



...TO RETIRE?

SUMMARY

Plan Membership

Membership in the pension trusts administered by MOSERS increased 2,707. Active members increased 668, retired members and their beneficiaries increased 2,060, and terminated-vested members decreased by 21. Membership data for the last ten years ended June 30, 2001, can be found on page 119. Page 120 depicts the location of benefit recipients, showing that the majority remain in the state of Missouri after retirement.

Net Assets vs. Liabilities

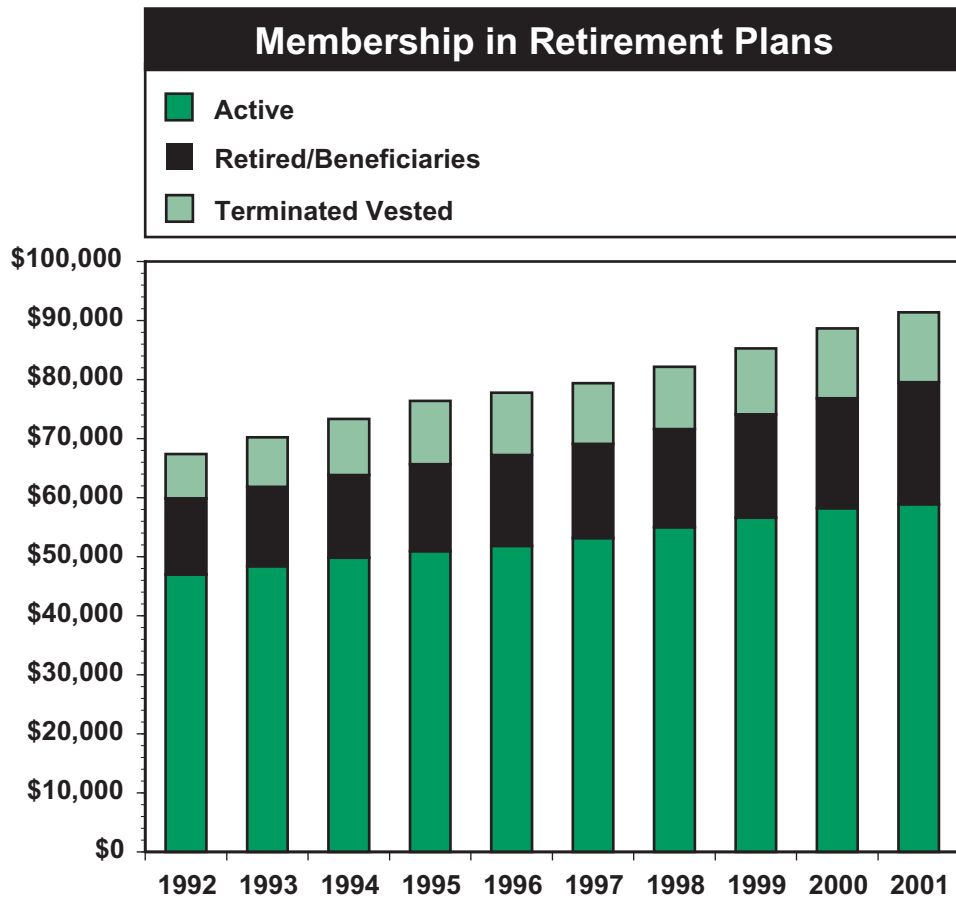
The charts on page 121 graphically represent the funding progress of the pension plans for the ten years ended June 30, 2001. The area chart on the top of the page shows the portion of the pension liabilities that are unfunded compared to the portion covered by assets in the trust funds. The chart on the bottom of the page illustrates the funded ratio of the plans for the ten years ended June 30, 2001.

The existence of the unfunded actuarial accrued liabilities is not necessarily an indication of financial problems, but the fluctuations are important and should be monitored and controlled.

The remainder of this section contains various statistical and historical data considered useful in evaluating the condition of the plans.

MEMBERSHIP IN RETIREMENT PLANS

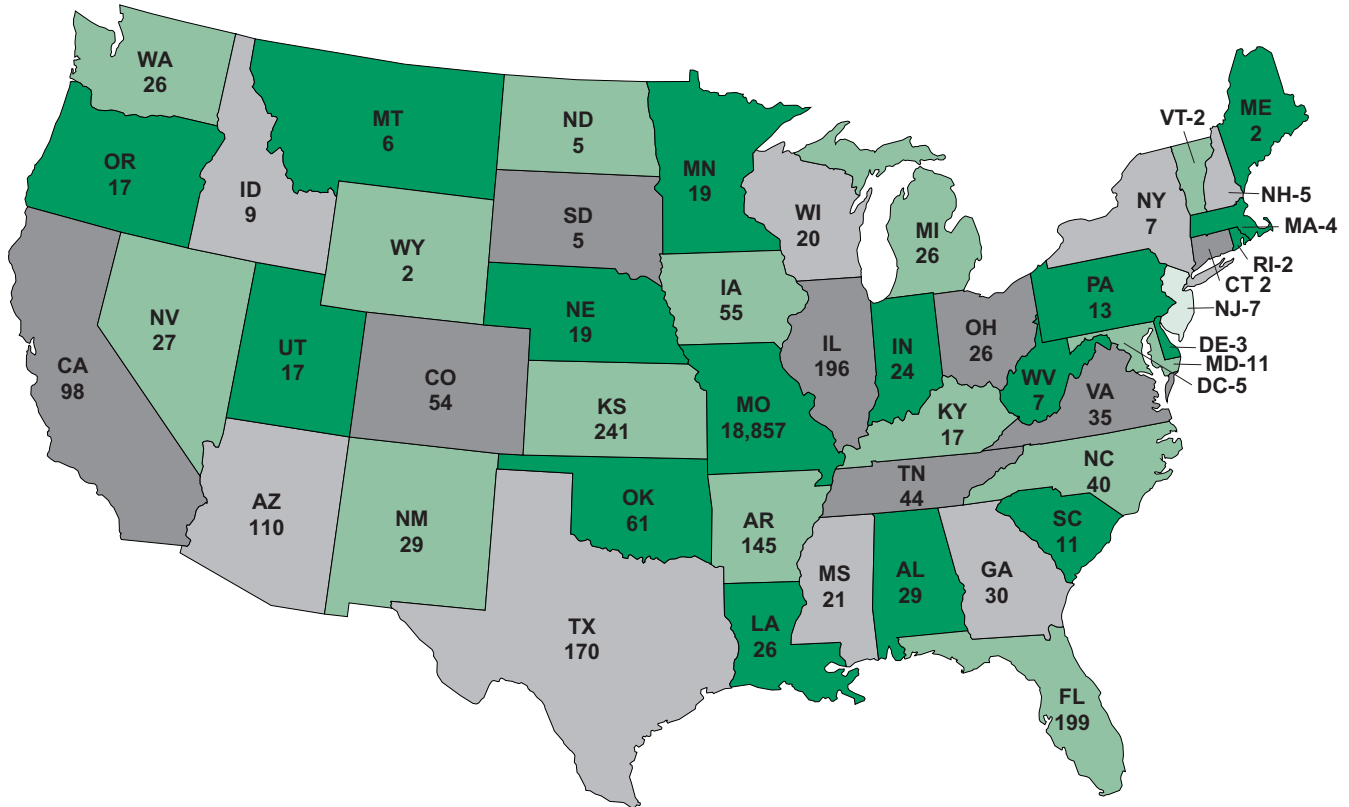
Last Ten Fiscal Years



Fiscal Year	Active	Retired/ Beneficiaries	Terminated- Vested	Totals
1992	46,999	12,876	7,484	67,359
1993	48,343	13,441	8,423	70,207
1994	49,826	13,988	9,499	73,313
1995	50,918	14,747	10,673	76,338
1996	51,837	15,362	10,548	77,747
1997	53,147	15,963	10,273	79,383
1998	54,951	16,616	10,561	82,128
1999	56,571	17,495	11,181	85,247
2000	58,201	18,582	11,858	88,641
2001	58,869	20,642	11,837	91,348

DISTRIBUTION OF BENEFIT RECIPIENTS BY LOCATION

June 30, 2001

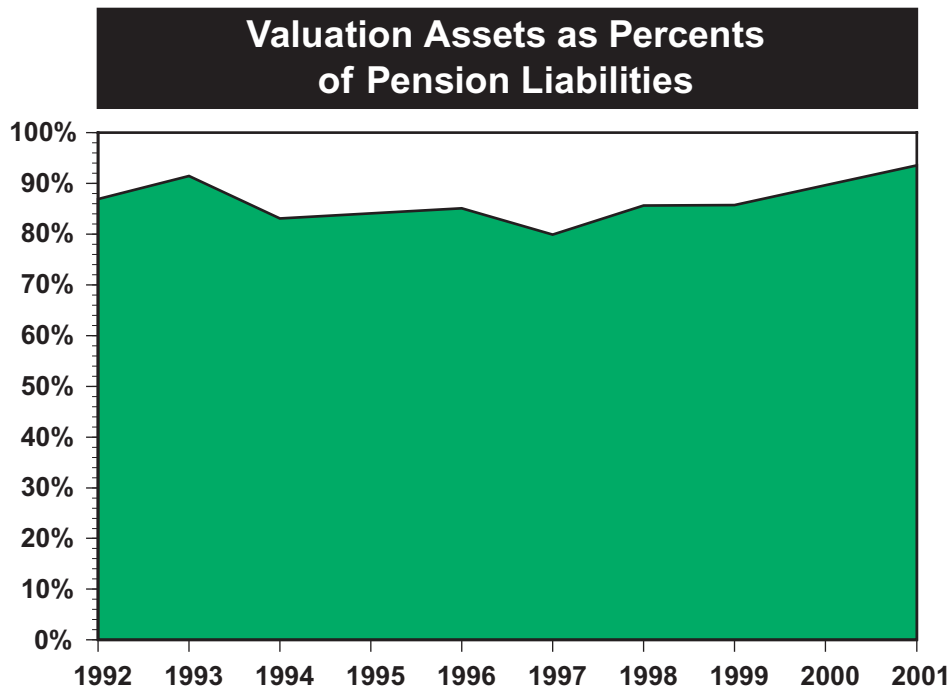
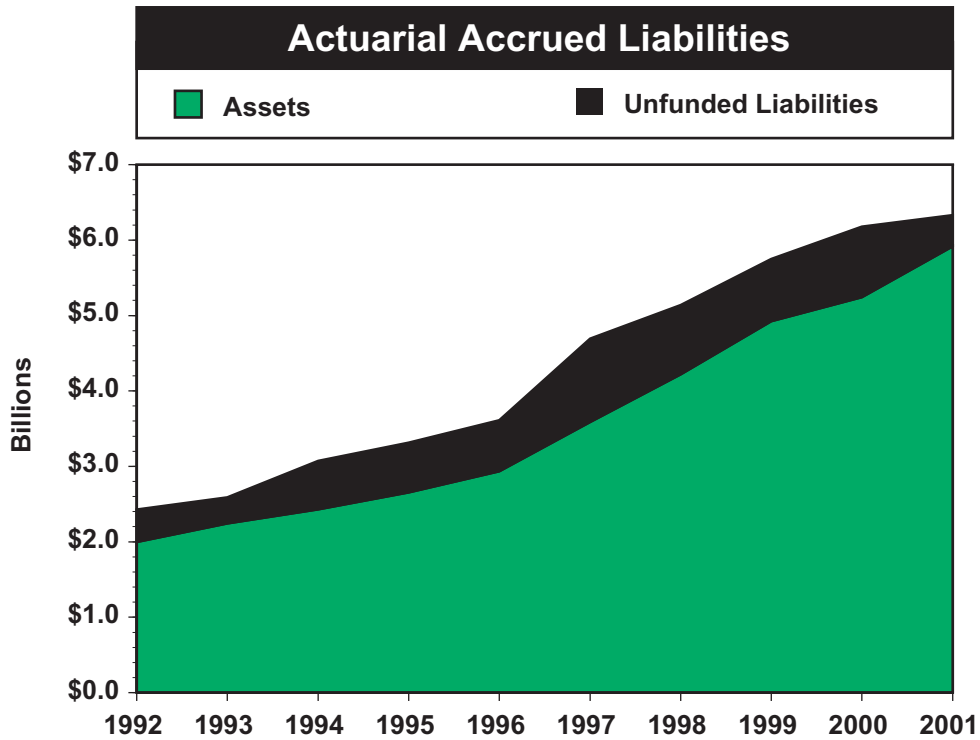


**Recipients outside the
continental United States include:**

- Alaska - 4
- Argentina - 1
- Columbia, South America - 1
- England - 1
- Germany - 1
- Hawaii - 3
- Ireland - 1
- Israel - 1
- Mexico - 2
- New Zealand - 1
- Puerto Rico - 2
- South Korea - 1
- Sweden - 1
- United Kingdom - 2

Pension Trust Funds

Ten Years Ended June 30, 2001



TEN-YEAR HISTORICAL DATA Pension Trust Funds

Missouri State Employees' Plan
Additions by Source

Fiscal Year	Employer Contribution Rate	Employer Contributions as a Percent of Covered Payroll	Employer Contribution Amount	Employer Contributions Service Transfers	Member Payments for Purchasing Service Credit	Net Investment Income	Other	Total
1992	9.65%	9.77%	\$ 100,672,145	\$ 112,988	\$ 321,713	\$ 230,191,287	\$ 6,560	\$ 331,304,693
1993	9.68	9.69	102,988,219	117,466	547,961	293,481,441	6,047	397,141,134
1994	9.49	9.48	106,681,308	78,554	765,977	(15,865,184)	411,469	92,072,124
1995	9.04	9.08	108,902,372	170,081	753,984	393,915,517	0	503,741,954
1996	10.69	10.81	137,007,112	135,598	726,527	453,955,454	9,129	591,833,820
1997	10.66	10.77	146,383,371	2,238,691	640,590	653,958,265	235,279	803,456,196
1998	10.40	10.42	152,090,687	36,908	1,035,738	661,480,958	14,925	814,659,216
1999	12.58	12.65	197,909,834	147,315	1,151,328	504,026,290	659,215	703,893,982
2000	11.91	12.02	202,330,547	3,468,697	1,991,206	402,878,683	629,924	611,299,057
2001	11.59	12.27	215,750,128	167,640	1,918,572	(112,164,123)	418,663	106,090,880

Missouri State Employees' Plan
Deductions by Type

Fiscal Year	Benefits	Contribution Refunds	Service Transfers	Administrative	Legal Settlements	Total
1992	\$ 67,850,658	\$ 12,508	\$ 0	\$ 2,333,634	\$ 0	\$ 70,196,800
1993	75,606,809	22,007	0	2,441,067	0	78,069,883
1994	84,482,785	1,598	16,252	3,336,941	0	87,837,576
1995	96,198,413	0	0	3,060,262	0	99,258,675
1996	115,627,764	0	30,327	3,221,578	23,148,000	142,027,669
1997	126,941,341	102	2,091,233	3,563,018	0	132,595,694
1998	149,261,681	1,514	0	4,500,944	18,998	153,783,137
1999	155,299,924	0	0	5,763,229	0	161,063,153
2000	179,690,822	889	18,609	5,487,531	0	185,197,851
2001	217,862,853	0	31,482	5,749,965	0	223,644,300

TEN-YEAR HISTORICAL DATA

Pension Trust Funds

Administrative Law Judges and Legal Advisors' Plan

Additions by Source

Fiscal Year	Employer Contribution Rate	Employer Contributions as a Percent of Covered Payroll	Employer Contribution Amount	Net Investment Income	Other	Total
1992	25.51%	29.00%	\$ 500,250	\$ 601,626	\$ 0	\$ 1,101,876
1993	27.77	28.42	548,707	766,887	16	1,315,610
1994	24.18	23.97	502,019	(45,152)	1,056	457,923
1995	22.50	23.00	498,233	986,426	0	1,484,659
1996	21.16	20.26	548,276	1,122,107	23	1,670,406
1997	22.60	22.78	652,709	1,614,183	34	2,266,926
1998	19.66	20.11	564,295	1,613,972	36	2,178,303
1999	18.70	18.32	639,285	1,205,813	1,577	1,846,675
2000	20.10	19.81	807,022	961,336	1,503	1,769,861
2001	22.32	14.03	1,074,946	(273,380)	1,020	802,586

Administrative Law Judges and Legal Advisors' Plan

Deductions by Type

Fiscal Year	Benefits	Administrative	Legal Settlements	Total
1992	\$ 399,463	\$ 6,085	\$ 0	\$ 405,548
1993	502,310	6,401	0	508,711
1994	565,082	8,566	0	573,648
1995	600,650	7,663	0	608,313
1996	633,527	7,963	0	641,490
1997	616,859	8,795	0	625,654
1998	677,213	10,981	46	688,240
1999	747,663	13,788	0	761,451
2000	755,574	13,094	0	768,668
2001	776,422	14,015	0	790,437

TEN-YEAR HISTORICAL DATA Pension Trust Funds

Judicial Plan

Additions by Source

Fiscal Year	Employer Contribution Rate	Employer Contributions as a Percent of Covered Payroll	Employer Contribution Amount	Net Investment Income	Other	Total
1992	Nonfunded	27.78%	\$ 7,335,579	\$ 0	\$ 0	\$ 7,335,579
1993	Nonfunded	29.01	7,728,160	0	0	7,728,160
1994	Nonfunded	30.38	8,205,509	0	0	8,205,509
1995	Nonfunded	32.84	9,188,599	0	0	9,188,599
1996	Nonfunded	33.13	9,907,505	0	0	9,907,505
1997	Nonfunded	33.00	10,450,270	0	0	10,450,270
1998	Nonfunded	35.24	11,433,457	0	0	11,433,457
1999	51.81%	52.29	17,862,353	452,499	592	18,315,444
2000	53.92	53.87	19,988,676	869,566	1,360	20,859,602
2001	55.30	58.09	22,473,913	(391,124)	1,460	22,084,249

Judicial Plan

Deductions by Type

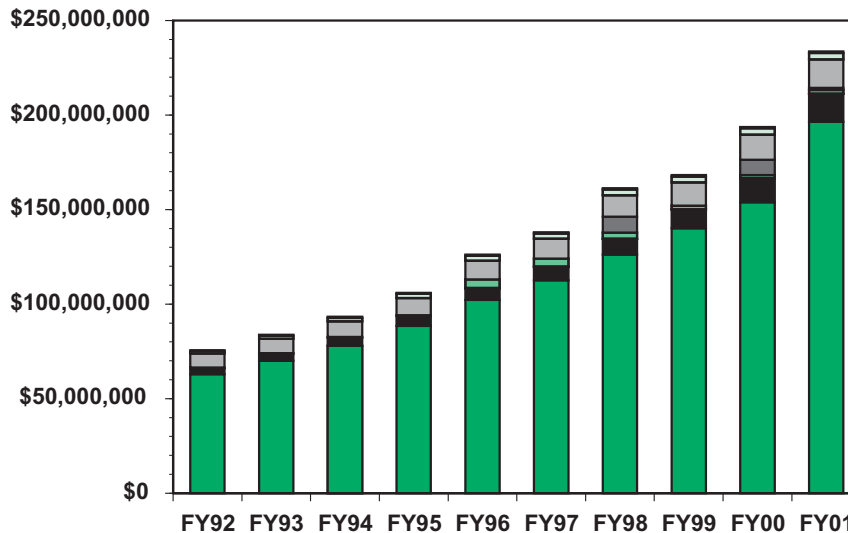
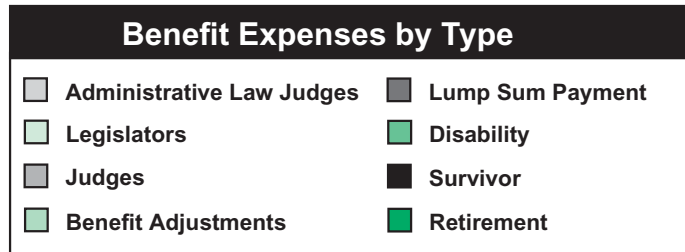
Fiscal Year	Benefits	Administrative	Total
1992	\$ 7,335,579	\$ 0	\$ 7,335,579
1993	7,728,160	0	7,728,160
1994	8,205,509	0	8,205,509
1995	9,188,599	0	9,188,599
1996	9,907,505	0	9,907,505
1997	10,450,270	0	10,450,270
1998	11,433,457	0	11,433,457
1999	12,229,325	5,174	12,234,499
2000	13,292,188	11,844	13,304,032
2001	15,010,098	20,051	15,030,149

BENEFIT EXPENSES BY TYPE

Last Ten Fiscal Years

	FY92	FY93	FY94	FY95	FY96
Retirement	\$62,868,259	\$70,002,701	\$78,018,158	\$ 88,532,996	\$102,257,950
Survivor	3,081,500	3,533,845	4,202,875	5,146,981	6,001,028
Disability	566,322	484,806	436,022	379,382	347,589
Lump sum payment	0	0	0	0	4,494,184
Benefit adjustments	0	0	0	0	0
Judges	7,335,579	7,728,160	8,205,509	9,188,599	9,907,505
Legislators	1,334,577	1,585,456	1,825,730	2,139,053	2,527,014
Administrative law judges	399,463	502,310	565,082	600,650	633,527
Totals	\$75,585,700	\$83,837,278	\$93,253,376	\$105,987,661	\$126,168,797

	FY97	FY98	FY99	FY00	FY01
Retirement	\$112,523,766	\$126,121,327	\$140,138,342	\$153,916,226	\$196,343,161
Survivor	7,036,816	8,233,831	9,812,877	12,551,644	14,845,353
Disability	310,693	279,208	245,284	219,550	178,336
Lump sum payment	4,258,380	3,130,459	1,871,798	1,522,313	1,886,958
Benefit adjustments	0	8,453,580	39,768	8,162,749	1,134,262
Judges	10,450,270	11,433,457	12,229,325	13,292,188	15,010,098
Legislators	2,811,686	3,043,276	3,191,855	3,318,342	3,474,782
Administrative law judges	616,859	677,213	747,663	755,574	776,422
Totals	\$138,008,470	\$161,372,351	\$168,276,912	\$193,738,585	\$233,649,372



BENEFITS PAYABLE JUNE 30, 2001

Tabulated by Option and Type of Benefit

Missouri State Employees' Plan

Type of Benefit	Number	Annual Benefits	Average Annual Benefits
<i>Service retirement</i>			
Life annuity	4,709	\$ 39,318,598	\$ 8,350
50% joint and survivor	11	116,286	10,571
75% joint and survivor	2,020	28,674,329	14,195
100% joint and survivor	4,783	56,728,518	11,860
5-year certain and life	124	983,972	7,935
10-year certain and life	94	753,320	8,014
Survivor beneficiary	1,312	9,069,187	6,912
Total	13,053	135,644,210	10,392
<i>Disability retirement</i>			
	39	156,702	4,018
<i>Death-in-service</i>			
	1,047	6,609,293	6,313
Grand totals	14,139	\$ 142,410,205	\$ 10,072

Missouri State Employees' Plan 2000

Type of Benefit	Number	Annual Benefits	Average Annual Benefits
<i>Service retirement</i>			
Life annuity	4,741	\$ 59,291,228	\$ 12,506
50% joint and survivor	54	643,464	11,916
75% joint and survivor	520	9,465,159	18,202
100% joint and survivor	603	13,660,070	22,654
5-year certain and life	57	704,435	12,359
10-year certain and life	101	975,268	9,656
Survivor beneficiary	22	242,845	11,038
Total	6,098	84,982,469	13,936
<i>Disability retirement</i>			
	0	0	0
<i>Death-in-service</i>			
	0	0	0
Grand totals	6,098	\$ 84,982,469	\$ 13,936

BENEFITS PAYABLE JUNE 30, 2001

Tabulated by Option and Type of Benefit

Administrative Law Judges and Legal Advisors' Plan

Type of Benefit	Number	Annual Benefits	Average Annual Benefits
<i>Service retirement</i>			
Life annuity	1	\$ 44,796	\$ 44,796
50% joint and survivor	15	594,762	39,651
Survivor beneficiary	8	152,124	19,016
Total	24	\$ 791,682	\$ 32,987

BENEFITS PAYABLE JUNE 30, 2001

Tabulated by Option and Type of Benefit

Judicial Plan

Type of Benefit	Number	Annual Benefits	Average Annual Benefits
Service retirement			
Life annuity	7	\$ 353,232	\$ 50,462
50% joint and survivor	248	12,968,613	52,293
Survivor beneficiary	81	1,473,567	18,192
Total	336	14,795,412	44,034
Death-in-service			
	45	898,472	19,966
Grand totals	381	\$ 15,693,884	41,191

AVERAGE MONTHLY BENEFIT AMOUNTS

Six Years Ended June 30, 2001

Missouri State Employees' Plan

Members Retiring During		Years Credited Service by Category						All Members	
		<5	5-10	10-15	15-20	20-25	25-30		30+
1996	Average monthly benefit	\$ 107	\$ 204	\$ 308	\$ 502	\$ 792	\$ 1,212	\$ 1,553	\$ 836
	Average final salary	\$ 1,540	\$ 1,716	\$ 1,780	\$ 1,813	\$ 2,177	\$ 2,516	\$ 2,707	\$ 2,175
	Number of retirees	6	113	141	162	168	199	191	980
1997	Average monthly benefit	\$ 121	\$ 272	\$ 301	\$ 558	\$ 806	\$ 1,233	\$ 1,692	\$ 894
	Average final salary	\$ 1,943	\$ 1,984	\$ 1,638	\$ 1,950	\$ 2,163	\$ 2,586	\$ 2,948	\$ 2,270
	Number of retirees	5	105	166	163	160	202	210	1,011
1998	Average monthly benefit	\$ 137	\$ 239	\$ 360	\$ 557	\$ 832	\$ 1,233	\$ 1,652	\$ 891
	Average final salary	\$ 1,919	\$ 1,907	\$ 1,978	\$ 1,993	\$ 2,274	\$ 2,630	\$ 2,910	\$ 2,340
	Number of retirees	9	133	187	184	183	199	259	1,154
1999	Average monthly benefit	\$ 113	\$ 236	\$ 371	\$ 613	\$ 855	\$ 1,205	\$ 1,841	\$ 957
	Average final salary	\$ 1,599	\$ 2,010	\$ 2,049	\$ 2,269	\$ 2,363	\$ 2,615	\$ 3,264	\$ 2,505
	Number of retirees	5	123	199	198	193	247	267	1,232
2000	Average monthly benefit	\$ 161	\$ 236	\$ 362	\$ 641	\$ 815	\$ 1,305	\$ 1,842	\$ 993
	Average final salary	\$ 2,478	\$ 1,970	\$ 2,002	\$ 2,314	\$ 2,276	\$ 2,871	\$ 3,262	\$ 2,558
	Number of retirees	8	131	207	183	202	262	301	1,294
2001	Average monthly benefit	\$ 206	\$ 239	\$ 416	\$ 668	\$ 936	\$ 1,326	\$ 1,683	\$ 1,032
	Average final salary	\$ 2,257	\$ 2,055	\$ 2,105	\$ 2,423	\$ 2,500	\$ 2,897	\$ 3,053	\$ 2,615
	Number of retirees	13	394	354	227	274	504	772	2,538
Six years ended June 30, 2001									
	Average monthly benefit	\$ 152	\$ 238	\$ 364	\$ 596	\$ 848	\$ 1,267	\$ 1,712	\$ 955
	Average final salary	\$ 2,030	\$ 1,973	\$ 1,962	\$ 2,150	\$ 2,312	\$ 2,731	\$ 3,050	\$ 2,456
	Number of retirees	46	999	1,254	1,117	1,180	1,613	2,000	8,209

Note: COLA increases and temporary benefits payable under the MSEP 2000 until age 62 are excluded from the above for comparison purposes.

AVERAGE MONTHLY BENEFIT AMOUNTS

Six Years Ended June 30, 2001

General Employees in the MSEP

Members Retiring During		Years Credited Service by Category						All Members	
		<5	5-10	10-15	15-20	20-25	25-30		30+
1996	Average monthly benefit	\$ 107	\$ 181	\$ 297	\$ 492	\$ 792	\$ 1,203	\$ 1,545	\$ 829
	Average final salary	\$ 1,540	\$ 1,687	\$ 1,768	\$ 1,808	\$ 2,177	\$ 2,514	\$ 2,710	\$ 2,171
	Number of retirees	6	108	139	161	168	197	189	968
1997	Average monthly benefit	\$ 121	\$ 238	\$ 282	\$ 514	\$ 783	\$ 1,224	\$ 1,680	\$ 878
	Average final salary	\$ 1,943	\$ 1,960	\$ 1,620	\$ 1,899	\$ 2,157	\$ 2,584	\$ 2,949	\$ 2,259
	Number of retirees	5	98	163	159	157	200	208	990
1998	Average monthly benefit	\$ 137	\$ 213	\$ 350	\$ 542	\$ 832	\$ 1,230	\$ 1,648	\$ 887
	Average final salary	\$ 1,919	\$ 1,874	\$ 1,982	\$ 1,986	\$ 2,274	\$ 2,628	\$ 2,912	\$ 2,339
	Number of retirees	9	127	184	182	183	198	258	1,141
1999	Average monthly benefit	\$ 113	\$ 225	\$ 345	\$ 602	\$ 855	\$ 1,194	\$ 1,833	\$ 948
	Average final salary	\$ 1,599	\$ 1,997	\$ 2,014	\$ 2,266	\$ 2,363	\$ 2,615	\$ 3,265	\$ 2,499
	Number of retirees	5	120	196	196	193	245	265	1,220
2000	Average monthly benefit	\$ 161	\$ 223	\$ 356	\$ 629	\$ 815	\$ 1,305	\$ 1,835	\$ 990
	Average final salary	\$ 2,478	\$ 1,961	\$ 1,999	\$ 2,301	\$ 2,276	\$ 2,871	\$ 3,262	\$ 2,556
	Number of retirees	8	127	206	181	202	262	299	1,285
2001	Average monthly benefit	\$ 101	\$ 228	\$ 381	\$ 632	\$ 936	\$ 1,320	\$ 1,681	\$ 1,024
	Average final salary	\$ 1,612	\$ 2,034	\$ 2,045	\$ 2,386	\$ 2,500	\$ 2,898	\$ 3,051	\$ 2,599
	Number of retirees	12	389	348	222	274	501	771	2,517
Six years ended June 30, 2001									
	Average monthly benefit	\$ 123	\$ 221	\$ 344	\$ 574	\$ 845	\$ 1,261	\$ 1,707	\$ 947
	Average final salary	\$ 1,853	\$ 1,953	\$ 1,936	\$ 2,130	\$ 2,312	\$ 2,731	\$ 3,050	\$ 2,448
	Number of retirees	45	969	1,236	1,101	1,177	1,603	1,990	8,121

Note: COLA increases and temporary benefits payable under the MSEP 2000 until age 62 are excluded from the above for comparison purposes.

AVERAGE MONTHLY BENEFIT AMOUNTS

Six Years Ended June 30, 2001

Uniformed Members of the Water Patrol in the MSEP

Members Retiring During		Years Credited Service by Category							All Members
		<5	5-10	10-15	15-20	20-25	25-30	30+	
1996	Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,638	\$ 1,733	\$ 1,686
	Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,843	\$ 2,620	\$ 2,732
	Number of retirees	0	0	0	0	0	1	1	2
1997	Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,976	\$ 2,168	\$ 2,072
	Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,327	\$ 3,088	\$ 3,208
	Number of retirees	0	0	0	0	0	1	1	2
1998	Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,782	\$ 0	\$ 1,782
	Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,001	\$ 0	\$ 3,001
	Number of retirees	0	0	0	0	0	1	0	1
1999	Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,567	\$ 2,567
	Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,767	\$ 3,767
	Number of retirees	0	0	0	0	0	0	1	1
2000	Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 1,749	\$ 0	\$ 0	\$ 3,297	\$ 2,523
	Average final salary	\$ 0	\$ 0	\$ 0	\$ 4,432	\$ 0	\$ 0	\$ 4,014	\$ 4,223
	Number of retirees	0	0	0	1	0	0	1	2
2001	Average monthly benefit	\$ 0	\$ 0	\$ 1,664	\$ 0	\$ 0	\$ 1,923	\$ 3,236	\$ 2,274
	Average final salary	\$ 0	\$ 0	\$ 5,833	\$ 0	\$ 0	\$ 3,172	\$ 4,274	\$ 4,426
	Number of retirees	0	0	1	0	0	1	1	3
Six Years Ended June 30, 2001									
	Average monthly benefit	\$ 0	\$ 0	\$ 1,664	\$ 1,749	\$ 0	\$ 1,830	\$ 2,600	\$ 2,158
	Average final salary	\$ 0	\$ 0	\$ 5,833	\$ 4,432	\$ 0	\$ 3,086	\$ 3,553	\$ 3,670
	Number of retirees	0	0	1	1	0	4	5	11

Note: COLA increases and temporary benefits payable under the MSEP 2000 until age 62 are excluded from the above for comparison purposes.

AVERAGE MONTHLY BENEFIT AMOUNTS

Six Years Ended June 30, 2001

Legislators in the MSEP

Members Retiring During		Years Credited Service by Category						All Members	
		<5	5-10	10-15	15-20	20-25	25-30		30+
1996	Average monthly benefit	\$ 0	\$ 693	\$ 1,050	\$ 2,170	\$ 0	\$ 2,530	\$ 2,850	\$ 1,312
	Average final salary	\$ 0	\$ 2,333	\$ 2,640	\$ 2,604	\$ 0	\$ 2,604	\$ 2,315	\$ 2,447
	Number of retirees	0	5	2	1	0	1	1	10
1997	Average monthly benefit	\$ 0	\$ 743	\$ 1,340	\$ 1,882	\$ 2,012	\$ 2,250	\$ 3,689	\$ 1,491
	Average final salary	\$ 0	\$ 2,317	\$ 2,604	\$ 2,604	\$ 2,481	\$ 2,234	\$ 2,604	\$ 2,451
	Number of retirees	0	7	3	3	3	1	1	18
1998	Average monthly benefit	\$ 0	\$ 791	\$ 1,004	\$ 1,953	\$ 0	\$ 0	\$ 2,700	\$ 1,197
	Average final salary	\$ 0	\$ 2,604	\$ 1,736	\$ 2,604	\$ 0	\$ 0	\$ 2,298	\$ 2,362
	Number of retirees	0	6	3	2	0	0	1	12
1999	Average monthly benefit	\$ 0	\$ 684	\$ 1,101	\$ 1,649	\$ 0	\$ 2,587	\$ 3,150	\$ 1,588
	Average final salary	\$ 0	\$ 2,544	\$ 2,513	\$ 2,604	\$ 0	\$ 2,604	\$ 2,423	\$ 2,550
	Number of retirees	0	3	2	2	0	2	1	10
2000	Average monthly benefit	\$ 0	\$ 654	\$ 1,519	\$ 1,736	\$ 0	\$ 0	\$ 2,400	\$ 1,182
	Average final salary	\$ 0	\$ 2,265	\$ 2,604	\$ 2,604	\$ 0	\$ 0	\$ 2,423	\$ 2,384
	Number of retirees	0	4	1	1	0	0	1	7
2001	Average monthly benefit	\$ 0	\$ 768	\$ 1,201	\$ 1,603	\$ 0	\$ 2,469	\$ 0	\$ 1,387
	Average final salary	\$ 0	\$ 2,613	\$ 2,613	\$ 2,608	\$ 0	\$ 2,604	\$ 0	\$ 2,610
	Number of retirees	0	4	3	4	0	2	0	13
Six years ended June 30, 2001									
	Average monthly benefit	\$ 0	\$ 729	\$ 1,176	\$ 1,782	\$ 2,012	\$ 2,482	\$ 2,958	\$ 1,378
	Average final salary	\$ 0	\$ 2,436	\$ 2,412	\$ 2,605	\$ 2,481	\$ 2,542	\$ 2,413	\$ 2,472
	Number of retirees	0	29	14	13	3	6	5	70

Note: COLA increases are excluded from the above for comparison purposes.

AVERAGE MONTHLY BENEFIT AMOUNTS

Six Years Ended June 30, 2001

Elected State Officials in the MSEP

Members Retiring During	Years Credited Service by Category							All Members
	<5	5-10	10-15	15-20	20-25	25-30	30+	
1996								
Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of retirees	0	0	0	0	0	0	0	0
1997								
Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 3,649	\$ 0	\$ 0	\$ 0	\$ 3,649
Average final salary	\$ 0	\$ 0	\$ 0	\$ 8,029	\$ 0	\$ 0	\$ 0	\$ 8,029
Number of retirees	0	0	0	1	0	0	0	1
1998								
Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of retirees	0	0	0	0	0	0	0	0
1999								
Average monthly benefit	\$ 0	\$ 0	\$ 4,015	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,015
Average final salary	\$ 0	\$ 0	\$ 8,029	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8,029
Number of retirees	0	0	1	0	0	0	0	1
2000								
Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of retirees	0	0	0	0	0	0	0	0
2001								
Average monthly benefit	\$ 1,465	\$ 2,580	\$ 4,705	\$ 4,999	\$ 0	\$ 0	\$ 0	\$ 3,691
Average final salary	\$ 9,999	\$ 8,029	\$ 10,003	\$ 9,999	\$ 0	\$ 0	\$ 0	\$ 9,607
Number of retirees	1	1	2	1	0	0	0	5
Six years ended June 30, 2001								
Average monthly benefit	\$ 1,465	\$ 2,580	\$ 4,475	\$ 4,324	\$ 0	\$ 0	\$ 0	\$ 3,731
Average final salary	\$ 9,999	\$ 8,029	\$ 9,345	\$ 9,014	\$ 0	\$ 0	\$ 0	\$ 9,156
Number of retirees	1	1	3	2	0	0	0	7

Note: COLA increases are excluded from the above for comparison purposes.

AVERAGE MONTHLY BENEFIT AMOUNTS

Six Years Ended June 30, 2001

Administrative Law Judges and Legal Advisors' Plan

Members Retiring During	Years Credited Service by Category							All Members	
	<5	5-10	10-15	15-20	20-25	25-30	30+		
1996	Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	Number of retirees	0	0	0	0	0	0	0	0
1997	Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,578	\$ 0	\$ 0	\$ 2,578
	Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,156	\$ 0	\$ 0	\$ 5,156
	Number of retirees	0	0	0	0	1	0	0	1
1998	Average monthly benefit	\$ 0	\$ 0	\$ 2,927	\$ 0	\$ 2,875	\$ 0	\$ 0	\$ 2,892
	Average final salary	\$ 0	\$ 0	\$ 5,854	\$ 0	\$ 5,749	\$ 0	\$ 0	\$ 5,784
	Number of retirees	0	0	1	0	2	0	0	3
1999	Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	Number of retirees	0	0	0	0	0	0	0	0
2000	Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	Number of retirees	0	0	0	0	0	0	0	0
2001	Average monthly benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,982	\$ 0	\$ 0	\$ 0
	Average final salary	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,965	\$ 0	\$ 0	\$ 0
	Number of retirees	0	0	0	0	1	0	0	1
Six years ended June 30, 2001	Average monthly benefit	\$ 0	\$ 0	\$ 2,927	\$ 0	\$ 2,827	\$ 0	\$ 0	\$ 2,847
	Average final salary	\$ 0	\$ 0	\$ 5,854	\$ 0	\$ 5,655	\$ 0	\$ 0	\$ 5,695
	Number of retirees	0	0	1	0	4	0	0	5

Note: COLA increases are excluded from the above for comparison purposes.

AVERAGE MONTHLY BENEFIT AMOUNTS

Six Years Ended June 30, 2001

Judicial Plan

Members Retiring During		Years Credited Service by Category						All Members	
		<5	5-10	10-15	15-20	20-25	25-30		30+
1996	Average monthly benefit	\$ 0	\$ 0	\$ 3,006	\$ 3,496	\$ 3,881	\$ 0	\$ 0	\$ 3,360
	Average final salary	\$ 0	\$ 0	\$ 6,176	\$ 6,992	\$ 7,762	\$ 0	\$ 0	\$ 6,782
	Number of retirees	0	0	3	4	1	0	0	8
1997	Average monthly benefit	\$ 1,120	\$ 0	\$ 0	\$ 3,490	\$ 0	\$ 0	\$ 3,359	\$ 2,990
	Average final salary	\$ 6,719	\$ 0	\$ 0	\$ 6,979	\$ 0	\$ 0	\$ 6,719	\$ 6,875
	Number of retirees	1	0	0	3	0	0	1	5
1998	Average monthly benefit	\$ 243	\$ 1,567	\$ 3,689	\$ 3,484	\$ 3,624	\$ 3,999	\$ 3,921	\$ 3,420
	Average final salary	\$ 5,824	\$ 5,129	\$ 7,378	\$ 6,969	\$ 7,247	\$ 7,999	\$ 7,843	\$ 7,208
	Number of retirees	1	1	2	4	7	4	1	20
1999	Average monthly benefit	\$ 289	\$ 2,099	\$ 3,647	\$ 3,759	\$ 3,635	\$ 4,450	\$ 4,123	\$ 3,247
	Average final salary	\$ 6,598	\$ 7,108	\$ 7,409	\$ 7,517	\$ 7,270	\$ 8,900	\$ 8,246	\$ 7,432
	Number of retirees	2	3	7	8	1	1	1	23
2000	Average monthly benefit	\$ 0	\$ 1,282	\$ 3,368	\$ 4,116	\$ 3,991	\$ 4,139	\$ 4,375	\$ 3,763
	Average final salary	\$ 0	\$ 5,129	\$ 6,735	\$ 8,232	\$ 7,982	\$ 8,278	\$ 8,750	\$ 7,677
	Number of retirees	0	1	4	4	4	3	1	17
2001	Average monthly benefit	\$ 0	\$ 1,711	\$ 4,216	\$ 3,849	\$ 4,500	\$ 4,573	\$ 4,250	\$ 4,197
	Average final salary	\$ 0	\$ 8,000	\$ 8,519	\$ 7,698	\$ 9,000	\$ 9,146	\$ 8,500	\$ 8,632
	Number of retirees	0	1	5	3	6	4	2	21
Six years ended June 30, 2001									
	Average monthly benefit	\$ 485	\$ 1,810	\$ 3,642	\$ 3,710	\$ 3,992	\$ 4,263	\$ 4,046	\$ 3,585
	Average final salary	\$ 6,434	\$ 6,597	\$ 7,366	\$ 7,421	\$ 7,984	\$ 8,526	\$ 8,093	\$ 7,612
	Number of retirees	4	6	21	26	19	12	6	94

Note: COLA increases are excluded from the above for comparison purposes.

RETIREES AND BENEFICIARIES AS OF JUNE 30, 2001

Tabulated by Year of Retirement

Missouri State Employees' Plan

Fiscal Year of Retirement	Number	Total Annual Benefits	Average Monthly Benefit
1965 & prior	4	\$ 23,336	\$ 486
1966	4	22,887	477
1967	7	52,314	623
1968	9	37,401	346
1969	14	77,430	461
1970	20	154,033	642
1971	26	139,333	447
1972	34	227,741	558
1973	87	536,431	514
1974	95	533,265	468
1975	132	812,046	513
1976	153	983,249	536
1977	202	1,277,083	527
1978	168	1,015,829	504
1979	181	1,276,891	588
1980	217	1,511,977	581
1981	254	1,930,232	633
1982	377	2,831,691	626
1983	391	3,158,856	673
1984	398	2,865,539	600
1985	402	3,328,085	690
1986	485	3,500,678	601
1987	558	4,673,210	698
1988	630	6,214,164	822
1989	663	7,167,177	901
1990	652	7,039,763	900
1991	763	9,037,513	987
1992	853	9,541,752	932
1993	957	10,522,487	916
1994	954	10,004,547	874
1995	1,188	13,558,365	951
1996	1,155	13,170,265	950
1997	1,177	14,216,005	1,007
1998	1,350	16,161,178	998
1999	1,469	18,081,031	1,026
2000	1,528	20,537,920	1,120
2001	2,680	41,170,971	1,280
	20,237	\$ 227,392,675	\$ 936

RETIREES AND BENEFICIARIES AS OF JUNE 30, 2001

Tabulated by Year of Retirement

Administrative Law Judges and Legal Advisors' Plan

Fiscal Year of Retirement	Number	Total Annual Benefits	Average Monthly Benefit
1989 & prior	4	\$ 161,054	\$ 3,355
1990	3	100,488	2,791
1991	0	0	0
1992	3	108,776	3,022
1993	1	39,647	3,304
1994	1	20,274	1,690
1995	2	62,624	2,609
1996	0	0	0
1997	4	103,011	2,146
1998	3	117,113	3,253
1999	0	0	0
2000	1	22,295	1,858
2001	2	56,400	2,350
	24	\$ 791,682	\$ 2,749

RETIREES AND BENEFICIARIES AS OF JUNE 30, 2001

Tabulated by Year of Retirement

Judicial

Fiscal Year of Retirement	Number	Total Annual Benefits	Average Monthly Benefit
1976 & prior	6	\$ 95,291	\$ 1,323
1977	4	75,424	1,571
1978	1	10,856	905
1979	5	134,921	2,249
1980	7	157,508	1,875
1981	9	354,042	3,278
1982	6	246,092	3,418
1983	11	309,768	2,347
1984	4	73,205	1,525
1985	5	210,684	3,511
1986	9	253,807	2,350
1987	28	1,044,695	3,109
1988	14	595,073	3,542
1989	18	753,521	3,489
1990	12	446,693	3,102
1991	28	1,286,071	3,828
1992	17	753,074	3,692
1993	16	629,097	3,277
1994	15	573,344	3,185
1995	31	1,596,315	4,291
1996	13	549,751	3,524
1997	10	358,983	2,992
1998	27	1,291,806	3,987
1999	30	1,243,584	3,454
2000	30	1,299,984	3,611
2001	25	1,350,295	4,501
	381	\$ 15,693,884	\$ 3,433

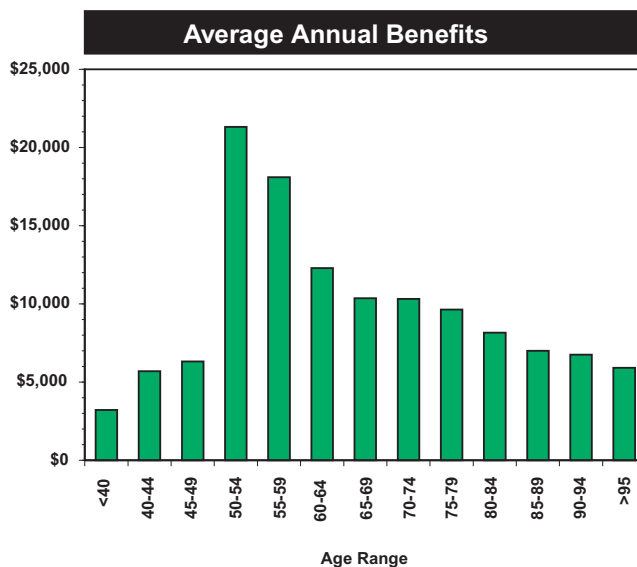
TOTAL BENEFITS PAYABLE JUNE 30, 2001

Tabulated by Attained Ages of Benefit Recipients

Missouri State Employees' Plan

Attained Age	Service Retirement		Disability Retirement		Survivors and Beneficiaries		Totals	
	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits
Under 20					71	\$ 149,473	71	\$ 149,473
20-24					10	52,994	10	52,994
25-29					3	12,132	3	12,132
30-34					14	63,084	14	63,084
35-39					22	107,703	22	107,703
40-44			1	\$ 1,680	45	260,140	46	261,820
45-49			4	11,304	105	677,508	109	688,812
50-54	772	\$ 18,972,979	9	41,578	172	1,296,801	953	20,311,358
55-59	1,599	30,943,166	11	39,025	192	1,628,600	1,802	32,610,791
60-64	2,894	36,769,208	14	63,115	274	2,267,501	3,182	39,099,824
65-69	3,812	40,616,374			365	2,679,301	4,177	43,295,675
70-74	3,268	35,236,848			376	2,343,733	3,644	37,580,581
75-79	2,553	25,711,071			356	2,334,353	2,909	28,045,424
80-84	1,691	14,388,406			224	1,243,521	1,915	15,631,927
85-89	835	6,040,532			112	582,765	947	6,623,297
90-94	320	2,174,740			31	198,466	351	2,373,206
95	14	96,259			3	12,552	17	108,811
96	23	124,070			2	4,446	25	128,516
97	14	100,103			1	648	15	100,751
98	9	66,288			1	912	10	67,200
99	7	39,037					7	39,037
100	4	28,043			1	1,284	5	29,327
101	2	7,524					2	7,524
102								
103								
104								
105								
106								
107								
108								
109					1	3,408	1	3,408
Totals	17,817	\$211,314,648	39	\$156,702	2,381	\$15,921,325	20,237	\$227,392,675

Average Age at Retirement 61.5 years
 Average Age Now 69.9 years



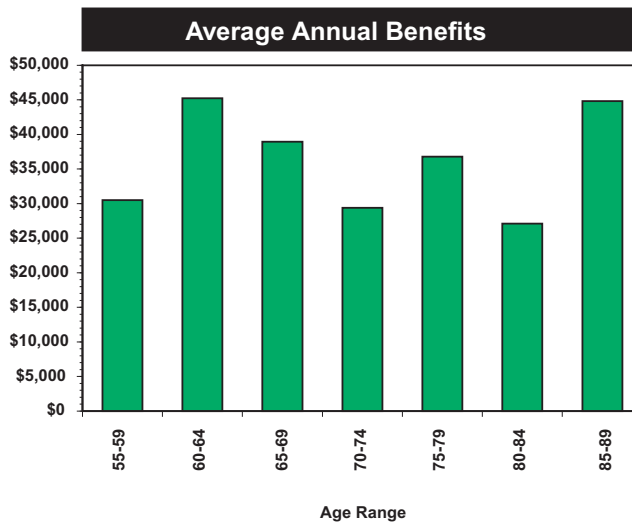
TOTAL BENEFITS PAYABLE JUNE 30, 2001

Tabulated by Attained Ages of Benefit Recipients

Administrative Law Judges and Legal Advisors' Plan

Attained Age	Service Retirement		Disability Retirement		Survivors and Beneficiaries		Totals	
	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits
55	1	\$ 35,784					1	\$ 35,784
56	-				1	\$ 19,488	1	19,488
59	1	36,192					1	36,192
63	1	45,216					1	45,216
69	2	77,890					2	77,890
71	-				2	43,428	2	43,428
72	1	20,268					1	20,268
73	1	39,648			1	22,296	2	61,944
74	1	50,628					1	50,628
75	1	43,788			1	5,064	2	48,852
76	1	39,512					1	39,512
77	1	46,344					1	46,344
78	1	42,876					1	42,876
79	1	43,020					1	43,020
81	1	44,784			2	39,732	3	84,516
84	1	28,812			1	22,116	2	50,928
87	1	44,796					1	44,796
Totals	16	\$ 639,558			8	\$ 152,124	24	\$ 791,682

Average Age at Retirement 66.6 years
 Average Age Now 74.0 years



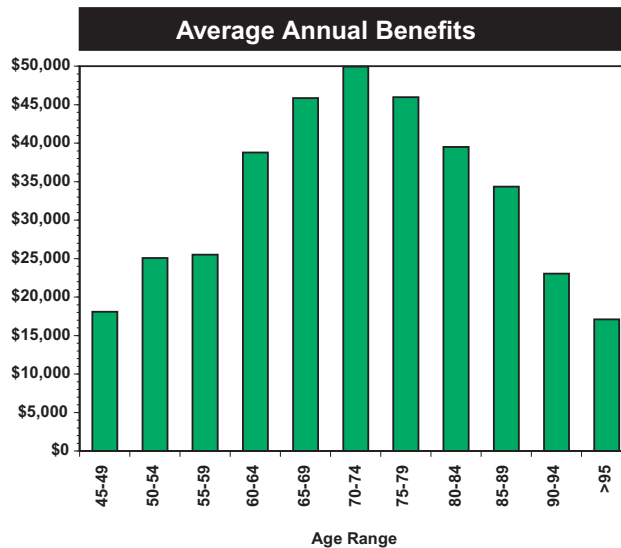
TOTAL BENEFITS PAYABLE JUNE 30, 2001

Tabulated by Attained Ages of Benefit Recipients

Judicial Plan

Attained Age	Service Retirement		Disability Retirement		Survivors and Beneficiaries		Totals	
	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits	No.	Annual Benefits
40-44								
45-49					3	\$ 54,228	3	\$ 54,228
50-54					6	150,392	6	150,392
55-59	2	\$ 90,564			12	266,424	14	356,988
60-64	33	1,379,935			5	93,744	38	1,473,679
65-69	33	1,631,176			5	111,816	38	1,742,992
70-74	70	3,971,317			17	374,484	87	4,345,801
75-79	60	3,334,731			23	480,186	83	3,814,917
80-84	26	1,398,141			19	379,584	45	1,777,725
85-89	24	1,173,606			18	268,831	42	1,442,437
90-94	5	270,818			13	144,146	18	414,964
95 and over	2	71,556			5	48,204	7	119,760
Totals	255	\$ 13,321,844			126	\$ 2,372,039	381	\$ 15,693,884

Average Age At Retirement 65.7 years
 Average Age Now 75.2 years



TEN-YEAR HISTORICAL DATA

Internal Service Fund

Revenues by Source

Fiscal Year	Employer Contributions*	Member Contributions*	Investment Income*	Optional Life	Basic Life	LTD	HMO	Premium	Miscellaneous	Settlements	Total
				Premium Receipts	Premium Receipts	Premium Receipts	Premium Receipts*	Retention for Operating Expenses*	Income	Net of Legal Expense	
1992	\$ 51,919,719	\$ 18,802,967	\$ 2,114,338	\$ 4,412,743	\$ 2,268,739	\$ 4,938,383	\$ 12,663,887	\$ 347,710	\$ 542	\$ 0	\$ 97,469,028
1993	62,080,566	21,380,567	693,202	4,551,873	2,365,344	5,003,490	16,429,142	365,106	1,340	0	112,870,630
1994	37,918,127	11,513,810	384,795	4,862,255	2,520,938	5,265,812	8,308,277	355,642	3,534	0	71,133,190
1995	0	0	79,215	5,535,334	2,801,939	5,650,682	0	275,646	0	205,411	14,548,227
1996	0	0	81,687	5,924,096	2,037,618	6,148,535	0	396,889	0	0	14,588,825
1997	0	0	50,608	6,319,662	3,224,533	6,711,653	0	379,683	1	0	16,686,140
1998	0	0	58,889	7,116,370	3,656,443	5,947,386	0	423,378	41	0	17,202,507
1999	0	0	55,323	8,216,777	3,556,088	7,169,727	0	413,519	31,098	0	19,442,532
2000	0	0	68,349	8,688,948	3,712,349	7,718,487	0	436,488	0	0	20,624,621
2001	0	0	81,717	9,277,192	5,357,260	8,551,077	0	464,351	0	0	23,731,597

* The Missouri State Employees' Medical Care Plan operations were transferred to the Missouri Consolidated Health Care Plan January 1, 1994.

TEN-YEAR HISTORICAL DATA Internal Service Fund

Expenses by Type

Fiscal Year	Medical Claims*	Administrative*	Optional Life Premium Disbursements	Basic Life Premium Disbursements	LTD Premium Disbursements	HMO Premium Disbursements	Premium Refunds*	Basic Life Death Benefits	Total
1992	\$ 83,674,959	\$ 5,291,117	\$ 4,375,115	\$ 2,267,723	\$ 5,136,992	\$ 12,609,838	\$ 227,967	\$ 0	\$ 113,583,711
1993	83,281,386	6,055,713	4,514,821	2,365,344	5,002,115	16,386,136	267,792	0	117,873,307
1994	23,005,156	3,336,388	4,825,723	2,519,343	5,264,677	8,284,843	152,961	0	47,389,091
1995	0	349,835	5,482,421	2,799,469	5,648,930	0	57,161	5,000	14,342,816
1996	0	330,702	5,874,317	3,023,323	6,146,610	0	53,652	0	15,428,604
1997	0	363,276	6,269,758	3,222,327	6,708,212	0	55,550	0	16,619,123
1998	0	470,791	7,053,924	3,654,416	5,945,374	0	66,485	0	17,190,990
1999	0	622,545	8,154,983	3,555,101	7,167,330	0	65,177	5,000	19,570,136
2000	0	519,271	8,622,170	3,711,311	7,716,026	0	70,277	0	20,639,055
2001	0	410,906	8,577,987	5,355,775	8,546,942	0	704,825	0	23,596,435

* The Missouri State Employees' Medical Care Plan operations were transferred to the Missouri Consolidated Health Care Plan January 1, 1994.



United We Stand.

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