THE RETIREMENT BOARD of the FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO

Suite 1400

20 S. Clark Street (312) 726-5823 Marshall Line 9261 Chicago, IL 60603-1899 Fax (312) 726-2316 http://www.fabf.org

(800) 782-7425

ELECTED TRUSTEES
MICHAEL J. SHANAHAN, President
TIMOTHY J. McPHILLIPS, Secretary
PETER O'SULLIVAN, Active Trustee
DANIEL A. FORTUNA, Annuitant Member

EX-OFFICIO TRUSTEES
Deputy Fire Commissioner, ANTHONY P. VASQUEZ, Vice-President
City Treasurer, KURT A. SUMMERS JR.
City Comptroller, ERIN KEANE
City Clerk

January 4, 2017

In addition to the benefits granted to members and spouses each month, the Secretary will also be presenting, for informational purposes only, items of interest that may affect our members. Questions regarding any member's specific situation should be addressed directly to the Fund Office.

MONTHLY NEWS AND INFORMATION FROM THE FUND SECRETARY

The Fund is looking towards a challenging year in 2017. The Fund has concerns regarding Public Act 99-0506, which further delays actuarial funding until 2020. We recognize the significance of the City adopting an industry acceptable funding mechanism; however, the actuarial required contribution funding methodology will not be adopted for another 5 years, after being postponed again in 2016. The Board has real concern, considering the funding status, if the Fund can maintain benefit payments given the funding schedule currently in place.

3% COLA Implementation - The State Legislature passed SB440, allowing anyone born in the 11-year period between 1955 through 1965, a 3% Cost of Living Allowance (COLA) starting at age 55, with no limit to how much the COLA can grow. The Fund is not aware of any legislation that has been proposed by Local 2 to grant a 3% COLA for members born after 1966. Any member born after 1966 will only receive a 1.5% COLA that won't start until age 60 and is capped at 20 years. Regardless of when you were born, if you started employment with the CFD after 2010 you are considered a Tier II member of the pension fund. Tier II members, generally speaking, receive reduced benefits compared to Tier I members. Tier II COLAs are calculated at the lesser of ½ the rate of inflation or 3%, whichever is less, but never less than zero.

The 3% COLA benefit in SB440 will be paid on the January benefit check; however at the December 2016 monthly Board meeting the Trustees requested further legal review of the legislative language. The issue is determining if the Legislature intended to grant an initial 3% COLA increase to those that have already received a 1.5% COLA increase back to the date they retired, or just going forward from the date SB440 became effective as a public act. The Board will apply the legislative change based on a thorough review of the language and intent. It is my opinion, that this is what happens when all stakeholders are not included in the discussions, and the crafting of pension changes occurs outside the agreed to bill process. As a reminder, the Pension Board does not advocate the Legislature for more benefits or draft legislation, that is the function of Local 2 or the City. The Pension Fund administers the Fund based on the laws the Legislature in Springfield pass. Although the Board was against the COLA language found in SB440, because it provided an unfunded benefit, and because what such a provision may do to the Fund's long-term solvency, the Board would not ignore the intentions of the Legislature.

Healthcare - Every member of the Pension Fund should be aware that the City is terminating health care coverage for a large group of retirees effective January 2017. This is a good illustration that some benefits that are viewed as guaranteed, are not - laws and City administrations change. While the courts have ruled healthcare is not guaranteed in retirement, pension benefits remain solidly guaranteed by the State Constitution. In response to the loss of City-paid health care insurance, Local 2 has sponsored a group plan through Aetna and had asked the FABF to provide personal information to help them identify and sign up

retirees that will lose their insurance. Local 2 was not aware that the FABF is legally obligated to protect personal information and was not at liberty to share it with other parties. The City has also sponsored an employee paid plan through BCBS. The Pension Fund was asked by both the City and Local 2 to help assist communicating with and enrolling members. This falls outside the scope of what the FABF is legislatively authorized to do; the pension fund administers pension payments, it is not a health and welfare fund. Nevertheless, the FABF has sent out two separate letters addressing the health care changes to affected members. Those letters have generated a large response from retirees. We directed retirees to contact Local 2, BCBS or Aetna for specific information regarding their health care options. The Fund worked within the constraints of the pension code, to help members navigate this very difficult transition. Additionally, in December, Fund staff attempted to contact, by phone, any retiree that was losing their City paid health care plan but had not notified the Fund that they had signed up for another plan. The Fund has taken the position that any retiree that has lost their insurance benefit through the City, should be made aware of their options. The Fund staff did a remarkable job of reaching out to retirees given the difficult circumstances presented to them.

I hope you all had a Blessed Christmas and New Year,

Timothy McPhillips Fund Secretary

REQUIRED DISCLAIMER

THE RETIREMENT BOARD

of the

FIREMEN'S ANNUITY & BENEFIT FUND OF CHICAGO

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* PLEASE POST * * PLEASE POST * * PLEASE POST *

To All Members:

Listed below are the names of individuals who have applied for a 75% Duty Disability benefit from the Pension Board. Their applications will be presented before this Board at the 01/18/2017 meeting.

Rank, Name, Assignment:	Date of Injury:
FF JEFFREY M DENIS, TRUCK 60	12/07/2015
EMT/FF HERBERT MELTON, ENGINE 121	11/15/2015
PM DONNA M RUCH, ACADEMY	08/03/2015
PM KAREN A WALTER, AMBULANCE 17	12/15/2016
FF MARC T PHILLIPS, TRUCK 62	11/14/2014

Please contact the Pension Fund's Secretary, in writing, using the attached form, if you have any information could assist the Board in its investigation of whether or not it should grant a 75% disability benefit to any of the above individuals.

The Board can subpoena witnesses (Illinois Revised Statutes, Article 6-189) and compel them to attend and before it upon any matter concerning the Fund. Your cooperation will help maintain the integrity of this Fund.

		Timothy J. McPhillips, Secretary
NAME		ADDRESS
PHONE		COMPANY ASSIGNMENT
NAME OF APPLICA	NT	
NAME(S) OF WITNE	ESS(ES)	
FORWARD TO:	Secretary	
	Firemen's Annuity	& Benefit Fund
	20 South Clark St	reet. Suite 1400

Chicago, IL 60603

MINIMUM FORMULA ANNUITIES:

014550 RICHARD A ALBERTS, FIREFIGHTER, TOWER LADDER 37

Ent CFD: 09/01/1993 **\$4,610.25** beginning 11/30/2016

Retired: 11/30/2016 based on 60% of Final Average Salary

\$138.31 au
REFUND \$31,276.33 FOR SPOUSE CONTRIBUTIONS

013493 RAUL A ALVARADO, FIREFIGHTER, ENGINE 86

Ent CFD: 05/02/1988 **\$5,799.93** beginning 11/30/2016

Retired: 11/30/2016 based on 72.5% of Final Average Salary

\$174.00 annuity increment, 3%, begins 12/01/2017

annuity increment, 3%, begins 12/01/2017

013399 JOHN R ANGELINI, EMT FIRE ENGINEER, ENGINE 79

Ent CFD: 08/03/1987 **\$6,756.98** beginning 11/27/2016

Retired: 11/27/2016 based on 75% of Final Average Salary

\$202.71 annuity increment, 3%, begins 12/01/2017

013349 HECTOR L ARROYO, FIREFIGHTER PARAMEDIC (PER ARBITRATORS AWARD), ENGINE 11

Ent CFD: 03/03/1987 **\$6,914.09** beginning 11/28/2016

Retired: 11/28/2016 based on 75% of Final Average Salary

\$207.42 annuity increment, 3%, begins 12/01/2017

012824 RICHARD J BAUKNECHT, CAPTAIN PARAMEDIC, TOWER LADDER 63

Ent CFD: 02/16/1985 **\$8,025.35** beginning 11/02/2016

Retired: 11/02/2016 based on 75% of Final Average Salary

\$240.76 annuity increment, 3%, begins 12/01/2017

012932 ROBERT C BRESLIN, FIREFIGHTER, TRUCK 31

Ent CFD: 07/16/1986 **\$6,024.71** beginning 11/24/2016

Retired: 11/24/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

013215 THOMAS J BROWNE, EMT BATTALION CHIEF, BATTALION 3

Ent CFD: 02/17/1987 **\$9,090.08** beginning 11/23/2016

Retired: 11/23/2016 based on 75% of Final Average Salary

\$272.70 annuity increment, 3%, begins 12/01/2017

013850 HOLLIS J BURTON, FIREFIGHTER, ENGINE 2

Ent CFD: 11/01/1989 **\$5,525.17** beginning 11/30/2016

Retired: 11/30/2016 based on 70% of Final Average Salary

\$165.76 annuity increment, 3%, begins 12/01/2017

REFUND \$36,531.46 FOR SPOUSE CONTRIBUTIONS

011500 JOHN M BYRNE, BATTALION CHIEF, BATTALION 7

Ent CFD: 02/19/1980 **\$8,625.69** beginning 11/25/2016

Retired: 11/25/2016 based on 75% of Final Average Salary

\$258.77 annuity increment, 3%, begins 12/01/2017

COLLECT \$40.65 FOR 2011 EID

• REFUND \$105.00 FOR 2006 EID

MINIMUM FORMULA ANNUITIES:

013219 TONY CABAN, EMT LIEUTENANT, TRUCK 28

Ent CFD: 02/17/1987 **\$7,446.31** beginning 11/20/2016

\$223.39

Retired: 11/20/2016 based on 75% of Final Average Salary

REFUND \$43,516.73 FOR SPOUSE CONTRIBUTIONS

013221 DANIEL S CAREY, FIREFIGHTER, ENGINE 103

Ent CFD: 02/17/1987 **\$6,024.71** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

annuity increment, 3%, begins 12/01/2017

013500 BRENDA J CARSON, EMT FIRE ENGINEER, MIDWAY 6-5-1

Ent CFD: 05/02/1988 **\$6,287.37** beginning 11/25/2016

Retired: 11/25/2016 based on 70% of Final Average Salary

\$188.62 annuity increment, 3%, begins 12/01/2017

• REFUND \$40,015.81 FOR SPOUSE CONTRIBUTIONS

012762 THOMAS J CASEY, EMT LIEUTENANT, TRUCK 48

Ent CFD: 02/16/1985 **\$7,446.31** beginning 11/27/2016

Retired: 11/27/2016 based on 75% of Final Average Salary

\$223.39 annuity increment, 3%, begins 12/01/2017

010897 DAVID CHIMINO, EMT BATTALION CHIEF, BATTALION 10

Ent CFD: 09/04/1979 **\$9,090.08** beginning 11/17/2016

Retired: 11/17/2016 based on 75% of Final Average Salary

\$272.70 annuity increment, 3%, begins 12/01/2017

011512 MICHAEL J CHOATE, FIRE ENGINEER, RESCUE TRUCK 4

Ent CFD: 02/19/1980 **\$6,415.43** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$192.46 annuity increment, 3%, begins 12/01/2017

012861 GILBERT D CLARK, LIEUTENANT PARAMEDIC, 5-1-1

Ent CFD: 07/16/1986 **\$7,618.76** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$228.56 annuity increment, 3%, begins 12/01/2017

011964 JOHN M COLBY, EMT CAPTAIN, TRUCK 28

Ent CFD: 03/01/1980 **\$8,335.34** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$250.06 annuity increment, 3%, begins 12/01/2017

010965 JOHN T COLLINS, EMT BATTALION CHIEF, 5-1-5

Ent CFD: 01/02/1980 **\$9,015.23** beginning 11/27/2016

Retired: 11/27/2016 based on 75% of Final Average Salary

\$270.46 annuity increment, 3%, begins 12/01/2017

REFUND \$223.62 FOR 2006, 2011 & 2015 EID

MINIMUM FORMULA ANNUITIES:

011520 RAYMOND A CULLEN, CAPTAIN, ENGINE 76

Ent CFD: 02/19/1980 **\$7,909.55** beginning 11/29/2016

Retired: 11/29/2016 based on 75% of Final Average Salary annuity increment, 3%, begins 12/01/2017

REFUND \$57,331.13 FOR SPOUSE CONTRIBUTIONS

014346 KENNETH J DIANA, EMT LIEUTENANT, TRUCK 30

Ent CFD: 10/01/1991 **\$6,265.10** beginning 11/13/2016

Retired: 11/13/2016 based on 65% of Final Average Salary

\$187.95 annuity increment, 3%, begins 12/01/2017

REFUND \$80.75 FOR 2006 EID

013235 TYRONE A DICKENS, EMT LIEUTENANT, TRUCK 33

Ent CFD: 02/17/1987 **\$7,312.16** beginning 11/04/2016

Retired: 11/04/2016 based on 75% of Final Average Salary

\$219.36 annuity increment, 3%, begins 12/01/2017

013415 DONNELL DIGBY, CAPTAIN, FIRE PREVENTION BUR-CENTRAL

Ent CFD: 08/03/1987 **\$7,414.97** beginning 11/03/2016

Retired: 11/03/2016 based on 75% of Final Average Salary

\$222.45 annuity increment, 3%, begins 12/01/2017

COLLECT \$462.96 FOR 2011 & 2012 EID

REFUND \$216.18 FOR 2013 & 2014 EID

014076 JOHN J DUKE, FIREFIGHTER, TRUCK 33

Ent CFD: 05/01/1990 **\$5,302.77** beginning 11/30/2016

Retired: 11/30/2016 based on 67.5% of Final Average Salary

\$159.08 annuity increment, 3%, begins 12/01/2017

012866 GREGORY M ERBAN, LIEUTENANT PARAMEDIC, ENGINE 69

Ent CFD: 07/16/1986 **\$7,618.76** beginning 11/22/2016

Retired: 11/22/2016 based on 75% of Final Average Salary

\$228.56 annuity increment, 3%, begins 12/01/2017

• REFUND \$162.27 FOR 2006 EID

013512 RONALD ESSEX, FIREFIGHTER, HEADQUARTERS

Ent CFD: 05/02/1988 **\$5,799.93** beginning 11/21/2016

Retired: 11/21/2016 based on 72.5% of Final Average Salary

\$174.00 annuity increment, 3%, begins 12/01/2017

012856 JACQUELINE ESTRADA, PARAMEDIC FIELD CHIEF, 4-5-4

Ent CFD: 07/16/1986 **\$8,625.69** beginning 11/04/2016

Retired: 11/04/2016 based on 75% of Final Average Salary

\$258.77 annuity increment, 3%, begins 12/01/2017

013241 COURTNEY W FIELDS, FIREFIGHTER, ENGINE 29

Ent CFD: 02/17/1987 **\$6,024.71** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

• REFUND \$536.44 FOR 1993 & 2006 EID

MINIMUM FORMULA ANNUITIES:

012095 ROBERT FITZPATRICK, FIREFIGHTER, TRUCK 3

Ent CFD: 02/01/1982 **\$6,024.71** beginning 11/15/2016

Retired: 11/15/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

• REFUND \$46,588.73 FOR SPOUSE CONTRIBUTIONS

012403 DANIEL J GARITI, PARAMEDIC FIELD CHIEF, 4-5-3

Ent CFD: 11/01/1979 **\$8,625.69** beginning 11/06/2016

Retired: 11/06/2016 based on 75% of Final Average Salary

\$258.77 annuity increment, 3%, begins 12/01/2017

COLLECT \$367.81 FOR 1988,1990,2003 & 2014 EID

REFUND \$3,485.56 FOR 1985,1986,1989, 2013-2015 EID

013250 LEANDRO GASCA, LIEUTENANT, TRUCK 41

Ent CFD: 02/17/1987 **\$7,066.49** beginning 11/25/2016

Retired: 11/25/2016 based on 75% of Final Average Salary

\$211.99 annuity increment, 3%, begins 12/01/2017

012965 RICHARD J GLAD, LIEUTENANT, ENGINE 13

Ent CFD: 07/16/1986 **\$7,066.49** beginning 11/29/2016

Retired: 11/29/2016 based on 75% of Final Average Salary

\$211.99 annuity increment, 3%, begins 12/01/2017

• REFUND \$44,071.96 FOR SPOUSE CONTRIBUTIONS

014839 KENNETH A GLASING, FIREFIGHTER, ENGINE 119

Ent CFD: 10/16/1995 **\$4,141.69** beginning 11/22/2016

Retired: 11/22/2016 based on 55% of Final Average Salary

\$124.25 annuity increment, 3%, begins 12/01/2017

• REFUND \$28,296.62 FOR SPOUSE CONTRIBUTIONS

011262 WALTER GLAUBITZ, FIRE ENGINEER, 6-5-3

Ent CFD: 02/18/1980 **\$6,415.43** beginning 11/21/2016

Retired: 11/21/2016 based on 75% of Final Average Salary

\$192.46 annuity increment, 3%, begins 12/01/2017

013426 EUGENE GOMEZ, FIREFIGHTER, TRUCK 9

Ent CFD: 08/03/1987 **\$6,024.71** beginning 11/07/2016

Retired: 11/07/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

011551 KARL H GRAFF, FIREFIGHTER, TRUCK 7

Ent CFD: 02/19/1980 **\$6,024.71** beginning 11/26/2016

Retired: 11/26/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

010910 ALFRED D HAIN, EMT BATTALION CHIEF, BATTALION 13

Ent CFD: 09/04/1979 **\$8,420.91** beginning 11/24/2016

Retired: 11/24/2016 based on 75% of Final Average Salary

\$252.63 annuity increment, 3%, begins 12/01/2017

• REFUND \$101.53 FOR 2006 & 2015 EID

MINIMUM FORMULA ANNUITIES:

013258 JOHN E HALL, EMT CAPTAIN, ENGINE 11

Ent CFD: 02/17/1987 **\$8,155.61** beginning 11/17/2016

Retired: 11/17/2016 based on 75% of Final Average Salary annuity increment, 3%, begins 12/01/2017

REFUND \$96.09 FOR 2006 & 2009 EID

013096 DANNY HARRIS, FIREFIGHTER, ENGINE 74

Ent CFD: 11/01/1986 **\$6,024.71** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

REFUND \$40,581.08 FOR SPOUSE CONTRIBUTIONS

013262 VICTOR L HARRIS, FIREFIGHTER, TRUCK 56

Ent CFD: 02/17/1987 **\$6,024.71** beginning 11/27/2016

Retired: 11/27/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

• REFUND \$40,148.26 FOR SPOUSE CONTRIBUTIONS

013360 RUSSELL T HERBERG, FIREFIGHTER PARAMEDIC (PER ARBITRATORS AWARD), LOGISTICS

Ent CFD: 03/03/1987 **\$6,914.09** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$207.42 annuity increment, 3%, begins 12/01/2017

013099 ROBERTO M HERRERA, FIREFIGHTER, TRUCK 32

Ent CFD: 11/01/1986 **\$6,024.71** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

REFUND \$79.12 FOR 2006 EID

014847 LOUIS J HESSBERGER, FIREFIGHTER, TRUCK 31

Ent CFD: 10/16/1995 **\$4,141.69** beginning 11/25/2016

Retired: 11/25/2016 based on 55% of Final Average Salary

\$124.25 annuity increment, 3%, begins 12/01/2017

• REFUND \$28,400.84 FOR SPOUSE CONTRIBUTIONS

012441 MICHAEL G HOFFELT, LIEUTENANT PARAMEDIC, ENGINE 91

Ent CFD: 03/17/1980 **\$7,618.76** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$228.56 annuity increment, 3%, begins 12/01/2017

011942 JAMES M JABLONOWSKI, EMT BATTALION CHIEF, BATTALION 2

Ent CFD: 02/22/1980 **\$9,090.08** beginning 11/26/2016

Retired: 11/26/2016 based on 75% of Final Average Salary

\$272.70 annuity increment, 3%, begins 12/01/2017

REFUND \$84.43 FOR 2006 & 2016 EID

011570 EDMUND J JANTZ, EMT CAPTAIN, ENGINE 26

Ent CFD: 02/19/1980 **\$8,335.34** beginning 11/25/2016

Retired: 11/25/2016 based on 75% of Final Average Salary annuity increment, 3%, begins 12/01/2017

COLLECT \$8.95 FOR 1980 EID

• REFUND \$149.18 FOR 2001, 2006 & 2016 EID

MINIMUM FORMULA ANNUITIES:

011106 DEAN P KELLY, EMT FIRE ENGINEER, ENGINE 102

Ent CFD: 02/15/1980 **\$6,756.98** beginning 11/27/2016

\$202.71

Retired: 11/27/2016 based on 75% of Final Average Salary

• REFUND \$50,327.59 FOR SPOUSE CONTRIBUTIONS

010631 JAMES P KELLY, EMT BATTALION CHIEF, BATTALION 12

Ent CFD: 10/10/1978 **\$9,211.28** beginning 11/25/2016

Retired: 11/25/2016 based on 76% of Final Average Salary

\$276.34 annuity increment, 3%, begins 12/01/2017

annuity increment, 3%, begins 12/01/2017

REFUND \$163.79 FOR 2005 & 2006 EID

013440 JERRY H KNAPP, EMT BATTALION CHIEF

Ent CFD: 08/03/1987 **\$9,087.74** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$272.63 annuity increment, 3%, begins 12/01/2017

REFUND \$7,236.55 FOR 2006 & 2010 - 2015 EID

013111 KEVIN J KRASNECK, EMT BATTALION CHIEF, BATTALION 16

Ent CFD: 11/01/1986 **\$9.070.97** beginning 11/27/2016

Retired: 11/27/2016 based on 75% of Final Average Salary

\$272.13 annuity increment, 3%, begins 12/01/2017

COLLECT \$105.58 FOR 2014 EID

REFUND \$3,564.58 FOR 2006, 2012, 2013, & 2015 EID

011993 RICHARD KWASNY, EMT FIRE ENGINEER, ENGINE 117

Ent CFD: 03/01/1980 **\$6,756.98** beginning 11/25/2016

Retired: 11/25/2016 based on 75% of Final Average Salary

\$202.71 annuity increment, 3%, begins 12/01/2017

012989 JOHN M LA PORTA, LIEUTENANT, TRUCK 31

Ent CFD: 07/16/1986 **\$7,066.49** beginning 11/23/2016

Retired: 11/23/2016 based on 75% of Final Average Salary

\$211.99 annuity increment, 3%, begins 12/01/2017

013283 ALAN J LAMM, LIEUTENANT, ENGINE 99

Ent CFD: 02/17/1987 **\$7,066.49** beginning 11/28/2016

Retired: 11/28/2016 based on 75% of Final Average Salary

\$211.99 annuity increment, 3%, begins 12/01/2017

011040 THOMAS P LEAHY, EMT BATTALION CHIEF, BATTALION 7

Ent CFD: 02/14/1980 **\$9,090.08** beginning 11/22/2016

Retired: 11/22/2016 based on 75% of Final Average Salary

\$272.70 annuity increment, 3%, begins 12/01/2017

REFUND \$121.76 FOR 2006 EID

013113 FRANK M LEHNER, FIREFIGHTER, AIR/MASK

Ent CFD: 11/01/1986 **\$6,024.71** beginning 11/04/2016

Retired: 11/04/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

MINIMUM FORMULA ANNUITIES:

014573 MARCO I LINDO, FIREFIGHTER, MIDWAY

Ent CFD: 09/01/1993 **\$4,610.25** beginning 11/30/2016

Retired: 11/30/2016 based on 60% of Final Average Salary

\$138.31 annuity increment, 3%, begins 12/01/2017

013116 ROBERT J LOVE III, EMT CAPTAIN, TRUCK 40

Ent CFD: 11/01/1986 **\$8,335.34** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$250.06 annuity increment, 3%, begins 12/01/2017

014149 HENRY J LUKACS, FIREFIGHTER PARAMEDIC (PER ARBITRATORS AWARD), TOWER LADDER 63

Ent CFD: 07/16/1990 **\$6,111.80** beginning 11/29/2016

Retired: 11/29/2016 based on 67.5% of Final Average Salary

\$183.35 annuity increment, 3%, begins 12/01/2017

013118 GEORGE A MA AYTEH, EMT LIEUTENANT, AIR/MASK

Ent CFD: 11/01/1986 \$7,216.77 beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$216.50 annuity increment, 3%, begins 12/01/2017

012992 ANDRE A MACON SR, LIEUTENANT, ENGINE 1

Ent CFD: 07/16/1986 **\$7,066.49** beginning 11/14/2016

Retired: 11/14/2016 based on 75% of Final Average Salary

\$211.99 annuity increment, 3%, begins 06/01/2019

REFUND \$43,097,29 FOR SPOUSE CONTRIBUTIONS

013537 JAMES M MALACINA, FIREFIGHTER, ENGINE 92

Ent CFD: 05/02/1988 **\$5,799.93** beginning 11/04/2016

Retired: 11/04/2016 based on 72.5% of Final Average Salary

\$174.00 annuity increment, 3%, begins 12/01/2017

REFUND \$95.59 FOR 2006 & 2011 EID

• REFUND \$38,131.20 FOR SPOUSE CONTRIBUTIONS

013288 ZOOIE MANSOUR, FIREFIGHTER, TRUCK 31

Ent CFD: 02/17/1987 **\$6,024.71** beginning 11/29/2016

Retired: 11/29/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

REFUND \$40,358.74 FOR SPOUSE CONTRIBUTIONS

015379 ROCCO C MARTOCCIA, FIREFIGHTER, TRUCK 9

Ent CFD: 10/01/1997 **\$3,723.53** beginning 11/25/2016

Retired: 11/25/2016 based on 50% of Final Average Salary

\$111.71 annuity increment, 3%, begins 12/01/2017

REFUND \$25,617.17 FOR SPOUSE CONTRIBUTIONS

013621 LORRAINE MCCAULEY, PARAMEDIC IN CHARGE, AMBULANCE 25

Ent CFD: 07/18/1988 **\$6,173.86** beginning 11/30/2016

Retired: 11/30/2016 based on 72.5% of Final Average Salary

\$185.22 annuity increment, 3%, begins 12/01/2017

• REFUND \$98.33 FOR 2014 EID

REFUND \$41,185.72 FOR SPOUSE CONTRIBUTIONS

MINIMUM FORMULA ANNUITIES:

011466 HOWARD M MCGRATH, FIREFIGHTER, COMMAND VAN 2-7-2

Ent CFD: 02/18/1980 **\$6,024.71** beginning 11/16/2016

Retired: 11/16/2016 based on 75% of Final Average Salary annuity increment, 3%, begins 12/01/2017

REFUND \$48,939.67 FOR SPOUSE CONTRIBUTIONS

013922 CARLOS A MORENO, LIEUTENANT, ENGINE 119

Ent CFD: 11/01/1989 **\$6,501.08** beginning 11/28/2016

Retired: 11/28/2016 based on 70% of Final Average Salary

\$195.03 annuity increment, 3%, begins 12/01/2017

REFUND \$41,559.16 FOR SPOUSE CONTRIBUTIONS

014004 DENNIS F MULLALLY, PARAMEDIC IN CHARGE, AMBULANCE 31, Duty Disability since 01/22/2006.

Ent CFD: 12/01/1989 **\$5,919.87** beginning 12/15/2016

Retired: 12/15/2016 based on 70% of Final Average Salary

\$177.60 annuity increment, 3%, begins 01/01/2018

REFUND \$20,977.05 FOR SPOUSE CONTRIBUTIONS

013006 PAUL V MURPHY, EMT LIEUTENANT, ENGINE 108

Ent CFD: 07/16/1986 **\$7,446.31** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$223.39 annuity increment, 3%, begins 12/01/2017

COLLECT \$92.53 FOR 2016 EID

• REFUND \$28.54 FOR 2009 EID

012128 DENNIS D NELSON, EMT FIREFIGHTER, TRUCK 32

Ent CFD: 02/01/1982 **\$6,099.92** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$183.00 annuity increment, 3%, begins 12/01/2017

011121 STEPHEN A OMALLEY, LIEUTENANT, TOWER LADDER 39

Ent CFD: 02/15/1980 **\$7,066.49** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$211.99 annuity increment, 3%, begins 12/01/2017

• REFUND \$70.15 FOR 1987 & 2006 EID

012225 ROBERT J OTOOLE, LIEUTENANT, TRUCK 9

Ent CFD: 02/01/1983 **\$7,410.34** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$222.31 annuity increment, 3%, begins 12/01/2017

REFUND \$64.07 FOR 2006 & 2016 EID

REFUND \$51,040.20 FOR SPOUSE CONTRIBUTIONS

013071 JEAN M ORYAN, EMT FIRE ENGINEER, 6-5-2

Ent CFD: 11/01/1986 **\$6,756.98** beginning 11/27/2016

Retired: 11/27/2016 based on 75% of Final Average Salary

\$202.71 annuity increment, 3%, begins 12/01/2017

MINIMUM FORMULA ANNUITIES:

012602 CARL S OSTROWSKI, LIEUTENANT PARAMEDIC, ENGINE 109

Ent CFD: 07/01/1981 **\$7,618.76** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary annuity increment, 3%, begins 12/01/2017

• REFUND \$57.76 FOR 2001, 2005 & 2006 EID

013704 WILLIAM P OSWALD, EMT LIEUTENANT, SQUAD 1

Ent CFD: 11/01/1988 **\$7,149.26** beginning 11/29/2016

Retired: 11/29/2016 based on 72.5% of Final Average Salary

\$214.48 annuity increment, 3%, begins 12/01/2017

REFUND \$85.76 FOR 2006 EID

011376 DAVID OTTO, EMT LIEUTENANT, ENGINE 35

Ent CFD: 02/18/1980 **\$7,446.31** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$223.39 annuity increment, 3%, begins 12/01/2017

012012 MICHAEL A OWCARZ, LIEUTENANT, ENGINE 107

Ent CFD: 03/01/1980 **\$7,066.49** beginning 11/27/2016

Retired: 11/27/2016 based on 75% of Final Average Salary

\$211.99 annuity increment, 3%, begins 12/01/2017

• REFUND \$67.37 FOR 1998, 2000, & 2006 EID

014115 MARK L PALLISTER, LIEUTENANT, ENGINE 71

Ent CFD: 05/01/1990 **\$6,244.72** beginning 11/25/2016

Retired: 11/25/2016 based on 67.5% of Final Average Salary

\$187.34 annuity increment, 3%, begins 12/01/2017

011682 DANIEL POLLI, EMT LIEUTENANT, ENGINE 110

Ent CFD: 02/19/1980 **\$7,446.31** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$223.39 annuity increment, 3%, begins 12/01/2017

013317 KENNETH L PURCELL, LIEUTENANT, ENGINE 65

Ent CFD: 02/17/1987 **\$7,066.49** beginning 11/04/2016

Retired: 11/04/2016 based on 75% of Final Average Salary

\$211.99 annuity increment, 3%, begins 12/01/2017

012802 DAVID QUINTAVALLE, FIREFIGHTER, ENGINE 50

Ent CFD: 02/22/1985 **\$6,024.71** beginning 11/23/2016

Retired: 11/23/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

013016 BRIAN M RAFFERTY, FIREFIGHTER, TRUCK 50

Ent CFD: 07/16/1986 **\$6,024.71** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

MINIMUM FORMULA ANNUITIES:

014398 ANGEL L REYES, FIREFIGHTER, TRUCK 48

Ent CFD: 10/01/1991 **\$5,037.16** beginning 11/28/2016

Retired: 11/28/2016 based on 65% of Final Average Salary

\$151.11 annuity increment, 3%, begins 12/01/2017

013464 RAUL REYES, FIREFIGHTER, ENGINE 119

Ent CFD: 08/03/1987 **\$6.024.71** beginning 11/27/2016

Retired: 11/27/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

013017 LEWIS T RICHARDSON, EMT CAPTAIN, 1ST DISTRICT

Ent CFD: 07/16/1986 **\$7,618.52** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$228.56 annuity increment, 3%, begins 11/01/2020

011405 PETER ROMERO, FIREFIGHTER, ENGINE 109

Ent CFD: 02/18/1980 **\$6,024.71** beginning 11/29/2016

Retired: 11/29/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

• REFUND \$48,988.39 FOR SPOUSE CONTRIBUTIONS

013164 KEVIN K ROOK, EMT FIREFIGHTER, TOWER LADDER 23

Ent CFD: 11/01/1986 **\$6,345.39** beginning 11/19/2016

Retired: 11/19/2016 based on 75% of Final Average Salary

\$190.36 annuity increment, 3%, begins 12/01/2017

COLLECT \$25.90 FOR 2016 EID

REFUND \$86.42 FOR 2006 EID

REFUND \$40,963.65 FOR SPOUSE CONTRIBUTIONS

012804 THOMAS E RYAN JR, EMT LIEUTENANT

Ent CFD: 02/16/1985 **\$7,446.31** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$223.39 annuity increment, 3%, begins 12/01/2017

013468 FRANK J SANDERS, FIREFIGHTER, ENIGNE 107

Ent CFD: 08/03/1987 **\$6,024.71** beginning 11/23/2016

Retired: 11/23/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

014121 DANIEL SANTANA, EMT FIRE ENGINEER, ENGINE 108

Ent CFD: 05/01/1990 **\$5,851.67** beginning 11/23/2016

Retired: 11/23/2016 based on 67.5% of Final Average Salary

\$175.55 annuity increment, 3%, begins 12/01/2017

REFUND \$55.85 FOR 2006 & 2016 EID

013471 WARREN A SCATES, FIREFIGHTER, TRUCK 61

Ent CFD: 08/03/1987 **\$6,024.71** beginning 11/17/2016

Retired: 11/17/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

• REFUND \$39,449.41 FOR SPOUSE CONTRIBUTIONS

MINIMUM FORMULA ANNUITIES:

013171 RAYMOND A SMITH, EMT LIEUTENANT, TRUCK 40

Ent CFD: 11/01/1986 **\$7,446.31** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$223.39 annuity increment, 3%, begins 12/01/2017

• REFUND \$46,084.37 FOR SPOUSE CONTRIBUTIONS

010448 JULIUS C STANLEY, CAPTAIN, SQUAD 5

Ent CFD: 02/16/1977 **\$8,475.40** beginning 11/27/2016

Retired: 11/27/2016 based on 77% of Final Average Salary

\$254.26 annuity increment, 3%, begins 12/01/2017

REFUND \$155.48 FOR 2006 & 2016 EID

REFUND \$63,832.90 FOR SPOUSE CONTRIBUTIONS

010939 PHILIP J STELNICKI, BATTALION CHIEF, BATTALION 17

Ent CFD: 09/04/1979 **\$8,625.69** beginning 11/07/2016

Retired: 11/07/2016 based on 75% of Final Average Salary

\$258.77 annuity increment, 3%, begins 12/01/2017

COLLECT \$2,155.24 FOR 1988-1990 & 1996-2001 EID

REFUND \$35.53 FOR 2006 EID

012895 PAUL A STRUBBE, EMT FIRE ENGINEER, ENGINE 117

Ent CFD: 07/16/1986 **\$6,495.63** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$194.87 annuity increment, 3%, begins 12/01/2017

• REFUND \$54.54 FOR 2006 & 2007 EID

013332 CHARLES SWIFT JR, FIREFIGHTER, TRUCK 62

Ent CFD: 02/17/1987 **\$6,024.71** beginning 11/14/2016

Retired: 11/14/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

015062 CHERYL TOMASZEWSKI, PARAMEDIC FIELD CHIEF, ENGINE 23 4-5-7

Ent CFD: 06/17/1996 **\$5,452.25** beginning 11/16/2016

Retired: 11/16/2016 based on 52.5% of Final Average Salary

\$163.57 annuity increment, 3%, begins 12/01/2017

COLLECT \$1,894.50 FOR 2011 & 2014 EID

REFUND \$1,712.13 FOR 2006, 2011, 2013 & 2015 EID

013482 ANTHONY K TRAMIL, LIEUTENANT, ENGINE 80

Ent CFD: 08/03/1987 **\$7,066.49** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$211.99 annuity increment, 3%, begins 12/01/2017

012708 ALFREDO C TRIGO, FIREFIGHTER PARAMEDIC (PER ARBITRATORS AWARD), SQUAD 7

Ent CFD: 11/16/1981 **\$6,914.09** beginning 11/25/2016

Retired: 11/25/2016 based on 75% of Final Average Salary

\$207.42 annuity increment, 3%, begins 12/01/2017

REFUND \$78.65 FOR 2006 EID

MINIMUM FORMULA ANNUITIES:

013184 HAROLD D TURRENTINE, EMT LIEUTENANT, ENGINE 106

Ent CFD: 11/01/1986 **\$7,446.31** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$223.39 annuity increment, 3%, begins 12/01/2017

REFUND \$61.81 FOR 2006 EID

011906 LOUIS A VALADEZ, EMT LIEUTENANT, ENGINE 35

Ent CFD: 02/20/1980 **\$7,446.31** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$223.39 annuity increment, 3%, begins 12/01/2017

012713 GAYLE VAUL-KENNEDY, FIREFIGHTER PARAMEDIC (PER ARBITRATORS AWARD), TRUCK 55

Ent CFD: 10/18/1982 **\$6,914.09** beginning 11/22/2016

Retired: 11/22/2016 based on 75% of Final Average Salary

\$207.42 annuity increment, 3%, begins 12/01/2017

• REFUND \$49,992.16 FOR SPOUSE CONTRIBUTIONS

013638 FELIPE VELEZ, FIREFIGHTER PARAMEDIC (PER ARBITRATORS AWARD), ENGINE 49

Ent CFD: 07/18/1988 **\$6,653.91** beginning 11/27/2016

Retired: 11/27/2016 based on 72.5% of Final Average Salary

\$199.62 annuity increment, 3%, begins 12/01/2017

011176 JOHN M WALL, EMT FIRE ENGINEER, 6-5-5

Ent CFD: 02/16/1980 **\$6,756.98** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$202.71 annuity increment, 3%, begins 12/01/2017

013043 MARK A WASHINGTON, FIREFIGHTER, ENGINE 103

Ent CFD: 07/16/1986 **\$6,024.71** beginning 11/04/2016

Retired: 11/04/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

• REFUND \$40,815.12 FOR SPOUSE CONTRIBUTIONS

011453 BRIAN M WELCH, CAPTAIN, ENGINE 2

Ent CFD: 02/18/1980 **\$7,909.55** beginning 11/29/2016

Retired: 11/29/2016 based on 75% of Final Average Salary

\$237.29 annuity increment, 3%, begins 12/01/2017

013342 LAWRENCE D WELLS, FIREFIGHTER, TRUCK 59

Ent CFD: 02/17/1987 **\$6,024.71** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

REFUND \$40,140.12 FOR SPOUSE CONTRIBUTIONS

011910 SCOTT T WHALEN, EMT CAPTAIN, TRUCK 2

Ent CFD: 02/20/1980 **\$7,815.61** beginning 11/27/2016

Retired: 11/27/2016 based on 75% of Final Average Salary

\$234.47 annuity increment, 3%, begins 12/01/2017

MINIMUM FORMULA ANNUITIES:

013347 DWIGHT D WILSON, EMT LIEUTENANT, TRUCK 16

Ent CFD: 02/17/1987 **\$7,446.31** beginning 11/30/2016

Retired: 11/30/2016 based on 75% of Final Average Salary

\$223.39 annuity increment, 3%, begins 12/01/2017

013197 SHAWN WILSON, FIREFIGHTER, MIDWAY

Ent CFD: 11/01/1986 **\$6,024.71** beginning 11/14/2016

Retired: 11/14/2016 based on 75% of Final Average Salary

\$180.74 annuity increment, 3%, begins 12/01/2017

013396 TERRENCE F WIRTZ, PARAMEDIC FIELD CHIEF, 4-5-5

Ent CFD: 03/03/1987 **\$8,625.69** beginning 11/25/2016

Retired: 11/25/2016 based on 75% of Final Average Salary

\$258.77 annuity increment, 3%, begins 12/01/2017

013615 MICHELE H WITKUS, PARAMEDIC IN CHARGE

Ent CFD: 07/18/1988 **\$6,173.86** beginning 11/15/2016

Retired: 11/15/2016 based on 72.5% of Final Average Salary

\$185.22 annuity increment, 3%, begins 12/01/2017

013053 RONALD L YOUNG, LIEUTENANT, TRUCK 40

Ent CFD: 07/16/1986 **\$7,066.49** beginning 11/25/2016

Retired: 11/25/2016 based on 75% of Final Average Salary

\$211.99 annuity increment, 3%, begins 12/01/2017

016831 KAREN M DIANA, EMT FIREFIGHTER, ENGINE 64

Ent CFD: 08/01/2005 **\$473.92** beginning 11/13/2016

Retired: 11/13/2016

Firemen's Annuity & Benefit Fund of Chicago Summary of Regular Meeting dated 12/14/2016

WIDOW'S ANNUITIES:

909140 KATHRYN BUSH, widow of ROBERT M BUSH, Retired since 11/30/2004.

Ent CFD: 10/16/1966 **\$4,300.71** beginning 09/28/2016

Deceased: 09/27/2016

Firemen's Annuity & Benefit Fund of Chicago Summary of Regular Meeting dated 12/14/2016

REFUNDS:

011198 JEFFREY E BOYLE, LIEUTENANT, 4TH DISTRICT RELIEF

Ent CFD: 02/18/1980 **\$133,037.08** Refund of Contributions

TERMINATION 04/23/2005

Denied annuity on November 19, 2008 pursuant to Section 6-122.

016558 DAVID K FEDORENKO, EMT FIREFIGHTER

Ent CFD: 10/01/2004 **\$77,601.06** Refund of Contributions

TERMINATION 05/02/2015

Firemen's Annuity & Benefit Fund of Chicago Summary of Regular Meeting dated 12/14/2016

DEATH BENEFITS:

006882 WILLIAM H BIELSKIS, LIEUTENANT, HEADQUARTERS, Retired since 07/12/1989.

Ent CFD: 08/16/1955 \$6,000.00 to SUZANNE GLISTA, GRANDDAUGHTER

Deceased: 10/14/2016

Firemen's Annuity & Benefit Fund of Chicago Summary of Regular Meeting dated 12/14/2016

BENEFIT RECALCULATIONS:

016133 EDWARD J BIROS, FIREFIGHTER, ENGINE 49, Retired since 09/29/2016.
EID Recalculation \$79.39 Refund for 2016

The following annuitants have passed away since the last regular meeting of the Board:

THERESE M BREZINSKI	Widow's Annuity	Died 11/03/2016
THOMAS P DAWSON	Annuity	Died 11/10/2016
RORY W OSHEA	Annuity	Died 11/07/2016
PATRICIA K PEMBERTON	Comp Widow's Annuity	Died 11/12/2016
LORRAINE F MCCARTHY	Widow's Annuity	Died 10/30/2016
HERBERT J WEYER	Annuity	Died 11/20/2016
JACK C SPENCER	Annuity	Died 11/21/2016
JOHN J ADROWSKI	Annuity	Died 11/26/2016
P JOSEPH DAVIS	Annuity	Died 11/21/2016
JOHN P MURRAY	Annuity	Died 11/25/2016
RITA M VORDERER	Widow's Annuity	Died 09/12/2016
MICHAEL J JAKAITIS	Annuity	Died 11/26/2016
GERALD A CUDAR	Annuity	Died 12/02/2016
BRIDGET DOYLE	Widow's Annuity	Died 11/23/2016
IOLA HORN	Widow's Annuity	Died 11/23/2016
EDMUND R SELIGA	Annuity	Died 12/03/2016
CLAUDE NORWOOD	Annuity	Died 12/06/2016
CATHERINE CRONIN	Widow's Annuity	Died 11/30/2016
ROGER T MURAWSKI	Annuity	Died 12/08/2016

ANNUITIES GRANTED Resigned From: Active Duty Duty Disability Occupational Disease Disability Ordinary Disability	Month: 110 1 0 0	<u>Year to Date:</u> 171 15 11
Total Minimum Formula Annuities Granted Total Earned Annuities Granted Total Annuities Granted	111 1 112	198 0 198
DISABILITIES GRANTED Type: Duty Disability Occupational Disease Disability Ordinary Disability	Month: 0 0 0	Year to Date: 8 6 1
Total Disabilities Granted Total Disabilities Denied	0	15 1
WIDOW'S ANNUITIES GRANTED Type: Regular Widow's Annuity Compensation Widow's Annuity	<u>Month:</u> 1 0	Year to Date: 64 1
Total Widow's Annuities Granted	1	65
CHILD'S ANNUITIES GRANTED Type: Full Child's Annuity Child of Duty Death Annuity Child of Ordinary Death Annuity	Month: 0 0 0	Year to Date: 1 3 8
Total Children Annuities Granted	0	12

EMWQ Retirees', Widows', and Children Assistance Fund Gift Fund Donations received November 30, 2016

Charles & Florence Murphy	\$ 1,500.00
Gerald & Kathleen Benigni	100.00
Daniel & Barbara McGowan	50.00
Donald Bryla	600.00
Retired Member Payroll Contributions	7,173.17
Active Member Payroll Contributions	8,416.46

Donations made via Pay Pal

Kevin O'Malley	\$ 75.00
Joanne Winters	500.00
Mary Rose McNamee	20.00
Sebastian Lienshoft	25.00
Benjamin Chira	25.00
Fire Candidate Class of April 4, 2016	500.00
Dan Sheahan	50.00
David Eigenberg	1,000.00
Mary Wolak	25.00
Brian Cunningham	100.00