

Cromwell Fire District

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FIRE DISTRICT OFFICE
WATER DIVISION

FIRE DEPARTMENT
FIRE MARSHAL'S OFFICE

BOARD OF COMMISSIONERS

Pension Committee

Wednesday, August 31, 2022

5:30 PM

Coles Road Firehouse

105 Coles Road

Cromwell, CT

Present: Commissioners David Colligan (Chairman), Charles Epstein and Robert McIntyre. Executive Director Julius Neto and Assistant Fire Chief Jason Brade also attended. Commissioner Chip Darius and Fire Chief Balletto were absent.

- I. Call to Order. The meeting was called to order at 5:34 PM.
- II. Approval of Agenda. A motion was made by Commissioner Epstein, seconded by Commissioner McIntyre and unanimously approved to accept the agenda as presented.
- III. Public Comment. There were no public comments to report.
- IV. New Business
 - A. Discussion and Possible Approval of Contested Pension Review Process. It was realized that the District did not have a process in place when trying to address the pension application of Roger Ambler. Mr. Ambler had the appropriate documents to challenge the pension census as filed by the District and the District's pension company.

Mr. Neto distributed copies of a draft dated 8/16/22, titled, "Contested Pension Review Process." It is a guideline that the Pension Committee and the District would be using to determine a person's eligibility for a pension. The review of pensions will be based on documented evidence and a documented process. Evidence will be presented to the Pension Committee, the Committee will validate the documentation and will forward their recommendations to the full Board of Commissioners for voting. If there are no guidelines in place, there would be no administrative oversight or authorized procedures for documentation of pension payouts.

Chairman Colligan agreed with the Executive Director. He thanked Mr. Neto for all of his assistance and research on this. He did a great job. Issues were identified during this review process. Those issues will be addressed through this new Contested Pension Review Process. Commissioner Colligan recommended that this process be voted on by the Pension Committee and forwarded to the full Board of Commissioners for approval.

Commissioner McIntyre thought this was voted on at the last Board of Commissioners' meeting. Mr. Neto clarified that the Board voted on the process and agreed that the Pension Committee needed to adopt the draft document first because the Committee is the only group that is responsible for pension issues. The draft document would become the framework for the Pension Committee. Once the Pension Committee approves this document, it will become the process. The Board voted to forward the draft to the Pension Committee for review and approval. The Board also voted to have the draft document of the pension review process become the framework for the Pension Committee to follow.

A motion was made by Commissioner McIntyre, seconded by Commissioner Epstein and unanimously approved to move forward with the draft document including the revisions discussed for the Contested Pension Review Process for the Pension Committee.

- B. Discussion and Possible Approval of the Amendment to the Cromwell Fire District Pension Plan. The draft document distributed is the legal document that is required for this body to accept. The plan adoption agreement was amended as follows:

Page 1, effective Sept. 1, 2022, based on the adoption of this agreement, Item B. 10-1, Attainment of normal retirement age which is age 62 (which is the same as the present plan);

Page 2, Item C. An Amendment or Restatement of the Plan, if this plan is being modified, a snap-on amendment may be used to designate the modification to the plan or the updated pages of the adoption agreement may be substituted for the original pages in the adoption agreement. All prior employer signature pages should be retained as part of the adoption agreement.

Item 1. Effective date of admendment restatement is 9-1-22. The name of the plan being amended is Cromwell Fire District Pension Plan.

Item 3. The original effective date of the plan being amended or restated is 7-1-89. If this plan is being amended, the adoption section should be identified as being submitted on 10-1-22.

On pg. 3, the undersigned as persons entitled to make decisions on behalf of the Cromwell Fire District employer hereby consent to the following: the employer maintains the Cromwell Fire District pension plan is a qualified retirement plan for the benefit of eligible employees.

The employer has decided to amend the Cromwell pension plan adoption agreement, Section 14-01B. The Plan authorizing the employer to amend this section. Whereas the employers reviewed and evaluated the proposed amendments to the plan. Therefore, be it resolved the employer hereby approves the amendment of added in-service distribution of the Cromwell Fire District Plan to be effective 9-1-22. A true copy of the amendment as approved by the employer is attached.

Add in-service means that a person can be an active volunteer at 62 and collect their pension. The pension document very clearly stipulates that you cannot be an active participant and get credited service in the plan. There were issues with people who were

on active reserve and collecting their pension. This amendment is saying that you cannot collect your pension as a volunteer until you are the age of 62.

The first step in the process of collecting a pension will begin with a person submitting a letter of intent to the Executive Director. The Executive Director will forward that information to Future Plan which is the District's pension management company. Future Plan will send the pensioner the appropriate documents to be completed. Those documents will be returned to the Executive Director, Future Plan or the bank. It is usually a 4 – 6 week process.

A motion was made by Commissioner McIntyre, seconded by Commissioner Epstein and unanimously approved to accept the amendment to the Cromwell Fire District Pension Plan as written.

- V. Commissioners' Comments. The Chairman wanted to schedule a workshop to discuss all the pension information that he and the Executive Director had accumulated so the committee members have a clear understanding of all the information that was found. All the new information will be very helpful in making decisions about cases that come before them. The workshop will not be called for at least 2 weeks. The Committee will be notified once a date has been scheduled.
- VI. Adjournment. There being no further business, a motion was made by Commissioner Epstein, seconded by Commissioner McIntyre and unanimously approved to adjourn the meeting at 5:50 PM.

Respectfully submitted,



David J. Colligan, Chairman

Nancy Deegan
Recording Secretary