

THOMAS E. CUMMINS CONSULTING ACTUARY, INC.

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February 13, 2026

Representative May
Room

Re: Proposed Policy Committee Substitute for HB No. 1889

Proposed Policy Committee Substitute for House Bill No. 1889 provides a cost-of-living adjustment (COLA) for Firefighters and Police who did not have 20 years of service as of May 26, 1983 and who retired before November 1, 1989. The COLA reflects the changes in the CPU-U from the later of the date of retirement on May 27, 1983 to June 30, 2025.

This bill also amends OPLAAA to define the above change as non fiscal.

Proposed Policy Committee Substitute for House Bill No. 1889 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