

THOMAS E. CUMMINS CONSULTING ACTUARY, INC.

2512 E. 71st Street , Suite D · Tulsa, Oklahoma 74136

(918) 492-9658 · (918) 492- 9659

January 7, 2026

Senator Murdock
Room 451

Re: RBS No. 2400

RBS No. 2400 would allow a participating municipality of OPERS whose population is 2,000 or less to enter into a trust agreement to provide retirement benefits for its employees.

RBS No. 2400 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