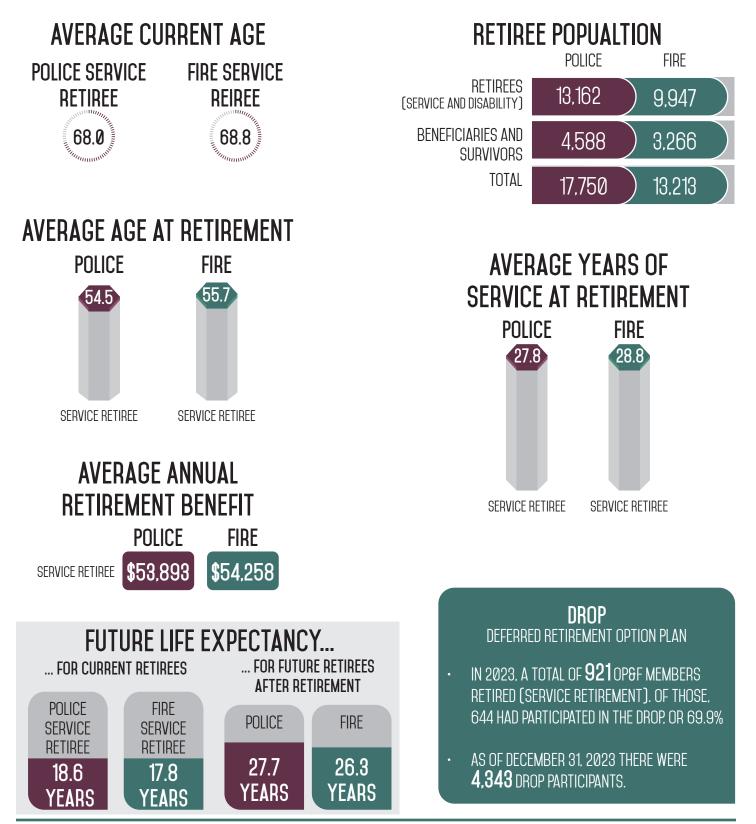


RETIREE PROFILE SNAPSHOT

On average, retired police officers and firefighters receive the value of their own member contributions after 3.4 years of retirement. They receive the value of their employer's contributions after an additional 5.9 years of retirement.



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