AN ORDINANCE

NO. 26-__

An ordinance (i) amending the Columbus, Georgia Pension Plan for General Government Employees and the Columbus, Georgia Pension Plan for Employees of the Department of Public Safety to reduce the vesting schedule for active participants, add benefit accruals for up to 40 Years of Service, and reduce mandatory contributions for employees hired after July 1, 2012, and (ii) amending the Columbus, Georgia Employees' Deferred Retirement Option Plan to remove the three-year suspension period for new participants.

THE COUNCIL OF COLUMBUS, GEORGIA HEREBY ORDAINS:

SECTION 1.

Section 2.01 of the Columbus, Georgia Pension Plan for General Government Employees is hereby stricken and replaced by a new Section 2.01 to read as follows:

"2.01 Accrued Pension:

(a) For any Member ~~as of any date~~who retired or retires prior to January 1, 2027, the amount that would be payable at Normal Retirement Date equal~~s~~ to the result obtained by multiplying two percent (2%) of a Member's Average Monthly Earnings by the Member's number of years of Credited Service as of the given date, subject to a maximum of thirty (30) years.~~"~~

(b) For any Member who is an active Member on or after January 1, 2027, the amount that would be payable at Normal Retirement Date shall equal the sum of (i) two percent (2%) of a Member's Average Monthly Earnings multiplied by the Member's number of years of Credited Service as of the given date, subject to a maximum of thirty (30) years, plus (ii) one percent (1%) of a Member's Average Monthly Earnings multiplied by the Member's number of years of Credited Service in excess of thirty (30) years, subject to a maximum of ten (10) additional years of Credited Service. For the avoidance of doubt, this section 2.01(b) does not apply to a Member who is a participant in the DROP on January 1, 2027, and no service in the DROP shall be counted as Credited Service under this Plan."

SECTION 2.

Section 2.34 of the Columbus, Georgia Pension Plan for General Government Employees is hereby stricken and replaced by a new Section 2.34 to read as follows:

"**2.34 Normal Retirement Date:** The first day of the calendar month coinciding with or next following the later of:

(a) the date a Member attains age sixty-five (65), or (b)(i) the fifth (5th) anniversary of the first day of the month coinciding with or following the date he becomes a Full-Time Employee (for employees with an Employment Date or Adjusted Employment Date before July 1, 2012),

(b)(ii) the tenth (10th) anniversary of the first day of the month coinciding with or following the date he became a Full-Time Employee (for employees with an Employment Date or Adjusted Employment Date of July 1, ~~1,~~2012 or after~~.~~, unless (b)(iii) applies), or

(b)(iii) the fifth (5th) anniversary of the first day of the month coinciding with or following the date he becomes a Full-Time Employee (for employees who are active Members on or after January 1, 2027, regardless of Employment Date or Adjusted Employment Date)."

SECTION 3.

Section 3.04 of the Columbus, Georgia Pension Plan for General Government Employees is hereby stricken and replaced by a new Section 3.04 to read as follows:

"**3.04 Member Contributions**:

Effective ~~July 1, 2012~~as set forth below, the following contributions rates will apply to all Plan members:

(a) All ~~p~~Plan members who were Eligible Employees, or who have an Adjusted Employment Date, prior to July 1, 2012, shall contribute 2% of Earnings effective July 1, 2012; effective July 1, 2013, the required contribution will increase to 4% of Earnings.

(b) All ~~p~~Plan members who are employed on or after July 1, 2012, shall contribute 6% of Earnings effective July 1, 2012, or upon the date he or she first becomes an Eligible Employee. Effective July 1, 2013, the contribution rate for all plan members employed on or after July 1, 2012, will increase to 8% of Earnings and, effective January 1, 2027, will decrease to 6% of Earnings.

For any Prior Plan Member or Current Plan Member, the Member Contributions made to the Fund shall remain as assets of the Fund until the occurrence of an event which provides for the distribution of such Member Contributions in accordance with the provisions of the Plan.

Upon receipt by the board of trustees of satisfactory proof of the death or termination of employment, prior to the completion of (i) five (5) years of service (for members employed by the government prior to July 1, 2012, or having an Adjusted Employment Date prior to July 1, 2012), ~~or prior to~~(ii) ten (10) years of service (for members employed by the government on or after July 1, 2012), or (iii) five (5) years of service (for active Members on or after January 1, 2027, regardless of Employment Date or Adjusted Employment Date), and which death or termination of employment occurs prior to the eligibility for or commencement of pension payments, the total member contributions shall be paid from the fund to the deceased member's beneficiary or to the Member in the event of voluntary or involuntary termination of employment. No interest payment shall be made on any member contribution except to those Prior Plan employees to who qualify for a lump sum payment with interest as a result of contributions made prior to July 1,1985.

As permitted under Section 414(h) of the Code, the Government shall "pick-up" such Member Contributions. This "employer pick-up" contribution shall be designated as a Member Contribution and the Member Contribution shall be paid by the Government to the Plan as a "salary reduction" type contribution. This "pick-up" contribution shall not have any cash or deferred election right."

SECTION 4.

Section 4.05 of the Columbus, Georgia Pension Plan for General Government Employees is hereby stricken and replaced by a new Section 4.05 to read as follows:

"4.05 **Deferred Vested Pension**: A Member shall be eligible for a Deferred Vested Pension if his employment is terminated before death or Retirement after he has completed (i) five (5) or more years of Vesting Service (if he was employed by the Government prior to July 1, 2012, or has an Adjusted Employment Date prior to July 1, 2012), ~~and after he has completed~~(ii) ten (10) years of Vesting Service (if he was employed by the Government on or after July 1, 2012), or (iii) five (5) years of service (for active Members on or after January 1, 2027, regardless of Employment Date or Adjusted Employment Date). The monthly amount of a Deferred Vested Pension payable on a Life Income With 120 Months Certain basis, commencing as of the ~~P~~participant's Normal Retirement Date, shall be equal to his Accrued Pension at termination of employment.Payment of a Deferred Vested Pension shall commence as of the Member's Normal Retirement Date. However, a Member who has completed fifteen (15) or more years of Vesting Service may request the Board to authorize the commencement of his Deferred Vested Pension as of the first day of the month next following his attainment of age fifty-five (55) or as of the first day of any subsequent month which precedes his Normal Retirement Date. In such event, his Pension shall commence as of the date requested, but the amount shall be reduced in the manner provided in Section 4.03.

Notwithstanding the foregoing, a Prior Plan Member, who made employee contributions prior to July 1,1985, may elect to receive a refund in a single lump sum equal to his Contribution Account as of his termination of employment. Such election and the resulting refund shall be made as soon as practicable following such Member's termination of employment. The Deferred Vested Pension for such a Member who so receives a refund of his Contribution Account shall be based solely on his Accrued Pension From Government Contributions."

SECTION 5.

Section 2.01 of the Columbus, Georgia Pension Plan for Employees of the Department of Public Safety is hereby stricken and replaced by a new Section 2.01 to read as follows:

"**2.01 Accrued Pension:**

(a) For any Member ~~as of any date~~who retired or retires prior to January 1, 2027, the amount that would be payable at Normal Retirement Date equal to the result obtained by multiplying two percent (2%) of a Member's Average Monthly Earnings by the Member's number of years of Credited Service as of the given date, subject to a maximum of thirty (30) years.~~"~~

(b) For any Member who is an active Member on or after January 1, 2027, the amount that would be payable at Normal Retirement Date shall equal the sum of (i) two percent (2%) of a Member's Average Monthly Earnings multiplied by the Member's number of years of Credited Service as of the given date, subject to a maximum of thirty (30) years, plus (ii) one percent (1%) of a Member's Average Monthly Earnings multiplied by the Member's number of years of Credited Service in excess of thirty (30) years, subject to a maximum of ten (10) additional years of Credited Service. For the avoidance of doubt, this section 2.01(b) does not apply to a Member who is a participant in the DROP on January 1, 2027, and no service in the DROP shall be counted as Credited Service under this Plan."

SECTION 6.

Section 2.34 of the Columbus, Georgia Pension Plan for Employees of the Department of Public Safety is hereby stricken and replaced by a new Section 2.34 to read as follows:

"**2.34 Normal Retirement Date:** The first day of the calendar month coinciding with or next following the later of:

(a) the date ~~(a)~~a Member attains age sixty-five (65), or

(b)(i) the fifth (5^{th}) anniversary of the first day of the month coinciding with or following the date he becomes a Full-Time Employee (for employees with an Employment Date or Adjusted Employment Date before July ~~1,2012~~1, 2012),or

(b)(ii) the tenth (10^{th}) anniversary of the first day of the month coinciding with or following the date he became a Full-Time Employee (for employees with an Employment Date or Adjusted Employment Date of July 1, ~~1,~~2012 or after~~.~~, unless (b)(iii) applies), or (b)(iii) the fifth (5th) anniversary of the first day of the month coinciding with or following the date he becomes a Full-Time Employee (for employees who are active Members on or after January 1, 2027, regardless of Employment Date or Adjusted Employment Date)."

SECTION 7.

Section 3.04 of the Columbus, Georgia Pension Plan for Employees of the Department of Public Safety is hereby stricken and replaced by a new Section 3.04 to read as follows:

"**3.04 Member Contributions:**

Effective ~~July 1, 2012~~as set forth below, the following contribution rates will apply to all plan members:

(a) All ~~p~~Plan members who were Eligible Employees, or who have an Adjusted Employment Date, prior to July 1, 2012, shall contribute 2% of Earnings effective July 1, 2012; ~~and~~ effective July 1, 2013, the required contribution will increase to 4% of Earnings.

(b) All ~~p~~Plan members who are employed on or after July 1, 2012, shall contribute 6% of Earnings effective July 1, 2012, or upon the date he or she first becomes an Eligible Employee. Effective July 1, 2013, the contribution rate for all plan members employed on or after July 1, 2012, will increase to 8% of Earnings and, effective January 1, 2027, will decrease to 6% of Earnings.

For a Prior Plan Member, or current plan member, the Member Contributions made to the Fund shall remain as assets of the Fund until the occurrence of an event which provides for the distribution of such Member Contributions in accordance with the provisions of the Plan.

Upon receipt by the board of trustees of satisfactory proof of the death or termination of employment, prior to the completion of (i) five years of service (for members employed by the government, prior to July 1, 2012, or having an Adjusted Employment Date prior to July 1, 2012), ~~or prior to~~(ii) ten (10) years of service (for members employed by the government on or after July 1, 2012), or (iii) five (5) years of service (for active Members on or after January 1, 2027, regardless of Employment Date or Adjusted Employment Date), and which death or termination of employment occurs prior to the eligibility for or commencement of pension payments, the total member contributions shall be paid from the fund to the deceased member's beneficiary or to the Member in the event of voluntary or involuntary termination of employment. No interest payment shall be made on any member contribution except to those Prior Plan employees to who qualify for a lump sum payment with interest as a result of contributions made prior to July 1, 1986.

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As permitted under Section 414(h) of the Code, the Government shall "pick-up" such Member Contributions. This "employer pick-up" contribution shall be designated as a Member Contribution and the Member Contribution shall be paid by the Government to the Plan as a "salary reduction" type contribution. This "pick-up" contribution shall not have any cash or deferred election right."

SECTION 8.

Section 4.05 of the Columbus, Georgia Pension Plan for Employees of the Department of Public Safety is hereby stricken and replaced by a new Section 4.05 to read as follows:

"4.05 Deferred Vested Pension:

A Member shall be eligible for a Deferred Vested Pension if his employment is terminated before death or Retirement after he has completed (i) five (5) or more years of Vesting Service~~,~~ (if he was employed by the Government prior to July 1, 2012, or has an ~~a~~Adjusted ~~e~~Employment ~~d~~Date prior to July 1, 2012), ~~and after he has completed~~(ii) ten (10) or more years of ~~vested~~Vesting ~~s~~Service~~,~~ (if he was employed by the Government on or after July 1, 2012), or (iii) five (5) years of service (for active Members on or after January 1, 2027, regardless of Employment Date or Adjusted Employment Date). The monthly amount of a Deferred Vested Pension payable on a Life Income With 120 Months Certain basis, commencing as of the ~~P~~participant's Normal Retirement Date, shall be equal to his Accrued Pension at termination of employment.

Payment of a Deferred Vested Pension shall commence as of the Member's Normal Retirement Date. However, a Member who has completed twenty (20) or more years of Vesting Service may request the Board to authorize the commencement of his Deferred Vested Pension as of the first day of the month next following his attainment of age fifty (50) or as of the first day of any subsequent month which precedes his Normal Retirement Date. In such event, his Pension shall commence as of the date requested, but the amount shall be determined in the manner provided in the last paragraph of Section 4.03.

Notwithstanding the foregoing, a Prior Plan Member, who made employee contributions prior to June 30, 1986, may elect to receive a refund in a single lump sum equal to his Contribution Account as of his termination of employment. Such election and the resulting refund shall be made as soon as practicable following such Member's termination of employment. The Deferred Vested Pension for such a Member who so receives a refund of his Contribution Account shall be based solely on his Accrued Pension From Government Contributions."

SECTION 9.

Section 2.5 of the Columbus, Georgia Employees' Deferred Retirement Option Plan is hereby stricken and replaced by a new Section 2.5 to read as follows:

"**2.5 Permissible Temporary Suspension of DROP Participation:**

(a) At least 60 days prior to the end of the period of participation selected in accordance with 2.2(b) above, a Participant may elect to suspend DROP participation. The suspension period shall not exceed three years. At any time during the suspension period, the Participant may elect to reenter the DROP for the remaining period of participation. However, only one such suspension shall be permitted during DROP participation. Notwithstanding the foregoing, an Eligible Employee who becomes a Participant on or after January 1, 2027 shall not be eligible to elect to suspend DROP participation.

(b) Upon a Participant's suspension of participation in the DROP, amounts shall cease to be transferred from the Retirement Plan to his DROP Account under Section 3.2 and any amounts in his DROP Account shall be continue to be credited with earnings as described in Section 3.3 until paid to him in accordance with the provisions of Article IV, unless forfeited pursuant to Section 4.2 below."

SECTION 10.

All ordinances or parts of ordinances in conflict with this ordinance are hereby repealed.

Introduced at a regular meeting of the Council of Columbus, Georgia held on the _____ day of ______________, 2026; introduced a second time at a regular meeting of said Council held on the _____ day of ______________, 2026 and adopted at said meeting by the affirmative vote of _____ members of said Council.

Councilor Allen	voting _____________
Councilor Barnes	voting _____________
Councilor Chambers	voting _____________
Councilor Cogle	voting _____________
Councilor Cook	voting _____________
Councilor Crabb	voting _____________
Councilor Davis	voting _____________
Councilor Garrett	voting _____________
Councilor Huff	voting _____________
Councilor Tucker	voting _____________

Lindsey G. McLemore Clerk of Council	B.H. Henderson III Mayor

Summary report: **Litera Compare for Word 11.14.0.42 Document comparison done on 8/19/2026 4:28:14 PM**	
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Modified DMS: iw://troutman.cloudimanage.com/active/332857587/4 - Columbus Ordinance re 2027 Amendments to Pension Plans and DROP.docx	
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~~Move From~~	0
Move To	0
Table Insert	0
~~Table Delete~~	0
Table moves to	0
~~Table moves from~~	0
Embedded Graphics (Visio, ChemDraw, Images etc.)	0
Embedded Excel	0
Format changes	0
Total Changes:	106