

THOMAS E. CUMMINS CONSULTING ACTUARY, INC.

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January 9, 2026

Senator Frix
Room 413

Re: RBS No. 3223

RBS No. 3223 would increase benefits for firefighters who were hired after November 1, 2023.

If a firefighter retires 1 year after the effective date of this bill the benefit multiplier is 3% per year provided the firefighter has at least 25 years of credited service.

If a firefighter retires 2 years after the effective date of this bill the benefit multiplier is 3% per year provided the firefighter has at least 20 years of credited service.

If a firefighter retires without the minimum years of service the multiplier is 2.5% per year pf service.

OPLAAA is amended to define the above change to non fiscal.

RBS No. 3223 is a non fiscal bill as defined by OPLAAA as amended.

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