

Dear Police Retiree or Beneficiary:

The attached letter from the City of Oakland Park summarizes an important proposal for your consideration. As you may know, the City of Oakland Park Police and Firefighters Retirement System (the "Pension Plan") created a cost of living adjustment (COLA) reserve fund in 1998. The original intent was for retirees to receive an annual COLA payment in the form of a 13th check. However, due to state law, no payments have made to retirees since 2000 and it is unlikely that any will be made in the next few years. As a result, the reserve fund has accumulated a balance of \$983,626, which retirees have not been able to access.

The only way to access the funds for your immediate benefit is to dissolve the COLA reserve fund so that cash can be distributed to retirees. That said, the City has agreed to dissolve the fund, which will result in each of you receiving a one-time \$4,000 cash payment. However, the <u>only</u> way you can receive the payout is if <u>all</u> retirees (or beneficiaries) agree to dissolve the fund. The attached letter represents the agreement.

If you agree to dissolve the reserve fund and receive payment, you must sign the attached letter and mail it back to the City by August 7th, 2020 Please note that this agreement does <u>not</u> involve the police share plan for retired deputy sheriffs (i.e., the Ad-hoc COLA). The Ad-hoc COLA is <u>not</u> the same benefit as the 13th Check COLA.

As a retired member of the Pension Plan, I have worked for quite some time to explore a solution to access the COLA reserve fund for retired police members. While this is not the perfect solution, under the circumstances it is a solution I am comfortable bringing to you.

Please feel free to contact at 561-758-9660 if you have any questions.

Amer Wilson Sincerely,

James Wilson, Police Trustee Oakland Park Police & Fire Pension Plan Board of Trustees



City of Oakland Park Letter to Retired Police Officers and Beneficiaries Regarding Ad-hoc COLA and COLA Reserve Fund

Dear Police Member or Beneficiary:

You are receiving this letter because you are a retired Oakland Park police officer or the beneficiary of a retired police officer and are receiving benefits from the City of Oakland Park Police and Firefighters Retirement System. This letter contains an important proposal which, if approved by all retirees and beneficiaries, will result in a **\$4,000.00 cash payment** to you. Please review this letter carefully, ask any questions you may have (see below), and if you agree sign at the end of the letter and send back <u>no later than August 7th, 2020</u>.

The ad-hoc COLA and COLA reserve fund was created in 1998 to provide a cost of living adjustment to retirees and beneficiaries based on the actuarial gains of the pension plan. However, state law prohibits the payment of an additional benefit funded by actuarial gains if there are no cumulative gains available to fund the benefit. The pension fund has had cumulative actuarial losses of more than \$25 million since the COLA reserve fund was created. As a result, no COLA has been paid since 2000, and it is unlikely that another COLA payment will be made for many years.

The COLA reserve fund for police officers now has a balance of \$983,626. No money has been added to the COLA reserve fund since 2012, and no money will be added in the future. If all the retired police officers and beneficiaries agree, the current COLA reserve fund and the COLA benefit would be eliminated, and the COLA reserve fund balance would be used as follows:

- (1) To provide a \$4,000 one-time payment to all police officer retirees and beneficiaries now receiving benefits.
- (2) Any remaining balance would be used to offset city pension contributions.

Under this arrangement, the use of the COLA reserve fund as outlined above must be approved by <u>all</u> current police officer retirees and beneficiaries. If all retirees and beneficiaries do not approve the use of the COLA reserve fund outlined above, the \$4,000.00 payment will not be made, and the current COLA reserve fund and current COLA benefit will remain as it is now. In this event, no payments will be made from the COLA reserve fund until the current \$25 million actuarial loss has been made up, meaning you are unlikely to receive any COLA payment for many years.

The City of Oakland Park wants to move forward with these changes and encourages all retirees and beneficiaries to approve the changes, so each retiree and beneficiary can receive the \$4,000.00 payment.

If you approve the changes to the police officer COLA reserve fund outlined above, please sign and date this letter below, print your name, and return the original to: City of Oakland Park Financial Services Department, 3650 NE 12th Avenue, Oakland Park, FL 33334 **no later than August 7**, **2020.** You may also scan and e-mail your signature page to <u>andrewt@oaklandparkfl.gov</u>

The City of Oakland Park recommends that you consult with an attorney about the agreement before signing and returning this letter.

Please feel free to contact Andrew Thompson, Director of Financial Services if you have any questions. He may be reached at (954) 630-4203. You may also directly reach out to your police trustee, Mr. James Wilson at (561) 758-9660.

Sincerely bur Thompson

Andrew Thompson, CGFO Director, Financial Services City of Oakland Park



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Please return no later than August 7, 2020.

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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: _____

Date: _____

Witness Signature

Print Name: _____

Date: _____



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Signature of Participant or Beneficiary

Print Name: CHAO KAILEY

Date:

less Signature Print Name: 6In Date:



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Signature of F	Participant or Beneficiary
Print Name: _	Kichard Bandolik
Date:	7-7-20
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Witness Signa	ature
Witness Signa Print Name: _	Alicale Ewasnicki



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: MEIV'N BRIMM

Date: July 03, 2020

Witness Signature

Print Name: <u>Walcene Metayer</u> Date: <u>7/3/2020</u>

RECEIVED IUI 0 9 2020 FINANCE



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Signature of Participant or Beneficiary

ine Cahill JR. Print Name:

Date:

Witness/Signature

Print Name: Date:



JUL 1 3 2020

FINANCE - AP

Agreement Regarding Police Officer COLA Reserve Fund

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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: WILLEAM L.COX

Date: 7-8-20

Witness Print Name:

Date:



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- 10-			
Signature of Partici	pant or Beneficiary		
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/	2/5_/	State of Florida County of Brandard Z DF Physically Adenowledged by Roba	and Pol
Witness Signature		Adenowledged by Robe	A J. Crum.
Print Name:	Raul A. Te,ada		RAULA TEJAO
Date:	7/9/2020		TOP TOBER 9 23 RS
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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: Date: 7/2 2020

Print Name: Keyome Meka Woiss Date: 7/2/2020.



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: STEVEN J. DIAVIS

Date: 07/05/2020

5120

Witness Signature

Print Name: Melissa

Date:



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: Michael J. DAW SON

Date: 7-3-2020

Witness Signature

Print Name: Annemarie

Date: 7-3-2020



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Print Name:

Date

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Print Name: Date:



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Signature of Participant or Beneficiary
Print Name: Alan R 1/ENARO
Date: 1/3/20
lind blog
Witness Signature
Print Name: Carol DeNaro
Date: 7-3-20



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: CHARLE W DENNIS

Date:

Witness Signature

Print Name:

Date:

RECEIVED JUL 1 5 2020 FINANCE - AP



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Carrie J. Sillon Signature of Participant or Beneficiary

Print Name: Carrie L. Dillon

Date: 7-3-2020

BADUL Witness Signature

Print Name: Brooke A Dillon Date: 7-3-2020





FINANCE - AP

Agreement Regarding Police Officer COLA Reserve Fund

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Signature of Participant or Beneficiary

Print Name: JONATHAN W. Edwards

Date: 7-12-2020

Witness Signature

Print Name: Traci



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Signature of Participant or Beneficiary

Print Name: ShawN P. ENSER

Date: 07/20/20

Witness Signature

helseg Print Name: 20 20 Date:



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Signature of Participant or Beneficiary

Print Name: Stephen Date: 07-13-20 Witness Signature Print Name: KISA BOINLEG-CHARLES Date: 7 13 2020



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Witness Signature

ROSSIGNOL Print Name: Date:



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Signature of Participant or Beneficiary

Print Name:

Date:

10; Withen

Witness Signature

Print Name: APD ALADDIN PAUL DIAZ

Date: 67-07-2020

JUL 0 9 2020



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Signature of Participant or Beneficiary

Print Name:

Sgt. John Goodbread 10324

Date: 7-21-20

Witness Signature

Print Name: <u>Plata</u>, Dadusz

Date: 07/21/2020



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Witness Signature

Print Name: B Date:



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary Print Name: ROGER HAGER Date: 0 Lenu Dent Witness Signature Print Name: LEWEN GENT Date: 7/21/20



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fanco

Signature of Participant or Beneficiary

APOLI A HANCOCK Print Name:

5/2020 Date:

Witness Signature

Print Name: JAMES Wilsow Date: 7/25/2020





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Signature of Participant or Beneficiary

Print Name:

Date: 2020

ieta

Witness Signature

Print Name:

KUTH Date:

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Sol Desir	
Signature of Participant or Beneficiary	
Print Name: TAmiele TOSTA	
Date: 7320	
Vinnon	
Witness Signature	RECEIVED
Print Name: Hunter IOS: 0	JUL 0 8 2020
Date: 7/3/20	FINANCE - AP

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FINANCE JUL 21 2020 RECEIVED

Agreement Regarding Police Officer COLA Reserve Fund

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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of	Participant or Beneficiary
Print Name:	Joe ressling
Date:	-7/20/20 V

Print Name:

July 21, 2020 Date:



FINANCE

JUL 27 2020

RECEIVED

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Print Name: Date: Witness Signature Print Name: Kel Date: ()



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Signature of Participant or Beneficiary Print Name: CHARLES LAWRENCE JR Jaly 2020 Date: less Signatur Print Name: James Date: 7-9-20



JUL 0 8 2020

FINANCE - AP

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nemene Signature of Participant or Beneficiary

Print Name: GEN Date Witness Signature Print Name: Date:



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Signature of Participant or Beneficiary

Print Name: ROBERT MAYNARD

Date:

Ulwitha Maynaid Witness Signature

Print Name: <u>ALBERTHA</u> MAYNARD Date: <u>7/2/20</u>



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Signature of Participant or Beneficiary

Print Name:

Date:

Witness Signature

Print Name: Michelle Herterk Date: 7.2.20



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Signature of Participant or Beneficiary

Print Name: JERR

Date: 07,

Withess Olghatan

Print Name: X Fred Date: x 07/20/20



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RECEIVED JUL 0 8 2020

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Print Name: Date: Witness Signature Print Name: Date:

JUL 20 2020

RECEIVED



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Joseph F. Muphy
Dasiph P. Mirphy
Signature of Participant or Beneficiary
Print Name: Joseph P. Murphy
Date: 7-15 80
Surgen Tack
Witness Signature
Print Name: Saranop M Pocha
Date: 7-15-20



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Service Training

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FINANCE - AP

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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: GlENN A. OSANI

Date:

Rol

Witness Signature

Print Name: Deborah A.Osani



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UTWATEN

Signature of Participant or Beneficiary

Print Name: _

Date: 070220

Print Name: ANER 1 Date: 17-2-2020



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Cand Overn

Signature of Participant or Beneficiary

Print Name: CAROL OVERMAN

Date:

htts Meeen Witness Signature Print Name: beth Mcciellan

Date: 7/14/2020



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Signature of Participant or Beneficiary

Print Name: Robert J. Palumbo

07 05 20 Date:

Amse

Witness Signature

Print Name: Janet M Sweet Date: 7-5-20



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Signature of Participant or Beneficiary

Print Name: INCEN J. CANETTH

Date: 070320

Witness Signature

Print Name: MARELENE PANETTH

Date: 070320



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Michael hapanella
Signature of Participant or Beneficiary
Print Name: Micitary Manality
Date: 7/6/2020
Micha Raina
Witness Signature
Print Name: Michael J. Ravening
Date:07-06-2020



FINANCE - AP

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Joseph W. P.Rt
Signature of Participant or Beneficiary
Print Name: Joseph W. Peltz
Date: 7-20-2020
DESCRAL L. Flyn
Witness Signature
Print Name: DESOZAL L. Flynn
Date: 7/20/20



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Signature of Participant or Beneficiary Print Name: BRIAN LANCARTS 1-21-2020 Date: Witness Signature Print Name Date: 07.2



FINANCE - AP

RECEIVED

JUL 1 6 2020

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Signature of Participant or Beneficiary

Print Name:

Date: 7-3-20

Witness Signature

Date:

Print Name: NOEL GAIN



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Signature of Participant or Beneficiary Print Name: K Date: Witness Signature Lyudmyla 7/11/2020 Barina Print Name: FINANCE ?? Date:



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

AREN POLLACCIA Print Name: (

Date: 7-6-20

Vitness Signature PQ9 Print Name: - 6-Date:



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RECEIVED

City of Oakland Park **Department of Financial Services** 3650 NE 12th Avenue, Oakland Park, FL 33334

JUL 0 8 2020

FINANCE - AP

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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name:

Date:

Print Name: Suzanne B. Kelsch

Date: 7-3-2020



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Louise Renje

Signature of Participant or Beneficiary

Print Name: Louise Renje

Date: 7-7-2020

is Tuckes O'Meil

Witness Signature

Print Name: CLAIRE TUCKER O'ADSIL Date: 7/7/2626

JUL 0 9 2020 FINANCE



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

William R.

Signature of Participant or Beneficiary

Print Name: WILLIAM R. RHODES

Date: 7-8-2020

Witness Signature

Print Name:

Date: 7-8-2020



JUL 0 8 2020

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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant of Beneficiary

Print Name: BRUCE PETER RIGGINS JR.

Date:

Witness Signature Print Name: MACK Bousavet Date:



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Signature of Participant or Beneficiary Print Name: Date: Witness Signature Print Name: BAUS MAADD Date:



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Signature of Participant or Beneficiary

Brim

Print Name:

Date:

Witness Signature

Print Name: Date:

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FINANCE - AP



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Signature of Participant or Beneficiary

Print Name: DAUD SALSBERGY 7/7/2020 Date:

Calipper Witness Signature

Print Name: Choston Sulsberry

Date: 7/7/2020



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JUL 20 2020

RECEIVED

Agreement Regarding Police Officer COLA Reserve Fund

This letter constitutes an agreement to approve the use of the COLA reserve fund as described above ("Agreement"). To accept the Agreement, please date and sign this letter below and return it to:

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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: Forrest J. Santaluck

Date: 07/16/20

Witness Signature

Print Name: Modison Santalucia

Date: 7/16/20



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Signature of Participant or Beneficiary Print Name: William E. Schif man Date: Witness Signature BARBARA A PROGULSKE Print Name: Date:



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: Curun Guartz

1-08-20 Date:

Witness Signature

Print Name: NOTA 8 Date:



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: SARBARA SpihER

Date: 17/08/2020

Witness Signature Print Name: Kohhie Date:07/08/2020



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Str
Signature of Participant or Beneficiary
Print Name: STEVEN SPROVSE
Date: 7-10-2020
Jandy prouse
Witness Signature
Print Name: Sandra Sprouse
Date: 7-10-2020



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APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: Thomas M. Steele

Date: 7-20-2020

Witness Signature

Print Name: William H. McIntash

Date: 7-20-2020



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

HANSert

Signature of Participant or Beneficiary

L. JIZMOKNUSS Print Name: Thom

Date:

Witness Signature

Print Name:

Date: $\frac{7/2}{2}$



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: WilliAM SHRACHAN TO

Date: July 13, 2020

Witness Signature

Print Name: PHILLIS PERSAND - NATT

Date: July 13, 2020



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Signature of Participant or Beneficiary Print Name: JEANNE A. TEDESCO Date: 1 17 2020 Witness Signature AL CHAN ESHEA Print Name: 2020 Date:



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Signature of Participant or Beneficiary orok Print Name: Date: Witness Signature Print Name: // Date:

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FLORIDA
T CITY ON THE MOVE

FINANCE - AP

Agreement Regarding Police Officer COLA Reserve Fund

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Signature of Participant or Beneficiary Print Name: Kobe Rt Date: ess Signature Print Name: ELAINE H. Touher Date:



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Signatur dicipant o Print Name: -JOZZIE Date: /-Witness Signature Print Name: PICHARD E. MOSCA Jrz. Date: 7-4-20



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James uplam
Signature of Participant or Beneficiary
Print Name: JAmes Upham
Haalle Keller
Witness Signature
Print Name: Lora Lee Kelley
Date: 7-8-2020



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Bene Print Name: SANTIA AZOU Date: 07 Witness Signature Print Name: 20/2020 Date: 07/



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Signature of Participant or Beneficiary

Print Name: GEC

Date:

Witness Signature

William J. Langeland I Print Name:

Date: 7/3/2020



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Signature of	Participant or Beneficiary
Print Name:	Salvature Decini
Date:	7/0/20
And	lun
Witness Sigr	nature /
Print Name:	AMANDA VERTIT
Date:	7/6/29

A DAKLAND	JUL 2 0 2020
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T CITY ON THE MOUL	

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Signature of Participant or Beneficiary

Print Name: 50 H m

Date: 01

Witness Signature

Print Name:

Date: 07 17



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Charles Voles
Signature of Participant or Beneficiary
Print Name: CHARLES VOLPE JE
Date: 07-04-20
Manneen Volpe
Witness Signature
Print Name: Maureen Volpe
Date: July 4, 2020



This letter constitutes an agreement to approve the use of the COLA reserve fund as described above ("Agreement"). To accept the Agreement, please date and sign this letter below and return it to:

> City of Oakland Park Department of Financial Services 3650 NE 12th Avenue, Oakland Park, FL 33334

You may also submit the signed document via e-mail to andrewt@oaklandparkfl.gov.

Please return no later than August 7, 2020.

Once you do so, you will still have seven (7) additional days from the date you sign to revoke your acceptance ("revocation period").

If you decide to revoke this Agreement after signing this letter and returning it, you must provide a written statement of revocation or send it by fax, electronic mail or registered mail. If you do not revoke during the seven-day revocation period, this Agreement will take effect on the eighth (8th) day after the date you the sign the Agreement.

By signing this letter, I acknowledge that I was given in excess of 21 days to consider and accept the terms of this Agreement and that I was advised to consult with an attorney about the Agreement before signing it.

APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: Charles & Charley

Date: 07-25-2020

X Claudia Castanda Witness Signature Print Name: Claudia Castaneda

Date: 07-25-2020

01281740-3

C 1000 102020



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name: NATALIE F. Whittaker

Date: July 21,2020

ess Signature

Print Name: DANA A. Whittaker Date: 7 21 2020





FINANCE - AP

Agreement Regarding Police Officer COLA Reserve Fund

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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

Signature of Participant or Beneficiary

Print Name:

Date:

Witness Signature

GANZ- Williams Print Name: + Date:



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I APPROVE the changes to the COLA reserve fund and COLA benefit outlined above:

WIJSON

Signature of Participant or Beneficiary

Print Name:

Date:

Witness Signature

2020

01281740-3

Date:

Print Name:



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Signature of Participant or Beneficiary Print Name: Chrisaleigh Wright-Steele Date: 7-20-2020 Witness Signature Print Name: _ William H. McIntosh Date: 7-20-2020 01281740-3