

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

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January 6, 2026

Senator Goodwin  
Room 524

Re: RBS No. 3031

This bill would allow a retired teacher who subsequently returns to teaching to purchase service credits for military service.

RBS No. 3031 is a non fiscal bill under 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