

CITY OF MIRAMAR CONSOLIDATED RETIREMENT PLAN & TRUST FUND

January 14, 2025 Meeting

MINUTES

Vice-Chair Hector Vazquez called the meeting of the Board of Trustees of the City of Miramar Consolidated Retirement Plan & Trust Fund to order on January 14, 2025 @ 10:07 A.M. in the Commission Chambers on the 1st Floor of 2300 Civic Center Place, Miramar, Florida

TRUSTEES PRESENT:

City Manager Roy Virgin, Trustee Hector Vazquez, Trustee Heather Dailey, Trustee Fiona Morrell, Trustee Mark James and Trustee Rafael Sanmiguel. Mayor/Chairman Messam arrived @ 10:10 A.M.

ABSENT AND EXCUSED:

Trustee Tecora Noble and Trustee Clinton Taylor

OTHERS PRESENT:

Fund Attorney Adam Levinson of Klausner, Kaufman, Jensen & Levinson, Mr. Randy Cross and Ms. Kanika Stamp of the City's HR Department and Administrator Althea Leigh-Lodge of Benefits USA. Fund Auditor Ms. Tanya Davis of S. Davis and Associates and Mr. Doug Falcon of FHA TPA attended via telephone.

APPROVAL OF MINUTES:

December 10, 2024– Regular Meeting

City Manager Virgin commented that the minutes does not reference information Trustee Dailey provided reported/clarified on two employees reflected on the supporting documentation provided by the Management Plan for the Matrix; The two employees mentioned were:

- 1) Marcelin Denis – he is listed under Terminated/Vested, but he was rehired 06/23/22 and now participates in the Consolidated Plan.
- 2) Johnie Douglas – he is in DROP; his “Last Possible Day in DROP” needs to be updated to reflect 2029

Trustee Sanmiguel moved to approve the minutes of the December 10, 2024 Regular Meeting with the necessary corrections. The motion was seconded by Trustee Morrell and the motion passed 6-0.

PUBLIC COMMENTS:

Vice- Chair Vazquez opened the floor for public comments. There was no comment from the public at this time.

This item was addressed later in the meeting but is reflected in the minutes as it appears of the agenda.

INVESTMENT PRESENTATION & CONSULTANT REPORT:

Mr. Amrose distributed copies of the Supplementary Actuarial Valuation Report dated 1/13/2025 prepared by his office. The report measures the first-year financial impact of allowing prior part-time with benefits service to count as service in the Pension Plan for vesting and retirement eligibility purposes under the following scenarios;

- Scenario 1 - Count 75% of prior part-time with benefits service for vesting and retirement eligibility purposes. This service will not be used to determine the benefit amount.
- Scenario 2 - Count 50% of prior part-time with benefits service for vesting and retirement eligibility purposes. This service will not be used to determine the benefit amount.
- Scenario 3 - Count 25% of prior part-time with benefits service for vesting and retirement eligibility purposes. This service will not be used to determine the benefit amount.

- Scenario 4 - Count 0% of prior part-time with benefits service, but allow those who move to full-time to be able to purchase that time (up to 75%) by paying the full actuarial cost (for eligibility and/or benefit service).

The Trustees also discussed the following;

- The impact of including part-time service in the Pension Plan for full-time employees
- They reviewed a prior Study from October seeking alternatives to the current scenarios
- Mr. Amrose presented various scenarios, including the impact of including different percentages.
- The financial impact of including part-time service.
- The required City contribution was analyzed, showing increases with different service inclusion percentages.
- Allowing members to buy back their part-time service
- The risks and benefits of allowing members to buy back service
- The Board requested a 50% level but additional options were included for consideration.

Discussion on Scenarios and Financial Impact

- The Trustees sought further clarification on the financial impact of the 75% and 50% scenarios, and confirmation on whether the report reflected a one-year cost. Mr. Amrose explained that although the report shows a one-year cost, it's also essentially reflective of the overall cost over 20-years since the majority of costs are borne in the first year, which allayed some of the Board's concerns on cost.
- The Trustees inquired about subsidizing part of the member contribution and Mr. Amrose confirmed it is possible
- The question was asked can they learn from other Plans and Mr. Amrose commented that most Plans do not give credit for part-time service

Human Resource Perspective and Employee Impact.

- Mr. Cross shared insight from HR, emphasizing the dedication of part-time employees and the impact of becoming full-time
- The potential benefits of allowing part-time employees to retire at the same age as full-time employees
- The potential cost savings and benefits of allowing part-time employees to buy back their service

Additional Discussion included but not limited to;

- Trustee Vazquez expressed support for the idea but had reservations about the cost.
- The suggestion was made to proceed with an option that is easy to administer and similar to the current ordinance.
- The importance of not creating a financial barrier for part-time employees.

Following discussion; ***A motion by Trustee Vazquez to allow part-time employees the option to purchase every 2-years of the part-time service at 50%. Trustee Morrell seconded the motion and the motion passed 7-0.***

The Trustees also discussed providing a COLA

Employee COLA Provision;

- Vice-Chair Vazquez raises a question about extending the employee funded COLA provision to General Employees.
- There was discussion about the current provision and the steps needed to extend it to the General Employees.
- The importance of COLAs and the potential costs associated with extending the provision
- The Trustees discussed the benefits and costs of extending the provision and agrees to include it in the ordinance.

- Mr. Amrose commented that COLAs are very important and very expensive. If the Board considers it, there would charge for the additional calculation.

Following discussion, *Vice-Chair Vazquez moved to approve an employee funded COLA like the Management Plan. Trustee Dailey seconded the motion and the motion passed 7-0.*

Actions to follow;

- Actuary to prepare an Impact Statement on the 50% prior part-time service option and send it to the City Attorney and HR Director
- Incorporate the 50% part-time prior service option and the COLA option for General Employees into the ordinance and send it to the City Attorney and HR Director

Consent Agenda:

Ratification of Warrants #442 through Warrant#444 processed subsequent to 12/10/2024 meeting (see ratification sheet for details).

Warrant #442

FPPTA (Inv. #13337 – Reg. 2025 Winter Sch. – 1/26-29/2025 – M. James) \$ 850.00
 FPPTA (Inv. #13301 – Reg. 2025 Winter Sch. – 1/26-29/2025 – F. Morrell) \$ 850.00
 FPPTA (Inv. #13541 – Reg. 2025 Winter Sch. – 1/26-29/2025 – Virgin and Cross) \$ 1,700.00
 FPPTA (Inv. #13385 – Reg. 2025 Winter Sch. – 1/26-29/2025 – Vazquez, Taylor) \$ 1,700.00
 Klausner, Kaufman, Jensen & Levinson (Inv. #36560 Svcs. thru 11/30/2024) \$ 1,347.50

Warrant #443

Benefits USA, Inc. (Postage and Fees re: 2024 Pension Verification Letters) \$ 321.17

Warrant #444

Gabriel Roeder Smith & Co. (Svcs. thru 12/31/2024 Inv. #491364 dtd. 1/7/2025) \$31,919.00
 Garcia Hamilton & Associates (Inv. #40886 Mgmt. Fees for 4th Qtr. 2024) \$20,769.05
 Klausner, Kaufman, Jensen & Levinson (Inv. #36793 Svcs. thru 12/31/2024) \$ 4,080.00
 Mariner Institutional (Inv. #50227 Fees dtd. 12/27/2024) \$10,000.00
 Mark James (Per Diem re: FPPTA Winter Trustee School 1/26-29/2025) \$ 209.00
 Fiona Morrell (Per Diem re: FPPTA Winter Trustee School 1/26-29/2025) \$ 209.00
 Roy Virgin (Per Diem re: FPPTA Winter Trustee School 1/26-29/2025) \$ 209.00
 Hector Vazquez (Per Diem re: FPPTA Winter Trustee School 1/26-29/2025) \$ 209.00
 Clinton Taylor (Per Diem re: FPPTA Winter Trustee School 1/26-29/2025) \$ 209.00

The Administrator reported that the items are being presented for ratification noting they have already been paid.

Trustee Sanmiguel moved to ratify payments of the invoices as listed on Warrant #442 through Warrant# 444 subsequent to the 12/10/2024 meeting. The motion was seconded by City Manager Virgin and the motion passed 7-0

UNFINISHED BUSINESS

Follow up Discussion re: Annuitant Beneficiary Change

Attorney Levinson reported that he is going to take the decision the Board made today about 50% on part-time and take the other items included in the ordinance using the language which was added at the last on the topic. Attorney Levinson commented that there is a distinction between beneficiary and a Joint Annuitant. He stated that a beneficiary is someone who gets paid out an amount such as a DROP distribution and then receives nothing further while a Joint Annuitant is entitled to a life-long benefit that continues if they are alive after the member dies.

a. Update re: DROP Wire Processing – Fiduciary Trust & MissionSquare

Attorney Levinson provided a brief summary on the issues with the DROP wire processing and the steps taken to resolve them. There was discussion with Fiduciary Trust not wanting to use the website of a third party for MissionSquare. This created an issue and they (Fiduciary Trust) agreed to continue through the end of 2024. He reported that the administrators expressed the same concern not wanting to use the MissionSquare website.

A template was provided; the same template Fiduciary Trust was using to provide the information to MissionSquare. The administrators have been submitting the template since January 2024 and were under the impression that everything was running smoothly. Then the City began receiving calls and complaints that the funds weren't being allocated timely and they could not identify who the funds belonged to.

Ms. Lodge clarified that the template being used was created and provided by MissionSquare. She reported that the agreement was made with MissionSquare that the administrators would upload the template into the MissionSquare secured website and they would input the monthly data for processing.

Trustee Dailey highlighted what occurred from her perspective. She reported that Ms. Shea submitted everything she was supposed to submit with the wire including the list of deposits and the names of participants. The issue, one of them was not deposited and multiple individuals from MissionSquare were contacting the City instead of contacting the administrator asking about the deposit. MissionSquare states they did not receive what was submitted even-though they allocated the funds to everyone else on the list. She commented that there have been concerns of the impact the delay has on the member's earnings.

Trustee Dailey reported that she reached out to the City's consultant who oversees both their MissionSquare and Nationwide Plan to ensure consistency and he is working directly with MissionSquare to resolve the issue. She reported that she has been told that MissionSquare outsourced all of the recordkeeping aspect of their processes. Attorney Levinson suggested inviting MissionSquare to a future meeting to provide an update on the MissionSquare issues and options for the DROP account.

NEW BUSINESS

b. Status update re: F.Y.E. 9/30/2024 Audit

Ms. Lodge reported that based on conversation with the auditors, they are in the process of reconciling the Financials they received to the Confirmation they received. They are in dialogue with the Bookkeeper regarding the same. The DROP Confirmation from MissionSquare is still outstanding and reminders have been sent. The auditor also stated they have communicated with the actuary. The Human Resources Department still has a bit of information outstanding and they are pressing to meet the timeline for presentation at the February 11, 2025 meeting.

Signature Delegation form re: FHA-TPA access to Receipts & Disbursement Account (for Signature)

Ms. Lodge reported that previously she was the only administrator with access/authorization to the Receipt & Disbursement Account linked to the General Plan. Now that the Receipts and Disbursement Accounts are consolidated, Fiduciary Trust requires the Signature Delegation form signed by the Trustees and the principals of FHA-TPA authorizing them to give instructions. She reported that she has the form available for signature.

Attorney Report:

Attorney Levinson provided two legal updates; he reported that Social Security offset is being eliminated- there is no longer an offset. There has been a change to Internal Revenue withholding

requirements. This past October, the Internal Revenue issued a final regulation which deals with withholding, mainly for individuals residing outside of the United States. Effective with Pension Payments after January 1, 2026, a retiree cannot elect no withholding if they have a residence address outside the United States. If you are in the Military and on base that is outside the United States, you are still in the United States for these purposes.

ADMINISTRATOR'S REPORT: (See Pension Matrix and spreadsheet included with the minutes for Management)

- a. Application to Enter the DROP (2)
- b. Application for Retirement (3) Exited the DROP
- c. Application for Retirement (3)

Trustee Dailey moved to ratify the actions taken as it relates to the above items listed as 10a through 10c regarding the respective members as listed on the Agenda, the Pension Matrix form and the information submitted by the existing Management Plan and to include a copy of the form with the minutes. The motion was seconded by Trustee Sanmiguel and the motion passed 7-0.

Correspondence: (See Itemized List)

- a. Letter to Fiduciary Trust dated 12/9/2024 re; Refund check from FPPTA for CPPT Recertification Fees W. Messam, F. Morrell, T. Noble, C. Taylor and R. Sanmiguel
- b. Letter to Fiduciary Trust dated 12/09/2024 re: Verna Prince repayment to the Fund
- c. Email Correspondence dated 12/12/2024 re; ARA Redemption Cancelation & Copy of signed letter dated 12/12/2024
- d. Email Correspondence to Fiduciary Trust dated 12/17/2024 re; Cash Transfer & Direction Letter dated 12/12/2024 (RhumbLine S&P 600 Letter of Instruction /Rebalance Letter)
- e. Email to Fiduciary Trust dated 12/17/2024 re R&D Account Consolidation Letter of Direction dated 12/12/2024
- f. Letter to Fiduciary Trust dated 1/06/2025 re: Verna Prince repayment to the Fund
- g. Letter to FPPTA dated 1/07/2025 re; Registration checks for M. James, F. Morrell, R. Virgin, R. Cross, H. Vazquez and T. Taylor for FPPTA Trustee Winter School January 26-29, 2025 Renaissance Orlando @ SeaWorld
- h. Copy of 2024 Meeting Schedule (for reference)

Ms. Lodge reported this item requires no action and is for informational purposes only of the actions taken.

Communication:

No additional communication.

Chairman:

No additional report.

NEXT MEETING DATE:

It was noted that the next meeting is scheduled for February 11, 2025 @ 10:00 A.M.

ADJOURN:

Trustee Sanmiguel moved to adjourn the meeting. Trustee Vazquez seconded the motion and the motion passed 7-0. The meeting adjourned @ 11:45 P.M. #

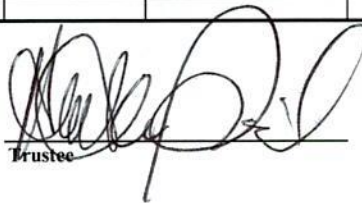

Secretary

MIRAMAR CONSOLIDATED RETIREMENT PLAN & TRUST FUND

PENSION MATRIX FORM

NAME	FORMS	HIRE DATE	DATE OF RETIREMENT/DROP ENTRY/ TERMINATION DATE / EXITED GE PLAN	BENEFIT EFFECTIVE DATE/ FRST DROP DEPOSIT DATE	OPTION ELECTED	AMOUNT
Application for Entering DROP/DROP Notification Election						
Cruz, Liza	Application to enter DROP - ICMA 401 Enrollment Form	12/21/2004	1/1/2025			
Ramnarine, Sheila	Application to enter DROP - ICMA 401 Enrollment Form	7/28/1997	1/1/2025			
Application for Retirement/ Exiting DROP/Approval of Notification Election						
Kelly, Michael (Exits DROP)	Application for Pension Benefits - DROP Notification of Benefits Payable	8/24/2002	1/2/2025	2/1/2025	50% Joint and Survivor	\$4,898.19
Smalling, Andrew (Exits DROP)	Application for Pension Benefits - DROP Notification of Benefits Payable	9/29/1997	1/31/2025	2/1/2025	10 Year Certain	\$3,556.07
Williams, Eli (Exits DROP)	Application for Pension Benefits - DROP Notification of Benefits Payable	10/20/1995	1/1/2025	2/1/2025	50% Joint and Survivor	\$3,957.32
Bowes-Johnson, Rusella (Vested Termination)	Application for Pension Benefits - Affidavit that no QDRO's Exist - Notification of Benefits Payable	12/2/2004	5/27/2013	1/1/2025 - Normal Retirement Date	100% Joint and Survivor	\$810.08
Dunn, Michael (Normal Retirement)	Application for Pension Benefits - Affidavit that no QDRO's Exist - Beneficiary Designation Form	11/7/2011	1/30/2025	2/1/2025		
Smith, Nilka (Normal Retirement)	Application for Pension Benefits - Affidavit that no QDRO's Exist - Beneficiary Designation Form	11/18/2004	11/20/2024	12/1/2024		


Chairman


Trustee



CITY OF MIRAMAR MANAGEMENT RETIREMENT PLAN

Updated: 11/1/2024

Fiscal Year Ending 9/30/2026

Terminated Employees - Who Received a Refund of Contribution Fiscal Year Ending 2024

<i>Last Name</i>	<i>First Name</i>	<i>Termination Date</i>	<i>Refund or Contribution Amount</i>	<i>Date Processed by FHA</i>	<i>Comments</i>

TOTAL REFUND CONTRIBUTIONS \$ -

Terminated Vested Members

<i>Last Name</i>	<i>First Name</i>	<i>Termination Date</i>	<i>Comments</i>	<i>Ret. Eligible Date</i>
Munnings	Vernadine	8/10/2020	Vested Member	2/1/2025
Denis	Marcelin	3/6/2020	Vested Member	4/1/2025
Ricketts	Marva	7/28/2017	Vested Member	5/1/2025
Potter	David	4/1/2020	Vested Member	6/1/2025
Powell	Murray	9/12/2010	Vested Member	9/1/2025
Sandoval	Noemy	2/10/2017	Vested Member	4/1/2026
Valls	Jorge	9/10/2018	Vested Member	12/1/2026
Bordy	Katia	10/27/2015	Vested Member	1/1/2027
Hack	Imrul	5/26/2022	Vested Member	2/1/2027
Kirkman	Jody	1/24/2019	Vested Member	8/1/2028
Bustamante	Maria	11/20/2014	Vested Member	4/1/2029
Scott	Grantly	1/1/2021	Vested Member	11/1/2029
Ryaboy	Vladislav	3/25/2016	Vested Member	12/1/2030
Isaac	Mona	7/6/2022	Vested Member	7/1/2032
Glatthorn	Stephen	10/18/2018	Vested Member	11/1/2033
Brewster	Brandon	7/6/2023	Vested Member	5/1/2037
Whatley	Tenesha	1/12/2024	Vested Member	6/1/2039

Miramar Consolidated

Current DROP Participants for FYE 9/30/2025

	Name	DROP Entry Date	DROP End Date	Option Elected	Amount	Retirement Date
	CURRENT DROP PARTICIPANTS					
1	Alcee, William	11/1/2022	10/1/2027	50% J&S	\$2,587.04	
2	Ali, Azim	4/1/2024	3/1/2029	Modified	\$1,558.74	
3	Barta, Luz	3/1/2021	2/1/2026	10YCL	\$2,070.19	
4	Barrett-Forbes, Narva	7/1/2023	6/1/2028	50% J&S	\$5,786.90	
5	Cardenas, Carolina	4/1/2020	3/1/2025	75% J&S	\$2,777.67	
6	Christie, Everton	9/1/2021	8/1/2026	Modified	\$4,671.38	
7	Creary, Beverly	1/1/2021	12/1/2025	50% J&S	\$2,666.42	
8	Cubeddu, Pablo	10/1/2021	9/1/2026	50% J&S	\$1,171.62	
9	Cruz, Liza	1/1/2025	12/1/2029			
10	Diaz, Jesus	4/1/2021	3/1/2026	75% J&S	\$4,511.72	
11	Doherty, Douglas	10/1/2020	9/1/2025	50% J&S	\$4,503.24	
12	Dunn, Lolita	2/1/2021	1/1/2026	75% J&S	\$3,201.49	
13	Dunn, Teri	4/1/2024	3/1/2029	Modified	\$1,061.84	
14	Edwards, Helen	1/1/2021	12/1/2025	10YCL	\$5,199.74	
15	Ford, Lisa	4/1/2021	3/1/2026	Modified	\$3,289.82	
16	Francois, Duvard	10/1/2023	9/1/2028	100% J&S	\$4,033.77	
17	Freeman, Winsome	11/1/2024				
18	Gayle, Shaun	9/1/2022	8/1/2027	Modified	\$1,839.46	
19	Gollab-Newman, Cordelyn (Sonia)	1/1/2024	12/1/2028	Modified	\$2,771.81	
20	Grant Jr., Reginald	5/1/2024	4/1/2029	100% J&S	\$3,524.57	
21	Green, Baurice	11/1/2023	10/1/2028	100% J&S	\$3,481.32	
22	Harding, Seymour	11/1/2021	10/1/2026	Modified	\$7,308.63	
23	Harrington, Scott	6/1/2021	5/1/2026	100% J&S	\$3,920.94	
24	Hilton, Marcos	5/1/2024	4/1/2029	Modified	\$1,404.42	
25	Hoover, Sue	6/1/2024	5/1/2029	Modified	\$2,803.74	
26	Horne, Vincent	8/1/2024	7/1/2029			
27	Lewis, Merrill	4/1/2022	3/1/2027	Modified	\$5,496.06	
28	Marinelli, Anthony	4/1/2022	3/1/2027	Modified	\$7,333.70	
29	McDowell, Christopher	12/1/2021	11/1/2026	100% J&S	\$2,669.45	
30	McLeary, Trevor	3/1/2022	2/1/2027	Modified	\$2,136.62	
31	Moore, Kemi	6/1/2023	5/1/2028	50% J&S	\$6,546.27	
32	Morrow-Lopez, Kim	12/1/2023	11/1/2028	100% J&S	\$2,756.45	
33	Ramjoon, Premnauth	5/1/2021	4/1/2026	100% J&S	\$2,789.86	
34	Ramnarine, Sheila	1/1/2025	12/1/2029			
35	Ramsay, Hugh	7/1/2021	6/1/2026	Modified	\$2,246.84	
36	Reece, Joy-Ann	2/1/2021	1/1/2026	50% J&S	\$4,156.61	
37	Richmond, Natalie	On hold until further notice				
38	Rogers, Francesca	9/1/2024	8/1/2029			
39	Rogers-Lewis, Alma	8/1/2023	7/1/2028	Modified	\$2,688.46	
40	Samuels, Robert	9/1/2022	8/1/2027	75% J&S	\$5,070.72	
41	Sanmiguel, Rafael	5/1/2024	4/1/2029	100% J&S	\$1,025.38	
42	Smith, Albert	7/1/2023	6/1/2028	100% J&S	\$1,128.63	
43	Suarez, Maria	12/1/2021	11/1/2026	Modified	\$4,770.22	
44	Sweeney, Winifred	1/1/2022	12/1/2026	Modified	\$2,867.46	
45	Toussaint, Allison	2/1/2022	1/1/2027	Modified	\$3,423.26	
46	Tross, Bruce	6/1/2021	5/1/2026	100% J&S	\$5,106.67	
47	Vassor, Fontenel	4/1/2022	3/1/2027	Modified	\$2,996.64	
48	Walker, Vincent	2/1/2023	1/1/2028	100% J&S	\$3,885.60	
49	Williams, Valerie	1/1/2024	12/2/2028	Modified	\$1,919.65	
50	Wynter, Loshington	6/1/2021	5/1/2026	50% J&S	\$3,611.06	

Miramar Consolidated

Current DROP Participants for FYE 9/30/2025

Name	DROP Entry Date	DROP End Date	Option Elected	Amount	Retirement Date
DROP PARTICIPANTS THAT EXITED DURING CURRENT FISCAL YEAR					
Kelly, Michael	10/1/2024	9/1/2029	50% J&S	\$4,898.19	1/2/2025
Smalling, Andrew	2/1/2020	1/1/2025	10YCL	\$3,556.07	1/31/2025
Williams, Eli	7/1/2020	6/1/2025	50% J&S	\$3,957.32	1/1/2025
FORMER DROP PARTICIPANTS					
Acevedo, Susana	1/1/2021	12/1/2025	100% J&S	\$3,389.02	7/1/2021
Averill-Garcia, Christine	7/31/2013	7/1/2018	10YCL	\$ 3,775.18	8/13/2015
Avril, Rose	5/1/2020	4/1/2025	50% J&S	\$2,749.73	7/29/2020
Barrabi, Jose	3/1/2019	2/1/2024	Modified	\$4,842.68	6/10/2020
Bechler, Laurie	6/1/2020	5/1/2025	10YCL	\$3,412.24	1/26/2021
Becker, Susan	11/1/2011	10/31/2016	Modified	\$1,944.65	2/28/2013
Bellinger, Antoinette	1/1/2021	12/1/2025	Modified	\$3,425.06	7/7/2021
Bird, Shannon	12/31/2014	12/1/2019	Modified	\$2,644.04	12/31/2019
Barnard, Caron	4/1/2021	3/1/2026	Modified	\$3,725.86	2/1/2024
Bialek, Jordan	11/1/2020	10/1/2025	Modified	\$2,191.85	8/14/2024
Daley, Frankyemae	12/1/2023	11/1/2028	100% J&S	\$3,520.25	12/28/2023
Hall, Donna	12/1/2018	11/1/2023	10YCL	\$5,430.21	10/31/2023
Herrera, Rubi	6/1/2019	5/1/2024	Modified	\$3,034.68	5/30/2024
Jean-Joseph, Jacqueline	4/1/2020	3/1/2025	50% J&S	\$1,884.58	7/25/2024
McFarlane, Keith	7/1/2019	6/1/2024	50% J&S	\$4,649.85	5/29/2024
Nelson, Robert	8/1/2019	7/1/2024	50% J&S	\$4,007.72	10/5/2023
Rodriguez, Raquel	9/1/2019	8/1/2024	100% J&S	\$2,647.29	8/12/2024
Rose, Brenda	9/1/2019	8/1/2024	50% J&S	\$1,327.02	8/28/2024
Turner, Clarence	9/1/2019	8/1/2024	50% J&S	\$2,092.41	8/28/2024
Wallace, Phibe	5/1/2023	4/1/2028	10YCL	\$4,135.34	12/6/2023
Bisram, Balkissun	5/1/2019	4/1/2024	Modified	\$5,057.07	1/14/2022
Blair, Timothy	12/1/2012	1/11/2017	Modified	\$ 3,134.31	11/28/2014
Borges, Lowell	12/21/2010	12/1/2015	100% J&S	\$8,693.81	1/2/2014
Borgmann, Bonnie	6/1/2010	5/31/2015	100% J&S	\$2,392.80	3/27/2013
Bridges, Letisha	6/1/2020	5/1/2025	10YCL	\$820.24	7/6/2022
Cardoso, Jose	8/1/2022	7/1/2027	100% J&S	\$3,330.72	9/29/2022
Clark, Keith	6/30/2013	6/1/2018	Modified	\$5,367.81	8/31/2017
Colton, Robert	2/1/2020	1/1/2025	Modified	\$4,892.26	9/1/2022
DeJesus, Nanci	1/18/2011	1/1/2016	Modified	\$6,390.74	11/30/2015
Dewey, Janet	12/31/2012	12/1/2017	10YCL	\$ 2,051.12	1/30/2014
Di Eulio, John	9/1/2018	8/1/2023	Modified	\$2,909.26	4/14/2021
Dixon, Samuel	7/31/2010	7/1/2015	100% J&S	\$2,190.64	8/31/2014
Dominguez, Daniel	5/1/2021	4/1/2026	Modified	\$1,311.79	7/6/2022
Donaldson, Joyce	1/17/2011	1/1/2016	Modified	\$3,428.50	12/25/2014
Dubuisson, Carlette	7/1/2020	6/1/2025	100% J&S	\$3,659.88	7/7/2022
Fear, Julie	11/1/2010	11/1/2015	Modified	\$3,961.03	1/19/2011
Forrest, Claudia	2/1/2018	1/1/2023	50% J&S	\$2,064.20	1/31/2023
Gadson, Laronza	3/1/2020	2/1/2025	100% J&S	\$3,135.04	6/17/2021
Gayle, Glenford	3/1/2019	2/1/2024	100% J&S	\$4,190.55	6/30/2021
Gilhauley, Richelle	6/1/2019	5/1/2024	10YCL	\$4,650.41	6/30/2021
Gutierrez, Gilary	4/1/2021	3/1/2026	100% J&S	\$3,150.65	6/9/2021
Hasket, Thomas	11/30/2013	11/1/2018	100% J&S	\$4,330.27	11/13/2018
Ingelsby, Frederick	6/1/2010	5/1/2015	Modified	\$2,197.04	5/6/2015
Johnson, Sylvester	4/1/2021	3/1/2026	Modified	\$3,149.18	6/30/2021
Kaiser, Randy	6/1/2017	5/1/2022	10YCL	\$4,369.04	6/30/2021
Kaplan, Sara	4/30/2014	4/1/2019	100% J&S	\$3,055.77	8/20/2014

Miramar Consolidated

Current DROP Participants for FYE 9/30/2025

Name	DROP Entry Date	DROP End Date	Option Elected	Amount	Retirement Date
Lawrence, Nathan	4/1/2013	4/1/2018	10YCL	\$ 3,376.06	9/15/2016
Lewis, Karen	6/1/2017	5/1/2022	Modified	\$2,731.39	5/17/2018
Livernois, Karen	5/1/2022	4/1/2027	Modified	\$2,599.42	11/1/2022
Lynch, James	2/28/2014	2/1/2019	100% J&S	\$1,954.70	12/31/2015
Mannix, Casper	4/30/2016	4/1/2021	75% J&S	\$2,031.43	4/30/2019
Matthews, Michael	1/1/2018	12/1/2022	Modified	\$3,619.06	12/29/2022
McFarlane, Dudley	8/17/2010	8/1/2015	10YCL	\$1,817.98	12/18/2014
McLeary, Yvette	6/30/2011	7/1/2016	Modified	\$4,306.82	4/15/2014
Milian, Rafael	12/30/2010	12/1/2015	100% J&S	\$5,195.10	12/31/2015
Mohammed, Zaina	8/31/2011	8/1/2016	100% J&S	\$449.88	5/28/2016
Morgan, Harry	1/1/2019	12/1/2023	Modified	\$4,899.85	6/30/2021
Nelson, Robert	8/1/2019	7/1/2024	50% J&S	\$4,007.72	10/5/2023
Orban-Swanson, Carolyn	2/15/2012	2/1/2017	Modified	\$5,435.51	2/14/2017
Owens, Tynisha	4/28/2018	4/1/2023	75% J&S	\$2,473.71	12/31/2019
Palm, Henry	1/20/2014	1/1/2019	50% J&S	\$1,975.50	12/29/2016
Pena, Isaias	11/1/2020	10/1/2025	50% J&S	\$4,382.22	12/22/2021
Pennetti, Eugene	7/31/2011	7/31/2016	Modified	\$7,298.50	7/28/2016
Pierre, Harry	9/30/2015	9/1/2020	50% J&S	\$3,510.05	9/30/2020
Prepty, Joseph	3/1/2019	2/1/2024	Modified	\$2,606.42	3/2/2023
Prince, Chester	8/4/2011	8/4/2016	10YCL	\$692.11	6/28/2012
Saunders, Dwain	10/31/2015	10/1/2020	50% J&S	\$2,056.06	7/13/2016
Sherman, Natasha	12/1/2022	11/1/2027	100% J&S	\$466.18	3/29/2023
Smalley, David	11/30/2014	11/1/2019	100% J&S	\$2,632.21	12/2/2015
Smith, Marjorie	4/30/2015	4/1/2020	Modified	\$2,705.48	3/23/2016
Soto, Mayra	7/1/2020	6/1/2025	10YCL	\$4,820.39	7/6/2022
Speeck, Patricia	12/30/2013	12/1/2018	100% J&S	\$4,215.20	4/28/2016
Steele, Pamela	7/25/2012	7/24/2017	Modified	\$5,291.44	7/24/2017
Thomas, Ian	9/30/2015	9/1/2020	10YCL	\$5,570.86	9/30/2020
Viehl, Donald	10/31/2015	10/1/2020	Modified	\$3,368.90	6/15/2016
Ward, Star	10/1/2020	9/1/2025	50% J&S	\$3,270.18	6/30/2021
Watters, Eric	2/1/2017	2/1/2022	100% J&S	\$2,789.79	7/31/2018
Wiggins, Hubert	10/1/2010	9/30/2015	50% J&S	\$1,987.78	5/30/2012
Wilkins, Karen	3/31/2015	3/1/2020	10YCL	\$5,854.88	4/30/2020
Winter, David	5/31/2010	5/1/2015	50% J&S	\$5,838.67	1/14/2015
Yee, Rose	4/1/2017	3/1/2022	Modified	\$1,026.28	6/30/2021

	Notified of DROP Entry. Waiting for paperwork or final calculation/option election
	Deceased - Beneficiary receiving benefits
	Deceased - No further benefits payable
	Needs to exit DROP within next 12 months

CITY OF MIRAMAR MANAGEMENT RETIREMENT PLAN
DROP Participants - As of 11/1/2024

	Last Name	First Name	MI	DROP Entry Date	Last Possible Day in DROP	DROP Exit Date	Benefit
1	Brennan	Luie		1/1/2012	12/31/2016	12/1/2014	100% Joint and Survivor Annuity
2	Castelli	Joseph	J	7/1/2022	6/30/2027	11/1/2022	100% Joint and Survivor Annuity
3	Cervantti	Carolyn		1/1/2013	12/31/2018	4/1/2014	100% Joint and Survivor Annuity
4	Donaldson	Joyce		2/1/2011	1/31/2016	1/1/2015	Modified Cash Refund Annuity
5	Freedman	Geraldine	S	9/15/2010	9/15/2015	6/1/2013	100% Joint and Survivor Annuity
6	Garcia (Averill)	Christine		8/1/2013	7/31/2018	9/1/2015	Ten Year Certain and Life Thereafter Annuity
7	Gayle	Glenford	S	3/1/2019	5/1/2024	7/1/2021	Modified Cash Refund Annuity
8	Goldman	David		8/1/2016	8/1/2021	11/1/2016	100% Joint and Survivor Annuity
9	Griffin	Terrence		7/1/2016	6/30/2021	6/1/2018	Modified Cash Refund Annuity
10	Guo	Hong		1/1/2014	12/31/2018	10/1/2016	Ten Year Certain and Life Thereafter Annuity
11	Hastings	Barbara	D	7/1/2016	6/30/2021	8/1/2016	Modified Cash Refund Annuity
12	Herrera	Rubi		6/1/2019	6/1/2024	6/1/2024	Ten Year Certain and Life Thereafter Annuity
13	Hidden	Robert	A	11/1/2011	10/31/2016	1/1/2015	Modified Cash Refund Annuity
14	Jackson	Faye (Beneficiary)		1/1/2011	12/31/2015	1/1/2016	50% Joint and Survivor Annuity
15	Knee	William	P	10/1/2010	9/30/2015	2/1/2012	100% Joint and Survivor Annuity
16	Lavarias	Romeo		7/1/2019	7/1/2024	7/1/2024	Modified Cash Refund Annuity
17	Livernois	Karen	L	5/1/2022	5/1/2027	11/1/2022	Modified Cash Refund Annuity
18	Lucia	Celeste		6/1/2015	5/31/2020	12/1/2015	100% Joint and Survivor Annuity
19	Major	Ricardo	C	4/1/2017	3/31/2022	4/1/2018	Modified Cash Refund Annuity
20	Matthews	Michael	J	1/1/2018	1/1/2023	1/1/2023	Modified Cash Refund Annuity
21	McLeary	Yvette	M	7/1/2011	6/30/2016	5/1/2014	50% Joint and Survivor Annuity
22	Nebhrajani	Sarita	R	2/1/2017	2/1/2022	1/1/2020	100% Joint and Survivor Annuity
23	Odell	Robert	L	1/1/2014	12/31/2018	1/1/2017	Ten Year Certain and Life Thereafter Annuity
24	Pena	Rafael		10/1/2012	9/30/2016	5/1/2014	Ten Year Certain and Life Thereafter Annuity
25	Peterson	Richard		4/1/2012	3/31/2017	8/1/2013	Modified Cash Refund Annuity
26	Rabbat	Antoine		10/1/2013	9/30/2018	4/1/2014	100% Joint and Survivor Annuity
27	Rose	Clara	E	1/1/2020	1/1/2025	5/1/2021	100% Joint and Survivor Annuity
28	Rose	Robert	H	1/1/2020	1/1/2025	3/1/2022	100% Joint and Survivor Annuity
29	Shairmohamad	Bibi		4/1/2015	3/31/2020	6/1/2016	Modified Cash Refund Annuity
30	Shershevsky	Alexander		8/1/2016	8/1/2021	6/1/2021	100% Joint and Survivor Annuity
31	Spence	Vernal	R	3/1/2011	2/28/2016	3/1/2016	50% Joint and Survivor Annuity
32	Thomas	Ian		10/1/2015	10/1/2020	10/1/2020	100% Joint and Survivor Annuity
33	Vazquez	Hector		2/1/2017	2/1/2022	2/1/2022	100% Joint and Survivor Annuity
34	Vempala	Bissy		11/1/2015	11/1/2020	11/1/2020	100% Joint and Survivor Annuity
35	Waldron	Donald	J	5/1/2011	4/30/2016	2/1/2015	100% Joint and Survivor Annuity
36	Watters	Eric	R	2/1/2017	1/31/2022	8/1/2018	100% Joint and Survivor Annuity
37	Zombek	Harold		11/1/2012	10/31/2017	12/1/2014	100% Joint and Survivor Annuity
38	Douglas	Johnie		8/1/2024	8/1/2024		100% Joint and Survivor Annuity
39	Williams	Eli		7/1/2020	7/1/2025		Modified Cash Refund Annuity
40	Dubuisson	Carlette		7/1/2020	7/1/2025		100% Joint and Survivor Annuity
41	Reece	Joy-Ann	P.	2/1/2021	2/1/2026		100% Joint and Survivor Annuity
42	Rogers-Lewis	Alma		5/1/2021	4/1/2026		Ten Year Certain and Life Thereafter Annuity
43	Cross	Randy	M	9/1/2021	9/1/2026		100% Joint and Survivor Annuity
44	Ayum	Alicia		10/1/2021	10/1/2026		50% Joint and Survivor Annuity
45	Cubeddu	Pablo		10/1/2021	10/1/2026		Modified Cash Refund Annuity
46	Hobson-Garcia	Kirk		3/1/2022	3/1/2027		100% Joint and Survivor Annuity
47	Shaun	Gayle		9/1/2022	8/31/2027		100% Joint and Survivor Annuity
48	Jenkins	Clayton		10/1/2022	9/30/2027		75% Joint and Survivor Annuity
49	Beckford	Antoinette		8/1/2023	7/31/2028		100% Joint and Survivor Annuity
50	Laroche	Edna		11/1/2023	11/1/2028		75% Joint and Survivor Annuity
51	Morrow	Kim M		12/1/2023	12/1/2028		100% Joint and Survivor Annuity
52	Williams	Valerie		1/1/2024	1/1/2029		Modified Cash Refund Annuity
53	Hughes	Richard		4/1/2024	4/1/2029		100% Joint and Survivor Annuity
54	San Miguel	Rafael		5/1/2024	5/1/2029		100% Joint and Survivor Annuity
55	Freeman	Winsome		11/1/2024	11/1/2029		In progress

Miramar Consolidated Current Retirees/Beneficiaries Master List

	Name	Gender	Retirement Date/ Termination Date	Benefit Start Date	Option	Amount	Beneficiary (Yes/No)
1	ACEVEDO, SUSANA	F	6/30/2021	7/1/2021	100% J&S	\$3,389.02	
2	ALEXANDER, PAULETTE	F	4/21/2016	5/1/2016	Modified Cash	\$584.48	
3	ALLAMANI, DEANNA	F	10/12/2020	11/1/2020	Modified Cash	\$777.98	
4	ALLEN, MCCOY	M	3/5/2013	3/1/2017	100% J&S	\$1,647.97	
5	ALLENSWORTH, JOSEPHINE	F	5/31/2006	6/1/2006	Modified Cash	\$2,284.68	
6	ALVAREZ, ADIEL NOEL	M	4/20/2016	6/1/2024	10YCL	\$2,319.28	
7	ANDERSON, MARIAN	F	12/31/1999	1/1/2000	Modified Cash	\$1,024.16	
8	ASIATICO, LINO	M	6/10/2011	7/1/2011	50% J&S	\$3,293.18	
9	AVENI, THOMAS	M	3/15/2000	5/1/2001	75% J&S	\$431.10	
10	AVRIL, ROSE	F	7/29/2020	8/1/2020	50% J&S	\$2,749.73	
11	AYRA, ANACELY	F	4/15/2020	5/1/2020	10YCL	\$3,347.87	
12	BABIJ, KRYSTYNA A	F	1/6/2000	2/1/2000	100% J&S	\$1,099.96	
13	BADAMI, LOUIS	M	3/1/2000	3/1/2000	Modified Cash	\$1,559.75	
14	BANNISTER, GARY	M	10/30/2019	11/1/2019	Modified Cash	\$5,563.31	
15	BARNARD, CARON	F	2/1/2024	2/1/2024	Modified Cash	\$3,725.86	
16	BARRABI, JOSE	M	6/10/2020	7/1/2020	Modified Cash	\$4,842.68	
17	BECHLER, ROBERT (beneficiary of Laurie Bechler)	M	1/26/2021 - date deceased	2/1/2021	10 Year Only - Ends 5/1/2030	\$3,412.24	YES
18	BECKER, SUSAN	F	2/28/2013	3/1/2013	Modified Cash	\$1,994.65	
19	BELLINGER, ANTOINETTE	F	7/7/2021	8/1/2021	Modified Cash	\$3,428.06	
20	BELMONT, TATIANA	F	1/31/2024	2/1/2024	10YCL	\$1,611.36	
21	BENASRIE, LACHANDEO	M	7/1/2019	7/1/2019	100% J&S	\$873.91	
22	BERNSTEIN, HARVEY	M	10/17/1994	11/1/2005	Modified Cash	\$548.27	
23	BIALEK, JORDAN	M	8/14/2024	9/1/2024	Modified Cash	\$2,191.85	
24	BILBAO, MARIGEL	F	11/29/2017	12/1/2017	100% J&S	\$2,806.07	
25	BIRD, SHANNON	F	12/31/2019	1/1/2020	Modified Cash	\$2,644.04	
26	BISRAM, BALKISSUM	M	1/14/2022	2/1/2022	Modified Cash	\$5,057.07	
27	BLAIR, TIMOTHY	M	11/28/2014	12/1/2014	Modified Cash	\$3,134.31	
28	BORGES, LOWELL	M	1/2/2014	2/1/2014	100% J&S	\$8,693.81	
29	BORGMANN, ROBERT	F	3/27/2013	4/1/2013	100% J&S	\$2,392.80	YES
30	BOWES-JOHNSON, RUSELLA	F	5/27/2013	1/1/2025	100% J&S	\$810.08	
31	BRIDGES, LETISHA	F	7/6/2022	8/1/2022	10YCL	\$820.24	
32	BRUCE, SERGE	M	12/28/2014	1/1/2015	Modified Cash	\$1,932.24	
33	BULVA, DAVID	M	5/31/2012	6/1/2012	100% J&S	\$1,313.20	
34	BURKEY, JOANNE	F	1/13/1994	2/1/1994	10YCL	\$219.50	
35	BUZZO, BERNARD	M	5/1/2012	5/1/2012	Modified Cash	\$2,282.09	
36	CAMACHO, ORLINDA (Beneficiary of Leopoldo Camacho)	M	10/14/2024 - date deceased	2/1/2004	100% J&S	\$3,348.84	YES
37	CANAVAN MARY	F	9/29/2007	10/1/2007	Modified Cash	\$2,441.67	
38	CARBS, RANDRA	M	12/31/2019	1/1/2020	Modified Cash	\$3,284.78	
39	CARDOSO, JOSE	M	9/26/2022	10/1/2022	100% J&S	\$3,330.72	
40	CARTER, CAROLYN	F	1/25/2006	2/1/2006	Modified Cash	\$3,704.91	
41	CASH, STEVEN L	M	3/6/2000	1/1/2006	Modified Cash	\$1,757.84	
42	CAVALLINO, PATRICIA	F	1/31/1995	2/1/1995	Modified Cash	\$1,119.06	
43	CHANDLER, MARGARET	F	7/1/1994	7/1/1994	75% J&S	\$683.29	YES
44	CHESTER, AUGUSTUS	M	7/27/2004	8/1/2004	Modified Cash	\$1,610.50	
45	CLARK, KEITH	M	8/31/2017	9/1/2017	Modified Cash	\$5,367.81	
46	CLEMENS, KAY	F	4/21/2004	5/1/2004	Modified Cash	\$2,908.80	
47	COLTON, ROBERT	M	9/1/2022	9/1/2022	Modified Cash	\$4,892.26	
48	COOK, LAWRENCE W	M	1/25/1996	2/1/1996	50% J&S	\$1,021.69	
49	COVIELLO, LOUIS	M	3/8/1996	4/1/1996	50% J&S	\$641.71	

Miramar Consolidated Current Retirees/Beneficiaries Master List

	Name	Gender	Retirement Date/ Termination Date	Benefit Start Date	Option	Amount	Beneficiary (Yes/No)
50	CRAY, JOHN	M	8/9/1995	9/1/1997	Modified Cash	\$1,117.43	
51	CRAY, WILLIE C	M	3/8/1989	4/1/2000	Modified Cash	\$334.36	
52	CURRY, ANGELA K.	F	7/31/2015	8/1/2015	Modified Cash	\$2,200.43	
53	DALEY, FRANKYEMAE	F	12/28/2023	1/1/2024	100% J&S	\$3,520.25	
54	DEJESUS, NANCI	F	11/30/2015	12/1/2015	Modified Cash	\$6,390.74	
55	DESENA,CHRISTINE	F	12/1/2005	12/1/2005	Modified Cash	\$3,309.27	
56	DEWEY, JANET	F	1/30/2014	2/1/2014	10YCL	\$2,051.12	
57	DI EULIO, JOHN	M	4/14/2021	5/1/2021	Modified Cash	\$2,909.26	
58	DIXON, SAMUEL	M	8/31/2014	9/1/2014	100% J&S	\$2,190.64	
59	DOETZER, RODERICK	M	3/5/2020	4/1/2020	50% J&S	\$2,717.93	
60	DOMINGUEZ, DANIEL	M	7/6/2022	8/1/2022	Modified Cash	\$1,311.79	
61	DONALDSON, JOYCE	F	1/17/2011	2/1/2011	Modified Cash	\$3,428.50	
62	DONNELLY, RITA	F	12/4/2014	1/1/2015	50% J&S	\$515.81	
63	DUBUISSON, CARLETTE	F	7/7/2022	8/1/2022	100% J&S	\$3,659.88	
64	DUNHAM, EUGENE R	M	4/23/2003	5/1/2003	100% J&S	\$1,234.15	
65	DUNHAM, NANCY M	F	11/4/2002	10/1/2002	100% J&S	\$1,667.55	
66	DUNN, MICHAEL	M	1/30/2025	2/1/2025			
67	EKLE, ROBERT	M	2/1/2021	2/1/2021	50% J&S	\$1,939.68	
68	ELLIS, ZULEIKA	F	4/28/2008	5/1/2020	75% J&S	\$649.22	
69	ENGELHARDT, GLENN	M	7/6/1995	7/1/2007	100% J&S	\$930.84	
70	ESPINOSA, MARISOL	F	12/31/2019	1/1/2020	Modified Cash	\$1,727.91	
71	FARRELL, BRIAN	M	3/31/2019	4/1/2019	Modified Cash	\$2,190.92	
72	FEAR, JULIE	F	1/19/2011	2/1/2011	Modified Cash	\$3,961.03	
73	FRIES, DANIEL J	M	7/25/2002	8/1/2002	75% J&S	\$1,776.76	
74	FORREST, CLAUDIA	F	1/31/2023	2/1/2023	50% J&S	\$2,064.20	
75	GADSON, LARONZA	M	6/17/2021	7/1/2022	100% J&S	\$3,135.04	
76	GAGNON, THOMAS	M	5/31/2007	6/1/2007	10YCL	\$1,341.47	
77	GAINES, WILSON	M	1/28/2003	2/1/2003	100% J&S	\$3,346.53	
78	GALLAGHER, DEBRA	F	5/1/2010	5/1/2010	100% J&S	\$464.81	YES
79	GARCIA, CHRISTINE	F	8/13/2015	9/1/2015	10YCL	\$3,775.18	
80	GARCIA, RONALD	M	3/31/2008	4/1/2008	75% J&S	\$2,526.27	
81	GAYLE, GLENFORD	M	6/30/2021	7/1/2021	100% J&S	\$4,190.55	
82	GEISLER, RICHARD A	M	5/11/2001	6/1/2001	10YCL	\$741.55	
83	GILLHAULEY, RICHELLE	F	6/30/2021	7/1/2021	10YCL	\$4,650.41	
84	GOMEZ, NEMESIO	M	6/13/2007	7/1/2007	Modified Cash	\$797.43	
85	GORDON, WHITTINGHAM	M	6/30/2022	7/1/2022	100% J&S	\$3,145.32	
86	GRAY, BARBARA	F	7/25/2008	8/1/2008	Modified Cash	\$767.37	
87	GREEN, ANGELICA (Beneficiary of Darrell Green)	F	8/22/2021 - date deceased	9/1/2021	10 Year Only - Ends 8/1/2031	\$2,978.63	YES
88	GULOTTA, GAYE L.	F	3/16/2007	4/1/2007	10YCL	\$1,467.96	
89	GUTIEREZ, GILARY	F	6/9/2021	7/1/2021	100% J&S	\$3,150.65	
90	HALL, DONNA	F	10/31/2023	11/1/2023	10YCL	\$5,430.21	
91	HALTER JR., WILLIAM	M	4/4/2007	5/1/2007	Modified Cash	\$2,351.97	
92	HARDING, SHERON	F	1/31/2024	2/1/2024	75% J&S	\$2,846.78	
93	HASKET, THOMAS	M	11/30/2018	12/1/2018	100% J&S	\$4,330.27	
94	HERRERA, RUBI	F	5/30/2024	6/1/2024	Modified Cash	\$3,034.68	
95	HURLEY, MARGARET	F	10/30/1987	11/1/1987	Modified Cash	\$463.96	
96	JACKSON, CHRISTINE A.	F	11/9/2016	12/1/2016	50% J&S	\$2,483.38	
97	JACKSON, ELIJAH	M	8/9/2003	8/1/2005	Modified Cash	\$651.83	
98	JEAN-JOSEPH, JACQUELIN	M	7/25/2024	8/1/2024	50% J&S	\$1,884.58	
99	JEFFERS, MARILYN	F	10/12/1999	11/1/1999	Modified Cash	\$2,092.11	
100	JOHNSON, SYLVESTER	M	6/30/2021	7/1/2021	Modified Cash	\$3,149.18	

Miramar Consolidated Current Retirees/Beneficiaries Master List

	Name	Gender	Retirement Date/ Termination Date	Benefit Start Date	Option	Amount	Beneficiary (Yes/No)
101	KAISER, RANDY	M	6/30/2021	7/1/2021	10YCL	\$4,369.04	
102	KAPLAN, RICHARD	M	8/20/2014	9/1/2014	100% J&S	\$3,055.77	YES
103	KEE, MARCIA	F	8/1/2020	8/1/2020	10Yr Only - Ends 7/1/2030	\$786.72	YES
104	KELLY, MICHAEL	M	1/2/2025	2/1/2025	50% J&S	\$4,898.19	
105	KELLEY, PATRICK	M	9/10/2012	8/1/2019	Modified Cash	\$1,568.62	
106	KENDRICK HAROLD	M	3/19/2008	4/1/2008	Modified Cash	\$2,428.09	
107	KENNETT, TIMOTHY	M	5/1/2014	5/1/2014	100% J&S	\$2,414.58	
108	LARSON, JANICE (Beneficiary of Victor Larson)	F	12/14/2022 - date deceased	8/1/2006	100% J&S	\$1,463.54	YES
109	LAWRENCE, NATHAN	M	9/15/2016	10/1/2016	10YCL	\$3,376.06	
110	LEREAH, LEE	F	1/6/1993	2/1/1993	100% J&S	\$506.50	
111	LEWIS, CHERYL	F	10/19/2005	11/1/2005	Modified Cash	\$3,124.35	
112	LEWIS, KAREN	F	5/18/2018	6/1/2018	Modified Cash	\$2,731.39	
113	LIVVERNOIS, KAREN	F	11/1/2022	11/1/2022	Modified Cash	\$2,599.42	
114	LOGIE, WILLIAM	M	2/17/2021	3/1/2021	Modified Cash	\$3,030.52	
115	LOPEZ, JOSE	M	5/3/2018	6/1/2018	100% J&S	\$1,435.25	
116	LYNCH, JAMES	M	12/31/2015	1/1/2016	100% J&S	\$1,954.70	
117	MANNIX, CASPER	M	4/30/2019	5/1/2019	75% J&S	\$2,031.43	
118	MANSFIELD, CINDY L	F	7/8/1986	7/1/2006	Modified Cash	\$118.70	
119	MARKS, LOUIS J	M	5/26/2000	6/1/2000	Modified Cash	\$1,958.05	
120	MATTHEWS, MICHAEL	M	12/29/2022	1/1/2023	Modified Cash	\$3,619.06	
121	MAURO, JAMES	M	10/5/2002	11/1/2002	Modified Cash	\$3,855.98	
122	MCFARLANE, DUDLEY	M	12/18/2014	1/1/2015	10YCL	\$1,817.98	
123	MCFARLANE, KEITH	M	5/29/2024	6/1/2024	50% J&S	\$4,649.85	
124	MCGUIGAN, ROBERT	M	12/29/2016	1/1/2017	10YCL	\$3,236.18	
125	MCHARDY, DAVID	M	1/31/2017	2/1/2017	Modified Cash	\$3,269.16	
126	MCKENZIE, MAX - Suspended	M	12/31/2012	1/1/2013	Modified Cash	\$447.98	
127	MCLEARY, YVETTE	F	4/15/2014	5/1/2014	Modified Cash	\$4,306.82	
128	MCSWEENEY, VICKI	F	5/29/2007	10/1/2014	75% J&S	\$934.10	
129	MENDEZ, EMIL	M	3/12/2024	4/1/2024	100% J&S	\$1,109.19	
130	MEDLIN, LOUISE	F	4/21/2004	5/1/2004	Modified Cash	\$1,388.09	
131	MERENDINA, PAUL	M	1/11/2006	2/1/2006	Modified Cash	\$2,667.88	
132	METZ, JOAN (Beneficiary of Arman Metz)	M	8/16/2000	9/1/2000	100% J&S	\$509.61	YES
133	MICKENS, FRANCILIA	F	1/1/2016	1/1/2016	50% J&S	\$439.65	YES
134	MILIAN, MILAGROS (Beneficiary of Rafael Milian)	M	10/10/2024 - date deceased	1/1/2011	100% J&S	\$5,195.10	YES
135	MITCHELL, MARY	F	7/9/2015	8/1/2015	Modified Cash	\$503.63	
136	MOHAMMED, DWAYNE	M	5/8/2016	6/1/2018	100% J&S	\$449.88	YES
137	MOORE LEROY	M	1/10/2008	2/1/2008	Modified Cash	\$2,325.71	
138	MORGAN, HARRY	M	6/30/2021	7/1/2021	Modified Cash	\$4,899.85	
139	MORGENSTERN, BARRY	M	10/12/2006	11/1/2006	50% J&S	\$749.06	
140	MUNGER, JOSEPH	M	5/1/2015	5/1/2015	100% J&S	\$2,078.87	
141	NELSON, ROBERT	M	10/5/2023	11/1/2023	50% J&S	\$4,007.72	
142	NOBLE, BRUCE	M	5/30/2007	6/1/2007	50% J&S	\$3,226.71	
143	NOBLE, SANDRA	F	7/1/2016	7/1/2016	Modified Cash	\$752.63	
144	OAKLEY, NORRIS	M	10/20/2004	11/1/2004	Modified Cash	\$2,127.04	
145	OWENS, TYNISHA	F	12/31/2019	1/1/2020	75% J&S	\$2,473.71	
146	PALM, HENRY	M	12/28/2016	1/1/2017	50% J&S	\$1,975.50	
147	PALMER, ANTONIO	M	4/1/2019	4/1/2019	Modified Cash	\$689.85	
148	PALOMINO, MARGARET	F	12/23/2009	1/1/2010	100% J&S	\$4,903.21	
149	PANDOS, WILLIAM	M	6/23/2006	7/1/2006	75% J&S	\$3,922.74	

Miramar Consolidated Current Retirees/Beneficiaries Master List

	Name	Gender	Retirement Date/ Termination Date	Benefit Start Date	Option	Amount	Beneficiary (Yes/No)
150	PANTIN, TERRENCE	M	1/31/2023	2/1/2023	100% J&S	\$2,095.78	
151	PAPARO, ANN L	F	4/26/2000	2/1/2008	Modified Cash	\$597.14	
152	PAYTON, ALICIA (Beneficiary of Christopher Payton)	M	2/27/2007	3/1/2007	100% J&S	\$4,446.27	YES
153	PAYTON, KIMBERLY	F	6/29/2007	7/1/2007	100% J&S	\$2,893.80	
154	PAYTON, ROBERT	M	4/1/2013	4/1/2013	100% J&S	\$8,237.29	
155	PENA, ISAIAS	M	12/22/2021	1/1/2022	50% J&S	\$4,382.22	
156	PENNETTI, EUGENE	M	7/29/2016	8/1/2016	Modified Cash	\$7,298.50	
157	PERSAD, SATIE	F	4/1/2018	4/1/2018	10Yr Only - Ends 3/1/2028	\$2,413.43	YES
158	PIERRE, HARRY	M	9/30/2020	10/1/2020	50% J&S	\$3,510.05	
159	PIKERIE, CARLOS	M	12/29/2004	1/1/2005	Modified Cash	\$769.64	
160	PINCUS ELAINE	F	6/24/2008	7/1/2008	Modified Cash	\$2,581.85	
161	PLA, JORDI	M	2/6/2014	8/1/2022	100% J&S	\$1,486.60	
162	PLANT, SHARRON	F	10/19/2005	11/1/2005	Modified Cash	\$3,794.41	
163	POLITE, ERNEST A.	M	9/24/2015	10/1/2015	50% J&S	\$3,521.04	
164	PREPTY, JOSEPH	M	3/2/2023	4/1/2023	Modified Cash	\$2,606.42	
165	RAMKHALAWAN, JAGDESH	M	12/18/2015	10/1/2022	100% J&S	\$1,461.39	
166	RIX, DAVID A	M	1/2/2002	2/1/2002	100% J&S	\$3,352.12	
167	ROAN SR., MOSES	M	4/28/2010	5/1/2010	Modified Cash	\$3,419.81	
168	ROBERTSON, FLOYD	M	1/31/2019	2/1/2019	Modified Cash	\$2,601.34	
169	RODOLI, GILBERT	M	3/13/2012	4/1/2012	50% J&S	\$1,034.85	
170	RODRIGUEZ, CARMEN M.	F	6/16/2017	7/1/2017	Modified Cash	\$809.69	
171	RODRIGUEZ, RAQUEL	F	8/28/2024	9/1/2024	100% J&S	\$2,647.29	
172	ROSE, BRENDA	F	8/28/2024	9/1/2024	50% J&S	\$1,327.02	
173	ROSENBERG, MICHAEL	M	1/20/2017	2/1/2017	Modified Cash	\$3,807.98	
174	ROY, ZABULON	M	8/31/2022	9/1/2022	75% J&S	\$1,391.64	
175	RUST, GREGORY	M	5/7/2020	6/1/2020	100% J&S	\$3,481.75	
176	RUST, LANA	F	10/31/2018	11/1/2018	75% J&S	\$1,438.92	YES
177	SAMPSON, JOHN H.	M	8/12/2015	9/1/2015	75% J&S	\$1,718.99	
178	SAMUELS, TRACY (Beneficiary of Gene Samuels)	F	3/31/2021	4/1/2021	100% J&S	\$2,390.13	YES
179	SANDERS, DWAIN G.	M	7/13/2016	8/1/2016	50% J&S	\$2,056.06	
180	SARAIVA, LILANA	F	2/29/2024	3/1/2024	Modified Cash	\$4,281.95	
181	SCHAEFER JANET	F	2/6/2008	4/1/2008	Modified Cash	\$846.38	
182	SEGARRA, JAVIER	M	10/10/2024	11/1/2024	100% J&S	\$2,351.67	
183	SEILER, JANIS	F	9/3/2002	10/1/2002	Modified Cash	\$126.39	
184	SERGEANT, KHARIE	F	3/27/2019	4/1/2019	100% J&S	\$2,022.69	YES
185	SHERMAN, NATASHA	F	3/29/2023	4/1/2023	100% J&S	\$466.18	
186	SMALLEY, DAVID P.	M	12/2/2015	1/1/2016	100% J&S	\$2,632.21	
187	SMALLING, ANDREW	M	1/31/2025	2/1/2025	10YCL	\$3,556.07	
188	SMITH, MARJORIE	F	3/23/2016	4/1/2016	Modified Cash	\$2,705.48	
189	SMITH, NILKA	F	11/20/2024	12/1/2024			
190	SMITH, ROBERTA (Beneficiary of James Smith)	M	10/19/2005	11/1/2005	100% J&S	\$1,924.40	YES
191	SMITH, SHALIDA	F	5/29/2000* - Date Transferred to Police Plan	8/1/2022	Modified Cash	\$1,634.09	
192	SOTO, MAYRA	F	7/6/2022	8/1/2022	10YCL	\$4,820.39	
193	SOUTHERS, MARY	F	1/1/2004	1/1/2004	Modified Cash	\$883.83	
194	SPALLINO, RICHARD	M	11/10/2019	12/1/2019	100% J&S	\$2,626.82	
195	SPEECK, PATRICIA	F	4/28/2016	5/1/2016	100% J&S	\$4,215.20	
196	STEELE, PAMELA	F	7/24/2017	8/1/2017	Modified Cash	\$5,291.44	

Miramar Consolidated Current Retirees/Beneficiaries Master List

	Name	Gender	Retirement Date/ Termination Date	Benefit Start Date	Option	Amount	Beneficiary (Yes/No)
197	STEERS, CAROLYN	F	11/11/2011	12/1/2011	Modified Cash	\$850.25	
198	STEVENS, DEBORAH	F	9/30/2021	10/1/2021	75% J&S	\$1,609.82	
199	STEWART, JUSTIN	M	4/7/2011	5/1/2011	50% J&S	\$560.35	
200	SUMNER EDNA	F	10/7/2007	11/1/2007	100% J&S	\$2,256.86	
201	SUMNER, JAMES	M	4/30/2014	5/1/2014	100% J&S	\$1,976.03	
202	SWANSON, CAROLYN	F	2/14/2017	3/1/2017	Modified Cash	\$5,435.51	
203	TAKACS, JUANITA	F	9/30/2014	10/1/2014	Modified Cash	\$3,548.95	
204	THOMAS, IAN	M	9/30/2022	10/1/2020	10YCL	\$5,570.86	
205	TORRES, IRMA	F	8/15/2018	9/1/2018	Modified Cash	\$836.34	
206	TRAINA, BRUCE	M	1/31/2007	2/1/2007	100% J&S	\$1,341.05	
207	TRONCONE, ANTHONY	M	12/8/1989	11/1/2002	Modified Cash	\$373.58	
208	TURNER, CLARENCE	M	8/28/2024	9/1/2024	50% J&S	\$2,092.41	
209	VALENTINE, ROSEMARIE	F	5/29/1996	6/1/1996	10YCL	\$1,027.57	
210	VASQUEZ, HECTOR	M	3/13/2002	2/1/2022	10YCL	\$1,465.60	
211	VEIHL, DONALD	M	6/15/2016	7/1/2016	Modified Cash	\$3,368.90	
212	VETTER, MADELINE	F	3/19/1997	9/1/2008	Modified Cash	\$668.80	
213	VIAL, PAULINA	F	3/3/2021	4/1/2021	Modified Cash	\$3,590.59	
214	VILLAMIL, CARLOS	M	3/24/2016	4/1/2016	Modified Cash	\$1,035.92	
215	WAINWRIGHT, WARREN	M	1/3/2024	2/1/2024	Modified Cash	\$3,893.78	
216	WALLACE, PHIBE	F	12/6/2023	1/1/2024	10YCL	\$4,135.34	
217	WARD, STAR	F	6/30/2021	7/1/2021	50% J&S	\$3,270.18	
218	WATTERS, ERIC	M	7/31/2018	8/1/2018	100% J&S	\$2,789.79	
219	WEITMAN-WINTER, MARCIA	M	1/13/2016	2/1/2016	Modified Cash	\$2,307.29	
220	WHITE, EDWARD M	M	4/19/2000	5/1/2000	100% J&S	\$518.26	
221	WIGGINS, HUBERT	M	5/30/2012	9/1/2012	50% J&S	50% J&S	
222	WILKINS, KAREN	F	3/31/2020	4/1/2020	10YCL	\$5,854.88	
223	WILLIAMS, ELI	M	1/1/2025	2/1/2025	50% J&S	\$3,957.32	
224	WILLIAMSON, HELEN	F	3/21/2024	4/1/2024	Modified Cash	\$2,962.34	
225	WILSON, HAROLD	M	9/30/2012	10/1/2012	100% J&S	\$668.19	
226	WINT, YVONNE	F	1/28/2021	2/1/2021	50% J&S	\$3,023.59	
227	WINTER, DAVID	M	1/14/2015	2/1/2015	50% J&S	\$5,838.67	
228	WOMACKS, DAVID C	M	10/9/1998	11/1/1998	100% J&S	\$2,053.03	
229	WOOD, GEORGE	M	10/10/2016	11/1/2016	Modified Cash	\$2,096.54	
230	WRIGHT, DELYS (Beneficiary of Dennis Wright)	F	11/16/2011	12/1/2011	100% J&S	\$1,297.03	YES
231	YEE, ROSE	F	6/30/2021	7/1/2021	Modified Cash	\$1,026.28	

	Receiving Survivor Benefits
	Monthly Benefits suspended untill further notice
	Recently Retired/Still Processing
	Survivor Benefits Expires within the next 12 months

Members in Bold chose 10 Year Certan and Life Option or receving 10 year survivor benefits



CITY OF MIRAMAR MANAGEMENT RETIREMENT PLAN NORMAL RETIREMENT

	Last Name	First Name	MI	Ret. Date	Benefit
1	Alpert	Michael		6/1/2021	In Process - Member has not submitted Ret. Application.
2	Alvarez	Adiel		6/1/2024	Ten Year Certain And Life Thereafter
3	Bell	Robert		9/1/2007	Ten Year Certain And Life Thereafter
4	Belmont	Tatiana		11/1/2023	Modified Cash Refund Annuity
5	Ben-Shoshan	Asaf		6/1/2020	Modified Cash Refund Annuity
6	Blaine	Thomas		3/1/2019	75% Joint and Last Survivor Annuity
7	Campbell	Jason		1/1/2024	100% Joint and Last Survivor Annuity
8	Covington	Shari		7/1/2021	100% Joint and Last Survivor Annuity
9	Dultz	Robert		4/1/2016	100% Joint and Last Survivor Annuity
10	Edwards-Watson (Gar	Andrea		10/1/2022	50% Joint and Last Survivor Annuity
11	Eyma	Ronald		5/1/2017	50% Joint and Last Survivor Annuity
12	Garcia	Ronald		5/1/2008	75% Joint and Last Survivor Annuity
12	Garg	Brij		5/1/2008	100% Joint and Last Survivor Annuity
13	Gooding-Liburd	Susan		3/1/2024	In Process
14	Gordon	Whittingham		6/1/2022	100% Joint and Last Survivor Annuity
15	Gulotta	Gayle	L.	7/1/2007	Modified Cash Refund Annuity
16	Hagy	Frederick	W.	3/1/2008	100% Joint and Last Survivor Annuity
17	Hall	Lorri		8/1/2015	Modified Cash Refund Annuity
18	Hampton	Natasha		3/1/2023	100% Joint and Last Survivor Annuity
19	Harding	Sheron		2/1/2024	75% Joint and Last Survivor Annuity
20	Hargray	Vernon	E.	6/1/2010	100% Joint and Last Survivor Annuity
21	Hollis	James		2/1/2015	100% Joint and Last Survivor Annuity
22	Hunt	James	L.	2/1/2010	100% Joint and Last Survivor Annuity
23	Ishmael	Wazir		5/1/2015	75% Joint and Last Survivor Annuity
24	Johnson	Eulaine		11/1/2007	Modified Cash Refund Annuity
25	Kee	Marcia		8/1/2020	Beneficiary Life Annuity
26	Kennett	Timothy		5/1/2014	100% Joint and Last Survivor Annuity
27	Lopez	Luis		7/1/2016	100% Joint and Last Survivor Annuity
28	Lyon	Walter	Jr.	4/1/2008	Modified Cash Refund Annuity
29	Maddox	Joyce		4/1/2019	Modified Cash Refund Annuity
30	Magloire	Melissa	M	7/1/2016	Beneficiary Death Benefit
31	Magloire	Mikaela	N	7/1/2016	Beneficiary Death Benefit
32	Majszak	Maurice		4/1/2006	100% Joint and Last Survivor Annuity
33	Mason	Norman	D.	10/1/2022	Modified Cash Refund Annuity
34	McClary	Barbara		7/1/2023	Modified Cash Refund Annuity
35	McLean	Melanie		7/1/2021	100% Joint and Last Survivor Annuity
36	Merrell	John	R.	8/1/2008	100% Joint and Last Survivor Annuity
37	Millan	Luisa	M.	7/1/2021	Modified Cash Refund Annuity
36	Miranda	Evelyn		1/1/2019	100% Joint and Last Survivor Annuity
37	Moore	James	M.	9/1/2024	100% Joint and Last Survivor Annuity
38	Nazario	Sharalynn		10/1/2023	Modified Cash Refund Annuity
39	Noble	Bruce		8/1/2007	100% Joint and Last Survivor Annuity
40	Ordaz	Tania	M.	9/1/2024	50% Joint and Last Survivor Annuity
41	Ostlund	Helen		1/1/2008	100% Joint and Last Survivor Annuity
42	Pezette	Eileen		8/1/2014	Modified Cash Refund Annuity
43	Pla	Jodi		3/1/2014	100% Joint and Last Survivor Annuity
44	Quispe	Merlene	P	4/1/2019	Modified Cash Refund Annuity
45	Richards	Julie		6/1/2020	Modified Cash Refund Annuity
46	Rosenberg	Philip		2/1/2010	100% Joint and Last Survivor Annuity
47	Rust	Gregory		6/1/2020	100% Joint and Last Survivor Annuity
48	Schaukowitz	Darlene (B)		12/1/2008	75% Joint and Last Survivor Annuity - Anthony passed away; 3/2024
49	Standley	Melvin	D.	1/1/2010	100% Joint and Last Survivor Annuity
50	Stevens	Deborah		10/1/2021	75% Joint and Last Survivor Annuity
51	Talton	Henry	E.	3/1/2007	100% Joint and Last Survivor Annuity
52	Thomas	Donald		6/1/2019	50% Joint and Last Survivor Annuity
53	Traina	Bruce		9/1/2007	100% Joint and Last Survivor Annuity
54	Vassell	Carol	A.	8/1/2012	50% Joint and Last Survivor Annuity
55	Vilches	Carlos		7/1/2015	Modified Cash Refund Annuity
56	Woods-Richardson	Kathleen		10/1/2018	100% Joint and Last Survivor Annuity
57	Zambrano	Gus		4/1/2019	100% Joint and Last Survivor Annuity



CITY OF MIRAMAR CONSOLIDATED RETIREMENT PLAN & TRUST FUND

Trustees

Mayor Wayne Messam, Chairperson City Manager Dr. Roy Virgin, Trustee
Fiona Morrell, Trustee Tecora Noble, Trustee
Rafael Sanmiguel, Trustee Hector Vazquez, Trustee

Mark James, Trustee
Heather Dailey, Trustee
Clinton Taylor, Trustee

Benefits USA, Inc. – Plan Administrator
<http://www.benefits-usa.org>
3810 Inverrary Boulevard, Suite 303
Lauderhill, FL 33319
(954) 730-2068
Fax (954) 730-0738

FHA-TPA Benefit Administrators, Inc. – Plan Administrator
P.O. Box 327810
Ft. Lauderdale, FL 33332
(954) 366-0111
Fax (643) 322-4951

INVOICE APPROVAL FOR JANUARY 14, 2025 MEETING

RATIFICATION OF:

Warrant #442

FPPTA (Inv. #13337 – Reg. 2025 Winter Sch. – 1/26-29/2025 – M. James) \$ 850.00
FPPTA (Inv. #13301 – Reg. 2025 Winter Sch. – 1/26-29/2025 – F. Morrell) \$ 850.00
FPPTA (Inv. #13541 – Reg. 2025 Winter Sch. – 1/26-29/2025 – Virgin and Cross) \$ 1,700.00
FPPTA (Inv. #13385 – Reg. 2025 Winter Sch. – 1/26-29/2025 – Vazquez, Taylor) \$ 1,700.00
Klausner, Kaufman, Jensen & Levinson (Inv. #36560 Svcs. thru 11/30/2024) \$ 1,347.50

Warrant #443

Benefits USA, Inc. (Postage and Fees re: 2024 Pension Verification Letters) \$ 321.17

Warrant #444

Gabriel Roeder Smith & Co. (Svcs. thru 12/31/2024 Inv. #491364 dtd. 1/7/2025) \$31,919.00
Garcia Hamilton & Associates (Inv. #40886 Mgmt. Fees for 4th Qtr. 2024) \$20,769.05
Klausner, Kaufman, Jensen & Levinson (Inv. #36793 Svcs. thru 12/31/2024) \$ 4,080.00
Mariner Institutional (Inv. #50227 Fees dtd. 12/27/2024) \$10,000.00
Mark James (Per Diem re: FPPTA Winter Trustee School 1/26-29/2025) \$ 209.00
Fiona Morrell (Per Diem re: FPPTA Winter Trustee School 1/26-29/2025) \$ 209.00
Roy Virgin (Per Diem re: FPPTA Winter Trustee School 1/26-29/2025) \$ 209.00
Hector Vazquez (Per Diem re: FPPTA Winter Trustee School 1/26-29/2025) \$ 209.00
Clinton Taylor (Per Diem re: FPPTA Winter Trustee School 1/26-29/2025) \$ 209.00


Chairman/Trustee


Trustee