



## Partial Lump-Sum Option Payment (PLOP) Police Retirement System

### Example

Member Name:	<b>Police Officer/Detective</b>
Marital Status:	<b>Single</b>
Average Annual Compensation (Top Tier Average)	<b>105,726.00</b>
Years of Creditable Service	<b>28.50</b>
Member After-tax Contributions:	<b>23,842.41</b>

Date Prepared:	<b>6/2/2025</b>
Requested Retirement Date:	<b>4/30/2026</b>
Initial Monthly Pension	<b>6,277.46</b>
Age Nearest Birthday on Pension Effective Date:	<b>55</b>
Maximum # of Months Eligible	<b>36</b>

## PLOP Benefit Comparison Statement

	Normal Monthly Benefit Amount without PLOP	Monthly Benefit Amount with Election of 12 Month PLOP	Monthly Benefit Amount with Election of 24 Month PLOP	Monthly Benefit Amount with Election of 36 Month PLOP
<b>Gross PLOP Distribution Amount:</b>	\$ -	75,329.52	150,659.04	225,988.56
<b>Impact on Monthly Base Pension</b>				
Initial Monthly Base Pension	6,277.46	6,277.46	6,277.46	6,277.46
<b>Lifetime PLOP Reduction:</b>		(409.04)	(818.08)	(1,227.12)
PLOP Reduced Base Pension:		5,868.42	5,459.38	5,050.34
Supplemental Benefit:	420.00	420.00	420.00	420.00
<b>Member Monthly Benefits:</b>	<b>6,697.46</b>	<b>6,288.42</b>	<b>5,879.38</b>	<b>5,470.34</b>
		<b>Gross Distribution for 12 Month PLOP</b>	<b>Gross Distribution for 24 Month PLOP</b>	<b>Gross Distribution for 36 Month PLOP</b>
Nontaxable Portion to Member:		1,672.32	3,329.56	4,971.75
Taxable Portion to Member:		73,657.20	147,329.48	221,016.81
Gross PLOP Distribution		75,329.52	150,659.04	225,988.56
<b>Taxation for Member Portion if Cash Payment Selected:</b>				
Mandatory 20% Fed W/H		14,731.44	29,465.90	44,203.36
Missouri 4.7% W/H		3,462.00	6,924.00	10,388.00
*Total Estimated Taxes:		18,193.44	36,389.90	54,591.36
<b>Net Amount to Member:</b>		<b>57,136.08</b>	<b>114,269.14</b>	<b>171,397.20</b>

\*Estimated tax withholding amounts shown may be more or less than applicable to your particular situation.

Amounts shown are for illustration purposes only and not an attempt to advise you on the taxability of your PLOP payment.

We strongly encourage all members to consult with their personal tax professional before selecting a PLOP payment.