

**From:** Karen

**Sent:** Sunday, January 16, 2022 9:25 PM

**To:** Commissioner\_Green <[JGreen@coopercityfl.org](mailto:JGreen@coopercityfl.org)>; MayorRoss <[mayor\\_ross@coopercityfl.org](mailto:mayor_ross@coopercityfl.org)>

**Cc:** Ryan Shrouder <[RShrouder@coopercityfl.org](mailto:RShrouder@coopercityfl.org)>; Howard Meltzer <[HMeltzer@coopercityfl.org](mailto:HMeltzer@coopercityfl.org)>; Commissioner\_Pulcini <[MPulcini@coopercityfl.org](mailto:MPulcini@coopercityfl.org)>

**Subject:** GEPP

Mayor Ross and Commissioner Green,

I am writing to request your assistance with my beneficiary benefit from Mitch. I sent two emails to Margie and never received a reply until I contacted Kerri and asked her to contact Jason and request him to follow up on the status. At that point I received an email from Margie telling me that they were reviewing my situation with the legal department and would let me know if I was entitled to a benefit. Several years ago, a change was made to pension plans related to former spouses. I asked Margie on number occasions via email who was going to notify both the current employees and the retired employees of this change. She never, ever replied to my question. I am sure that she didn't make the decision to ignore me on her own. To my knowledge they still have not been notified. It is my understanding that they would need to sign their paperwork with the current date to ensure that their wishes were honored.

Considering the manner, in which, the Managers Pension Plan was created and funded, this looks like another sneaky decision designed to withhold a benefit to the General Employees who dedicated their lives to the City. For example, when the multiplier was increased in the General Employees Pension Plan management made the Police, Fire and Code Enforcement (BSO) employees borrow money to pay for it if they wanted the increase; many could not afford to do that and as a result lost the benefit. Yet when they created the Managers Pension Plan, management allowed the Directors to keep 100% of the money that was in their 401K plan and then enrolled them in the newly created Plan at 100% vested. If you look into the history of this Plan you will see that there were a couple of Directors who only contributed to the new Plan for a few years and then retired and received a benefit as is they had been contributing to the Plan for the number of years they were employed with the City and then they started accruing a new benefit with FRS. And when employees were hired as Directors from within, those employees were allowed to remain in the General Employee Pension Plan if they wanted to, which they did, because the multiplier was higher in the General Employees Pension Plan. And if you go back to the ordinance when the Managers Pension Plan was approved by the Commission you will see that it was the ordinance for the General Employees Pension Plan. Why would we not create a

new ordinance? When I questioned the Finance Director about this discrepancy, I was referred to the City Clerk. I never received an explanation. They also made changes to their Plan which was not in the document approved by the Commission. They changed the early retirement penalty which they changed back when I questioned it along with allowing their beneficiary to receive the supplement which is not allowed in the General Employees Pension Plan. I kicked back several of their benefit calculations to the actuary to recalculate only to have the Finance Director intervene and tell me that this is the way they are supposed to be calculated even though it didn't agree with the ordinance that created the Managers Pension Plan. I had no documentation to support that change. In each of the other Plans (Police, Fire and General) the actuary report had to agree with the ordinances that had been passed for each Plan and the actuary report had to agree with the CAFR.

Back to my original request for help. Mitch signed the paperwork for his pension after our divorce was final. Consequently, this is not a situation where the document was signed years earlier in our marriage and it was simply an oversight on his part.

Thank you for your help in resolving this issue.

Karen