

**THOMAS E. CUMMINS CONSULTING ACTUARY, INC.**

2512 E. 71<sup>st</sup> Street , Suite D · Tulsa, Oklahoma 74136

(918) 492-9658 · (918) 492- 9659

---

February 23, 2023

Representative Mark Lepak  
Room 4537

Re: Proposed Committee Substitute for House Bill No. 2528

Proposed Committee Substitute for House Bill No. 2528 is Teachers Retirement System cleanup bill.

Proposed Committee Substitute for House Bill No. 2528 is a non fiscal bill as defined by OPLAAA.

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