February 15, 2019

Senator Marty Quinn Room 419

Re: RBS No. 1005

RBS No. 1005 allows a spouse of a deceased participant of the Firefighter DROP to be paid the participant's balance provided they had been married at least 30 months. If the participant is killed in the line of duty the 30 months requirement is waived.

RBS No. 1005 is a non fiscal bill as defined by the Oklahoma Pension Legislation Actuarial Analysis Act because of no increase in benefits.

I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein.

Thomas E. Cummins

Thomas E. Cummins, MAAA