

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

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December 13, 2024

Senator Bullard  
Room 443

Re: RBS No. 923

RBS No. 923 would allow retired teachers who have received benefits for at least 90 days to return to teaching with no earnings limitation for a period of 3 years. The above change is only available for 3 years after the effective date of this act.

RBS No. 923 is a nonfiscal 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