

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

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November 21, 2024

Senator Weaver  
Room 419

Re: RBS No. 110

RBS No. 110 provides a 5% benefit increase for retired members of the Oklahoma Teachers Retirement System effective 07/01/2025.

RBS No. 110 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