

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

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January 14, 2025

Senator Paxton  
Room 422

Re: RBS No. 1180

RBS No. 1180 increases the participant's contribution to Police Pension and Retirement System to 11% of compensation from 9% of compensation.

RBS No. 1180 is a non 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