \times 22 \text{ years}) = \$ 2,640.00$ payable each month.

The retirement benefit is paid to you for the rest of your life in accordance with the Normal Form of Benefit Payment as described later (however, see the sections on Death Benefits After Retirement and Election of Optional Forms of Benefit Payments). Your benefits from this Pension Plan are paid in addition to any benefits you may receive from Social Security.

Early Retirement Benefit

If you decide to retire early, you may receive your Early Retirement Benefit immediately. An immediate Early Retirement Benefit is a benefit that begins on the date you actually retire and is paid for the rest of your life. The benefit is equal to your Accrued Benefit but reduced for the number of months by which the starting date of the benefit precedes your otherwise Normal Retirement Date. The Early Retirement Reduction is 3.0% per year from the early retirement date to the date you would have reached normal retirement **if the you have less than 15 years of credited service; 2.0% per year from the early retirement date to the date you would have reached normal retirement you have at least 15 years but less than 20 years of credited service; and 1.0% per year from the early retirement date to the date you would have reached normal retirement if the you have 20 years or more of credited service;** The benefit is reduced to take into account the younger age and earlier commencement of benefit payments.

Late Retirement Benefit

The amount of your monthly Late Retirement Benefit is calculated and paid in the same way as the Normal Retirement Benefit. However, your Average Monthly Salary and Credited Service as of your actual retirement date are used in the calculation.

Supplemental Retirement Benefit

Effective September 1, 2012 a supplemental retirement benefit consisting of individual share accounts for each active firefighter, retiree, DROP participant, disability benefit recipient and surviving beneficiary was established.

This benefit is solely funded by state funds pursuant to Chapter 175, Florida Statutes. An initial amount was allocated to the participants' share accounts that reflected the accumulated excess premium tax revenues in the pension fund as of the October 1, 2011 actuarial valuation report, plus premium tax revenues received in excess of \$250,000 during 2012. The initial distribution to the share account of each eligible participant who was an employee and a member of the Plan between December 1, 2005 and September 30, 2012, was credited retroactively one share for each month of credited service, earned from date of hire through September 30, 2012. Each Beneficiary survivor receiving a survivor

retirement benefit, including survivors of disability benefit recipients, were given to one-half share for each share earned by the deceased eligible participant. The total number of shares determined, were then divided into the initial amount of allocated premium tax revenues to derive the initial value of each share.

For plan years beginning October 1, 2012 and thereafter, all premium tax revenues received by the City pursuant to Chapter 175, Florida Statutes, in excess of \$250,000 shall be allocated to each eligible participant's share account. Eligible participants' share accounts shall be credited annually with premium tax revenues and investment earnings or losses, and interest. On January 1 of each year the share account of each eligible share plan participant that was alive on the preceding September 30th shall be credited with one share of credited service earned during the plan year ending on the preceding September 30th. Each Beneficiary survivor receiving a survivor retirement benefit that was alive on the preceding September 30th shall be credited with one-half share of credited service for the plan year ending on the preceding September 30th. The total number of shares determined shall then be divided into the excess premium tax revenues received during that plan year to determine the amount credited to the share account of each eligible share plan participant and retiree.

Effective December 31, 2013, and each December 31 thereafter, the share account of each eligible share plan participant shall be credited or debited with earnings or losses at the close of the preceding plan year' at a rate equal to the Pension Plan's actual net rate of investment return for the preceding plan year.

Upon termination of employment all active firefighters including DROP participants with ten (10) or more years of credited service shall be eligible to receive a distribution of one hundred percent (100%) of the balance in his or her share account. Retiree participants (including disability benefit recipients and beneficiary survivors) shall receive distribution of the annual share allocation in the form of a thirteenth monthly check equal to the annual crediting. The designated beneficiary of a share plan participant who dies shall receive the accumulated total of the share account balance at date of death, regardless of the participant's length of service. A share plan participant awarded a disability pension from the Pension Plan shall receive the accumulated total of the participant's share account balance. There shall be no forfeiture of a disabled participant's share account based on the member's death, disability or termination of employment with ten (10) or more years of credited service. Vested terminated share plan participants shall be entitled to participate in this supplemental retirement benefit upon commencing receipt a retirement benefit from the plan.

No benefit shall be payable to firefighter who terminates employment with less than ten (10) years of credited service. The share account balances of such non-vested terminated members shall be redistributed in the following fiscal year

among all eligible participants' share accounts in the same manner as premium tax revenues.

Distribution of share account benefits shall be by lump sum, which shall consist of the accumulated total balance of the active firefighter's share account or, at the participant's direction, the share account balance may be rolled over to another qualified plan in accordance the Internal Revenue Code.

Notwithstanding the above, effective July 1, 2016 the share account of any plan member to individually elects to join the Florida Retirement System shall be frozen as of that date and shall be distributed as part of that member's frozen accrued benefit in accordance with the "annual crediting" section of the plan documents. Members who individually elect to join the Florida Retirement System shall not be eligible for share account annual crediting as defined in the plan documents.

Cost of Living Adjustment

A 3.0% increase in pension benefits is added annually beginning at age 55 and ceasing at age 63.

DISABILITY RETIREMENT

If you become totally and permanently disabled as defined by the Pension Plan, you may be eligible for a disability benefit. In the case of a disability incurred in the line of duty, you will be eligible for a benefit regardless of your length of service. In the case of a disability that is not incurred in the line of duty, you must have at least ten years of Credited Service to be eligible for a benefit.

The amount of your benefit due to a line of duty disability is the greater of your Accrued Benefit or 42% of your Average Monthly Salary. The amount of your benefit due to a non-line of duty disability is the greater of your Accrued Benefit

SURVIVOR BENEFITS

Before Retirement

If you pass away before your Normal Retirement Date and had attained vested status your Beneficiary will receive a monthly benefit equal to your benefit had you retired commencing on the date you would have attained normal retirement date for a period of ten years.

The beneficiary of a member who passes away prior to attaining vested status shall be entitled to the return of the member's contributions.

After Retirement

If you were receiving a form of retirement payment which provided for a survivor's benefit to be paid after your death, your Beneficiary will receive payments following your death. The benefit options that provide for survivor payments are described later.

VESTED RETIREMENT BENEFIT

If you terminate employment, other than by reason of retirement, disability or death, you may be entitled to a deferred Vested Retirement Benefit. This benefit is equal to your Accrued Benefit on your termination date multiplied by your vested interest.

As of July 1, 2016 all member of the pension plan who individually elected to join the Florida Retirement System leaving their accumulated / accrued benefits frozen in this plan became 100% vested in the frozen pension plan benefits they had accumulated and accrued as of that date regardless of their years of credited service at that time.

For members of this pension plan who did not individually elect to join the Florida Retirement System leaving their accumulated / accrued benefits frozen in this plan, the following table shows your vested interest in your Accrued Benefit.

Vesting Schedule	
Less than 10	0%
10 or more	100%

The vested benefit is payable at age 55. However you may receive your vested benefit, reduced as for Early Retirement, any time after your 50th birthday. If you terminate before you are vested, you will receive a refund of your contributions.

FORMS OF BENEFIT PAYMENTS

Normal Form of Benefit Payment

Unless you elect otherwise before retirement, your pension is payable as a Ten Year Certain and Life Annuity. This is a benefit with 120 monthly payments guaranteed. If you live longer than ten years, payments to you are continued for the rest of your life, ceasing upon your death. If you die before receiving 120 payments, the payments will continue to be paid to your Beneficiary until a total of 120 payments have been made.

Election of Optional Forms of Benefit Payments

You have the right at any time before your actual retirement date or DROP election date not to have your retirement benefit paid in the Normal Form.

You may choose among the options described below and revoke any such elections and make a new election at any time before actual retirement. You must make such an election by written request to the Pension Plan Administrator and such an election shall be subject to the approval of the Pension Plan Administrator. This election also applies to terminated members who are eligible for payment of deferred Vested Retirement Benefits.

The options available are as follows:

1. Option 1 - Joint and Last Survivor Annuity

You may elect to receive a decreased monthly retirement benefit during your lifetime and have such decreased retirement benefit or a designated fraction thereof (100%, 75%, 66 2/3%, or 50%) continued after your death to your Beneficiary for his/her lifetime.

2. Option 2 — Single Life Annuity

You may elect to receive a monthly retirement benefit with benefit payments for your lifetime, ceasing upon your death.

In no event may the total of benefit payments to you and your Beneficiary be less than your own accumulated contributions.

PARTICIPATION IN THE FLORIDA RETIREMENT SYSTEM

Notwithstanding the provisions of this plan outlined elsewhere in this document; effective July 1, 2016 this pension plan is closed to new members.

Firefighters hired on or after that date shall become compulsory members of the Florida Retirement System. Firefighters hired before that date were allowed to individually elect to either 1) participate in the Florida Retirement System or 2) continue participating in this pension plan. The

accumulated and accrued benefits earned under this pension plan prior to July 1, 2016 by members who are employed on that date and who elected to join the Florida Retirement System were frozen on that date, based on the member's average final compensation and credited service on July 1, 2016. Those members are 100% vested in their frozen benefit under this system. The frozen accumulated accrued benefit shall be payable when the member reaches early retirement date, if applicable, or normal retirement date, and separates from city employment. Alternatively, members who elected to join the Florida Retirement System were also permitted to elect to receive a refund of the employee contributions or accrued benefit under the system as of July 1, 2016.

AMENDMENT OR TERMINATION OF THE PENSION PLAN

The Pension Plan may be amended or terminated at any time by the City. If the Pension Plan were terminated, you would immediately become fully vested in the benefit you had earned so far. All of the assets of the Pension Plan would be allocated to the Members according to certain classes of priority. Only after all accrued benefits have been paid and any other liabilities have been satisfied could any remaining money be returned to the City.

IMPORTANT NOTICE

There are certain circumstances which may result in the disqualification, ineligibility, denial, loss, forfeiture, suspension or deferral of your benefits in this Pension Plan. The following is a list of these circumstances:

1. If you terminate employment before reaching the Normal or Early Retirement Date and you do not have enough Credited Service to have earned a vested interest, no benefits will be payable except for a return of your own contributions without interest.
2. If you die from a non-line of duty cause before attaining ten years of service, no benefits will be payable except for a return of your own contributions without interest.
3. No credit is allowed either for benefit accrual or vesting purposes for any period in which you are not considered a full-time employee.
4. Your retirement benefit will not be payable until actual retirement date, even if you continue to work beyond the Normal Retirement Date.
5. Your Accrued Benefit may be forfeited if you are convicted of certain felonies as provided by State law (Chapter 112.3173 F.S.).
6. Payment of your benefits may be made to an alternate payee by order of a Domestic Relations Order relating to child support or alimony made

pursuant to a state domestic relations law. Payments may also be withheld and paid for benefits being received through the City, payments to the certified bargaining agent, and premiums for accident, health, and long-term care insurance.

YOUR RESPONSIBILITIES

1. Retain this Summary Pension Plan Description with your other important papers for later reference or for replacement by updated versions and supplemental notices, if any.
2. Keep your Beneficiary designation form updated to express your wishes.
3. If you terminate employment, check to see if you are entitled to a Vested Retirement Benefit and the date payable.
4. If you should terminate employment with rights to a deferred Vested Retirement Benefit, then, shortly before the date on which it is to begin, you should contact and notify the City to begin such payments.
5. Upon your retirement under Early or Normal Retirement, complete the form necessary to indicate which Optional Form of Benefit you desire.

CLAIMS & PROCEDURES

Claim Procedures

Claims for benefits under the Pension Plan must be filed in writing with the Pension Plan Administrator. If you are eligible for any benefits from this Pension Plan, you will be provided with a notification form showing the amount of your benefit and options, if any, and the earliest date on which such benefit is payable.

Your request for Pension Plan benefits shall be considered a claim for Pension Plan benefits, and it will be subject to a full and fair review. If your claim is wholly or partially denied, the Pension Plan Administrator shall furnish you with a written notice of this denial. This written notice must be provided to you within a reasonable period of time after the receipt of your claim by the Pension Plan Administrator. The written notice must contain the following information:

1. The specific reason or reasons for the denial;
2. Specific reference to those Pension Plan provisions on which the denial is based;
3. A description of any additional information or material necessary to correct your claim and an explanation of why such material or information is necessary; and

4. Appropriate information as to the steps to be taken if you or your Beneficiary wishes to submit your claim for review.

If notice of the denial of a claim is not furnished to you in accordance with the above within a reasonable period of time, your claim shall be deemed denied. You will then be permitted to proceed to the review stage described in the following paragraphs.

If your claim has been denied, and you wish to submit your claim for review, you must follow the Claims Review Procedure.

Claims Review Procedure

1. Upon the denial of your claim for benefits, you may file your claim for review, in writing, with the Pension Plan Administrator. The form for this claim for review is available from the Pension Plan Administrator.
2. You must file the claim for review no later than 60 days after you have received written notification of the denial of your claim for benefits.
3. You may review all pertinent documents relating to the denial of your claim and submit any issues and comments, in writing, to the Pension Plan Administrator.
4. Your claim for review must be given a full and fair review. If your claim is denied, the Pension Plan Administrator must provide you with written notice of this denial within a reasonable amount of time after the Pension Plan Administrator's receipt of your written claim for review.
5. The Pension Plan Administrator's decision on your claim for review shall be communicated to you in writing and shall include specific references to the pertinent Pension Plan provisions on which the decision was based.

ACTUARIAL INFORMATION

PERTINENT ACTUARIAL INFORMATION		
	As of October 1	
	2014	2013
Number of Members of the Pension Plan	109	111
Active Employees	78	82
Those Receiving or Due to Receive Benefits	31	29
Annual Payroll of Active Members	\$5,757,173	\$5,943,257
Annual Rate of Benefits in Pay Status	1,119,211	815,210
Actuarial Accrued Liability	37,300,235	33,823,852
Net Assets Available for Benefits (Actuarial Value)	35,034,578	30,968,314
Unfunded Actuarial Accrued Liability	2,265,657	2,855,538
Required Contribution to be Made to the Pension Plan Over and Above Contributions by Members of the Pension Plan	24.35%	25.14%
Required Contribution as % of Payroll of Active Members	34.65%	35.44%
Required Contribution to be Paid During Year Ending	9/30/16	9/30/15

