TRUMBULL POLICE PENSION FUND
BOARD OF TRUSTEES

158 EDISON ROAD
TRUMBULL, CONNECTICUT 06611

P (203) 261-3665
F (203) 452-5162

PENSION TRUSTEES

JOHN WALKLEY, CHAIRMAN
ROBERT COPPOLA, VICE CHAIRMAN
DONALD ALLEN, SECRETARY
DAWN CANTAFIO
ANDREA FONSECA
MICHAEL LOMBARDO
EDGAR PEREZ
JAMES ZYGMONT

AGENDA

Special Meeting of the Trumbull Police Pension Fund Board of Trustees

Police Headquarters – Line-Up Room

158 Edison Road

October 1, 2026

5:00 p.m.

I. Call meeting to order

II. Pledge of Allegiance and moment of silence

III. Approval of August 11, 2026 Police Pension Board Meeting minutes

IV. New Business

- Approval of court-certified QDRO for Retired Lieutenant Douglas Smith
- Approval of pension calculations as verified by USI for Lieutenant Kenneth Jones
- Approval of pension calculations as verified by USI for Officer David Skoog

V. Adjournment

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Trumbull Police Pension Fund Board of Trustees Meeting
August 11, 2026

MINUTES

The Trumbull Police Pension Fund Board of Trustees meeting was called to order at 5:38 p.m. with the recitation of the pledge and moment of silence for deceased police officers and emergency personnel.

Members Present: John Walkley, Chairman
Robert Coppola, Vice Chairman
Dawn Cantafio
Andrea Fonseca
Michael Lombardo
Edgar Perez
James Zygmont

Absent: Donald Allen, Secretary

Also Present: Michael Quirini, Principal (via phone)
Mary Kay Scheid, Principal (via phone)

Quarterly report presented by Michael Quirini, Principal

Principal Portfolio Manager Michael Quirini presented his quarterly client report. He noted that the cash flow section of the report incorrectly lists $741,750 in the "other" column due to a posting error that has since been corrected. He said the plan showed strong returns for the quarter. He stated that with the recent actuarial analysis, the funded status is 104.7%.

Trustee Coppola noted that this is the first time the funded status has ever been over 100%.

Trustee Walkley asked if the investment policy is the same for both pension plans, and Mr. Quirini said that it is.

Approval of Minutes

Motion by Trustee Zygmont, seconded by Trustee Cantafio to approve the May 14, 2026 minutes. There was no discussion, Trustees Coppola and Fonseca abstained, Trustees Cantafio, Lombardo, Perez, Walkley, and Zygmont voted in favor, and the motion carried.

New Business

Approval of pension recalculations and retro payments

Trustee Coppola explained that in accordance with the union's memorandum of agreement with the Town, officers who retired between July 1, 2025 and the ratification of the new collective bargaining agreement are entitled to have their pension calculations based on the updated salaries in the new CBA. He further explained that this update will result in retroactive pension payments due. Trustee Lombardo noted that there is no retro payment due for Officer Bachiocchi because he is not yet collecting his pension, as he retired before reaching the age of 47.

Motion by Trustee Coppola, seconded by Trustee Perez to approve updated pension calculations provided by USI as per the attached documents for Retirees Bachiocchi (from $1,831.04/month to $1,885.97/month), Hadden (from $7,193.87/month to $7,409.72/month), Murray (from $6,674.80/month to $6,875.01/month), and Smith (from $4,660.62/month to $5,047.06/month plus draft QDRO amount of $947.65/month). There was no discussion, all voted in favor, and the motion carried.

Motion by Trustee Coppola, seconded by Trustee Perez to approve retro payments calculated by USI as per the attached documents for Retirees Hadden ($2,221.16), Murray ($1,194.80), and Smith ($660.70). There was no discussion, all voted in favor, and the motion carried.

Adjournment

Motion by Trustee Fonseca, seconded by Trustee Lombardo to adjourn. There was no discussion, all voted in favor, and the motion carried. The meeting adjourned at 6:04 p.m.

Respectfully Submitted,
Kathleen Oliver
Clerk of the Board

Enclosures (7)

USI Consulting Group
5301 Virginia Way
Suite 400
Brentwood, TN 37027
www.usicg.com
Tel: 615.665.1640

Kevin Sullivan
629.895.7855
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August 5, 2026

Ms. Kathleen Oliver
Executive Assistant to Chief of Police
Trumbull Police Department
158 Edison Road
Trumbull, CT 06611

Town of Trumbull Police Retirement Plan - Benefit Calculation for Officer Edward Bachiocchi

We have calculated the Normal Retirement benefit payable to Officer Edward Bachiocchi under the Agreement between the Town of Trumbull and the employees of the Trumbull Police Department represented by Local 1745, Council #4, AFSCME, AFL-CIO. The calculations have been based on the information provided in your email dated August 3, 2026, employee after-tax contribution data received from Hooker & Holcombe (prior to October 1, 1987), and data from our records.

Officer Edward Bachiocchi's monthly benefit is $1,885.97 payable beginning 1st of the month after Retirement Date. In the event of Officer Bachiocchi's death, one half of his monthly benefit will continue to his surviving spouse (if any) until the spouse's death or remarriage.

Officer Bachiocchi's benefit for October 2039 (the month of retirement) is $1,885.97. This amount represents the portion of his benefit payable for the period from October 1 through October 31, 2039.

The attached worksheet contains details of the calculation. Please verify the data, salary, and contribution information used in the calculation, and do not hesitate to call if you have any questions.

Sincerely,

Kevin Sullivan, FSA, EA, MAAA
Consulting Actuary

Exhibit A

Trumbull Police Department

Retirement Calculation - Police Benefit Fund

A. Personal Information

1.	Name:		Edward Bachiocchi
2.	Rank at Retirement:		Officer
3.	Date of Birth:		
4.	Date of Hire:		June 23, 2014
5.	Date of Termination:		August 23, 2025
6.	Date of Retirement:		October 1, 2039
7.	Annual Pay:	$	97,283.71
8.	Holiday Pay:	$	5,587.54
9.	Contributions as of October 1, 1987 (without interest):	$	-

B. Service Calculation

	Year	Month	Day	
Date of Termination:	2025	8	23	
Date of Hire:	2014	6	23	
Completed Years/Months/Days:	11	2	0	(includes last day worked)

C. Benefit Calculation

Earned Percentage

1.	2% for completed years up to 25 years:	2.00%	x	11		22.00%
2.	1.25% for each 3 months after 25 years:	1.25%	x	0		0.00%
3.	Total Earned Percentage: [C(1) + C(2)], maximum of 75%					22.00%

Monthly Retirement Benefit

4.	[Earned %] x Pay at Retirement:	$	102,871.25	x	22.00%	$	22,631.68
5.	Monthly Benefit: [C(4) / 12]					$	1,885.97

Benefit in Month of Retirement

6.	(# of days retired in month) / (# of days in month):				31 / 31		1.0000
7.	Benefit payable in month of retirement: [C(5) x C(6)]					$	1,885.97

D. Taxable/Non-Taxable Benefit Calculation

1.	Contributions (without interest) through October 1, 1987:	$	-
2.	Nearest whole age at Retirement:		47
3.	Number of expected payments:		360
4.	Monthly amount of non-taxable benefit: [D(1) / D(3)]	$	-
5.	Monthly amount of taxable benefit: [C(5) - D(4)]	$	1,885.97
6.	Total monthly benefit: [D(4) + D(5)]	$	1,885.97

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August 4, 2026

Ms. Kathleen Oliver
Executive Assistant to Chief of Police
Trumbull Police Department
158 Edison Road
Trumbull, CT 06611

Town of Trumbull Police Retirement Plan - Benefit Calculation for Sergeant Philip Hadden

We have calculated the Normal Retirement benefit payable to Sergeant Philip Hadden under the Agreement between the Town of Trumbull and the employees of the Trumbull Police Department represented by Local 1745, Council #4, AFSCME, AFL-CIO. The calculations have been based on the information provided in your email dated August 3, 2026, employee after-tax contribution data received from Hooker & Holcombe (prior to October 1, 1987), and data from our records.

Sergeant Philip Hadden's monthly benefit is $7,409.72 payable beginning 1st of the month after Retirement Date. In the event of Sergeant Hadden's death, one half of his monthly benefit will continue to his surviving spouse (if any) until the spouse's death or remarriage.

Sergeant Hadden's benefit for October 2025 (the month of retirement) is $2,151.04. This amount represents the portion of his benefit payable for the period from October 23 through October 31, 2025.

The attached worksheet contains details of the calculation. Please verify the data, salary, and contribution information used in the calculation, and do not hesitate to call if you have any questions.

Sincerely,

Kevin Sullivan, FSA, EA, MAAA
Consulting Actuary

Exhibit A

Trumbull Police Department

Retirement Calculation - Police Benefit Fund

A. Personal Information

1.	Name:		Philip Hadden
2.	Rank at Retirement:		Sergeant
3.	Date of Birth:		
4.	Date of Hire:		December 10, 1988
5.	Date of Termination:		October 22, 2025
6.	Date of Retirement:		October 23, 2025
7.	Annual Pay:	$	112,116.08
8.	Holiday Pay:	$	6,439.44
9.	Contributions as of October 1, 1987 (without interest):	$	-

B. Service Calculation

	Year	Month	Day	
Date of Termination:	2025	10	22	
Date of Hire:	1988	12	10	
Completed Years/Months/Days:	36	10	12	(includes last day worked)

C. Benefit Calculation

Earned Percentage:

1.	2% for completed years up to 25 years:	2.00%	x	25	=	50.00%
2.	1.25% for each 3 months after 25 years:	1.25%	x	47	=	58.75%
3.	Total Earned Percentage: [C(1) + C(2)], maximum of 75%					75.00%

Monthly Retirement Benefit:

4.	[Earned %] x Pay at Retirement:	$	118,555.52	x	75.00%	$	88,916.64
5.	Monthly Benefit: [C(4) / 12]					$	7,409.72

Benefit in Month of Retirement

6.	(# of days retired in month) / (# of days in month):			9 / 31	=	0.2903
7.	Benefit payable in month of retirement: [C(5) x C(6)]				$	2,151.04

D. Taxable/Non-Taxable Benefit Calculation

1.	Contributions (without interest) through October 1, 1987:	$	-
2.	Nearest whole age at Retirement:		65
3.	Number of expected payments:		260
4.	Monthly amount of non-taxable benefit: [D(1) / D(3)]	$	-
5.	Monthly amount of taxable benefit: [C(5) - D(4)]	$	7,409.72
6.	Total monthly benefit: [D(4) + D(5)]	$	7,409.72

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Tel: 615.665.1640

Kevin Sullivan
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Kevin.Sullivan@usi.com

August 4, 2026

Ms. Kathleen Oliver
Executive Assistant to Chief of Police
Trumbull Police Department
158 Edison Road
Trumbull, CT 06611

Town of Trumbull Police Retirement Plan - Benefit Calculation for Detective Scott Murray

We have calculated the Normal Retirement benefit payable to Detective Scott Murray under the Agreement between the Town of Trumbull and the employees of the Trumbull Police Department represented by Local 1745, Council #4, AFSCME, AFL-CIO. The calculations have been based on the information provided in your email dated August 3, 2026, employee after-tax contribution data received from Hooker & Holcombe (prior to October 1, 1987), and data from our records.

Detective Scott Murray's monthly benefit is $6,875.01 payable beginning 1st of the month after Retirement Date. In the event of Detective Murray's death, one half of his monthly benefit will continue to his surviving spouse (if any) until the spouse's death or remarriage.

Detective Murray's benefit for March 2026 (the month of retirement) is $6,652.95. This amount represents the portion of his benefit payable for the period from March 2 through March 31, 2026.

The attached worksheet contains details of the calculation. Please verify the data, salary, and contribution information used in the calculation, and do not hesitate to call if you have any questions.

Sincerely,

Kevin Sullivan, FSA, EA, MAAA
Consulting Actuary

Exhibit A

Trumbull Police Department

Retirement Calculation - Police Benefit Fund

A. Personal Information

1.	Name:		Scott Murray
2.	Rank at Retirement:		Detective
3.	Date of Birth:		
4.	Date of Hire:		February 2, 1996
5.	Date of Termination:		March 1, 2026
6.	Date of Retirement:		March 2, 2026
7.	Annual Pay:	$	104,025.43
8.	Holiday Pay:	$	5,974.78
9.	Contributions as of October 1, 1987 (without interest):	$	-

B. Service Calculation

	Year	Month	Day	
Date of Termination:	2026	3	1	
Date of Hire:	1996	2	2	
Completed Years/Months/Days:	30	0	27	(includes last day worked)

C. Benefit Calculation

Earned Percentage:

1.	2% for completed years up to 25 years:	2.00%	x	25	=	50.00%
2.	1.25% for each 3 months after 25 years:	1.25%	x	20	=	25.00%
3.	Total Earned Percentage: [C(1) + C(2)], maximum of 75%					75.00%

Monthly Retirement Benefit:

4.	[Earned %] x Pay at Retirement:	$	110,000.21	x	75.00%	$	82,500.16
5.	Monthly Benefit: [C(4) / 12]					$	6,875.01

Benefit in Month of Retirement

6.	(# of days retired in month) / (# of days in month):			30 / 31	=	0.9677
7.	Benefit payable in month of retirement: [C(5) x C(6)]				$	6,652.95

D. Taxable/Non-Taxable Benefit Calculation

1.	Contributions (without interest) through October 1, 1987:	$	-
2.	Nearest whole age at Retirement:		60
3.	Number of expected payments:		310
4.	Monthly amount of non-taxable benefit: [D(1) / D(3)]	$	-
5.	Monthly amount of taxable benefit: [C(5) - D(4)]	$	6,875.01
6.	Total monthly benefit: [D(4) + D(5)]	$	6,875.01

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Kevin Sullivan
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August 4, 2026

Ms. Kathleen Oliver
Executive Assistant to Chief of Police
Trumbull Police Department
158 Edison Road
Trumbull, CT 06611

Town of Trumbull Police Retirement Plan - Benefit Calculation for Lieutenant Douglas Smith

We have calculated the Normal Retirement benefit payable to Lieutenant Douglas Smith under the Agreement between the Town of Trumbull and the employees of the Trumbull Police Department represented by Local 1745, Council #4, AFSCME, AFL-CIO. The calculations have been based on the information provided in your email dated August 3, 2026, the draft Qualified Domestic Relations Order (QDRO) dated March 30,2026, and employee after-tax contribution data received from Hooker & Holcombe (prior to October 1, 1987), and data from our records. Per your email dated May 21, 2026, the Pension Board has pre-approved the draft QDRO; therefore, we have outlined the portion of his benefit assigned to the Alternate Payee, below.

Lieutenant Douglas Smith's monthly benefit is $5,994.71 payable beginning 1st of the month after Retirement Date. Note that a portion of his benefit is assigned to the Alternate Payee, Mary Jane E. Smith from a shared interest QDRO. Per the QDRO, $947.65 is assigned beginning 1st of the month after Retirement Date to Mary Jane E. Smith. In the event of Lieutenant Smith's death, one half of his monthly benefit will continue to his surviving spouse (if any) until the spouse's death or remarriage. Benefits revert to Lieutenant Smith in the event the Alternate Payee's death precedes his.

Lieutenant Smith's benefit for July 2026 (the month of retirement) is $4,254.45. This amount represents the portion of his benefit payable for the period from July 10 through July 31, 2026. Ms. Smith's share of the benefit for July 2026 is $672.55.

The split of his benefit per their QDRO is shown below.

	Benefits Payable	July Benefits Payable
Total Benefit	$5,994.71	$4,254.45
Portion of Benefit due to Lieut. Smith	$5,047.06	$3,581.90
Portion of Benefit due to Ms. Smith	$947.65	$672.55

The attached worksheet contains details of the calculation. Please verify the data, salary, and contribution information used in the calculation, and do not hesitate to call if you have any questions.

Sincerely,

Kevin Sullivan, FSA, EA, MAAA
Consulting Actuary

Exhibit A

Trumbull Police Department

Retirement Calculation - Police Benefit Fund

A. Personal Information

1.	Name:		Douglas Smith
2.	Rank at Retirement:		Lieutenant
3.	Date of Birth:		
4.	Date of Hire:		March 16, 2001
5.	Date of Termination:		July 10, 2026
6.	Date of Retirement:		July 10, 2026
7.	Annual Pay:	$	132,739.97
8.	Holiday Pay:	$	7,623.98
9.	Contributions as of October 1, 1987 (without interest):	$	-

B. Service Calculation

	Year	Month	Day	
Date of Termination:	2026	7	10	
Date of Hire:	2001	3	16	
Completed Years/Months/Days:	25	3	24	(includes last day worked)

C. Benefit Calculation

Earned Percentage:

1.	2% for completed years up to 25 years:	2.00%	x	25	=		50.00%
2.	1.25% for each 3 months after 25 years:	1.25%	x	1	=		1.25%
3.	Total Earned Percentage: [C(1) + C(2)], maximum of 75%						51.25%

Monthly Retirement Benefit:

4.	[Earned %] x Pay at Retirement:	$ 140,363.95	x	51.25%	=	$	71,936.52
5.	Monthly Benefit: [C(4) / 12]					$	5,994.71
6.	Amount of Benefit awarded to Alternate Payee					$	947.65
7.	Monthly Benefit at retirement reduced for QDRO: [C(5) - C(6)]					$	5,047.06

Benefit in Month of Retirement:

8.	(# of days retired in month) / (# of days in month):			22 / 31	=		0.7097
9.	Benefit payable in month of retirement: [C(5) x C(8)]					$	4,254.45
10.	Amount of Benefit to Alternate Payee: [C(6) x C(8)]					$	672.55
11.	Benefit payable in month of retirement reduced for QDRO: [C(9) - C(10)]					$	3,581.90

D. Taxable/Non-Taxable Benefit Calculation

1.	Contributions (without interest) through October 1, 1987:	$	-
2.	Nearest whole age at Retirement:		60
3.	Number of expected payments:		310
4.	Monthly amount of non-taxable benefit: [D(1) / D(3)]	$	-
5.	Monthly amount of taxable benefit: [C(5) - D(4)]	$	5,994.71
6.	Monthly Amount of taxable benefit awarded to Alternate Payee	$	947.65
7.	Monthly taxable benefit at retirement reduced for QDRO: [D(5) - D(6)]	$	5,047.06

Philip Hadden

Payment Date	Updated Salary	Prior Salary	Revised Monthly benefit	Original Monthly Benefit	Retroactive payments due:	
10-23-2025	$112,116.08	$108,850.00	$2,151.04	$2,088.38	$62.66	Partial
11-01-2025	$112,116.08	$108,850.00	$7,409.72	$7,193.87	$215.85	
12-01-2025	$112,116.08	$108,850.00	$7,409.72	$7,193.87	$215.85	
01-01-2026	$112,116.08	$108,850.00	$7,409.72	$7,193.87	$215.85	
02-01-2026	$112,116.08	$108,850.00	$7,409.72	$7,193.87	$215.85	
03-01-2026	$112,116.08	$108,850.00	$7,409.72	$7,193.87	$215.85	
04-01-2026	$112,116.08	$108,850.00	$7,409.72	$7,193.87	$215.85	
05-01-2026	$112,116.08	$108,850.00	$7,409.72	$7,193.87	$215.85	
06-01-2026	$112,116.08	$108,850.00	$7,409.72	$7,193.87	$215.85	
07-01-2026	$112,116.08	$108,850.00	$7,409.72	$7,193.87	$215.85	
08-01-2026	$112,116.08	$108,850.00	$7,409.72	$7,193.87	$215.85	
				Total Retroactive payments due:	$2,221.16	

Scott Murray

Payment Date	Updated Salary	Prior Salary	Revised Monthly benefit	Original Monthly Benefit	Retroactive payments due:	
03-02-2026	$104,025.43	$100,996.00	$6,652.95	$6,459.20	$193.75	Partial
04-01-2026	$104,025.43	$100,996.00	$6,875.01	$6,674.80	$200.21	
05-01-2026	$104,025.43	$100,996.00	$6,875.01	$6,674.80	$200.21	
06-01-2026	$104,025.43	$100,996.00	$6,875.01	$6,674.80	$200.21	
07-01-2026	$104,025.43	$100,996.00	$6,875.01	$6,674.80	$200.21	
08-01-2026	$104,025.43	$100,996.00	$6,875.01	$6,674.80	$200.21	
				Total Retroactive payments due:	$1,194.80	

Douglas Smith

Payment Date	Updated Salary	Prior Salary	Revised Monthly benefit less QDRO Amt.	Original Monthly Benefit less QDRO Amt.	Retroactive payments due:	
07-10-2026	$132,739.97	$124,183.00	$3,581.90	$3,307.64	$274.26	Partial
08-01-2026	$132,739.97	$124,183.00	$5,047.06	$4,660.62	$386.44	
				Total Retroactive payments due:	$660.70	

OFFICE OF THE CLERK
SUPERIOR COURT

2026 AUG 10 A 11:00

JUDICIAL DISTRICT
OF BRIDGEPORT

STATE OF CONNECTICUT

DOCKET NO. FA 13 4044800 S	:	SUPERIOR COURT
DOUGLAS B. SMITH	:	JD OF FAIRFIELD
V.	:	AT BRIDGEPORT
MARY JANE E. SMITH	:	MAY 14, 2026

STATE OF CONNECTICUT
SUPERIOR COURT
BRIDGEPORT
JUDICIAL DISTRICT
CERTIFIED COPY
SEAL AFFIXED
BY:

DOMESTIC RELATIONS ORDER
TOWN OF TRUMBULL POLICE PENSION PLAN

This order creates or recognizes the existence of an alternate payee's right to receive all or a portion of the benefits payable with respect to a participant under the retirement plan named below. This order is granted under the applicable domestic relations laws of the State of Connecticut, and relates to the provision of marital property rights to a spouse or former spouse pursuant to the Decree of Dissolution of Marriage entered by the Court on June 17, 2014.

I. DEFINITIONS AND REQUIRED DATA:

A. The Participant is Douglas B. Smith

B. The Alternate Payee is Mary Jane E. Smith

The Alternate Payee is the Participant's former spouse.

C. The Plan is the Town of Trumbull Police Pension Plan. Any successor plan to the Plan or any other plan(s) to which liability for provision of the Participant's benefits described below is incurred shall also be subject to the terms of this Order.

D. The Plan Administrator is Town of Trumbull Police Department, 158 Edison Road, Trumbull, CT 06611 attention: Michael Lombardo phone 203-261-3665.

E. The term "Gross Monthly Benefit" shall mean the total monthly benefit payable to the Participant prior to any deductions.

F. The term "Assigned Benefit" shall mean the portion of the Participant's Gross Monthly Benefit assigned to the Alternate Payee pursuant to this Order.

II. ORDER

A. The Alternate Payee is hereby assigned $947.65 per month from the Gross Monthly

Benefit otherwise payable to the Participant.

B. The Alternate Payee was not assigned Cost of Living Adjustments or other post-retirement benefit enhancements.

C. Payments to the Alternate Payee shall commence at the same time as payments to the Participant. If the Participant is already in pay status, payments to the Alternate Payee shall commence as soon as administratively feasible.

D. The Plan does not provide pre-retirement death benefits to former spouses. If the Participant dies prior to commencing benefits, no benefits will be payable to the Alternate Payee.

E. Payment of the Assigned Benefit will end on the first death. If the Alternate Payee pre-deceases the Participant, future monthly payments of the Assigned Benefit shall be restored to the Participant.

F. The pre- and post- tax contributions, if any, as of the Determination Date shall be proportionately allocated between the Participant and the Alternate Payee.

III. MISCELLANEOUS

A. The Alternate Payee shall be responsible for the payment of all federal and state taxes owing on the payments made to her under this Order.

B. The Alternate Payee shall keep the Plan Administrator informed of her current address. Notice of any change of address shall be given to the Plan Administrator in writing at the address provided in Section I. of this Order.

C. Nothing contained in this Order shall be construed to require the Plan or Plan Administrator to provide any type or form of benefit, or any option, not otherwise available under said Plan; to provide the Participant and Alternate Payee with increased benefits based on actuarial value; or to pay benefits to the Alternate Payee which are required to be paid to another alternate payee under another order accepted by the Plan Administrator before this Order is accepted by the Plan Administrator.

D. A certified copy of this Order shall be submitted to the Plan Administrator, who shall notify the Participant and the Alternate Payee of the receipt of a copy of this Order, and of its procedure for determining the qualified status of Domestic Relations Orders; and, within a reasonable period of time after receipt of a copy of this Order, determine whether it is acceptable, and notify the Participant and the Alternate Payee of such determination.

E. In the event of a Plan termination, the Alternate Payee shall be entitled to receive the Assigned Benefit in accordance with the Plan's termination provisions for participants and beneficiaries.

F. The Court shall retain jurisdiction with respect to this Order to the extent required to maintain its qualified status and to conform to the terms of the judgment pursuant to which this Order is entered.

APPROVED:

Douglas B. Smith
Participant

Mary Jane E. Smith
Alternate Payee

IT IS SO ORDERED this 10th day of August, 2026.

JUDGE

CTQDROS.COM
Connecticut Qualified Domestic Relations Orders

ELIZABETH LORION MCMAHON, ATTORNEY
EDWARD FITCH ELTON, LEGAL INTERN
MERYLE HELBLING, PARALEGAL
JANE WHARTON, PARALEGAL
RACHEL LARSON, ADMINISTRATIVE ASSISTANT
TATIANA SIERRA, ADMINISTRATIVE ASSISTANT

206-A MEADOW STREET
BRANFORD, CONNECTICUT 06405
TELEPHONE (203) 483-1104
FAX (203) 483-0897

INFO@CTQDROS.COM

August 17, 2026

CERTIFIED MAIL/ RETURN RECEIPT REQUESTED
And email: mlombardo@trumbull-ct.gov (w/out Addendum)
Mr. Michael Lombardo
Town of Trumbull Police Department
158 Edison Road
Trumbull, CT 06611

Re: Town of Trumbull Police Pension – DRO, Douglas B. Smith, Participant

Dear Mr. Lombardo:

Enclosed please find a Certified Copy, with a Seal Affixed by the Superior Court, of the Qualified Domestic Relations Order (QDRO) relating to the benefits of the above-captioned participant. **Please note the court's raised seal before you scan the document, as the raised seal may not show up in your scanned copy. We have checked carefully to make sure that this is a court-certified copy.**

The State of Connecticut will not allow personal information to be included in the order. The parties' dates of birth and Social Security numbers are in the attached addendum. The addresses listed in the attached Addendum are the most current information we have for each party. If there is a difference between the address in the body of the QDRO and the Addendum, please use the address in the Addendum.

The Court has ordered that the Plan Administrator notify the Participant and the Alternate Payee of the receipt of the Domestic Relations Order and of the Plan's procedure for reviewing and accepting orders.

By copy of this letter to the parties, we are advising them that once the QDRO is served, we close our file. Unless there is a problem with the order, they should deal directly with your office from this point on. If Ms. Smith does not hear from you within four weeks of this letter, she should contact your office directly.

Please let me know if you need anything further to process the enclosed QDRO. If everything is acceptable as presented, we will close our file and you may deal directly with the parties.

Very truly yours,

Jane Wharton

Encl: DRO; Addendum
cc: Douglas B. Smith, w/ DRO
Mary Jane E. Smith, w/ DRO
Kathleen Oliver, Town of Trumbull, w/ DRO by email: koliver@trumbull-ct.gov

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5301 Virginia Way
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Kevin Sullivan
629.895.7855
Kevin.Sullivan@usi.com

September 10, 2026

Ms. Kathleen Oliver
Executive Assistant to Chief of Police
Trumbull Police Department
158 Edison Road
Trumbull, CT 06611

Town of Trumbull Police Retirement Plan - Benefit Calculation for Lieutenant Kenneth Jones

We have calculated the Normal Retirement benefit payable to Lieutenant Kenneth Jones under the Agreement between the Town of Trumbull and the employees of the Trumbull Police Department represented by Police Association Fraternal Order of Police Lodge 158. The calculations have been based on the information provided in your email dated September 9, 2026, employee after-tax contribution data received from Hooker & Holcombe (prior to October 1, 1987), and data from our records.

Lieutenant Kenneth Jones's monthly benefit is $8,772.75 payable beginning 1st of the month after Retirement Date. In the event of Lieutenant Jones's death, one half of his monthly benefit will continue to his surviving spouse (if any) until the spouse's death or remarriage.

Lieutenant Jones's benefit for October 2026 (the month of retirement) is $7,923.55. This amount represents the portion of his benefit payable for the period from October 4 through October 31, 2026.

The attached worksheet contains details of the calculation. Please verify the data, salary, and contribution information used in the calculation, and do not hesitate to call if you have any questions.

Sincerely,

Kevin Sullivan, FSA, EA, MAAA
Consulting Actuary

Exhibit A

Trumbull Police Department

Retirement Calculation - Police Benefit Fund

A. Personal Information

1.	Name:		Kenneth Jones
2.	Rank at Retirement:		Lieutenant
3.	Date of Birth:		
4.	Date of Hire:		August 19, 1996
5.	Date of Termination:		October 3, 2026
6.	Date of Retirement:		October 4, 2026
7.	Annual Pay:	$	132,739.97
8.	Holiday Pay:	$	7,623.98
9.	Contributions as of October 1, 1987 (without interest):	$	-

B. Service Calculation

	Year	Month	Day	
Date of Termination:	2026	10	3	
Date of Hire:	1996	8	19	
Completed Years/Months/Days:	30	1	14	(includes last day worked)

C. Benefit Calculation

Earned Percentage:

1.	2% for completed years up to 25 years:		2.00%	x	25	=	50.00%
2.	1.25% for each 3 months after 25 years:		1.25%	x	20	=	25.00%
3.	Total Earned Percentage: [C(1) + C(2)], maximum of 75%						75.00%

Monthly Retirement Benefit:

4.	[Earned %] x Pay at Retirement:	$	140,363.95	x	75.00%	=	$	105,272.96
5.	Monthly Benefit: [C(4) / 12]						$	8,772.75

Benefit in Month of Retirement:

6.	(# of days retired in month) / (# of days in month):				28 / 31	=		0.9032
7.	Benefit payable in month of retirement: [C(5) x C(6)]						$	7,923.55

D. Taxable/Non-Taxable Benefit Calculation

1.	Contributions (without interest) through October 1, 1987:	$	-
2.	Nearest whole age at Retirement:		58
3.	Number of expected payments:		310
4.	Monthly amount of non-taxable benefit: [D(1) / D(3)]	$	-
5.	Monthly amount of taxable benefit: [C(5) - D(4)]	$	8,772.75
6.	Total monthly benefit: [D(4) + D(5)]	$	8,772.75

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Kevin Sullivan
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September 16, 2026

Ms. Kathleen Oliver
Executive Assistant to Chief of Police
Trumbull Police Department
158 Edison Road
Trumbull, CT 06611

Town of Trumbull Police Retirement Plan - Benefit Calculation for Communications Officer David Skoog

We have calculated the Normal Retirement benefit payable to Communications Officer David Skoog under the Agreement between the Town of Trumbull and the employees of the Trumbull Police Department represented by Police Association Fraternal Order of Police Lodge 158. The calculations have been based on the information provided in your emails dated September 10, 2026 and September 11, 2026, employee after-tax contribution data received from Hooker & Holcombe (prior to October 1, 1987), and data from our records.

Communications Officer David Skoog's monthly benefit is $6,872.49 payable beginning 1st of the month after Retirement Date. In the event of Communications Officer Skoog's death, one half of his monthly benefit will continue to his surviving spouse (if any) until the spouse's death or remarriage.

Communications Officer Skoog's benefit for October 2026 (the month of retirement) is $5,985.94. This amount represents the portion of his benefit payable for the period from October 5 through October 31, 2026.

The attached worksheet contains details of the calculation. Please verify the data, salary, and contribution information used in the calculation, and do not hesitate to call if you have any questions.

Sincerely,

Kevin Sullivan, FSA, EA, MAAA
Consulting Actuary

Exhibit A

Trumbull Police Department

Retirement Calculation - Police Benefit Fund

A. Personal Information

1.	Name:		David Skoog
2.	Rank at Retirement:		Communications Officer
3.	Date of Birth:		
4.	Date of Hire:		December 10, 1988
5.	Date of Termination:		October 4, 2026
6.	Date of Retirement:		October 5, 2026
7.	Annual Pay:	$	103,987.36
8.	Holiday Pay:	$	5,972.54
9.	Contributions as of October 1, 1987 (without interest):	$	-

B. Service Calculation

	Year	Month	Day	
Date of Termination:	2026	10	4	
Date of Hire:	1988	12	10	
Completed Years/Months/Days:	37	9	24	(includes last day worked)

C. Benefit Calculation

Earned Percentage:

1.	2% for completed years up to 25 years:		2.00%	x	25	=	50.00%
2.	1.25% for each 3 months after 25 years:		1.25%	x	51	=	63.75%
3.	Total Earned Percentage: [C(1) + C(2)], maximum of 75%						75.00%

Monthly Retirement Benefit:

4.	[Earned %] x Pay at Retirement:	$	109,959.90	x	75.00%	=	$	82,469.93
5.	Monthly Benefit: [C(4) / 12]						$	6,872.49

Benefit in Month of Retirement:

6.	(# of days retired in month) / (# of days in month):				27 / 31	=	0.8710
7.	Benefit payable in month of retirement: [C(5) x C(6)]						$	5,985.94

D. Taxable/Non-Taxable Benefit Calculation

1.	Contributions (without interest) through October 1, 1987:	$	-
2.	Nearest whole age at Retirement:		62
3.	Number of expected payments:		260
4.	Monthly amount of non-taxable benefit: [D(1) / D(3)]	$	-
5.	Monthly amount of taxable benefit: [C(5) - D(4)]	$	6,872.49
6.	Total monthly benefit: [D(4) + D(5)]	$	6,872.49