

How are COLAs calculated?

- Calculated per Missouri law
 - MSEP Chapter 104.415
 - MSEP 2000 Chapter 104.1045
- Based on the Consumer Price Index for all Urban Consumers (CPI-U)
- MOSERS COLA rate = 80% of the percentage increase in the average CPI-U from the one year to the next
- COLA rate is calculated in January



How are COLAs calculated?

- MSEP (Closed Plan)
 - 80% of the percentage increase in the average CPI-U from one year to the next
 - Minimum of 4% until accumulated COLAs reach 65% of original retirement benefit
 - Then 80% of percentage increase in the average CPI-U thereafter
 - 0% minimum
 - 5% maximum



How are COLAs calculated?

- MSEP 2000 (Year 2000 Plan)
 - 80% of the percentage increase in the average CPI-U
 - 0% minimum
 - 5% maximum