

# Grand Rapids Fire Relief Association

2022 Schedule Form for Lump-Sum Pension Plans (SC-22)



Office of the State Auditor

Report created on 8/1/2022

**Grand Rapids Fire Relief Association**  
**2022 Schedule Form for Lump-Sum Pension Plans (Form SC-22)**  
**Active Members**

Annual benefit level in effect for 2022: \$6,500						2022		2023	
Name	Status	Birth Date	Entry Date	Leaves of Absence and Breaks in Service (months)	Return to Service	Yrs Of Service	Accrued Liability	Yrs Of Service	Accrued Liability
William Olson	Paid		09/12/2000	2		11	0		0
Robert Rima	Active		08/11/1987	0		35	227,500	36	234,000
Adam Kortekaas	Active		07/10/2001	12		20	105,702	21	114,317
Shawn Graeber	Active		01/15/2002	0		21	136,500	22	143,000
Jeff Ingle	Active		02/26/2002	91		13	68,706	14	76,211
John Linder	Active		01/13/2004	0		19	103,429	20	112,139
Andrew Horton	Active		10/25/2005	0		17	87,230	18	95,132
Chad Keetch	Active		05/01/2007	0		16	79,707	17	87,230
Bruce Baird	Active		08/12/2008	0		14	76,211	15	84,104
Tom Foss	Active		11/15/2010	0		12	61,574	13	68,706
Karl Gaalaas	Active		05/15/2012	0		11	48,688	12	54,708
Nate Morlan	Active		01/15/2013	24		8	36,472	9	42,262
Tony Clifton	Active		01/15/2013	37		7	28,354	8	33,377
Chad Troumbly	Active		01/29/2013	0		10	48,366	11	54,799
Will Richter	Active		06/09/2014	36		6	25,784	7	30,983
Jake Barsness	Active		07/28/2014	0		8	36,472	9	42,262
Lance Kuschel	Active		03/03/2015	0		8	36,472	9	42,262
William Thayer	Active		11/10/2015	0		7	30,983	8	36,472
Heath Smith	Active		08/01/2016	0		6	25,784	7	30,983
Jeff Cook	Active		04/11/2017	0		6	24,304	7	29,205
Sean Martinson	Active		06/13/2017	0		6	25,784	7	30,983
Ashley Moran	Active		06/13/2017	0		6	25,784	7	30,983
Connor Grigsby	Active		08/29/2017	0		5	16,467	6	20,354
Jeremy Gambill	Active		04/09/2018	0		5	20,861	6	25,784
Paul Martinetto	Active		04/09/2018	0		5	20,861	6	25,784
Cody Hauke	Active		10/09/2018	0		4	13,174	5	16,962
Sam Karkela	Active		05/28/2019	0		4	15,730	5	20,253
Patrick Flaherty	Active		07/14/2020	0		2	6,988	3	10,797
Kevin Kubeczko	Active		07/14/2020	0		2	7,636	3	11,798

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**Active Members**

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Name	Status	Birth Date	Entry Date	Leaves of Absence and Breaks in Service (months)	Return to Service	Yrs Of Service	Accrued Liability	Yrs Of Service	Accrued Liability
Matt Arford	Active		02/15/2022	0		1	3,599	2	7,414
Jaime Turnbull	Active		02/15/2022	0		1	3,707	2	7,636

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### Deferred Members

	Birth Date	Yrs Of Service		Deferred Interest Paid	Interest Period	Leaves Of Absence	
	Entry Date	Benefit Level	Vesting Min Yrs Required	Interest Option		Member Status Name	
Name	Separation Date	Vesting Percent	Return To Service	Months Of Service Paid	Liability Curr	Liability Next	
Albert Morse		20 Years 8 Months		Yes	FullPeriod	0 Months	
	06/11/1994	5,000	10 Years	Board set ROR up to 5%		Deferred	
	03/03/2015	100 %	No	Yes	151,438	159,010	
	Rate of Return	2015: 5.00 %	2016: 5.00 %	2017: 5.00 %	2018: 5.00 %	2019: 5.00 %	2020: 5.00 %
		2021: 5.00 %	2022: 5.00 %				
Amanda MacDonell		11 Years 1 Months		Yes	FullMonths	0 Months	
	10/11/2006	5,500	10 Years	Separate Vehicle		Deferred	
	12/01/2017	64 %	No	Yes	48,836	51,278	
	Rate of Return						
Bryan Zuehlke		18 Years 0 Months		Yes	FullMonths	0 Months	
	01/09/2001	5,500	10 Years	Separate Vehicle		Deferred	
	01/31/2019	92 %	No	Yes	107,209	112,569	
	Rate of Return						
David Protelsch		12 Years 9 Months		No		18 Months	
	02/27/2001	5,000	10 Years			Deferred	
	05/27/2015	68 %	No	Yes	43,350	43,350	
	Rate of Return						
Jason Hoerler		11 Years 0 Months		Yes	FullMonths	0 Months	
	08/15/2006	5,500	10 Years	Separate Vehicle		Deferred	
	08/31/2017	64 %	No	Yes	50,444	52,966	
	Rate of Return						
Jeremiah Puelston		12 Years 5 Months		Yes	FullMonths	5 Months	
	10/25/2005	5,500	10 Years	Separate Vehicle		Deferred	
	09/11/2018	68 %	No	Yes	58,239	61,151	
	Rate of Return						
Josh Adler		10 Years 0 Months		Yes	FullMonths	0 Months	
	01/01/2011	5,500	10 Years	Separate Vehicle		Deferred	
	01/02/2021	60 %	No	Yes	29,889	31,383	
	Rate of Return						

**Grand Rapids Fire Relief Association**  
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**Deferred Members**

	Birth Date	Yrs Of Service		Deferred Interest Paid	Interest Period	Leaves Of Absence
	Entry Date	Benefit Level	Vesting Min Yrs Required	Interest Option		Member Status Name
Name	Separation Date	Vesting Percent	Return To Service	Months Of Service Paid	Liability Curr	Liability Next
Michael Liebel		20 Years 0 Months		Yes	FullMonths	
	09/14/1998	5,500	10 Years	Separate Vehicle		Deferred
	09/30/2018	100 %	No	Yes	138,301	145,216
	Rate of Return					
Robert Kuschel		20 Years 0 Months		Yes	FullMonths	6 Months
	07/10/2001	6,500	10 Years	Separate Vehicle		Deferred
	02/08/2022	100 %	No	Yes	116,262	122,075
	Rate of Return					
Tony McInerney		10 Years 0 Months		No		0 Months
	01/13/2003	5,000	10 Years			Deferred
	01/13/2013	60 %	No	Yes	30,000	30,000
	Rate of Return					
Travis Cole		11 Years 6 Months		Yes	FullMonths	0 Months
	08/12/2008	5,500	10 Years	Separate Vehicle		Deferred
	03/01/2020	64 %	No	Yes	45,671	47,955
	Rate of Return					

**Grand Rapids Fire Relief Association**  
**2022 Schedule Form for Lump-Sum Pension Plans (Form SC-22)**  
**Unpaid Installments**

<b>Name</b>	<b>Member Status</b>	<b>Birth Date</b>	<b>Entry Date</b>	<b>Separation Date</b>	<b>Amount Previously Paid</b>	<b>2022 Estimated Liability</b>	<b>2023 Estimated Liability</b>
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No Unpaid Installments

**Grand Rapids Fire Relief Association**  
**2022 Schedule Form for Lump-Sum Pension Plans (Form SC-22)**  
**Financial Projections**

**Calculation of Normal Cost**

	2022	2023
Total Active Member Liabilities	1,448,829	1,620,900
Total Deferred Member Liabilities	819,639	856,953
Total Unpaid Installments	0	0
Grand Total Special Fund Liability	A. <u>2,268,468</u>	B. <u>2,477,853</u>
Normal Cost (Cell B - Cell A)		C. <b>209,385</b>

**Projection of Net Assets for Year Ending December 31, 2022**

Special Fund Assets at December 31, 2021 (FIRE-21 ending assets)			1.	3,647,570
Projected Income for 2022				
Fire State Aid		D.		118,495
Supplemental State Aid (actual 2021 supplemental state aid)		E.		24,896
Municipal / Independent Fire Dept. Contributions		F.		5,000
Interest / Dividends		G.		78,077
Appreciation / (Depreciation)		H.		(594,353)
Member Dues		I.		0
Other Revenues		J.		0
Total Projected Income for 2022 (Add Lines D through J)			2.	<u>(367,885)</u>
Projected Expenses for 2022				
Service Pensions		K.		164,367
Member Names: James Gibeau	88,167			
Mark Greiner	40,000			
William Olson	36,200			
Other Benefits		L.		0
Administrative Expenses		M.		12,971
Total Projected Expenses for 2022 (Add Lines K through M)			3.	<u>177,338</u>
Projected Net Assets at December 31, 2022 (Line 1 + Line 2 - Line 3)			4.	<b>3,102,347</b>

**Projection of Surplus or (Deficit) as of December 31, 2022**

Projected Assets (Line 4)			5.	3,102,347
2022 Accrued Liability (Page 4, cell A)			6.	2,268,468
Surplus or (Deficit) (Line 5 - Line 6)			7.	<u><b>833,879</b></u>

# Grand Rapids Fire Relief Association

## 2022 Schedule Form for Lump-Sum Pension Plans (Form SC-22)

### Calculation of Required Contribution

Year Incurred	Deficit Information - Original		Deficit Information - Adjusted		
	Original Amount	Amount Retired as of 12/31/2021	Original Amount	Amount Retired as of 12/31/2022	Amount Left to Retire 1/1/2023
2013	0	0	0	0	0
2014	0	0	0	0	0
2015	0	0	0	0	0
2016	0	0	0	0	0
2017	0	0	0	0	0
2018	0	0	0	0	0
2019	0	0	0	0	0
2020	0	0	0	0	0
2021	0	0	0	0	0
2022	0	0	0	0	0
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Normal Cost		8.	209,385
2021 Administrative Expense (FIRE-21)	2021	9.	12,532
2022 Projected Administrative Expense	2022		12,971
Amortization of Deficit (Total of Original Amount X 0.10)		10.	0
10% of Surplus		11.	83,388
Fire and Supplemental Aid		12.	143,391
Member Dues		13.	0
5% of Projected Assets at December 31st, 2022		14.	155,117
<b>Required Contribution</b>		<b>15.</b>	<b>0</b>



**Grand Rapids Fire Relief Association**  
**2022 Schedule Form for Lump-Sum Pension Plans (Form SC-22)**  
**2022 Maximum Benefit Worksheet**

	A	B	C	D	E
	Fire State Aid and Supplemental State Aid	Municipal Contribution	10% of Surplus	Active Members in Relief Association	Per Year Average [(A+B+C)/D]
2021	From (FIRE-21) 143,391	From (FIRE-21) 5,000	From (SC-21) 135,326	From (FIRE-21) 30	9,457
2020	From (FIRE-20) 137,585	From (FIRE-20) 5,000	From (SC-20) 113,335	From (FIRE-20) 31	8,255
2019	From (FIRE-19) 131,658	From (FIRE-19) 5,000	From (SC-19) 75,255	From (FIRE-19) 29	7,307

Average available financing per active member for the most recent 3-year period: **8,340.00**

Maximum Lump Sum Benefit Level under Minn. Stat. § 424A.02, subd. 3 **15,000.00**

# Grand Rapids Fire Relief Association

## 2022 Schedule Form for Lump-Sum Pension Plans (Form SC-22)

To be eligible for fire state aid this Schedule Form must be fully completed, certified by the relief association officers, forwarded to the municipal clerk/independent secretary on or before August 1, 2022, and submitted to the Office of the State Auditor.

### Relief Association Officer Certification

I have obtained a copy of the schedule form with Confirmation Id 5ff5fe6d-c5a9-4a99-a981-1826a9ed2e58 displayed in the lower left corner of each page.

We, the officers of the Grand Rapids Fire Relief Association certify that this Schedule Form was prepared under Minn. Stat. § 424A.092 and that:

- 1) The annual benefit level of \$6,500 per year of service was established according to the average amount of available financing;
- 2) We understand that this form shows that the Relief Association has a projected SURPLUS of \$833,879 and a projected funding ratio of 136.76 percent;
- 3) The required 2023 contribution is \$0 based on the financial requirements of the Relief Association's Special Fund for the 2022 calendar year;
- 4) The Maximum Benefit Worksheet (MBW) portion of this form shows that the Relief Association's maximum allowable benefit level for 2022 is \$15,000;
- 5) We understand that the Relief Association cannot establish a benefit level that exceeds this statutory maximum. We understand that municipal or independent nonprofit firefighting corporation board approval may be required for a benefit increase; and
- 6) On or before August 1, the average amount of available financing per active member for the most recent three-year period was calculated on the MBW portion of this form in accordance with Minn. Stat. § 424A.02, subd. 3.

7c4a3a80-6169-4364-94a0-0e3010403150	Lance	Kuschel	07/28/2022
Signature of President	First Name	Last Name	Date
352fd33d-f241-486a-9dae-3a126c98efc9	Jake	Barsness	07/28/2022
Signature of Secretary	First Name	Last Name	Date
6fb623cf-22b0-432d-a101-561508da85e6	William	Richter	07/28/2022
Signature of Treasurer	First Name	Last Name	Date

### Municipal Clerk / Independent Secretary Certification\*

I received the completed Schedule Form from the Grand Rapids Fire Relief Association with Confirmation Id 5ff5fe6d-c5a9-4a99-a981-1826a9ed2e58 displayed in the lower left corner of each page.

I have reviewed Line 15 of the Schedule Form. If Line 15 shows a required contribution, I certify that I will advise the governing municipal body or the independent nonprofit firefighting corporation of any required contribution at its next regularly scheduled meeting.

6fb08435-b793-4648-9667-39f1e714d66d	Laura	Pfeifer	07/28/2022
Signature of Municipal Clerk / Secretary of independent nonprofit firefighting corporation	First Name	Last Name	Date

\* See the form instructions for additional information about certification requirements.