

THOMAS E. CUMMINS CONSULTING ACTUARY, INC.

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February 21, 2025

Senator Frix
Room 413

Re: Senate Bill No. 432

Senate Bill No. 432 would increase volunteer firefighters who have retired prior to the effective date of this bill to \$10.00 per month per year of service, maximum of 30years .

Senate Bill No. 432 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