



**TRUMBULL POLICE PENSION FUND  
BOARD OF TRUSTEES**

158 EDISON ROAD  
TRUMBULL, CONNECTICUT 06611

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

**PENSION TRUSTEES**

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RAYMOND G. BALDWIN, JR., CHAIRMAN  
DONALD ALLEN  
ROBERT COPPOLA  
MICHAEL LOMBARDO  
ANGELO MAGLIOCCO  
MARY BETH THORNTON  
CHRIS TREFZ  
EDGAR PEREZ

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**AGENDA**

**Special Trumbull Police Pension Board of Trustees Meeting**

**Police Headquarters – Line-Up Room  
158 Edison Road**

**October 19, 2022 at 5:45 p.m.**

- I. Call Meeting to Order
- II. Pledge of Allegiance and Moment of Silence (Bristol Police Sergeant Dustin Demonte and Police Officer Alex Hamzy)
- III. Correspondence
- IV. Approval of Pension Calculations from USI for Communications Officer Joseph Dzurenda
- V. Discussion, Consideration and Approval of Beneficiary Designation Form for the Trumbull Police Benefit Fund
- VI. New Business
- VII. Unfinished Business
- VIII. Adjournment



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Special Trumbull Police Pension Board of Trustee Meeting  
Tuesday, September 13, 2022

### MINUTES

The Trumbull Police Pension Fund Board of Trustees meeting was called to order at 5:48 p.m.

Members Present: Raymond G. Baldwin, Jr., Chairman  
Donald Allen  
Michael Lombardo  
Edgar Perez  
Mary Beth Thornton  
Chris Trefz

Absent: Robert Coppola  
Angelo Magliocco

### ***Approval of Pension Calculations from USI for Captain Keith Golding***

A motion was made by Trustee Lombardo to approve the monthly retirement benefit of Captain Keith Golding based on the calculations provided to the Board by the Fund's actuary, Brad Fisher of USI, in the monthly benefit of \$8,125.93 payable beginning October 1, 2022, seconded by Trustee Allen. There was no further discussion. Motion carried unanimously.

A motion was made by Trustee Lombardo to approve the one-time retirement payment benefit for Captain Keith Golding based on the calculations provided to the Board by the Fund's actuary, Brad Fisher of USI in the amount of \$5,146.15, which represents the portion of his benefit payable for the period of September 12, 2022 through September 30, 2022, seconded by Trustee Allen. There was no further discussion. Motion carried unanimously.

### **Adjournment**

There being no further business to discuss and upon motion made by Trustee Baldwin and seconded by Trustee Allen the Trumbull Police Pension Board adjourned by unanimous consent at 5:52 p.m.

Respectfully Submitted,

Vivian Munoz  
Clerk of the Commission



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

J. Bradford Fisher  
629.895.7801  
Brad.Fisher@usi.com

September 20, 2022

Ms. Vivian Munoz  
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 Joseph Dzurenda**

We have calculated the Normal Retirement benefit payable to Communications Officer Joseph Dzurenda 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 September 9, 2022, employee after-tax contribution data received from Hooker & Holcombe (prior to October 1, 1987), and data from our records.

Communications Officer Joseph Dzurenda's monthly benefit is \$6,051.62 payable beginning October 1, 2022. In the event of Communications Officer Joseph Dzurenda'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 Joseph Dzurenda's benefit for September 2022 (his month of retirement) is \$5,850.10. This amount represents the portion of his benefit payable for the period from September 2, 2022 through September 30, 2022.

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,

J. Bradford Fisher, FSA, EA, MAAA  
Consulting Actuary

## Exhibit A

### Trumbull Police Department

#### Retirement Calculation - Police Benefit Fund

##### A. Personal Information

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1. Name:	Joseph Dzurenda
2. Rank at Retirement:	Communications Officer
3. Date of Birth:	May 31, 1962
4. Date of Hire:	December 21, 1987
5. Date of Termination:	September 2, 2022
6. Date of Retirement:	September 2, 2022
7. Annual Pay:	\$ 91,923.38
8. Holiday Pay:	\$ 4,902.56
9. Contributions as of October 1, 1987 (without interest):	\$ -

##### B. Service Calculation

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	<u>Year</u>	<u>Month</u>	<u>Day</u>	
Date of Termination:	2022	9	2	
Date of Hire:	<u>1987</u>	<u>12</u>	<u>21</u>	
Completed Years/Months/Days:	34	8	12	(includes last day worked)

##### C. Benefit Calculation

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###### *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	38	=	<u>47.50%</u>
3. Total Earned Percentage: [C(1) + C(2)], maximum of 75%					75.00%

###### *Monthly Retirement Benefit:*

4. [Earned %] x Pay at Retirement:	\$ 96,825.94	x	75.00%	=	\$ 72,619.46
5. Monthly Benefit: [C(4) / 12]					\$ 6,051.62

###### *Benefit in Month of Retirement:*

6. (# of days retired in month) / (# of days in month):	29 / 30	=	0.9667
7. Benefit payable in month of retirement: [C(5) x C(6)]			\$ 5,850.10

##### D. Taxable/Non-Taxable Benefit Calculation

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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)]	\$ 6,051.62
6. Total monthly benefit: [D(4) + D(5)]	\$ 6,051.62

August 30, 2022



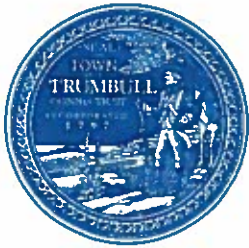
Chief Michael Lombardo

I am writing to inform you that on September 2, 2022 I am retiring from the position of Trumbull Police Communications Officer. I remember back in 1982 when I finished my Emergency Medical Technician course and starting volunteering with Trumbull EMS. I always wanted to serve the citizens of this great town. In early 1987, I took the entry level test with over 700 applicants for police officer with the Town of Trumbull. In December of 1987, Captain Nacovitch had contacted me and offered me a position within the department. Back then Trumbull was offering a competitive salary and benefits plan with a defined pension plan. As times change, the benefits and pension have dwindled. I am further asking for your assistance in helping the brother and sister officers of this great department to bring it back and to help young men and women make an easier decision to select and stay with this department. I wish you all the best of luck and I will always remember my time within this department.

SINCERELY,

A handwritten signature in cursive script that reads "Joseph M. Dzurenda".

JOSEPH M DZURENDA 41



# Trumbull Police Pension Board

158 EDISON ROAD  
TRUMBULL, CONNECTICUT 06611

P (203) 261-3665 ext. 3240  
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## Beneficiary Designation Form

Policyholder/Employer <b>Town of Trumbull</b>	Policy Name <b>Trumbull Police Benefit Fund</b>
Employee Name	Employee Social Security
Employee Address (Street, City, State)	Employee Telephone Number

### PRIMARY BENEFICIARY

Primary Beneficiary's Name and Address	Social Security Number	Relationship to You	Date of Birth	Percentage Must Equal 100%
Name: Address:				
Name: Address:				
Name: Address:				

**CONTINGENT BENEFICIARY:** Contingent beneficiaries will only receive benefit if there are no surviving primary beneficiaries

Contingent Beneficiary's Name and Address	Social Security Number	Relationship to You	Date of Birth	Percentage Must Equal 100%
Name: Address:				
Name: Address:				
Name: Address:				

## COMPLETING YOUR BENEFICIARY DESIGNATION

The contingent beneficiary or beneficiaries will only receive the benefit if the primary beneficiary is no longer living. Indicate the percentage of the benefit amount that the beneficiary will receive. Do not use dollar amounts. Percentages must add up to 100%.

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Signature of Employee

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Date

## FREQUENTLY ASKED QUESTIONS

### Should I name a minor child as a beneficiary?

You may name a minor child as a beneficiary, however please be aware that we cannot make payment of a claim directly to a minor. If a claim is incurred we would need to make payment via **xxxx** or to the guardian of the minor's financial estate. Or, if guardianship is not obtained and if **xxxx** does not apply, the benefit will be placed On Hold - Age of Majority and payable once the minor reaches the age of majority.

***\*This form shall be used for survivorship benefit(s) for the return of contributions plus interest.***