COUNTY LOSAP BENEFIT SUMMARY (as of 9/1/2017)

(This chart summarizes the current benefit information by County based on their LOSAP programs.)

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>AGE</th>
<th>YEARS OF CERTIFIED SERVICE</th>
<th>BASIC PAYMENT PER MONTH</th>
<th>MAXIMUM BENEFITS</th>
<th>SURVIVING SPOUSE</th>
<th>BURIAL BENEFIT</th>
<th>COST OF LIVING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allegany</td>
<td>60</td>
<td>10</td>
<td>$70 + $7 (i)</td>
<td>$105</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Does not start until 2019)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anne Arundel</td>
<td>50</td>
<td>25</td>
<td>$300</td>
<td>$300</td>
<td>50%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>50</td>
<td>35</td>
<td>$350</td>
<td>$350</td>
<td>50%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>50</td>
<td>45</td>
<td>$400</td>
<td>$400</td>
<td>50%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Baltimore</td>
<td>60</td>
<td>25</td>
<td>$290</td>
<td>$290</td>
<td>None</td>
<td>$5,000</td>
<td>None</td>
</tr>
<tr>
<td>Calvert</td>
<td>50</td>
<td>25</td>
<td>$400 + $10 (a)</td>
<td>None</td>
<td>50%</td>
<td>$6,000</td>
<td>None</td>
</tr>
<tr>
<td>Caroline</td>
<td>65</td>
<td>25 - 29</td>
<td>$135 paid quarterly</td>
<td>None</td>
<td>50%</td>
<td>None</td>
<td>Periodic Review</td>
</tr>
<tr>
<td></td>
<td>65</td>
<td>30 - 34</td>
<td>$145 paid quarterly</td>
<td>None</td>
<td>50%</td>
<td>None</td>
<td>Periodic Review</td>
</tr>
<tr>
<td></td>
<td>65</td>
<td>35 - 39</td>
<td>$155 paid quarterly</td>
<td>None</td>
<td>50%</td>
<td>None</td>
<td>Periodic Review</td>
</tr>
<tr>
<td></td>
<td>65</td>
<td>40 +</td>
<td>$165 paid quarterly</td>
<td>None</td>
<td>50%</td>
<td>None</td>
<td>Periodic Review</td>
</tr>
<tr>
<td>Carroll</td>
<td>60</td>
<td>25</td>
<td>$135 + $8 (a)</td>
<td>None</td>
<td>None</td>
<td>$5,000</td>
<td>None</td>
</tr>
<tr>
<td>Cecil</td>
<td>55</td>
<td>25</td>
<td>$300 + $6 (a)</td>
<td>$450</td>
<td>50%</td>
<td>$1,000</td>
<td>None</td>
</tr>
<tr>
<td>Charles</td>
<td>60</td>
<td>25</td>
<td>$250 + $10</td>
<td>None</td>
<td>75%</td>
<td>$5,000</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>55</td>
<td>25</td>
<td>$187.50 + $7.50</td>
<td>None</td>
<td>75%</td>
<td>$5,000</td>
<td>None</td>
</tr>
<tr>
<td>Frederick</td>
<td>65</td>
<td>25</td>
<td>$200 paid quarterly plus $20 per month for each addt'l 5 years</td>
<td>Add'l $20 up to $300</td>
<td>None</td>
<td>Periodic Review</td>
<td></td>
</tr>
<tr>
<td>Harford</td>
<td>55</td>
<td>25</td>
<td>$300 + $6 (a)</td>
<td>$450</td>
<td>50%</td>
<td>$5,000</td>
<td>None</td>
</tr>
<tr>
<td>Howard</td>
<td>50</td>
<td>25</td>
<td>$480 + $10 (a)</td>
<td>None</td>
<td>6 months</td>
<td>$5,000</td>
<td>See (L)</td>
</tr>
<tr>
<td>Kent</td>
<td>65</td>
<td>25</td>
<td>$233 + $11.70 (a)</td>
<td>$350</td>
<td>50%</td>
<td>$5,000</td>
<td>None</td>
</tr>
<tr>
<td>Montgomery</td>
<td>60</td>
<td>15</td>
<td>$139.80 + $9.32 (i)</td>
<td>$350</td>
<td>50%</td>
<td>$5,000</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>65</td>
<td>10</td>
<td>$93.20 + $9.32 (i)</td>
<td>$350</td>
<td>50%</td>
<td>$5,000</td>
<td>None</td>
</tr>
<tr>
<td>Prince George's</td>
<td>55</td>
<td>25</td>
<td>$400 + $8 (a)</td>
<td>None</td>
<td>50%</td>
<td>$10,000</td>
<td>None</td>
</tr>
<tr>
<td>Queen Anne's</td>
<td>55</td>
<td>&gt;5/&lt;40</td>
<td>$6 x Yrs of Serv (h)</td>
<td>$240</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Includes a $25,000 life insurance policy that is valid during active membership and continues for life after a member is entitled at age 55.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Somerset</td>
<td>62</td>
<td>25</td>
<td>$300 every 6 months</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>St. Mary's</td>
<td>60</td>
<td>20</td>
<td>$200 + $8 (f)</td>
<td>None</td>
<td>50%</td>
<td>Line of Duty Only</td>
<td>Equal to State</td>
</tr>
<tr>
<td></td>
<td>55</td>
<td>20</td>
<td>$150 + $8 (f)</td>
<td>None</td>
<td>50%</td>
<td>Line of Duty Only</td>
<td>Equal to State</td>
</tr>
<tr>
<td>Talbot</td>
<td>62</td>
<td>25</td>
<td>$200</td>
<td>None</td>
<td>None</td>
<td>$5000 (with 25 years or more)</td>
<td>Periodic Review</td>
</tr>
<tr>
<td>Washington</td>
<td>62</td>
<td>25</td>
<td>$200 + $15 (a)(m)</td>
<td>$350</td>
<td>100%</td>
<td>$4,000</td>
<td>None</td>
</tr>
<tr>
<td>Wicomico</td>
<td></td>
<td>No benefits program. Only provides a $10,000 life insurance policy.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worcester</td>
<td>60</td>
<td>25</td>
<td>$200 per year (f)</td>
<td>N/A</td>
<td>N/A</td>
<td>$3000 (life ins)</td>
<td>N/A</td>
</tr>
</tbody>
</table>

The Town of Ocean City and the City of Salisbury have programs.

The Easton Volunteer Fire Department and the St. Michaels Fire Department also have programs.
Payment equal to 1% of career trainee pay per month added for each full year of certified service over 20 years (m) $8 at age 70.

Changes yearly based on the Consumer Price Index.

Cannot be increased or decreased by more than 4%.

In the event of death before receiving $15,000, the surviving beneficiary will receive a partial benefit equal to the difference between payments received and a minimum award of $15,000.

Age 55 with 25 years of service before 1996 or any age with 25 years of service after December 31, 2003.

Per month added for each full year of certified service over 20 years.

$6 per month per year of past service (maximum 5 years). Must have 12 full months of qualifying service after effective date.

$6 per month per year of past service (maximum 20 years). Must have 12 full months of qualifying service after effective date.

Amount equal to the total annual contributions made on behalf of each volunteer plus investment earnings.

Per month added for each additional year of certified service (maximum 15 years). Must have 10 years of certified service after effective date - January 1, 2009.

Per month added for each additional year of certified service.

Payment equal to 1% of career trainee pay.