

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

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December 12, 2024

Senator Hamilton  
Room 416

Re: RBS No. 1054

RBS No. 1054 provides retirement benefit 4% for retired policers who have been retired 5 or more years. The increase is reduced for retired officers with automatic increases.

RBS No. 1054 is a 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